Building Houses into Homes: Essential Networks and Informal Living in Cape Town, South Africa
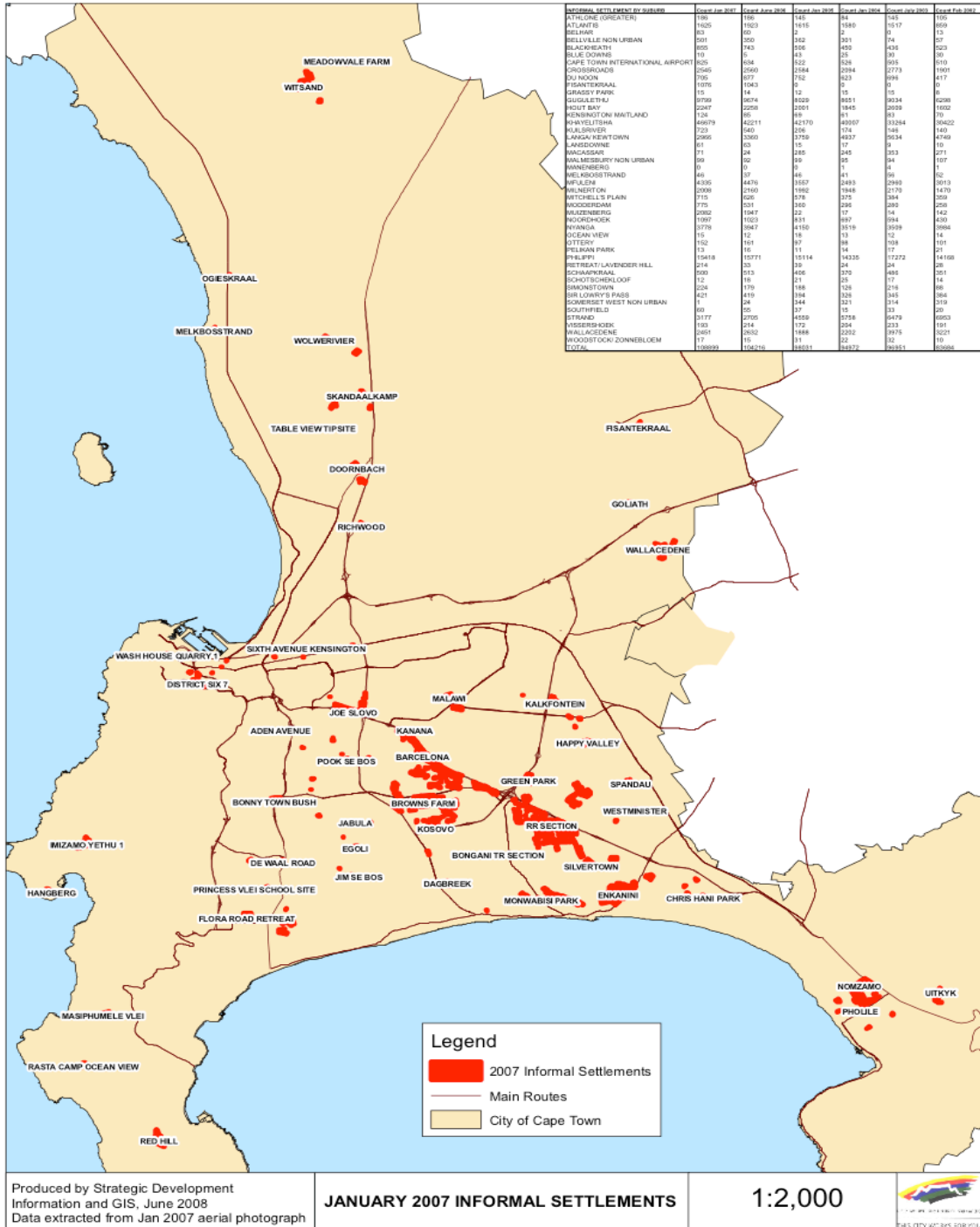
SVF-3901

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Abstract

This study explores the potential assets of informal living as a consequence of historical spatial planning and urbanization in Cape Town South Africa. Micro realities of informal living are illustrated against a backdrop of wider socio-political policies that effectively produce informal settlements through arguably flawed housing delivery systems. Qualitative interviews conducted across a small but varied sample depict a strong sense of community and partnership where residents can turn to family or community members to help strengthen their abilities and to build not just houses by homes. Informal townships are described as having unique elements, activities, successes and problems requiring distinct approaches and solutions. Each household has its own unique concerns, needs, and abilities that require a variety of approaches aside from what is provided through the housing subsidy. The common thread made evident throughout the historical literature and primary data collection is the determination and capacity for resiliency among even the most disadvantageous populations. It is this resiliency that may prove to be the critical factor in building sustainable communities with room to grow.

Acknowledgments

My sincerest thanks go out to everyone who made this thesis possible. To my family, friends, and colleagues, thank you for your unwavering encouragement and for exemplifying the very phenomena discussed in this paper. To my supervisor Ingrid Kielland, I have so much gratitude for your guidance and investment in my growth as a researcher and writer. To Percy Oware, thank you for your support of my spontaneity and encouraging me to follow my intuitions. Most importantly, I would like to express my ultimate appreciation to my informants for their warmth and for educating me in the ways of *Ubuntu*, a lesson I will take with me throughout my lifetime.

INFORMAL SETTLEMENT BY SUBURB	Count Jan 2007	Count June 2006	Count Jan 2005	Count Jan 2004	Count July 2003	Count Feb 2002
ATHLONE (GREATER)	186	186	145	84	145	105
ATLANTIS	1625	1923	1615	1580	1517	859
BELHAR	83	60	2	2	0	13
BELLVILLE NON URBAN	501	350	362	301	74	57
BLACKHEATH	855	743	506	450	436	523
BLUE DOWNS	10	5	43	25	30	30
CAPE TOWN INTERNATIONAL AIRPORT	625	634	522	526	505	510
CROSSROADS	2545	2560	2584	2094	2773	1901
DU NOON	705	677	752	623	696	417
FISANTEKRAAL	1076	1043	9	0	0	0
GRASSY PARK	15	14	12	15	15	8
GUGULETHU	9759	9674	8029	8651	9034	6298
HOUT BAY	2247	2258	2001	1845	2609	1602
KENSINGTON/ MAITLAND	124	85	69	61	83	70
KHAYELITSHA	44979	42211	42170	40307	33264	30422
KUILSRIVER	723	640	206	174	146	140
LANGA/ KEWTOWN	2966	3360	3759	4837	5634	4749
LANSDOWNE	61	63	15	17	9	10
MACASSAR	271	24	285	245	353	271
MALMESBURY NON URBAN	99	92	99	95	94	107
WANENBERG	0	0	9	1	4	1
MELKBOSSTRAND	46	37	46	41	99	52
MFULENI	4335	4476	3557	2493	2969	3013
MILNERTON	2008	2160	1992	1948	2170	1470
MITCHELL'S PLAIN	715	626	578	375	384	359
MOODERDAM	775	531	360	296	280	258
MUIZENBERG	2082	1947	22	17	14	142
NOORDHOEK	1097	1023	831	697	594	430
NYANGA	3778	3947	4150	3519	3509	3994
OCEAN VIEW	15	12	18	13	12	14
OTTERY	152	161	97	98	108	101
PELICAN PARK	13	16	11	14	17	21
PHILIPPI	15418	15771	15114	14335	17272	14168
RETREAT/ LAVENDER HILL	214	33	39	24	24	26
SCHAAPKRAAL	500	513	406	370	486	351
SCHOTSCHEKLOOF	12	18	21	26	17	14
SIMONSTOWN	224	179	188	126	216	66
SIR LOWRY'S PASS	421	419	394	326	345	364
SOMERSET WEST NON URBAN	1	24	344	321	314	319
SOUTHFIELD	60	55	37	15	33	20
STRAND	5177	2705	4559	5758	6479	6953
VISSERSHOEK	193	214	172	204	233	191
WALLACEDENE	2451	2632	1886	2202	3975	3221
WOODSTOCK/ ZONNEBLOEM	17	15	11	22	32	10
TOTAL	108899	104216	98031	94972	99951	83684

Legend
- 2007 Informal Settlements
- Main Routes
- City of Cape Town

Produced by Strategic Development Information and GIS, June 2008
Data extracted from Jan 2007 aerial photograph

JANUARY 2007 INFORMAL SETTLEMENTS

1:2,000

(Strategic Development Information and GIS. 2007. *January 2007 Informal Settlements.* Retrieved from http://www.capetown.gov.za/en/stats/Documents/Informal%20Settlements%20Map.pdf)

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1. Introduction

"It is not a shame to be poor and there are people that hold their heads high. Their house is neat, painted, they make a garden. But for others there is just dust and sand, there is nothing. It is really about a person's orientation towards life."

(Municipal Officer, Tolken & Vorster 2009, p124)

One may only need to look around the neighbourhood to see and feel our rapidly expanding world population. As billions of people roam our earth, our living spaces are being manufactured to suit the needs of mounting urbanization. Cities are evolving into mega-centers of activity requiring natural resources and creative, well-planned engineering in order to make these spaces more than just livable. All over the world we have spellbinding examples of human ingenuity in the planning, operations and maintenance of urban cities that not only effectively manage the movements and operations of millions in their daily activities but also facilitate bonded communities and a sense of community belonging. Cities like London, Tokyo, and New York among others, stand as idealized examples of well-functioning urbanism where density is treated as a lifestyle choice that comes with all the benefits of convenience and opportunity afforded by the image that formal 'city living' represents. Not every resident will benefit from the urbanization of the city. On the flip side to the formal city are those individuals who have had to carve out their own space in the landscape, outside of formality. Informal living has been given an ugly distinction. The informal sectors of the city are often discussed as a dangerous and unsightly response to crippling poverty where density becomes overcrowding, community is undermined by crime and residents are relegated to a passenger role in the making of urban policy and space.

This study takes its case from Cape Town, South Africa. South Africa exemplifies a mid-range industrialized country struggling with what some describe as developing world problems. South Africa has had a long and tumultuous history of deliberately

disadvantageous spatial planning. The apartheid government's main objective was to corral African and coloured workers and their families to the outskirts of city centers as a form of social and economic control. Much of the literature on housing reform in South Africa centers on how past and present policies have prevented the peaceful execution of contemporary development goals. In response to restrictive apartheid policies, marginalized citizens had few options other than to clear destitute lands adjacent to the city and illegally build improvised shelters under continuous threat of removal and demolition by the authorities. Since the transition to democratic rule in the mid 1990s, the housing crisis has continued to grow. Informal settlements are still home to an overwhelming number of minorities and many of the social ills associated with informal living involving crime, poverty, and poor health are intensifying. Therefore, it seems probable that there are greater issues at work preventing the equitable urbanization of South Africa above and beyond the legacy of apartheid era spatial planning.

Slum eradication policy has been dominated by relocations and new home construction facilitated in some cases by formal evictions and relocations of whole settlements. The intention of this strategy is to replace substandard housing with quality residences in the same area or at an alternate location. Legislation does address the potentially disruptive impact relocations might have on an individual's ability to alleviate his or her vulnerabilities but there seems to be a gap in the realization of these initiatives. The goal of this fieldwork was to ascertain a detailed picture of the micro realities of living in informal settlements as they related to the relocation strategy. Most importantly I wanted to discover if there are any functional aspects of informal living that could be leveraged by policy reform as an alternative solution to urbanization. More specifically, the research questions I hoped to answer were:

-*What are the challenges to living in informal settlements in Cape Town as perceived by those who live there?*

-*How are residents managing these challenges?*

-*Do the efforts and strategies employed by informal residents have a place in the greater policy environment?*

This paper will briefly outline the historically relevant contributions of apartheid era housing legislation as well as a more in-depth review of contemporary housing policies that have produced some of the largest informal settlements in the world. Reference to the District Six and Joe Slovo settlement evictions are utilized as comparable historical accounts of apartheid and post apartheid slum removal techniques and legal frameworks. The methodological considerations for being a novice researcher in a foreign country and the practice of reflexivity in situating the cultural ideals and norms are addressed. A report of the data uncovered using qualitative interview methods suggests an interconnectedness among informal households drawing attention to the hidden capacities of community members in managing their needs. A tapestry of challenges and coping mechanisms, identified under the categories of food sharing, childcare, crime, reciprocity, commerce and authority illustrate these capacities. The findings were later situated within the frame of social capital theory for analysis. Social capital theory best captures the implications emerging from the data of the existence of a network of mutually beneficial relationships that individuals leverage to cope with the challenges of informal living. A retroactive framing of the data was useful for this exploratory work in order to maintain an open investigation of the fundamental elements of social networks with few previous assumptions. Within the social theory chapter, microfinance, *in-situ* upgrading, and participatory planning are suggested as variations on current intervention strategies for the practical uses of social capital theory in development and civil society. The social capital theory chapter is presented towards the end of the paper in an a-typical ordering to facilitate a better understanding for the reader in positioning the practical uses of theory in solving some of the problems offered by the literature and informants in earlier chapters. The paper is concluded with a discussion of interpersonal connectedness and the wider structural environment as well as opportunities for future research.

2. Brief Overview of South Africa in History

In order to appreciate the complexity of the housing issues in South Africa it is imperative to understand some of this country's complex history. South Africa is a country that bears the scars of colonialism and until relatively recently was perhaps the only modern country that endorsed racism as part of its official governance structure. Although South Africa is considered to be a wealthy *"first world"* country, many South African citizens continue to live in *"third world"* conditions. Race and class constitute deeply dividing lines with a longstanding and entrenched rational for this segregation in the civic system. South Africa is also part of a small minority of nations that have achieved a government transition from repressive apartheid politics to one of democratic leadership without an outright civil war, although this process was not entirely peaceful. These unique features warrant attention to the history of politics and racially charged urbanization strategies that have influenced contemporary housing practices. The following chapters provide a brief historical summary backdrop of the political changes in the country, ending with a discussion of the post-apartheid reforms regarding the legal framework for housing.

2.1 The Rise of Apartheid

The 20th century in South Africa began with the conclusion of the Anglo-Boer War. The government of the newly unified South African republic was a melding of British and Afrikaaner ideologies that promoted the reservation of skilled work for whites, segregated land ownership, and the diminished mobility of Africans in urban centres ("South African History"[1]). A breakaway ultra right wing conservative political sect led by JBM Hertzog, became the infamous National Party (Burger, 2012). The National Party was founded on the philosophy of eugenics and believed that the foundation of society was established through *volks* or ethnic groups; each in pursuit of their own divine destinies as determined by God (Johnson 2012, p20). This belief is mirrored in controversial pass laws, land restriction policies, and the deliberate withholding of

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[1] Retrieved 03/03/2013 from www.southafrica.info

resources from non-white communities. By 1948, the National Party was elected as the governing power of South Africa and had adopted an official policy of apartheid ideology ("South African History").

2.1.1 Structural Violence

Extremely repressive actions against non-whites were established through legal frameworks ("20th century south", 2000[2]). The *Population Registration Act* compelled all citizens to be officially classified by race and the *Separate Amenities Act* enforced petty segregation of public areas based on classifications ("South African History"). Controversial pass books that included a photo, racial classification, current police record, employer signature, work status, and permissions for being in certain areas of the city limited the mobility of non-white ethnicities throughout the city (Johnson 2012, p232). The *Native Lands Act* of 1913 institutionalized a system where black Africans who comprised 67 per cent of the population received only 7.1 per cent of the lands in the form of native reserves (Johnson 2012, 219). The *Urban Areas Act* of 1923 further enforced severe influx control over black migration by prohibiting natives from buying or renting land outside the reserves ("20th century south" 2000). Any lands inhabited by Africans outside of the reserves were labeled as *"black spots"* and individuals were forcibly removed from these areas under the *Slums Clearance Act* of 1934 (Johnson 2012, p219; "20th century south", 2000). Between 1948 and 1970, approximately 3.5 million people were forcibly moved onto native reserves where overcrowding, undernourishment, and family strain were rampant (Johnson 2012, p240; "20th century south" 2000).

2.1.2 District Six

An infamous act of forced removal in South African history is immortalized at the District Six Museum in Cape Town. District Six was an inner city community in Cape Town whose residents were a mosaic of freed slaves, labourers, artisans, musicians, and

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[2] Retrieved 10/05/2012 from www.sahistory.org.za

long standing families ("Digging Deeper." 26/06/2012[3]). Eventually, the area became a desirable site for urban development and was subsequently re-zoned as a *"white"* area ("Digging Deeper." 26/06/2012). Roughly sixty thousand residents were forcibly removed from District Six to the Cape Flats over thirty kilometers outside of the heart of Cape Town (Johnson 2012, p90). Long-standing communities were broken up in the move and homes were destroyed with little to no compensation ("Digging Deeper." 26/06/2012). Similar stories befall Sophiatown and Soweto where evictions destroyed sub cultural centers of street fashion, art, and entertainment and forced individuals into overcrowded and deplorable informal housing situations (Johnson 2012, p268, 274). Out of need, displaced people took over private or publically owned land and used corrugated metal, wood planks, and plastic sheets to build shelters (Johnson 2012, p280). Basic necessities like running water, toilets, and electricity were purposely omitted from these settlements by the government up until the 1980s ("Digging Deeper." 26/06/2012). Police would periodically bulldoze these settlements including all the personal belongings of the inhabitants forcing residents to start over with less than what they had before ("Digging Deeper." 26/06/2012).

2.2 Legislative Frameworks and The African National Congress

What is now the African National Congress or ANC was formed in response to the *South African Act of Union* 1909, which excluded blacks from politics (Johnson 2012, p3). The very famous and beloved Nelson Mandela co-founded the African National Youth League in 1944, four years before the National Party was able to push apartheid through as their official platform ("South African History"). The ANC responded to the discriminatory policies of the National Party with defiance campaigns, boycotts, strikes, and mass demonstrations largely influenced by the nonviolent philosophies of Mohandas Ghandi, a leading figure in resistance work in South Africa at the time (Burger, 2012; "South African History"). The ANC comprised one leg of the 'Congress Alliance' joined by the South African Indian Congress, Coloured Peoples Congress, Congress of

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[3] *"Digging Deeper"* is the name of the exhibition at the District Six Museum in Cape Town. Various newspaper publications from the time as well as physical artifacts and photos provide many facts and figures and personal accounts of the eviction process in this case.

Democrats and the South African Congress of Trade Unions in a formal expression of unity against the apartheid government (Burger, 2012). Together these groups drafted a *Freedom Charter* in 1955 based on the principles of human rights and non-racialism as modeled by the United Nations ("South African History"). The National Party countered these movements with the complete banning of the ANC and its affiliates from politics and the brutal harassment of party members (Johnson 2012, p4, 24). The South African government categorized all such dissent as treason punishable by death and used death squads, informants, and undercover agents to infiltrate the ranks of the outlawed ANC (Johnson 2012, p25). Forced to work underground, the ANC transformed into an armed faction, calling itself "the peoples army" and identifying the state as their enemy (Johnson 2012, p4). Their targets included police, apartheid security, and anyone deemed to be a supporter of the state ("20th century south", 2000).

2.2.1 The Power of Sport

Political violence between "the peoples army" and the state prompted greater international attention and sanctions on South Africa. The massacre of unarmed protesters by police at Sharpeville and Soweto sparked much public outcry internationally (Burger, 2012). The United Nations called for economic boycotts of South African exports and highly successful anti-apartheid campaigns gained prominence throughout the world ("South African History"). An important arena with worldwide political clout was international sporting. Historically, only white players were permitted on any national sporting team. By the 1970s the international sporting federation expelled South Africa from tournament participation (Johnson 2012, p278). The Global Antiapartheid Movement in conjunction with the subversive ANC took advantage of the momentum and turned their attention to improving equality for international athletes, garnering further support from international organizations and sympathetic groups (Johnson 2012, p5, 125). The success of these campaigns indicated that these *"international financial, trade, sport, and cultural sanctions were clearly biting"* (Burger, 2012). The 1980s saw a resurgence of non-violent defiance campaigns of past with increased sanctions and boycotts facilitated by the UN (Burger, 2012).

2.2.2 Democratic Transition

By 1990, then National Party leader F.W. de Klerk lifted restrictions on thirty three opposition groups and negotiated the release of several key political prisoners, Nelson Mandela among them ("South African History"). Pass laws and Land Acts were repealed causing a massive inflow of people to cities and a correlated housing crisis (Johnson 2012, p233). The first democratic elections in 1994 seated Nelson Mandela as president, and the ANC became, and has remained, the dominant party in power (Johnson 2012, p5). Under Mandela, the ANC adopted several cornerstone national strategies that are considered to be the political foundations of the post-apartheid era. These include proportional electoral representation, constitutional reform, decentralization of power, socio-economic development and Truth and Reconciliation Commissions that aim to help unify and heal the nation (Johnson 2012, p5; Burger 2012).

2.2.3 The Constitution

The *South African Constitution* is a crowning jewel for the ANC and a stark beacon of hope for South Africa in the post apartheid era. The Constitution affords South African citizens a myriad of individual and collective rights as well as ratified international human rights legislation. Broadly speaking, Section 26 mandates the right to housing for all South African citizens (Tissington & Vartak, 2009, p6). Section 26 (2) of the Constitution provides that the state must *"take reasonable legislative and other measures within its available resources to achieve the progressive realisation of the right to adequate housing"* (Western cape provincial 2012, p7). It also states that no one may be evicted from their home or have their home demolished without appropriate investigation of alternatives and an order from the court (Tissington 2011, p12). Furthermore, section 153(a) of Chapter 7 tasks municipalities with the responsibility of prioritizing the basic needs of the community over other variables and with promoting the social, economic, and participatory development of the community (Tissington 2011, p13). Simply stated the Constitution guarantees all citizens of the nation the right to permanent residence and an appropriate avenue for remedy if this or any rights are violated while placing logistical responsibilities of achieving these initiatives are squarely on the shoulders of municipalities.

2.2.4 The White Papers

The *White Paper* on housing is a primary piece of legislation for the ANC, which outlines the party's vision for housing policy. In this document, all tiers of government as well as the private sector are identified as primary actors in providing equitable housing delivery (Burger, 2012). The document has the difficult job of defining the specific conditions for fulfilling the right to housing as outlined in the Constitution (Burger, 2012; Tissington 2011, p14). A common thread throughout the act is the necessity of attracting foreign investments. The *Housing Act* defines housing developments as,

> *the establishment and maintenance of habitable, stable, and sustainable public and private residential environments to ensure viable households and communities in areas allowing convenient access to economic opportunities and to health, educational and social amenities.*

(Tissington 2011, p14)

Suitable housing is defined by the Act as a permanent residential structure with security of tenure, privacy, and adequate protection against the elements (Burger, 2012). Housing moreover must have access to potable water, sanitary facilities, and an energy supply while also recognizing the special needs of women, children, and people with disabilities (Burger, 2012). This document does well to recognize that a housing program *"cannot be limited to housing, but needs to be promoted in such a manner that gives meaning to the goal of creating viable communities"* (Burger, 2012). The importance of community is reiterated throughout the *Housing Act* and states the commitment of the government to a housing process *"driven from within communities"* (Burger, 2012). In conjunction with the Constitution*,* the *Housing Act* lays the major responsibilities of providing adequate logistical housing and services on municipal governments (Tissington 2011, p14). Section 2(1) requires that the municipal body prioritize the needs of the poor and consult meaningfully with residents in creating solutions (Tissington 2011, p14). In turn, provincial governments are then required to respond to housing issues brought forth through consultations within the framework of national housing policies (Tissington 2011, p14). Provincial governments are also compelled under the *Housing Act* to build the capacities of municipalities in order to fulfill their obligations (Annual performance

plan, 2013). In addition, the *Housing Act* requires that all three spheres of government (federal, provincial, and municipal) provide: a wide range of tenure options; ensures that housing is economically, fiscally, socially and financially sustainable; has an integrated development plan; and is administered with transparency, accountability, and equity (Annual Performance Plan, 2013 p8).

2.2.5 The Prevention of Illegal Eviction Act

The *Prevention of Illegal Eviction (PIE) Act* of 1998 is meant to safeguard unlawful occupiers from eviction whether living on private or public lands (Annual Performance Report 2013 p8; Tissington & Vartak, 2009, p7). The PIE Act defines an unlawful occupier as a *"person who unlawfully took possession of land as well as persons who once had lawful possession but whose possession subsequently became unlawful"* (Tissington 2011, p16). The Act criminalizes evictions that occur outside of due processes in the legal system and functions as a type of safety net to protect all people not covered by other legislation. It is meant to ensure total coverage of all occupiers with or without the expressed or tacit consent of the owner(s) or caretaker(s) of the property (Annual Performance Report p8; Tissington 2011, p16). Sections 4 and 6 include strict procedural requirements for evictions to be deemed lawful and designate the courts with authority over determining whether evictions are justified (Tissington & Vartak, 2009, p6). Occupiers are allotted a platform through the PIE Act to present good reasoning to prevent their eviction, including any personal or household circumstances that may increase the likelihood of homelessness after eviction (Tissington 2011, p17). Both the municipal governing authority as well as the occupiers must be served with an effectively written notice of the intent to evict at least two weeks before a scheduled court hearing indicating their right to participate at the proceedings with support from legal aid (Tissington 2011, p17). The circumstances surrounding the unlawful occupation of land, the period of occupation, and suitable alternative accommodation are all key elements that the Act requires the court to consider (Tissington & Vartak, 2009, p7). The courts are the ultimate authority in deciding if, who, where, and when residents may be relocated (Tissington 2011, p17).

2.2.6 Millennium Development Goals

Many of the current housing policies developed by the ANC have been in pursuit of reaching United Nations Millennium Development Goal 7 target 11 of achieving slum free cities over the next decade. The South African government committed itself to the UN led "*Cities without Slums*" edict and announced their own timeline of achieving this goal by 2014 (Huchzermeyer 2011, p1). Huchzermeyer points out an important disparity between the directive nature of the "*Cities without Slums*" slogan and the intention of improving the living conditions of some one hundred million-slum dwellers globally (Huchzermeyer 2010, p134). She argues that ratifying the "*Cities without Slums*" target shifted the South African focus of housing delivery to one of slum eradication; a change from a framework of giving to taking away (Huchzermeyer 2011, p115). Huchzermeyer goes on to write that although the intention was to improve the standard of living of informal settlers, the literal interpretation of a *slum free* city is driving housing policy in South Africa towards evictions and relocations (Ibid). The UNHABITAT executive summary on forced evictions supports this claim and reports that forced evictions are actually hindering the attainment of Millennium Development Goals calling it "*counterproductive to the goal of human development.*" (Cabannes & Osorio 2007, p2) Huchzermeyer gives evidence to this concern by highlighting that interventions from the state have not reduced the housing backlog, in fact quite the opposite (2011, p26).

2.2.7 State Subsidy

The *Housing Act* works in tandem with the National Housing intervention program. The capital subsidy approach had been envisioned by the ANC in 1994 as an arrangement that met the needs of "*transparency, ease of budgeting, fiscal discipline, and to provide the individual with the maximum freedom of choice and benefit*" (Burger, 2012). This form of social assistance housing was based on a proposal made by the Urban Foundation in 1990, which promoted individualism and commoditization of land and housing through formal title ownership (Huchzermeyer 2003, p596, 598). The argument underpinning the inclination towards formalization comes from the *Mystery of Capital* by De Soto (2003). The idea is that formalizing individual land title claims will serve as an entry point into formal markets and promote upward mobility through the formal sale of real estate. In

other words, for those subsidy beneficiaries who received registered titles to their homes, when it comes time to sell their home they will be able to profit from its market value in the formal sector. This has manifested into a developer driven individualized project-linked discount benefits scheme that, *"entitles low income households to a uniform product, consisting of a serviced plot with freehold tenure and a standardized housing structure, in a formalized township layout"* (Huchzermeyer 2003, p591). Housing projects were developed primarily on the premise that physical living structures needed to be rapidly delivered in light of the huge housing backlogs inherited by the post-apartheid government (Tolken 2009, p117). At the end of the apartheid era, the urban housing backlog was estimated to be in excess of 1.5 million and growing (Tissington & Vartak, 2009, p6). Not surprisingly, since 2008 it is estimated that over two million citizens (81per cent of South African households) are not accommodated in formal private sector housing (Landman 2009, p303, 301).

Applicants to the subsidy system must have South African citizenship, must earn less than R3 500 a month and may not have previously benefitted from government funding to qualify (Tissington 2011, p22; Huchzermeyer 2003, p592). In addition, applicants must also be first time property owners, be married or have at least one proven financial dependent with the exception of disabled persons, military veterans, and the elderly (Tissington & Vartak, 2009, p8). Subsidies are granted on a sliding scale according to the level of income and provide anywhere up to R25 800 to low income earners for housing purposes (Tissington & Vartak, 2009, p8).

Alternatives to the project-linked capital subsidy offered by the state housing scheme includes individual credit linked purchases of a completed house, an institutional subsidy for self help construction on a conventionally delivered serviced site, and upgrading for migrant worker hostels (Huchzermeyer 2003, p594). Overwhelmingly, in the first four years of the ANC, the project linked subsidy scheme made up 84 per cent of the total housing applications making it the driving force behind social housing in South Africa (Huchzermeyer 2003, p595).

2.3 Contemporary Housing in South Africa

Several barriers have hindered the process of achieving sustainable housing reforms as stated in the above legislation. Six policy issues involving the focus on the individual over communities; an absence of sustainable employment; a reliance on the informal housing market; the process of gentrification; the policy of roll over construction and evictions have emerged as pertinent challenges to post apartheid welfare programs. Municipalities are responsible for both the erection and servicing of housing settlements and primarily voice complaints about a limited number of resources for both the erection and maintenance of new home construction. Insufficient funding for the provision of water, sewage, waste removal and so on are making the fulfillment of these tasks difficult (Tolken 2009, p199). One municipal officer reported that the budget resources are *"...peanuts in comparison to what we need"* (Tolken 2009, p199). Local governments also complain that they are not adequately involved in the planning and scheduling of projects resulting in under supported and poorly executed works (Tissington 2011, p11). Many civic groups agree that the government has failed to create appropriate channels for promised community inclusion and regard the process as largely non-consultative (Tissington 2011, p9). Municipal authorities also face difficulties setting aside desirable lands for low income housing when commercial development is more profitable.

2.3.1 Individualization in State Subsidy

In the project-linked subsidy system, provincial governments allocate federal subsidies to large private developers for the mass delivery of brick and mortar housing in a centralized framework designed for speed (Huchzermeyer 2003, p595). All the while the poor are asked to wait *"patiently for contractors to offer them tenure on serviced plots on the periphery of cities"* until the permanent construction of formal townships can be realized (Bolnick 1996, p166; Tissington 2011, p9). Subsidy beneficiaries receive a one-time grant for land, basic services and a top shelter unit (Landman 2009, p302). The subsidy has fixed ceilings for grants and fixed minimums for construction costs calculated on the basis of income. On an individual level, Section 10(a) does not allow owners of state subsidized housing to sell or alienate the beneficiary dwelling or site within a period of eight years from acquisition (Tissington 2011, p15). If abandoned, the

property is then deemed to be under the provincial housing authority and no remuneration is owed to the original beneficiary (Tissington 2011, p15).

The *South African National Civic Organisation*[4] recognized the once off product linked subsidy as a powerful instrument of social and political control that claimed to sell a solution to the housing crisis by simply offering to build more houses (Huchzermeyer 2003, p600). The *Homeless People's Federation*[5], a front running NGO on the national housing delivery platform is also critical of the subsidy system because it requires that the poor receive their subsidized housing unit through a private contractor as opposed to receiving the subsidy directly from government welfare services (Bolnick 1996, p165-166). Excluded from the housing subsidy altogether are single people without dependents, previous beneficiaries of other state subsidies, households earning more than the R3 500 threshold and those who for a variety of reasons were unable to maintain their subsidized house (Huchzermeyer 2011 p179; Landman 2009, p302). These exclusions are problematic for individuals who do not fit the outlined criteria but are still in need of affordable housing.

2.3.2 Informal Employment

Approximately one out of three households in the *Western Cape Occupancy* study did not have regularly paid workers in the household (Tolken & Vorster 2009, p52). Those who are self employed or employed in the informal sector are not considered regularly paid workers in the study because although informal economies do provide many individuals with employment, it is often sporadic or inconsistent. The *Quarterly Labour Force Survey* conducted by Statistics South Africa reports that at the time of my study unemployment was counted at over four million people with disproportionally higher rates of unemployment among young people (15-24) and women when compared to men ("Po211-quarterly labour force," 2013, pxiii, xiv, xviii). Three of every four households met the subsidy threshold of R3 500 or less (Tolken & Vorster, 2009, p59).

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[4] SANCO is a community driven antiapartheid activist organization that has been very active in South African politics for the purpose of qualitative improvements to social life.
[5] The Homeless People's Federation is a global network of activists who use community building as a core strategy in addressing housing issues.

Inadequate employment may prevent some individuals from meeting regular mortgage payments and have been shown to sell off their house on informal markets for cash thereby relinquishing their rights to access subsidized housing a second time in the future (Tolken & Vorster, 2009, p59, 52; ("Housing the poor," 2011, p19). Formalization requires adequate employment in order to keep up with the responsibilities of title ownership.

2.3.3 Informal Housing Markets

The subsidy system itself has become a source of informal market exchange counter to the efforts of formal title deeds and security of tenure. The informal housing market has been called a response to the failures of the formal markets to meet market demands (Somik, van den Brink, Leresche, & Dasgupta, 2007, p5). People can sell their units for quick cash incentives and return to squatter settlements with no second chance to qualify for state subsidies. Since 1994, roughly 52 per cent of those who received formal titles to their homes have not yet registered their properties and therefore do not have official evidence of legal ownership (Ndumo 2011, p13). Properties may be sold three or four times on the informal market creating bureaucratic nightmares for tax collection and debt remuneration down the road (Tolken & Vorster, 2009, p104). A miscommunication between estate agents and beneficiaries as to the importance of registration as well as an inability or unwillingness to pay the R50 transfer fee are cited as the main contributors to this problem (Tolken & Vorster, 2009, p94). The subletting of subsidy houses and erection of backyard structures for the purpose of renting is a common source of income in townships. Tolken and Vorster's occupancy survey data shows that an average of R250 is brought into the household by renting backyard structures and another 8 per cent say that backyard renters contribute to the household in some other way (Tolken & Vorster, 2009, p129, 37). Backyard structures may indicate a need for a more diverse housing portfolio and must be addressed by policy as they pose a significant fire risk by contributing to the overall density of living arrangements in the community (Tolken & Vorster, 2009, p131, 130). As one municipal official in the Eden District stated, *"Now suddenly at every property double the number of people is staying than is supposed to*

stay there…and at the end of the day this does place pressure on your systems and your capacity" (Tolken & Vorster, 2009, p130).

2.3.4 Gentrification and Commercial Development

Since 1994, the low levels of economic growth for South Africans have been largely associated with low foreign investments. Gentrification of South African cities to promote such investment admittedly is a salient point for the ANC (Burger, 2012). Beautification efforts have been said to be the driving factor behind the much-contested *N2 Gateway project*, a flagship of the South African "*Breaking New Ground Comprehensive Plan for the Development of Sustainable Human Settlements"* legislation (Legassick 2008, p2). Hosting FIFA World Cup (as well as several other international sporting events and world conferences) was seen as a massive opportunity for South Africa to draw international investors to the country. Arguably, the extra pressure to put forth an image of a contemporary and "cleaned up" South Africa may have motivated the South African government to *"remove the ocean of shacks and their inhabitants that greet international visitors on their transfer from the airport into the historic City Bowl area of Cape Town"* (Huchzermeyer 2011, p13). Shacks tell a story of poverty and inequality in stark contrast to the image of top-level commercial development slated to attract foreign investors (Berrisford & Kihato, 2012 p29; Huchzermeyer 2011 p33, 51). The concentration on physical space in the formation of land policy is what Roy calls the *"aestheticization of poverty"* where physical upgrading supersedes the notion of improving livelihoods and capacities for urban living (Roy 2005, p150). From this perspective, slums are identified as the problematic object and the policy environment is intended to create *"world class cities in Africa"* through spatial exclusivity rather than by addressing the intrinsic discrimination and poverty that has led to drastic inequalities (Berrisford & Kihato, 2012, p30; Roy 2005, p151).

2.3.5 Roll Over Construction

A point of great distress in the subsidy system is the *"roll over"* procedure. *Roll over* construction requires that existing community structures that do not fit a pre-determined layout are demolished and replaced with pre-planned formal arrangements (Huchzermeyer 2003, p592). This is of particular disturbance because of the overtly wasteful disregard of already functioning elements of informal communities and human ingenuity. It would seem that building on the investments already made by residents into personal dwellings, community institutions, and businesses is an obvious advantage being missed by current policy. The slash and burn style of demolishing, preparing, and erecting fully individualized and standardized townships seems more costly and time consuming than working with the flow and functionality of an already existing community (Huchzermeyer 2003, p601). Moreover, maintaining at least some of the already functioning facets of a community undoubtedly can contribute to preserving a sense of normalcy and order during the transitional construction process. Further speculation suggests that maintaining recognizable elements during the formalization process will give comfort to residents who may struggle with the complete demolishing of whole communities to where many have resided their entire lives. An additional drawback to this strategy is the financial burden of lost income for business owners during the same period.

2.4 Evictions

International laws against evictions are found in *Article 25 of the Universal Declaration of Human Rights, Article 11(1) of the International Covenant on Economic, Social, and Cultural Rights, and Article 16 of the Protocol to the African Charter on the Rights of Women in Africa* among others. These laws recognize the negative consequences of evictions and endorse alternative procedures (Tissington & Vartak, 2009, p22). Those affected by evictions must often endure displacement from indigenous communities, experience a loss of physical and social resources, and suffer damages to their cultural identity because of disruptions to religious, family, and economic traditions (Cabannes & Osorio 2007, 4). The executive report on forced evictions for UNHABITAT states that, *"forced evictions constitute a violation of human rights."* (Cabannes & Osorio 2007, p3).

It goes on to say that the rise in forced evictions has often occurred in lieu of inclusive urban planning and social policies with *"a large majority of evictions [being] executed in compliance with judicial decisions based on national legislations which do not reflect international standards of human rights"* (Cabannes & Osorio 2007, p2, 6) The South African Housing Code states *"the programme accordingly discourages the displacement of households, as this not only creates a relocation burden, but is often a source of conflict, a further dividing and fragmenting already vulnerable community."* (Tissington & Vartak, 2009, p31). Nonetheless, evictions continue to take place because of (i) increasing urbanization; (ii) large infrastructure projects; (iii) market forces; (iv) city beautification; and (v) ineffective laws and institutions ("Housing the poor," 2011, p7-8). Berrisford identifies an interesting paradox between laws that are intended to improve the human condition and the economic and social dislocation caused by the practice of relocations and evictions (2012, p31). Evictions can be characterized as the opposite of development in that the existing investments and supports in the community are not only halted but reversed by demolition ("Housing the poor," 2011, p15). Re-establishing these supports is very difficult and the transition process for those affected can be very damaging ("Housing the poor," 2011, p15).

2.4.1 Breaking New Ground and the N2 Gateway Project

Announced through the media in September of 2004, the N2 gateway project was slated to redevelop the Joe Slovo settlement surrounding the N2 Highway into attractive mixed income multi story flats (Huchzermeyer 2011, p141, 143). Many Joe Slovo residents had been living at this site since the early 1990s (Tissington & Vartak, 2009, p11). The project was managed by the national South African Housing Department in partnership with the private construction company Thubelisha Homes and the city of Cape Town under the framework of the *Breaking New Ground* (BNG) policy initiative (Legassick 2008, p2; Chance 2008, p1). Several core mandates of the *Breaking New Ground* policy stated that all future housing developments for the formalizing of townships were to be on well-located land in the city with few disruptions to the livelihoods of residents (Tissington & Vartak, 2009, p9). The Housing Ministry promised mixed income subsidized rental and ownership units with the understanding that special access to

permanent homes for Joe Slovo residents in the first phase of construction was to be afforded (Huchzermeyer 2011, 143; Tissington & Vartak, 2009, p2, 12). The plan was for 70 per cent of BNG housing beneficiaries were to come from the original Joe Slovo resident population and another 30 per cent from backyard dwellers from the neighbouring township of Langa (Chance 2008, p1). However, according to a report prepared for the Centre on Human Rights and Evictions (COHRE) the Housing Department and Thubelisha showed conduct contrary to this stated mandate. COHRE reports that *"rolling upgrades were prioritized over* in-situ *upgrading, community participation in the development solution was non-existent and little care has been taken to ensure that housing for the urban poor is on well located land"* (Tissington & Vartak, 2009, p10).

During Phase one, one thousand families from the Joe Slovo settlement were relocated to a temporary transit area in Delft. Delft is fifteen km further away from the city centre that the Joe Slovo location and is described as bearing, *"all the hallmarks of an apartheid era relocation camp"* (Huchzermeyer 2011, p145) with corrugated iron rooms, communal toilets, limited electricity, razor wire and plastic sheeting for makeshift tents (Legassick 2008, p10; Tissington & Vartak, 2009, p12-13; Chance 2008, p2). Some residents (especially females) reported fear of using the outdoor toilets after dark and complained that the 36 square meter temporary plaster shelters had no room dividers, or sinks leaving occupants vulnerable to burglary, assault and deterioration of construction quality (Chance 2008, p3-4).

Residents had been informed that rental units in Phase one would range from R150 for single units to R300 for double units, a manageable sum for most residents (Tissington & Vartak, 2009, p13, 15). Upon completion however, Phase one rentals were being listed at between R750 – R1100 on average (Chance 2008, p7). When Thubelisha was confronted about the more than doubled rate of rental units, the company responded by saying that although the rates were fixed and non-negotiable, the rates were justified because of Thubelisha's commitment to mixed income housing (Huchzermeyer 2011

p149). (Tissington & Vartak, 2009, p14). A closer look at the fine print shows that the 70 to 30 per cent split favouring Joe Slovo residents and backyard dwellers from Langa was actually only intended for the third phase of construction at the Joe Slovo site. Instead, Thubelisha opted to construct Phase three housing at the transit site in Delft (Tissington & Vartak, 2009, p5; Huchzermeyer 2011, p149). This approach to mixed income spatial planning undercut the allocation of housing based on need arguably to produce more profitable private gains by further marginalizing the economically vulnerable (Legassick 2008, p9, 25).

2.4.2 Resident Action and the High Court

The Cape Town city mayor at the time, Helen Zille, was publicly critical of the project for leaving so many families in Delft with no plan for practical housing (Tissington & Vartak, 2009, p3). In response, the Housing Minister removed the Cape Town City Council as a local partner citing the Mayor Zille's public criticisms of the project as part of the reason for the exclusion (Tissington & Vartak, 2009, p3). Then Councilor Dan Plato, a Mayoral Committee Member for Housing in the City of Cape Town, told COHRE in an interview that he believed it was the City's push to include lower income groups into the project that caused their fall from the national Ministry's good graces (Tissington & Vartak, 2009, p14). There also seemed to be some disorder as to which governing authority was the appropriate body for receiving complaints, the Department of Housing or Thubelisha (Tissington & Vartak, 2009, p14). The Minister of Housing stated that she had instructed Thubelisha to assist the people of Delft with accommodations and transport (Chance 2008, p6)). Thubelisha however, denied having been given this directive and claimed that the Court was the responsible party for eviction issues (Chance 2008, p6). In response to their dissatisfaction over *"the government for dumping them 'in a slum called Delft',"* residents barricaded the N2 freeway in protest (Huchzermeyer 2011 p149). Police responded with rubber bullets and injured over thirty unarmed demonstrators (Tissington & Vartak, 2009, p17). Protests continued with residents boycotting rental payments and taking part in public demonstrations organized by local activist organizations. Much of the discussion over the Joe Slovo settlement

occurred indirectly between grassroots organizations and the Minister of Housing who responded through the media. Then Minister Lindiwe Sisulu openly threatened to strike residents from the housing waitlists if they did not cooperate with evictions (Legassick 2008, p8, 18, 20). Eventually, after much litigation, Judge John Hlophe of the South African High Court ruled that, *"the right is of right to adequate housing and not the right to remain in the locality of their choice, namely Joe Slovo"* (Tissington & Vartak, 2009, p18). This led to what has been described as the *"largest judicially sanctioned eviction in post-apartheid South Africa"* (Tissington & Vartak, 2009, p1). The judgement of the Supreme Court is said to have *"condone[d] a forced eviction of a large group of settled residents and endorses a government vanity project that seems to run counter to the governments own housing policy"* while *"failing to consult, listen and negotiate"* (Tissington & Vartak, 2009, p21; Legassick 2008, p36). According to COHRE,

> *the various authorities failed to engage in any meaningful consultation with affected members of the Joe Slovo community and when information was made available to community members it was in the form of decisions that the various housing authorities had already made with no room for negotiations*
>
> (Tissington & Vartak, 2009, p16*)*

In the early hours of the morning the police (along with canine units) and private security removed roughly sixteen hundred residents from their homes in Joe Slovo and were taken to the local police precinct (Chance 2008, p1). The city of Cape Town provided 500 evictees with communal tents, chemical toilets, and water standpipes (Tissington & Vartak, 2009, p25). The remaining evictees hand-constructed shacks along a major arterial route in Delft essentially condemning them to the same housing situations as in the Joe Slovo settlement but with the disadvantage of having to start over from scratch (Tissington & Vartak, 2009, p25). Originally designed as a temporary location, Delft still stands as a growing informal settlement and a testament to the slow pace of formalization. Delft is described as being an unsafe place to live because of a lack of privacy, space, adequate lighting and sanitary conditions that increase individual vulnerabilities to crime and gendered offenses including rape (Tissington & Vartak,

2009, p26). Even if the government believed they had the ability to adequately address these issues, it seems clear that residents were quite unhappy and even fearful of moving to Delft, damaging level of trust in government agencies in providing safe alternative housing.

3. Methodology

This thesis is an exploratory study of the lived experiences of eleven residents of four informal townships in Cape Town South Africa. The main objective is to understand and elaborate on the coping mechanisms and strategies that support community function and quality of life in the absence of formal housing and public services. The exploratory nature of my inquiries may call into question for some the scientific validity of my findings and interpretations. While I will argue against this notion, I do not wholly reject it. It is true that the information gathered has some limitations in terms of quantifiable evidence of a replicable theory but this is not the goal of the work. My research goal is to illustrate in detail the lived experience of informal townships and to highlight any coping mechanisms that positively support a household's function and quality of life. I expected that my line of questioning was going to involve the nature of personal bonds between individuals, the tracing of social networks and decision trees, and an infinite number of unknowns that would be unique to each individual's situation. To gather this information I relied on qualitative interviews with an unstructured, conversational style of questioning. I upheld an ethnological stance, taken from Walliman (2012) who argues that observing subjects in a natural setting while understanding the context in which actions take place is the best approach for deriving theory (2010, p12). I depended on an evolutionary approach to methods and analysis that better supports a *"localized validity"* where the relevant attributes of research subjects is re-constructed as closely to their personal perceptions as possible (Reichertz 2004, p301).

3.1 Grounded Theory (GT)

I define my project as an exploratory study with prospects to uncover an understanding of the inner workings of community bonds and networks. For exploratory research, the goal is to discover themes and patterns that act as models for explaining how systems work (Gery, p2). To accomplish this, I favoured a grounded theory approach to both methods and analysis, in explaining and describing phenomena (Corbin 1990, p5). As a popular underpinning of anthropological, sociological, and health care research, classical grounded theory is *"a straightforward methodology. It is a comprehensive, integrated*

and highly structured, yet eminently flexible process that takes a researcher from the first day in the field to a finished written theory" (Glaser & Holton 2004, p4). First put forward by Glaser and Strauss (1967), GT researchers follow leads and hunches that do not necessarily adhere to scientifically accepted methodological expectations concerning the pacing, timing, or methods of data collection or the type of analysis employed (Gery p2; Glaser & Holton 2004, p1). A more traditional academic approach tends to stress rule governed and replicable research for producing new knowledge and scientific validity (Reichertz, 2004, p300). The typical schedule for a GT project is first, data collection, followed by coding, categorization, memo drafting of potentially applicable theories and a final drafting of a definitive statement on explanatory theory (Luckerhoff & Guillemette, 2011, p401). The researcher moves back and forth between these steps to modify and refresh old data (Luckeroff & Guillemette, 2011, p401). Significant concepts are carefully organized around core categories that together, form a hypothesis (Glaser & Holton 2004, p11).

Grounded theory recommends avoiding a pre-field survey of the literature in order to minimize outside influences on the research (Luckerhoff & Guillemette 2011, p404). Through this approach the researcher is asked that *"one make an effort to avoid taking into account one's own awareness of the existence of explanatory theories so as to avoid "forcing" them onto the data"* (Luckerhoff & Guillemette 2011, p403). The recommendation is to avoid filtering data through the pre-notions of professional frameworks, something I found especially difficult in the context of conducting fieldwork as an outsider (Glaser & Holton 2004, p12). As a student researcher and novice of South African culture, I felt it would be somewhat irresponsible if not arrogant to attempt my fieldwork without some background information. A review of South African history was particularly relevant in order to understand the overall socio-political environment. I also reviewed the general history and progression of social assistance programs as well as several landmark confrontations between the government and civilian groups to better understand the guiding cornerstones of these relationships. Luckerhoff concedes the limitations of student knowledge and encourages a literature review in GT for students to provide clues for comparison or consultation that professionals with *"better footing in*

their disciplines" may not require (Luckerhoff & Guillemette 2011, p404). Luckerhoff's study of the conflict between institutional and grounded theory requirements for research, found that students were unable to predict the type of information their research would produce and therefore defining the research problem and theory framework prior to field work was problematic (Luckerhoff & Guillemette 2011, p401). I had no way of knowing the type of information I was going to yield so it was difficult to pre-plan the phases of research that traditional processes require in design (i.e, sample subjects, techniques, framework etc). But, as Glaser says, *"the best way to do GT is to just do it"* (Glaser & Holton 2004, p12). This line mimics a personally influential quote of Ernest Hemingway that states, *"the shortest answer is to do the thing."* By encouraging the suspension of theoretical groundings during the collection process, the criticisms of grounded theory were for me, in reality, the assets. I found that I only discovered the appropriate data as the research progressed and most of my prior preparations and expectations were not particularly useful. I quickly felt it necessary to release any prior commitment to specific techniques, methodologies, or theorizing in order to remain as open as possible to variations in my study. I could not confidently predict the type of information I was to collect and therefore could not rightfully predict which theoretical framework would be appropriate to structure the study. Further discussion of the benefits and consequences of conducting research in a foreign setting are to follow.

The major discomfort with a grounded theory approach in the academic community is the drift from traditional expectations of social science research. Aside from the suspension of theoretical framework critics cite a suspicion of the accuracy, trustworthiness, and objectivity of the data because of grounded theory's subjectivity and interpretive nature (Glaser & Holton 2004, p1). Formal committees tend to be more comfortable with a research process that has highly structured planning for the verification or refinement of a hypothesized theory (Luckerhoff & Guillemette 2011, p402). Additionally, the literature on grounded theory can at times read as if thematic concepts simply emerge from data in an obvious way (Glaser & Holton 2004, p6; Bowen 2006, p14). Of course this is rarely the case. Validity in grounded theory needs more than simply making links between phenomena. Proponents of GT suggest that the saturation of core concepts through

theoretical sampling can add depth. However, theoretical sampling requires high numbers to show stable frequency in patterns (Glaser & Holton 2004, p15). Researchers must be able to think multi-varietly in order to make abstract connections between core concepts and carefully consider the patterns that yield codes and evidentiary indicators of behaviour (Glaser & Holton 2004, p6, 13).

3.2 Qualitative Inquiry

Taking on a research role in a country that I had never been to before was both a challenge and an advantage. As an outsider, I needed to provide a trusted space for informants to describe the hidden intricacies of social relationships and community structures while still adhering to scientific method. A range of qualitative and quantitative techniques would provide an appropriate analysis of vulnerability and features of individual livelihoods. I felt that I could produce a richer picture within the limitations of my time frame and resources using qualitative inquiry and narrative analysis. Quantitative surveys previously conducted for a 2012/2013 assessment of occupancy and habitation by the Human Settlements Department for the Western Cape and by Tolken and Vorster for Stellenbauch University provided some statistical evidence on relevant categories of social networks in conjunction with my own research. I simply did not have enough prior knowledge or experience to generate a survey that would elicit the body of knowledge I wanted. Therefore, I chose qualitative interviews as my primary research method in order to bring myself into closer contact with respondent's lives and gain better insight into their everyday experience.

Unstructured interviews allowed for a more direct investigation into how individual informants understood their situations and made choices, built and maintained relationships and how reciprocity is practiced beyond what a survey or statistics could tell me (Mullings 1999, p338). Every interview had its own unique elements that made certain topics more interesting and relevant to pursue. I kept in mind that interviews help to construct emerging theories through verifiable facts and perceptions of events but not necessarily objective truths (Corbin & Strauss 1990, p466; Cunliffe 2003, p991). Some argue that there are no formal criteria to judge the validity of qualitative research findings

when compared to quantitative methods. However Klein maintains that, *"the credibility of research findings should be judged on the usefulness of the research product"* (Klein, Calderwood & MacGregor 1989, p885). In this respect, although my own interviews would not be exactly reproducible, I myself have never lived in an informal settlement community nor have I had contact with South African culture before and therefore the usefulness of my research product would depend on my ability to appropriately capture the experiences of my informants in these contexts. Capitalizing on the use of unstructured interviews lessened the burden of getting my inquiry right the first time in a survey and allowed me the ability to discover relevant facets of social life I was unaware of. I also participated in the daily activities of a South African family living in the formalized community of Langa while staying in their home. My observations there were supported by what was verbally explained to me and helped to fill out a stronger picture of the interconnections and nature of conditions for respondents in these communities.

3.3 Methods as an Outsider

The complicated history of apartheid and seemingly more complicated nature of post-apartheid society was not something I felt I could navigate easily. I had to make critical decisions regarding how much and what type of information I would present alongside the mannerisms and etiquette I used while engaging in everyday interactions. I introduced myself as a Canadian national attending graduate school in Norway and studying township communities as a part of my degree. I assumed that race and gender may play some part in how I was able to engage with subjects but I found only minor evidence of this. I was met with extremely positive reactions across the board especially over my Canadian nationality. Most people had at least one relative in Canada, which opened an avenue for dialogue. I hoped that by emphasizing my Canadian nationality I could create a soft association with individuals who had a positive perception of Canadian culture. I offered some biographical information about myself to establish a reciprocal relationship with informants. I wanted to circumvent any potential stratification between our positions as researcher and subject and mitigated this concern by mirroring the openness I was asking of informants. I felt that I could glide between the positions of a serious researcher and a pleasant tourist or a one-degree separation between the respondent and their loved

ones living in Canada throughout our conversations. By openly disclosing that I was visiting South Africa for the first time, I found that respondents were energetically engaged and determined to volunteer a wealth of information and knowledge about personal details of their lives as well as a vested interest in showing me their physical spaces and introducing me to important social figures. On two occasions, three separate respondents said to me that it was important for them to have the chance to explain and describe to Western tourists what life is like for South Africans living in townships. In this scenario being an outsider worked to my advantage because it encouraged informants to recount for me in greater detail the intricacies of their lives and gave me the flexibility to ask a range of unique and at times sensitive questions.

3.3.1 Problems for Outsiders

There are some drawbacks to conducting research as an outsider. For one, I was only able to partially access a small number of communities. Each informant was *one* voice describing his or her *communal* situation so the information I received was a single view from many windows. Also, as a first time inquiry, I wanted to gather as much information across a broad spectrum so as to flush out patterns and categories that could be more specifically pursued in later study. A longer research period may have afforded me stronger relationships with informants and greater access to gatekeepers in various townships for more detailed observations and network mapping. My time with individuals was somewhat limited in that it was not safe for me to be in townships after dark and the minibus service was suspended by nightfall. Therefore conducting interviews during day light hours often at convenient locations for respondents were the main restrictions in the data collection process.

3.4 Essential Reflexivity

Paramount to my process of inquiry was reflexivity. Reflexive research is characterized by an ongoing self-critique and understanding of the personal histories, values, and interests that drive research projects (Corbin & Strauss 1990; Cunliffe 2003; Koch 1998; Widdowfield 2000). It is effectively a *"turning back"* on knowledge to make research more transparent and expose the situated nature of accounts as a process rather than as an

established truth (Cunliffe 2003, p985, 991). Self-reflexivity unmasks the complex agendas of researchers whose individual emotions affect the construction, collection, selection, and interpretation of the research process (Widdowfield 2000, p199, Finlay 2002, p211-212). Koch calls for the researcher to clarify his or her beliefs and philosophical underpinnings that influence what the researcher chooses to include or exclude from the research process and how data is interpreted (Koch 1998, p884, 886; Corbin & Strauss 1990, p8). In other words, Koch believes that reflexivity is the confession about personal biases, strategies, and perceptions made by the researcher throughout the research process especially with regard to how data is situated in reality (Cunliffe 2003, p995; Corbin & Strauss 1990, p9).

The need to be reflexive of my own postionality as a researcher from a wealthy developed country had almost immediate importance. I realized that coming from the Canadian and also Norwegian contexts meant that my pre-conceived notion of what life in slums might be like was a highly imagined and romanticized version of reality. On the most fundamental level, the very definition of the words I was using such as: *standards, quality, essential, basic*, and *community* were not compatible with what these words meant in the South African context. I had to be more considerate when using these terms in the interview process as well as in my own interpretations of what I observed in informal townships. At first, I was privileging the Canadian *standards* of housing as the measurement for *quality* in Cape Town but quickly realized that I had to dispel or at least make explicit these assumptions. The *"ah ha"* moment occurred when I took a spontaneous tour of an informal car repair shop outside of the Gugulethu Township soon after my arrival in Cape Town. The shop was rough by the standards I was used to. The main office was housed in a shipping container with various parts and tools strung on the walls in a catalogued order. A makeshift canopy made from wood beams and a corrugate aluminum roof served as cover for the cars being worked on. My first impression was that it was a shop of lesser quality than the Canadian counterpart because of the improvised structure and lack of modern equipment. I thought that this shop was the *township counterpart* to a "normal" auto repair shop. However, after meeting the shop owner Yuma and talking with him about his business I came to learn that, two young

entrepreneurs had literally built the shop in what was a vacant field over a period of seven years. They had invested revenue from the business into buying what turns out to be a very expensive shipping container and more advanced tools. They kept each tool meticulously catalogued and stored in designated areas. They also supported the local community by often buying parts out of pocket and offering a variety of payment plans to lower the burden of large sum payments. The two men were self-taught mechanics but had their techniques checked by engineers and guaranteed their work for their customers. I concluded that although the business did not have the same aesthetic as a Canadian operation, the commitment these young men made to their business and the pride they felt for their shop, as a positive element of their community is almost unmatched. I could feel the shift from simply *looking* at a makeshift auto repair garage, and *seeing* a seven-year endeavor into building a successful quality business. I wondered to myself if people living in informal settlements felt the same about their homes. I had made the assumption that people living in shacks and improvised shelters would likely have defined *livable* housing equally to my own definition. Against European standards, shack homes can be shocking but it may be true that residents have put their time, money, and hard work into their homes and do not necessarily need or want a 'better' housing solution. This shift in perspective helped guide me through a strategy of mutually defining the depictions of the researcher's observations and the information provided by informants. In order to achieve this mutual definition between both the participants and myself, we must be in close understanding of the questions asked and answered in appropriate contexts. It was by talking with real people in a flexible and conversational manner that I realized my Western understanding of what is considered *essential*, to *standard*, or of *quality* was not attuned with how my informants were hearing and understanding these terms to which I adjusted appropriately. I would later tour other hand-constructed homes and businesses with a completely different frame of mind.

3.5 Methods

It seemed rational to devote my research efforts to unstructured, conversational interviews. This allowed for flexible questioning and navigation of the interplay between unknown variables as grounded theory suggests. When participants can tell their stories

unrestricted the researcher has a better position to adapt the wording and timing of appropriate questions in order to capture potentially relevant aspects of the topic that may not be openly apparent (Koch 1998, p888; Corbin & Strauss 1990, p6; Klein, Calderwood & MacGregor 1989, p465). I used an adaptive approach so that I could build on the information provided by each informant as a catalyst for deeper questioning and exploration into motives, attitudes, experience, values etc. Through conversation I had the freedom to probe the respondent in specific areas of interest and took particular note of concepts that repeatedly came up. I could then build on that knowledge in the next interview and systematically address particular topics that were repeatedly mentioned but I tried not to present much prior knowledge to respondents.

3.5.1 Sampling

My attempts at making contacts with local NGOs and universities in South Africa prior to my arrival were unfruitful. I found myself having to forge my own connections with people. This made my research more challenging but it also opened up some interesting opportunities for collecting information. I decided that the most logical approach to building a sample was to simply meet people. In any qualitative study, researchers have a limited time to convince people to participate and therefore *"who I am and the way I interacted with people help[ing] in forming the relations of trust that are important in fieldwork"* (Sultana 2007, p378). I did this by engaging with as many adults as would allow me their time and conversation. I would frequent businesses in informal communities, popular local attractions, and used the mini-bus taxi service. I struck up conversations with anyone I encountered regardless of gender; vocation or ethnicity save for any moments where I felt my safety may be compromised (i.e., late at night). On only one such engagement did I turn down an invitation by a potential informant to her home based on the advice of a trusted contact.

Although this approach to sampling is not ideal from a purely scientific perspective, I believed it to be as randomized as possible in that I made no exceptions in engaging as many people as I could with little consideration for their demographics. My sampling technique is somewhat targeted however in that I would purposefully seek out areas

where I would be more likely to meet individuals living in informal settlements. In hindsight, I could have chosen one township as a case study but without prior knowledge of Cape Town I was not well equipped to elect any one settlement over another. Further study could utilize theoretical sampling of specific townships to strengthen the validity of core concepts discovered in this preliminary research (Luckerhoff & Guillemette 2011, p408). With a randomized approach I was able to experience a small window into a variety of households and living situations, community compositions and perceived strengths and weaknesses identified by the people living there. I would have preferred to snowball interviews to include other members of informant networks but the time required to do this was not within the scope.

3.5.2 Demographics

A total of eleven interviews were conducted in an eight-week period that provided insights into the regular interactions of the interviewee and their households. I was able to ascertain five male and six female interview subjects. I met five in public spaces and five at their places of employment. One was the leader of a local community development agency responsible for maintaining a community facility in the Khayelitsha Township. I met her at their offices towards the end of my time in South Africa. Ages ranged from twenty to seventy years of age with three respondents in their twenties, three in their thirties, one in their forties two in their fifties, and one sixty and seventy year old. Nine respondents were of South African citizenship with five being from Cape Town originally. Two respondents were immigrants, one from Malawi and one from Tanzania. Interviewees represented the Gugulethu, Langa, Khayelitsha and Delft townships while the Belleville township is mentioned in conversation. All of the respondents had completed a minimum of high school education or vocational training while six were employed either full or part time, and one student in addition. Two held professional posts; one as a teacher and another a nurse but both were retired from these professions at the time of interview. Of the six, four were self-employed in the informal sector. None of my respondents were married although one was divorced and five had dependent children or relatives living in their home. All of the respondents were ethnically black or coloured. No Caucasians participated in interviews.

3.5.3 The Interview Process

I decided not to record my conversations with subjects in order to maintain my position as a casual tourist and also to facilitate the free flow of conversations without distraction. Tools such as recording devices and cameras can place the researcher at an irreconcilable position of authority and I wanted to avoid this to instead facilitate a flexible and unrestricted environment for conversations (Sultana 2007, p378). Unstructured interviews follow a natural conversational style supplying greater detail and a wider range of topics in discussions (Klein, Calderwood & MacGregor 1989, p465). Also referred to as informal interview, conversational interview questions are not predetermined and remained open and adaptable in a *"go with the flow"* style (Dapzury & Pallavi). Informal interviews often occur on the fly and can provide the foundation necessary for more structured interviews in future research (Cohen & Crabtree, 2006). Cohen for the Robert Wood Johnson Foundation[6] describes informal interviewing as a causal interview that is well partnered with participant observation (Cohen & Crabtree, 2006). Best used in the early stages of research, informal interviews help build a rapport with subjects and uncover their *doxa*, a reference to a classical Socratic term referring to the information about the respondents own unique experiences that come from human conversation (Cohen & Crabtree, 2006; Brinkman, 2007 p1117). Brinkman takes the position that interviews are a form of technology that has the ability to discern individual subjectivities and collective social political patterns (Brinkman, 2007, p1117). For him, the role of the researcher is to describe and understand the central themes of the respondent's *doxa* (Brinkman 2007, p1120). He goes on to speak of *'empathetic interviewing'* where a humanistic method is employed to restore a sacredness between interviewer and subject as humans before addressing theoretical or methodological concerns (Brinkman 2007, p1121). As the interviewer I wanted each respondent to feel at least the same if not therapeutically better at the conclusion of the interview. The un-clinical style of our interviews propelled a warm engagement with informants that helped create an

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[6] The Robert Wood Johnson Foundation is a large philanthropic organization devoted to public health issues in North America. The foundation has given large grants for various research into public health including social determinants of health. More information and publications can be found on their website http://www.rwjf.org/en.html

environment where they could comfortably unveil the private *doxastic* elements of their attitudes and beliefs (Brinkman 2007, p1122). Brinkman captures the role I felt as an empathetic researcher when he writes *"it is a common human experience that we can relate to other people as both participants (thus taking seriously their knowledge claims) and as spectators (thus objectifying their behaviour by seeking causes)"* (Brinkman 2007, p1126). A measure of empathy is required in order to see through the eyes of respondents more clearly and to mirror their feelings and attitudes in reporting (Brinkman 2007, p1122).

I purposefully took only a moderate leadership role in the directionality of our conversations. Each respondent chose to focus our exchange on very specific topic areas that related to housing, family, and community. I considered their choice of topic as its own indication of importance and priority for informants. As mentioned, recording devices would have taken away from the spontaneity of engaging in open dialogue. What I hoped to avoid was the "asked and answered to" style of interview and understood that *"the GT researcher listens to participants venting issues rather than encouraging them to talk about a subject of little interest"* (Glaser & Holton 2004, p12). The overarching themes became apparent in my notes as certain subjects thread our discussions repetitiously. I made the assumption that by nurturing their choice of subject matter and self-reflections, the most substantial variables would present themselves with more detail and with greater volume than peripheral variables. In line with a postmodern perspective on interviews, the focus was to learn about the moments in people's lives that were self-identified as meaningful and interpret these experiences through an academic lens (Cohen & Crabtree 2006). For example: Willy talked mostly about employment and infrastructure; Milo and David about reciprocity and food sharing; Johanna about education, parenting, and family; May and Neela revealed details mostly about security and community.

3.5.4 Field Notes

I was attentive in maintaining an uncritical attitude when writing field notes and was diligent in my reporting of interviews. I made a habit of verbally summarizing in my own

words what had been discussed in conversations together with my informants before concluding our interview. I did this in order to give respondents space for further clarifications and to ensure that informants were in agreement with how I understood their responses. I then recorded as much information as possible immediately following the conclusion of each interaction with my informants. I included the date, time and location of each encounter as well as a short description of the location and surrounding environment. I included as much demographic information as possible about each respondent although in some circumstance I was unsure of proper etiquette when asking for personal information. My notes recount the content of my interviews adhering to the general timeline of conversation where I indicated any additional questions and comments and if I had purposefully steered the discussion in any particular direction. I also noted if a question and/or subject was deflected or ignored by the informant and generally how each topic was dissected.

3.5.5 Coding

Towards the end of the analysis of my field notes, I maintained a premise of parsimony as described by Walliman in that the evolution of theory should be refined to the most compact formulation (2010. p20). I took this to mean that the simpler the explanation the better. Considering that my research was aimed to uncover the most primary elements of coping mechanisms, it was appropriate to limit the analysis of my data to the most basic theorization of phenomena. As Walliman points out, narrative analysis allows for the extraction of important themes, structures, interactions, challenges, and triumphs that I could not know otherwise (2012, p142). Initially the field notes were scrutinized in order to identify as many of the apparent concepts and themes as possible. The analysis of my notes involved counts of key words and the numerical coding of concept in related categories.

Codebooks can act as vital tools in qualitative research especially when trying to synthesize large numbers of interviews and the details therein (MacQueen, McLellan, Kay & Milstein). According to Glaser, coding is an abstract view of the scope of data that can be conceptually organized by its underlying patterns of indicators (Glaser & Holton

2004, p13). They require that the interviewer use methods that facilitate a space for clarifications in order to appropriately interpret what the respondent intended to get across, which flexible interview styles afford (MacQueen, McLellan, Kay & Milstein). MacQueen's analysis of over six hundred in-depth interviews for a 1993 project on HIV in women and infants identified several components to codebooks including: the code type; a brief definition; a full definition for when to use the code and when to not: and supporting examples to maintain consistent applications of codes (MacQueen, McLellan, Kay & Milstein). Bowen used similar techniques for his interview analysis in a comparative study of anti-poverty projects in Jamaica (Bowen 2006).

Through a reduction process, interview notes start as a descriptive summation, move through interpretive, and arrive at explanatory concepts (Bowen 2006, p21). The small scale of my research project made these three stages of coding much more straightforward. I first engaged in a line-by-line analysis of my field notes where I openly coded all the data in every conceivable way as suggested by Glaser & Holton (2004). I then defined these concepts through an amalgamation of the standard dictionary definition of terms as well as how I understood the informants intended to use these expressions. I then catalogued the demographic information and corresponding contents of conversations in a spreadsheet, marking each concept as it was mentioned by each respondent and to what degree of detail they were discussed, known as *'second level codes'* (Glaser & Holton 2004, p7). Several concepts evolved from the analysis that worked to link substantial portions of interviews together illustrated a map of connectedness and vital resource management. Individuals were linked through categories of: childcare, food sharing, security, education, commerce, reciprocity, and community involvement. These categories were presented as vital elements in the lives of respondents to varying degrees of importance depending on needs and accessibility. From this point I reduced the data by *selectively coding* based on these eight categories (Glaser & Holton 2004, p16). I then compared significant concepts to discern how consistently the evidence is found across the range of interview subjects (Koch 1998, p9-11). Pattern coding the data into tables made cross evaluation and summation more easily observable

and also lays the foundations for future multi-case analysis and theoretical sampling (Walliman, 2010, p134).

3.5.6 Theoretical Sampling

Theoretical sampling in future study would target comparable groups to provide data for saturating particular concept categories in need of filling out (Glaser & Holton 2004, p8; Luckeroff & Guillemette 2011, p401). Theoretical sampling is meant to produce a more in depth understanding of specific phenomena over statistical sampling that is more aligned with enabling the ability to generalize results (Luckeroff & Guillemette 2011, p408). It can be argued that this type of sampling will achieve a *"localized validity"* in where the social science explanations of the meaning and interpretations of subject behaviour are true for the sample but not necessarily to wider society (Reichertz 2004, p301). I do not consider this to be a draw back in that *"the social order on which humans (often but not always) orient themselves in their actions is constantly changing and is, moreover, "sub-culturally fragmented',"* (Reichertz 2004, p301). Meaning that the continuous evolution of social phenomena is inherently un-generalizable in most instances because of temporal changes in public opinion and sub-group distinctions that are difficult to anticipate.

3.5.7 Setting

Several locations in South Africa would have been appropriate sites for research including Johannesburg and Durban. After some discussion about the risks of safety as a single female traveler, I targeted Cape Town for its more tourist-friendly image. Cape Town turned out to be a superior choice because it houses some of the largest slum settlements in all of Africa and has an entrenched and well documented history of relocations and evictions as well as widely recognized activism in the pursuit of equitable housing services.

3.5.8 Safety

I checked the Canadian travel advisory for travel to South Africa and the main concern indicated was one of theft and gendered crime. The travel advisory painted a bleak picture of rampant violence stating,

> *South Africa has a very high level of crime. Crime is the primary security threat for travelers. Violent crimes, including rape and murder, routinely occur and have involved foreigners. Muggings, armed assaults and theft are also frequent, often occurring in areas that are popular with tourists. Car jackings and cases of robbery and assault have been reported as well. If you want to visit townships and rural areas, do so only with an organized tour provided by a reputable company.*

> *(The Government of Canada Tourism Commission[7])*

As a precaution I made a regular habit of informing my hostel receptionist as to my approximate itinerary and what time to expect my return. I also kept a utilitarian cell phone and travelled with few other possessions. I kept a minimal amount of cash on my person, save for a few rand for emergencies and transport. I also made two contacts through my hostel who were local citizens but were not involved with my research, they were instrumental in helping me get acquainted with my physical and cultural surroundings but fell short of the gatekeeper role.

3.5.9 Transportation

Cape Town suffers from a lack of public transportation. The private minibus system is a hotly contentious remnant of the apartheid era and served historically as an illegal taxi service for non-whites. Today, thousands of minibuses shuttle between stops across Cape Town. I primarily used the minibus as my mode of transportation to locations further than walking distance. I was warned on four separate occasions that I should not use the minibus because of safety concerns. In order of significance, I was advised that being a lone female traveler would make me highly susceptible to rape. Also, the fact that I am

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[7] "Travel advice and advisories." The Government of Canada Tourism Commission. Retrieved from <http://travel.gc.ca/destinations/south-africa> accessed 05/20/2012

white using a predominantly non-white mode of transportation meant that I was a highly visible target. Lastly, my accent indicated that I was in an unfamiliar place, which would intensify my vulnerability to being deceived or baited into an unsecure situation.

Of the four people who warned me of these risks, two had very seldom or never used the mini bus system personally. Two were residents of the Gugulethu Township who showed much concerned over my safety in riding the minibus. However, at this point I had already been frequenting this service and quite enjoyed my experience for the most part. Too heed some caution I would not travel to distant townships or to unfamiliar places for the first time without being accompanied by informant or a trusted local contact. While in Cape Town, I did not experience any crime related safety breach or theft.

3.6 Ethics

Before embarking on my research I tried to identify possible areas of potentially problematic ethical issues. My inexperience with South African sensitivities especially in the wake of apartheid was a primary concern. I was unsure of the possible risks involved with speaking openly about, quite frankly, any topic. My main concern was for the security of my informants and any repercussions they may face from their government or community as well as safeguarding them from any uncomfortable or taboo questioning. Qualitative inquiry serves as a great support for the preservation of ethical responsibilities because I could more easily abandon problematic lines of questioning and devote more attention to questions that were more positively received. A qualitative approach allowed me the advantage of navigating each conversation in such a way that I could discern taboos, clarifications, and overcome slang or other language and cultural barriers that I would have undoubtedly stumbled over in cold survey questioning. I could also build a stronger rapport with informants so that I could more comfortably orient myself in delicate subject areas. An un-expected benefit of building a comfortable rapport with informants proved to be a stronger recognition of changes in behaviour and body language, with certain topics. The more comfortable the informants and I were in our conversation the more I was able to discern whether the respondent had glazed over or avoided completely a specific line of questioning. When this action did occur, I would

revisit the topic again at another time and if the informant again did not engage or deflected I abandoned that particular subject.

I made it a strict practice to presented my questions spontaneously and never explained any prior knowledge as having come from another informant. I also kept my line of questioning very specific to the daily activities and interactions they themselves experienced. Walliman underscores an important ethical consideration in social research, which is to be mindful of the research situation. He notes that especially in the context of deprivation, participants need to have a realistic understanding of the ability (or inability) of the researcher to improve their situation (Walliman 2010, p46). One of the mistakes we often make as interventionists is that relationships are characterized in the research as a victim-hero dichotomy. Once this arrangement has been created, expressions of sympathy for the *"victim"* and their way of life create an unequal power structure where the *'us'* is pitying or aiding, the *"them"* who are seen as helpless. I mitigated some of these relational concerns through self-presentation as a student researcher exploring South Africa as previously discussed. Respondents were very eager to share their stories with me and all granted me permission to use our discussions for the purposes of this paper in pursuit of my Master degree.

Every respondent was informed that my research was on community networks in informal settlements as a component of my Master thesis. I described my motivation as a curiosity of the different relational networks and their effects on individual and household livelihoods. Participants were informed that a pseudonym would take the place of real identifying names and attributes in field notes, subsequent analysis, and final write up of the Master thesis. In all cases respondents gave verbal consent to participate in informal interviews and also consented to the use of the content of our conversations in this report. I also gave my contact information with email, postal address, and phone number to each respondent in case of questions or concerns. Participants are identified in original field-notes as well as in coding tables through a clandestine sequence of numbers and letters created and known only to myself.

4. Findings

The current housing backlog in South Africa is estimated to be in excess of 410 000 housing units and is projected to double by 2040 at the present rate of delivery ("The road map," p12). In 2008, the average period of time spent on the waiting list for housing subsidies in Cape Town was 5 years (Tolken & Vorster 2009 20). This backlog gives *"daily impetus to individual and communal insecurity and frustration, and contributes significantly to the high levels of criminality and instability prevalent in many communities in South Africa"* (Burger 2012). Residents waiting for government housing in informal areas are often dependent on fragile networks to ensure their livelihoods and survival (Tissington & Vartak, 2009, p31). Tolken & Vorsters's study shows that the longer people stay in a certain area, the more family and friends move to that area or are generated from the neighbourhood (Tolken & Vorster 2009 82). COHRE identifies relatives in the community as willing sources of stability and aid in times of need and recognizes that having familial supports geographically located serves as a comfort to most residents (Tissington & Vartak, 2009, p32). Thirty five per cent of Tolken's respondents said they would rely on their family and extended community for help if needed (Tolken &Vorster 2009, p86). A further 26 per cent indicated they would approach family in the immediate vicinity and 24 per cent would go to family staying outside the area when struggling (Tolken & Vorster 2009, p86). Respondents in this study indicated that family and surrounding community members had been relied upon for help in the past. All interviews also indicated that informants were regularly utilizing social networks to fulfill their needs and activities in the present. Nearly all indicated they would continue to turn to these relationships for help if they so needed in the future with one abstention. The following review of the field data indicates that informal settlements are as United Nations Human Settlements Program (UNHABITAT) describes the *"creative response"* to a lack of available resources and represents many positive features of socially legitimate avenues in the provision of childcare, education, crime and security, commerce, food sharing ("Housing the poor," 2011).

4.1 Childcare

Childcare was presented as a critical concern for the women in my study. All six females reported that they regularly utilized immediate and extended family members for child supervision. Trusted members of the community including grandparents, aunts, uncles, coaches, teachers, bus drivers, and NGO volunteers were named as external child care providers who were relied upon for this service. The importance of child care was poignant for these women because they held a shared belief that unsupervised children ran the risk of becoming *"lost"* to the social ills that run rampant in some townships, referencing drug and gang related crimes. Gang activities were labeled as public enemy number one in corrupting youth and the women were adamant that their children's daily schedule be planned and accounted for down to the minute to avoid these influences. One informer was the original identifier of sports clubs as an essential option for child supervision. I would later ask about sports in conjunction with all discussions about childcare and in all cases sporting was perceived to be an essential factor in keeping kids out of trouble. Johanna was especially adamant in her support of extra curricular activities for children. Her own five boys were active on soccer teams and had practices every day after school at the public stadium not far from her home. She emphatically believed that soccer was an essential part of their daily schedule that would keep her boys *"from trouble"*. However, some informants illustrated the use of sport as a veil for gang activity in some townships and pointed out that the importance of sport varied with great degree from township to township. She followed this up by saying it was true in her experience that it was commonplace in the townships to leave children highly unsupervised at young ages increasing their vulnerability to exploitation by criminal parties. She went on to say that children at young ages were often walking to school and afterschool programs without adult accompaniment.

4.1.1 Paula

I first met Paula at her place of work. During our conversations she poured out to me that she was very concerned for her fourteen-year-old son. The bus driver that shuttles Paula's boy to and from school had called Paula to tell her that he believed her son had gotten off at the wrong stop and was in the Belleville township. Paula was extremely distressed at

the thought of her son in Belleville and believed him to have likely been harmed. She characterized Belleville as a place over-run by foreign (Nigerian) drug gangs and violent criminals. She had gone to Belleville looking for him or more specifically his clothes, believing that if she found his clothes she would know he had in fact been killed. Soon after, she would receive a bewildered phone call from her son who was safely at home and blissfully unaware of his mother's concerns. I asked Paula if she felt she could depend on the bus driver to call her if this situation were to happen again and she emphatically agreed. The bus driver had the names and phone numbers of all the parents and she affirmed that she could rely on him to keep an eye on her son and report any problems. She also told me of a time when she came across a young neighbourhood boy she estimated to be about five years old. She had caught him smoking a cigarette and immediately informed the child's mother. Paula would go on to tell me that the boy's mother would die from illness soon after and she now sees the same boy heavily involved in criminal activities and drug use. Paula's work schedule meant that she could not be home to supervise the children after school. So, her children lived with their retired maternal grandmother in the Gugulethu Township. Paula also favoured this arrangement because, as she described humourously, her mother was more strict than she with the children and never allowed the children out of the home after dark. She also indicated that Gugulethu had a better reputation for safety than her residential area in Delft.

4.1.2 Absenteeism

Childcare can be a particularly challenging burden for single mothers who head an overwhelming majority of households. Absenteeism among fathers was a common thread in interviews. Five respondents described either their own absentee father or the absence of their children's father or both. Neela explained to me that she was the primary care giver of her grandson because her son and the child's mother were plainly not interested in being parents. Monika often left her infant child with her sister while she looked for work during the day because the child's father was not present. Paula's nuptials were a product of an arranged marriage at sixteen. She would later divorce her husband citing him as *"a poor influence on my children"* because of his refusal to provide for all four children and for keeping a mistress openly. She told me it made her sad to hear her adult

daughter say she never wanted to get married or have children because of the burden she expected to suffer as a single caregiver. When prompted as to why fatherhood in South Africa seemingly did not carry the same weight of responsibility as that of the mother, the only explanation I could surmount was one of attitude. The women in my study believe it was simply easier to abandon the role of parent and therefore men do. The men in my study offered no insight into this topic responding only with *"I don't know"*.

4.2 Crime and Security

Two respondents described being the witness to murder and other violent crime. Six subjects in total reported having a personal experience being witness to and/or victimized by violent crime including, robbery, assault with a weapon, gun violence, rape, car jackings, and burglary. When I inquired about police presence, there was much agreement that the policing authority was lacking but for various reasons. Some believed there to be a police fear of gang superiority in fire power, an unwillingness for victims to come forward, and an ability to evade capture in densely populated areas paired with police apathy and corruption. Community leaders and councils were seen in all cases as the authority in mitigating issues of community violence and crime beyond police services.

4.2.1 Recovery

Settlement communities face abnormally high levels of social violence as well as gang and drug related crime (Johnson & Jacob (Eds.), 2012, p63). Eight respondents mentioned the surrounding community as a source of security of person and property. Three women described schools as violent places while two women described being victims of violence both as students attending school and as a school employees. In both cases, the perpetrators were a mix of school aged teens and young adults, mostly male. One respondent Neela, a former teacher in Khayelitsha, experienced an especially brutal armed attack in her classroom committed by at least one former student and five other school aged male adolescents. She would survive the attack although she would suffer from physical and emotional trauma alongside her young students who witnessed the entire event. Some students were not able to return to their studies nor was Neela able to

return to her job. Immediately following the attack a colleague called Neela's family to tell them of the assault. Family and friends rallied together and greeted Neela upon her return home after the ordeal to offer her support and comfort. Two other unrelated attacks would befall Neela and in both cases a neighbour was able to intervene. Once during an attempted car jacking at her home and another during an attempted armed robbery inside her home. Again, Neela described the members of her community as having come together in support during her time of crisis and have continued to be a presence in her recovery.

4.2.2 Rootedness and Security

Race played a role in security concerns for three respondents. I asked Paula what she felt were the contributing factors to Belleville's criminal problems. She responded that Nigerian immigrants were responsible for the prevalence of drug related crime and activities. She went on to say that blacks and coloureds should not *"mix"* in townships and that wherever different ethnic groups lived together there would be problems of crime and violence. I asked her to elaborate on this statement and she responded by saying that immigrants do not have the same connection to the community as native Cape Tonians. She included South Africans coming from the Eastern Cape as *"unrooted"* and part of the gang problem. She felt that just like those coming from other countries, individuals coming from the Eastern provinces were unlikely to feel a bond or connectedness to the community and were therefore less motivated to practice Ubuntu. She also felt that they could more easily take part in criminal activities without the consequence of identification by other community members.

When I asked Neela if Langa was a safe community she responded without hesitation that it in fact was a safe community. I probed her as to what she believed to be the major differences between Langa and more dangerous townships. She explained that in Langa, everyone knew everyone else and therefore residents were accountable to other members of the community for their actions. She went so far as to say *"if you walk different we know it."* For Neela too, foreign immigrants from outside of Cape town were to blame for the high levels of crime. She believed that the transient population and density of housing

prevented the identification and subsequent prosecution of perpetrators. She confirmed that feeling a sense of connectedness to the community was the primary factor in preventing crime for Langa. In addition, Johanna interestingly stated that farming communities often relied very heavily on each other for safety because of their rural location and described their dependency bonds as strong in this regard. She went on to say that urban residents often sought security in one of two ways by either forming strong affiliations with neighbours for security, or by a strategy of insulation from the surrounding community to protect against a lack of security.

4.3 Education

South African education has come a long way since the days of *"bush colleges[8]"* (Johnson & Jacob (Eds.), 2012, p21, 106). Still, wealthier children tend to go to private "white" schools for the cost of tuition while public or "black" schools often employ less skilled teachers at a cheaper rate and lower quality (Johnson & Jacob (Eds.), 2012, p107). Three female and one male respondent mentioned educational considerations in community resources. Johanna had been shuffled around through several public schools during her youth and had received language training from her father. She was very proud of her language skills and was able to fluently speak English, Afrikaans, and Xhosa. She described to me a decision she had made after an incident at her school where her classmate had been murdered. Her family wanted her to transfer to her sister's school in another township so that they could be together for added security. Johanna chose to stay at her school because the language of instruction was Afrikaans and she wanted to continue the language training introduced by her father.

Paula was especially proud of her eldest son's acceptance to the University of Eastern Cape. We talked about the subjects her children enjoyed and I asked her opinion of the school system. She replied that public schools were dangerous places *"where kids kill other kids."* Paula had attended public school in the Cape Flats and believed her children

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[8] A bush college is a slang reference to the educational institutions available to black and coloured Africans during National party rule. School curriculum was restricted to topics that were deemed relevant to African rural living and farming.

would receive a better education in the private school system. Paula was very critical of the curriculum offered at the schools in townships and rightfully so. Less than 10 per cent of students from poorer public schools are qualified for the demands of secondary and post secondary education (Johnson & Jacob (Eds.), 2012, p103, 63). She wanted to send her children to private school for their safety and in order to teach them skills like computer literacy needed for employment. She pays R1 400 per month per child to attend private school. Tuition is R1 000 per month and school fees including transportation make up the other R400. The heavy cost of tuition for her four children is a welcomed burden in her eyes as the notable crime and lack of appropriate skill building in public schools merits the expenditure.

4.3.1 Vocational Training

Yuma was a self taught mechanic but learned together with his business partner through working closely with the local auto engineering companies. Upon partnering, Yuma and his business partner Michael traded their skills between each other and continued to develop their vocational capacities together. All of their work is sent to the local engineering authority for certification and feedback.

May offered her professional services as a nurse and teacher to her community by holding HIV and AIDS education workshops out of her home three nights a week. South Africa is suffering under an AIDS epidemic that is peaking in the poor, black, female demographic between the ages of 25-29 (Johnson & Jacob (Eds.), 2012, p11). Informal settlement dwellers are at the highest risk for contracting HIV and AIDS because of poor sanitary conditions among urban residents (Johnson & Jacob (Eds.), 2012, p11). They are 50 per cent more likely to contract the disease than those people living in similar conditions in rural areas (Johnson & Jacob (Eds.), 2012, p11). The HIV and AIDS epidemic remains an immense problem for South Africa. May recounted some harrowing experiences where her medical training was relied upon to stabilize emergency situations in her immediate community. A massive shack fire as well as numerous sexual assaults, maternal health, infant care, and mental health concerns topped her list of problems she often attended to as a nurse for her community. She was especially concerned over the

reliance on voodoo medicine among many individuals in her community, especially in the treatment of HIV and AIDS among the poor. She discouraged others from consulting witch doctors as it was her belief that they were advising infected persons to abandon their modern treatment plans, instead coaching them to take part in bizarre and often harmful alternatives. May recounted a situation where an HIV infected man was instructed by a witch doctor to cure his infection by having sexual intercourse with a proven virgin. According to May, this man fulfilled his instructions by sexual assaulting a young infant girl. The man, distressed by his own actions suffered some form of mental breakdown in the immediate aftermath of the assault. The family called on May to attend to the injured child as well as the man's mental state. Unfortunately the child would succumb to her injuries but May was able to talk the man into a state of calm where he then volunteered to be taken to the hospital by police. She went on to say that anyone in the community who had a professional vocation would volunteer their time and skills as she did.

4.4 Food and Resource Sharing

Forty four per cent of households in Tolken's study reported going without a meal during the month prior to the survey because of financial constraints (Tolken & Vorster 2009, p58). Six respondents indicated to me that food preparation and sharing was commonplace in their household networks. For two mothers, the children were tasked with preparing vegetables and starches for meals. They included this chore as part of their children's daily schedule and framed it as a tool in keeping idle hands busy. It also represented a checkpoint in the regular schedule that would be quite noticeable if not adhered to thereby keeping close tabs on restless adolescents. All six women engaged with immediate and extended families for food sharing purposes, which also included the extended community.

May reports that in Langa, people provide each other with oddments of food and supplies in order to compile a complete meal for everyone. She went on to say that if in fact she were in need of something she would never have to go to the store for it because *"someone will have."* She would go on educate me as to the critical role food plays in the

treatment of HIV and AIDS. According to May, patient health must meet critical nutritional thresholds in order to stave off related illnesses. Additionally, HIV medications must be taken with food in order to maximize the effectiveness of retroviral treatments. May stated that food sourcing for the sick requires collective efforts to provide good quality nutritious meals because those who are afflicted often cannot provide meals for themselves.

Food was also considered a collective resource in schools among children. Neela encouraged her students to bring with them whatever food they could spare from their homes and in doing so was able to assemble whole class lunches from the humble offerings of her students. She was also able to employ this practice when collecting funds for class trips. Whenever students were able to spare a few Rand for activities, Neela would collect and save until the entire class was able to attend whatever function or event they aimed for. As a guest in her home, I was privileged to enjoy a meal with four other members of Neela's extended family and their three children. A regular practice in their home. Milo and David stated that they also relied very heavily on each other every day for food sourcing. They claimed to have not eaten a meal without the other for the many years they had been friends.

The Langa Township has a wholesale foods market where local farmers sell their goods at affordable prices (Tissington & Vartak, 2009, p31). During the evictions of Joe Slovo residents to Delft, access to this cheap local food market was interrupted and individuals had to source other food supply pools at greater cost (Tissington & Vartak, 2009, p31). Moreover, fruit and vegetable vendors that had been relocated to Delft had dramatically less access to the market in Langa and lost employment income (Tissington & Vartak, 2009, p28).

4.5 Business and Employment

Four interviewees were self-employed and of those, three operated independent entrepreneurial businesses. One owned and operated an auto repair shop, another was a freelance artist, and the third, ran a bed and breakfast. Although all four were employed

by definition, they would be categorized as non-regularly paid workers in Tolken's study because of the informal nature of their business.

4.5.1 Business Protection

While talking with Ky on a public beach, I was able to observe a system of police evasion for the purpose of business protection. As we chatted, several of Ky's friends came jogging towards us with some urgency. They whistled to him and he jumped up from where we were sitting and headed several yards away. He buried the paintings he was sold to tourists in a shallow patch of sand. He returned to where I was sitting and I asked him to explain his actions. He stated that the police did not allow the sale of items on the beach and may confiscate their materials or fine them. I asked if he and his friends made it a regular habit to warn each other of approaching threats and he replied that yes they did often help each other in this manner. I pushed a little further and asked if they also partnered in such a way to help their business. Ky replied that from time to time they may team up to try and boost sales but, *"at the end of the day, each man is for his own and what is mine is mine."*

4.5.2 Entrepreneurial-ship

Yuma by all accounts was a self made man. He cleared a vacant lot with the help of his partner and started his business from the ground up. He chose to offer payment plans and credit to his community patrons. He often paid for parts out of pocket to keep repairs timely and allowed for the flexibility of installment payment plans in order to mitigate the burden of the cost of car repairs. He said that he did this for the benefit of his community and to make life a little easier for people who could not afford to pay in a lump sum. He believed that these practices helped to boost patronage of his business.

May started her Bed and Breakfast as a resource for migrant workers and their families to stay in Cape Town at a time when Pass Laws restricted their access. When she first opened her hostel, she informed the entire Langa community of her intentions and invited them to an open house. She planned to capitalize on a strategy of transparency in order to solidify the support of the community in promoting and maintaining her business. Using

the positive relationships she had within the community helped in making her business a well-respected and popular success.

4.5.3 Racism in Employment

Race was a significant element in employment for three male respondents. Both of the Tanzanian and Malawian respondents claimed that most businesses will hire an immigrant over a South African. With unemployment at critical heights, it seemed relevant that respondents would have this perception. According to the *Quarterly Labour Force Survey*, Black/Africans have the highest rate of unemployment followed by Coloured, Indian/Asian, and lastly, Caucasian populations. Upon elaboration, a social stigma surrounding the perceived *"laziness"* of South African workers was described ("Po211-quarterly labour force," 2013, pxvi). I found other evidence of a perception that South Africans living in townships did not pursue employment because of a lack of work ethic and the practice of capitalizing on the provisions of various NGOs and government hand outs. Although negative ethnic stereotypes were often cited as the justification for anti-immigration sentiments, upon further probing it seemed that the underlying issue was an absence of 'roots' in the community as mentioned previously.

4.6 Reciprocity

Johanna described to me an important cultural tradition in South African culture. Referred to as *"Ubuntu"*, this concept encompasses a heritage of treating your neighbour as you would hope to be treated. Speaking metaphorically she stated, *"I don't understand why people would cut off their own noses to make you suffer. If I cut off my own nose to spite you, we are both going to suffer."* Here she was referring to some serious criminal violations being perpetrated on rural farmers. She felt that by hurting those people who are around you and are part of your community, you are in fact hurting yourself. She very much believed in the notion of Ubuntu and I would come into contact with this term throughout my time in South Africa. I often felt that I was experiencing Ubuntu in my interactions with Cape Tonians and often enjoyed the invitations and hospitalities of the people I encountered.

4.7 Local Authorities

The interviews showed clear evidence that townships ran as if they were independent entities. Each township had unique characteristics and practices with a variety of institutions and hierarchal strata. Township councils and churches were overwhelmingly identified as the governing agencies in township affairs as opposed to the formal government bodies. Five interviewees made such identifications and the study by Somik (et al) of housing costs in Khayelitsha referred to *"street committees"* as the perceived authority for land distribution over the municipal authorities (2007, p23). Additionally, Bailey described her experience running a community center through the authority of the township council and she affirmed that councils carry a significant amount of power in making direct decisions about township affairs and swaying public opinion. She noted that the community center ran completely independently from formal government bodies with no input or guidance over regulatory standards for afterschool programs. She also indicated a completely independent hierarchy of social classes within townships but could only speculate as to the indications of these as they varied from township to township according to her observations.

Paula made an interesting comment when she stated that, *"you can tell who has not been to church because that is where you learn what you are supposed to do."* It was clear from the responses that church groups are the cornerstones of social activity for residents. I asked Paula if the church leaders coordinated with each other and she affirmed that they did communicate although still operated mostly independently. Sundays were strictly for church activities where Wally, Paula, Neela, Bailey and May all described large gatherings after services either at the church or at various members' homes on a rotating basis. At these gatherings, church members and their families shared in a meal and conversation over the week's events.

Township Councils also play vital roles in community organization. Council members are often significant fixtures in the church and are relied upon to settle disputes and make community decisions on everything from crime to education. Paula recounted a presentation she made to the Delft council where she suggested that the council should

emphasize to parents the importance of checking children's schoolwork in order to create an environment of accountability. She felt that parents were too often blaming the schools or outside influences for their children's poor academic performances and wanted the council to address this issue. May held quite a bit of sway in her community as a nurse and successful businesswoman. She told me that she was very involved with community matters and had made several appeals to the Langa council concerning frequent and devastating shack fires. May claimed that the Council was open for anyone to attend and pose problems for discussion.

Johanna was on her way to the Gugulethu council the evening of our interview. She was planning to discuss with the council the issue of security in response to several murders that had occurred on rural farms. She felt very strongly that this issue needed to be addressed and I found it interesting that the council was considered the primary authority and not the police in her case. Neela concluded that the ineffectiveness of the police forced township residents to source alternative protections and security agencies. Township councils seem to supplement a lack of perceived police ineffectiveness and further investigation into how council groups address these issues would be worthwhile.

5. Conceptual Framework – Social Capital Theory

In alignment with a grounded theory approach, the findings from the research were collected and then analyzed for possible connections to existing social theories. Networks and systems theory as well as public choice theory saw some practical applications to what was found in the data. Also, critical race theory, and various models from the school of structural functionalism were considered but none of these were able to appropriately capture the evidence. It was difficult to draw concrete connections between the data and grand theories because of the small sample size and exploratory nature of interviews. For this study, social capital theory has emerged as the most relevant and apparent theoretical work in illuminating and situating the data appropriately within the confines of the research structure. The flexibility of this theory makes it a suitable conceptual framework for analyzing both macro and micro social processes as reported in interviews. A majority of the literature equates Bourdieu, Putnam and Coleman with the fundamental evolution of social capital theory. Discussion of their contributions is plentiful in the literature so a comparison is not particularly beneficial for this study. What this discussion will attempt to make clear instead, is the various practical uses for social capital theory as well as some of the notable drawbacks that may weaken its explanatory power across the spectrum. The following will shed light on this concept as well as practical stratagem for facilitating a link between theory and practice where the overall policy and development initiatives can incorporate social capital as part of these processes. An exact formula for how government and voluntary institutions can build social capital remains to be seen but some suggestions on alternative intervention methods are proposed and argued to serve this purpose.

The discussion of social capital theory in contemporary social sciences is a hotly debated topic. The concept is still being vetted as a theoretical canon in the academic community but has seen much support across a vast range of disciplines and applications. Social capital theory is a fairly flexible concept with many applications and malleable approaches. Generally, social capital can be explained as social ties that create the opportunity for obtaining various resources in pursuit of shared goal but does not

necessarily benefit all participants at the same time (Adler & Kwon 2002, p24). Empirically, social capital refers to the norms and networks that facilitate a surplus of resource wealth through collective actions (Woolcock 2002, p25). According to Portes, the three functions of social capital are: as a source of social control; as a family support; as a benefit of extra familial networks (1998, p9). These three functions were common threads in the data, so much so that they materialized as categories in the coding process prior to reading Portes' work. The theory sees some practical application in addressing macro development legislation and civic actions. It can also be used to analyze the micro realities of everyday relationships involving trust and reciprocity. Although opponents are quick to point out the problems with social capital theory, much of these can be attributed to its young character and newly found position in the academic limelight.

The theory of social capital has been credited with creating a space for dialogue among geographers, development theorists, sociologists, anthropologists, and economists in satisfying conceptual voids for explaining social dimensions of economic theory (Woolcock 2002; Brisson 2005; Kumlin & Rothstein 2005; Portes 1998). The application of social capital has generated some variation of the use of this term but *the broader message rippling through the social capital literature is that how we associate with others, and on what terms, has enourmous implications for our well-being, whether we live in rich or poor countries"* (Woolcock 2002, p34). Defining social capital depends on how the writer considers the substance, sources, or effects of sociability as well as the distinct actors and structure of relations (Adler & Kwon 2002, p19). The concept has been divided along the veins of a) those who are identified as the possessors of social capital; b) the identification of the sources of social capital and c) whether the resources themselves are considered to be the capital or the vehicle to gain capital (Portes 1998, p6). The major dividing line among researchers and theorists is whether social capital is a *source* or *consequence* of social relationships (Woolcock 2002, p25). Specifically for this study, social capital theory reflects the potential capacities for some communities to overcome adverse conditions by utilizing social memberships to leverage additional resources. In this context, individuals and groups are both the *possessors* of capital, and the *sources* of capital that collectively generate power to overcome economic, political,

and social disadvantage. The notion of collective action has seen some attention in the classical works of Marx and Durkheim but Bourdieu is considered to be the pioneering writer on social capital theory (Portes 1998, p2).

Bourdieu distinguished between the capital itself and the ability to obtain capital via membership in social structures (Portes 1998, p3). For him, social capital is the actual or potential resource to which access is generated through a member group network (Oyvind 2005, p3). Here, *capital* has a traditional reference as a wealth that is used to create more wealth but modified to fit a social form (Green & Haines 2012, p12). Specifically for Bourdieu, social capital is a resource possessed by individuals and is used to pursue interests and a better life position but is not the relationship itself (Oyvind 2005, p1; Walker 2012, p711). For Walker too the resources produced by social relationships constitutes social capital but he adds that the resources that produce social relations are also a dimension of that capital (Walker 2012, p711). Other researchers like Coleman do not make this distinction between resources and the means to achieve them but combine both the resources and relationships as components of social capital (Coleman 1988). For Coleman, social capital is defined by its function as a productive capital manufactured within social structures that facilitate the actions of other actors to make possible the achievements that would otherwise not be possible (Coleman 1988, p100-101). A more sociological stance explains social capital as a reflection of how relationships within, between, and beyond communities aid in coping with uncertainty (Woolcock 2002, p27, 29) for *"there was presumably a period in human history in which formal law and organizations scarcely existed, and in which social capital was the only means of achieving co-ordinated action"* (Fukuyama 2001, p10). Putnam defined social capital as features of social organizations that facilitate cooperation for mutual benefit (Putnam 1993, p35-36). Putnam drew attention to variations in power across horizontal networks of agents with equivalent status and across vertical relations of asymmetrical hierarchy that may shape the effects of social capital (Ostrom & Ahn (Eds.), 2003, p9). Historically, power relations between hierarchal status societies privilege the upper and middle classes with education, language, connections, money and other valued skills and knowledge capital (Yosso, 2005, p70, 76). The privileged keep access to these assets low in order to

promote their own social mobility and capital surpluses (Yosso, 2005, p76). Power in this regard plays an important role in facilitating (or hindering) an environment conducive to generating resource wealth.

The most important aspect of social capital theory that threads the literature is that the power to secure benefits is found in relationships. It implies that there are some resources that cannot be tapped by individuals but can be accessed by uniting or pooling knowledge or skills to produce an advantage. Physical, human, financial, environmental, political, cultural, and social capital have all been identified as types of assets that together comprise community capital; that which mobilizes collective resources to serve the needs of the network (Green & Haines 2012, p12). The cornerstones of a networks or systems approach to social capital theory are found in the relationships individuals leverage for functional production of these various assets. Although social distance and isolation can be a source of protection against threats, membership in a collective can be a proactive measure for mitigating vulnerabilities (McMillan, Chavis, & Peabody 1986, p5).

There is no apparent threshold or limit to the number of participants needed in a system to foster a surplus of social capital resources. Whether the system has two or two thousand participants, collaboration is believed to produce benefits for all parties but not necessarily for all at the same time. The pressures of labour requirements, finding access to land for housing, hazards in the marketplace, accessing aid and protection from urban dangers and generally positioning ones self to better manage risks are the potential functions of social capital (Woolcock 2000, p7). The stress of uncertainty can be relieved if one believes they are able to successfully cope with these potential threats or crisis (Bandura, 1989, p1117). For instance, how families are able to meet the sudden costs of health emergencies, car repairs or the sharing of essential duties in a crisis depends greatly on what favours/credit they can call in from family members, community members, government actors and other groups (Brisson & Usher, 2005, p645). Benefits of superior information, power of solidarity, collective identity and action show *"ample evidence that neighbourhood ties and relationships continue to be important sources of support for many people"* (Adler & Kwon, 2002, p21; Bowen, 2006, p18). Studies in

North India show that social groups among the poor serve vital protection, risk management, and solidarity functions (Woolcock 2000, p10). These non-monetary resources can act as important sources of supply especially in the context of deprivation (Portes 1998, p2).   The precedence of a social capital approach is that *"when communities make the right investments in the resources they have it creates future benefits in the quality of life for residents"* (Green & Haines 2012, p13).

Inherent in this approach is trust among members to invest in relationships. Individuals typically feel some anticipation or obligation that individual contributions to the group will be returned by other group members in the future for personal benefit (Brisson & Usher, 2005, p644). Trust plays a very significant role in much of the literature in that individuals will be more likely to share their resources without immediate pay off if they trust that other members will reciprocate in the future (Coleman 1988, p102). From its origins as a contributor to economic theory, social capital assumes that individuals will behave in such a way to maximize their profits and increase economic capital (Walker 2012, p711). Under this assumption it is difficult to motivate individuals to invest in-group actions without immediate reward so social structures play a crucial role in disseminating the cultural rules and norms of reciprocity. The notion of reciprocal relationships is in keeping with the assumptions that participants will feel compelled to *"return the favour"* because of cultural norms in repaying credits owed (Portes 1998, p8). Some regard behavioural norms and trust as the *results* of social capital while others view them as *components of* or *motivation for* social capital (Fukuyama, 2001, p7). For Ostrom & Ahn,

> *if one acknowledges that among multiple communities of a comparable size [...] the average trustworthiness of people may differ and it affects the way collective action problems are solved across communities, the concept of general trust and the underlying general trustworthiness become quite meaningful*
>
> (2003, p8).

The usefulness of social capital will vary between communities depending on the level of trust among group members in the commitments to cultural obligation and norms of reciprocity experience within memberships.

5.1 Bridging and Bonding Capital

A networks perspective on social capital is said to have *bridging* and *bonding* power within and across member groups. From this perspective social capital is said to be *"the glue that holds groups and societies together"* either through bonding of homogenous groups or bridging between unrelated groups and institutions (Bowen, 2006, p16). Intra-community bonding describe engagements where people who are alike to one another are brought together while extra-community bridging brings those people together who are unlike one another (Geys & Murdoch, 2008, p438). There is also strong evidence that bridging can be achieved by enabling contact among parties with different interests and backgrounds in recognition of common problems and shared interests in solving those problems (Brown & Ashman 1996, p1472). The claim is that members of homogeneous, highly bonded groups will have less access to new information pools while heterogeneous groups on the other hand will experience a more diversified knowledge set (Portes 1998, p6). These so-called *"structural holes"* in heterogeneous groups have the potential for greater information capital exchanges (Collier 1998, p24).

The tendency in the literature is to affix bonding capital as a defense mechanisms for the poor while bridging capital is acquainted with the pursuits of the non-poor in furthering mainly economic advantages but other forms of capital as well (Woolcock 2000, p3). Bridging and bonding are not mutually exclusive but a function of social capital that builds cohesiveness within a collective and diversifies social capital reserves (Adler & Kwon, 2002, p19-22). People with shared values and needs foster a belief that joining forces will achieve goals faster and with less cost (McMillan, Chavis, &Peabody 1986, p8).

The most important feature of bonding social capital is a strong sense of membership to a community. Group membership involves overt and covert boundaries, emotional and

physical safety, and shared norms, symbols and values that are taught through socialization and internal policing (McMillan, Chavis, & Peabody 1986, p5-6, 8). As the struggles of others are made known through social processes, people feel compelled to conform to positively reinforced behaviours and empathetic reasoning (McMillan, Chavis, & Peabody 1986, p13). Community meetings like those that occur every week through church or council activities are particularly influential on the behaviour of others (McMillan, Chavis, & Peabody 1986, p31). Councils diffuse information about about local custom to which people naturally refer, thereby shaping community function.

Unfortunately conformity to group norms can bring to light the *'dark side'* of social capital. Disturbing is the effect of an imbalance between bridging and bonding in a society. High bonding capital can effect how non-members are treated and to what extent they are excluded (Woolcock 2000, p6; Fukuyama, 2001, p14). A dysfunctional configuration of too much bonding with too little bridging can lead to discriminatory behaviours or at worst ethnic cleansing (Adler & Kwon, 2002, p32; Fine, 2003, p599). In these instances internal social cohesion is achieved at the expense of outsiders to great costs (Fukuyama, 2001, p8). In this way, social capital is somewhat of a doubled edged sword because *"depending on the content of its norms and beliefs, a group with strong internal ties but only few external ties may become insular and xenophobic or, alternatively, may use its internal social capital to encourage and help its members reach out to the surrounding world"* (Adler & Kwon, 2002, p32).). To this effect, social capital is said to be a battle between *"virtues and vices"* by both promoting cooperation for improving quality of life and sponsoring conformity to negatively impactful attitudes and/or exploitive activities (Woolcock 2000, p7; Portes 1998, p18; Fine 2003, p595). For instance, the World Bank in Rwanda reported over three thousand registered cooperatives and farmers groups with over thirty informal groups working together and yet, a brutal civil war broke out (Woolcock 2000, p7). Ethnic fractionalization is not necessarily a problem but divided societies will have a harder time dealing with shocks if competing ethnic groups are left unchecked by weak institutions (Woolcock 2002, p27). *"Whether or not diversity leads to violence depends on whether political strategy choices and the political regime encourage winner take all outcomes"* (Adler & Kwon, 2002, p32). A fair

and objective conflict resolution mechanism is needed in societies with little bridging power so that military command or instrumental uses of force do not destroy the forms of social capital like working together, reliability, and trust in one another (Ostrom & Ahn (Eds.), 2003, p11).

On a positive note, there are benefits to successful vertical bridging capital. A closed system that serve the needs of the community, can be balanced with open systems that develops relationships with policy makers, service organizations, and local businesses for mutually beneficial relationships (Brisson & Usher, 2005, p643). Participatory projects that use a social capital perspective for development have the potential to bridge the gap between the professional expert and the beneficiaries of research and development (Green & Haines 2012, p86). As noted by Fox, *"long-term project cycle[s] postpone the actual impact of current policy shifts until the distant future, while today citizens on the ground face the result of policy and project decisions made years ago"* (Fox 1997, p965). Real inclusion in the housing process beyond simple consultation can empower the poor by downsizing the paternal nature of professionalism in creating a unified vision for the future (Bolnick 1996, p159). Symposiums and exhibitions showcasing the creativity and ingenuity of community-driven development projects can facilitate greater member interaction and group solidarity with not only internal structures but also external actors (Moser & Norton 2001, p40). For example, the Alliance Group[9] implemented a program in Bombay where poor residents were encouraged to design their own census and models for home design (Roy 2005, p151). Members worked together using census data to design models of various housing solutions and invited government professionals and members of neighbouring communities to add their input and advise on construction capacities through workshops and conferences ("Housing the poor," 2011, p39; Roy 2005, p151). The South African Homeless People's Federation[10] partakes in a similar networking initiative through *squatter exchanges* where informal residents travel to other settlements

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[10] The South African Homeless People's Federation is a widely recognized 80 000 member organization that works to establish collective actions in advocating for equity in the housing sector. They often engage with governments on behalf of the poor and negotiate sustainable solutions to housing problems.

in neighbouring towns or countries and share their ideas, successes, and failures, in dealing with their struggles (Bolnick 1996, p161; "Housing the poor," 2011, p39). Cabannes and Osorio call these types of exchanges a highly valuable multidimensional bridging of various development actors as well as a legitimizing of joint attempts at finding solutions urban problems (Cabannes & Osorio 2007, p7). In addition, other evidence shows that actors feel a greater personal investment and feeling of self worth when empowered with these vital roles in the project process, leading to a higher overall satisfaction with the end product to which they are inextricably linked (Choguill 2007, p147; "Housing the poor," 2011, p39).

5.2 Practical Applications of Social Capital Theory in Development

Development projects are awaking to the notion that improving the lives of the needy will require more than economics. Much of development work is focused on identifying and supplementing the physical elements of daily life that the very poor do not have access too. Historically, project interventions typically focused on physical improvements but contemporary development literature has started to reflect the contribution of sociological perspectives that produce richer economic development (Ostrom & Ahn (Eds.), 2003, p11; Woolcock 2000, p18). Amartya Sen a nobel prize winning economist defines development as a compilation of political freedom and civil liberties, economic resources, social opportunities for health and education, transparency, trust, and protective security (Green and Haines 2012, p5). Social capital encompasses the unlocking of vertical and horizontal relationships for greater access to investment tips, protected markets, and subsidized loan advice in pursuit of improved livelihoods and social capital surpluses (Portes, 1998, p4; Green & Haines 2012, p5). The success and sustainability of development projects will largely depend on these key assets and their available at the local level (Green & Haines 2012, p8). Less attention is paid to the viable assets that are already working for them. It is suggested that *"development interventions should be viewed through a social capital lens, and assessments of their impact should include the potential effects of the intervention on social capital of poor communities"* (Woolcock 2000, p19).

Typically, development projects will begin with a needs assessment to determine what elements in the community are most needed. Changing the typical approach to development from identifying needs to seeking out assets opens a completely different avenue for finding solutions to social problems. Capitalizing on existing social assets by formal and informal service providers has the potential to decrease the burden of starting projects from scratch and shortens the road to finding sustainable solutions (Vlahov et al 2007, p22; Fox 1997, p964). . The film, Apollo 13 serves as a crude metaphor for the ideology behind the social capital approach. In the film, a stranded space crew needs help from the base staff in Houston to fix a mechanical problem and get their spacecraft back to earth. The base crew filled a box with only the materials that were available on the ship and after many trials and errors, were able to assemble a solution, bringing the astronauts home safely. Why should solving the housing crisis be any different? Why not assemble a solution out of the materials already available? Human and social capital is a ready to use resource that can be utilized to identify problems, collect data, analyze results and report final conclusions. Social capital in settlement communities has a huge role in supplementing needs already. As Martin Murray[11] is quoted in Huchzermeyer, informal settlements are "*incubators for inventive survival strategies where inhabitants have begun to reclaim available space for multiple uses, develop their own specific forms of collaboration and cooperation and reterritorialize their connections both inside and outside the city*" (2011, p26). Murray is touching on the pertinent knowledge about needs and capabilities that local community members have which could improve project success through participatory relationships between local actors and experts (Green & Haines 2012, p16; "Housing the poor," 2011, p38).

The World Bank has used *Participatory Poverty Assessments* for identifying local perceptions of poverty (Mohan & Stokke 2000, p248). These assessments get the community involved in walking the streets to conduct a census, report their findings, and identify features that need strengthening (Bolnick 1996, p161). Participating in data

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[11] Martin Murray is Professor of Urban Planning at Taubman College of Architecture and Urban Planning. He is also an Associate Professor at the Center for Afroamerican and African Studies at the University of Michigan at Ann Arbor.

collection and settlement mapping raises individual awareness of the community make up and helps residents get better acquainted with the features of their surroundings that they may not have explored before (Bolnick 1996, p162). Capitalizing on local knowledge relies on residents being able to better identify other members of the community, their ability to better examine the living conditions of their neighbours, as well as uncover hidden linkages between housing and greater structural problems like unemployment and racism that may not be obvious ("Housing the poor" 2011, p38[12]). The World Bank has outwardly embraced the idea of social capital through its *Social Capital Initiative*[13] as well as other publications for the purpose of connecting neoliberalism and statism for more 'friendly' interventions (Spronk, 2001, p10; Woolcock 2000, p17; Fine 2003, p587). Bowen promoted the development of social capital as an objective of anti-poverty projects in Jamaica (Bowen, 2006, p16). Social capital also serves as a guiding theoretical framework for family intervention in low-income areas (Brisson & Usher, 2005, p644). Important to remember though, is the flip side of social capital where these advantages have the potential to evolve into such activities as price fixing and exclusion (Fine 2003, p593). It can also lead to a single group colonizing a particular job sector in an *ethnic niche* for instance, or restricting access to outsiders on the basis of ethnicity and economic preservation (Portes, 1998, p13).

5.2.1 The Finance Sector

Development projects often need to secure crucial partnerships with the private financial sector in order to be sustainable (Dev Pant 2009, p89). The Ministry of Human Settlements is often depicted in the literature as being preoccupied by brick and mortar deliveries and less on strengthening access to formal financial institutions (Huchzermeyer 2011; Dev Pant 2009; Campa Sole, Moser & Painter 2006). Enhanced versatility may be achieved by adopting strategic policies that boost competition in the finance sector for the purpose of lowering interest rates, housing prices, increasing progressive mortgage

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[13] The *Social Capital Initiative* is a collection of working papers concerning social research that is informally circulated within the development community. These papers are meant to generate discussion and debate over the findings and interpretations of social research projects.

options, and improving access to residential lands (Campa Sole, Moser & Painter 2006, p15; Choguill 2007, p145). In addition, the involvement of mainstream financial institutions is critical to unlocking local capital so creating an environment where the private sector can comfortably operate is a difficult but a vital need (Campa Sole, Moser & Painter 2006 16-17).

5.2.2 Microfinance

The term microfinance (at its root) refers to the small monetary loans asserted by economically disadvantaged people in underdeveloped countries (Dev Pant 2009, p85). The most common microfinance product is a micro credit where small loans can greatly increase household income and reduce vulnerabilities to various risks (Dev Pant 2009, p85; Littlefield, Morduch, & Hashemi 2003, p1). As a source of economic capital, microfinance has also been defined as a tool of development in the promotion of self-determinism and capacity building (Dev Pant, 2009, p85) where *"the poor use financial services not only for business investment in their microenterprises but also to invest in health and education, to manage household emergencies, and to meet the wide variety of other cash needs that they encounter"* (Littlefield, Morduch, & Hashemi 2003, p1). The UNHABITAT quick guide for assessing evictions tells us that middle income people characteristically spend about 25 per cent of their total income on housing ("Housing the poor" 2011, p14). As total income decreases, the percentage spent on housing also decreases leaving the poor particularly vulnerable to illegal and squatter conditions of housing ("Housing the poor" 2011, p14). Currently there is little investigation into what people are paying or are willing to pay for access to housing (Somik, van den Brink, Leresche, & Dasgupta, 2007, p3). Somik (et al) study of informal housing patterns in Khayelitsha (2007) sheds some light on this issue.

The major benefit of microfinancing over state subsidies is the opportunity for self-actualization it affords. *"Microfinance clients manage their cash flows and apply them to whatever household priority they judge most important for their own welfare"* (Littlefield 2003, p2). The purchasing of housing lots, construction materials, or filling gaps in public subsidies are all examples of the versatile microfinancing portfolio (Campa Sole, Moser

& Painter 2006, p13). The study found that informal residents are already making considerable investments into their housing (Somik, van den Brink, Leresche, & Dasgupta, 2007, p3). Some were paying the equivalent to upwards of R400 000/ha in bribes, fees, and unit construction. A surprising result showed that 90 per cent of all non-subsidized informal shacks in the sample were valued at less than R20 000, a far cry from the reported R400 000/ha investments (Somik, van den Brink, Leresche, & Dasgupta, 2007, p10). Interestingly, a majority of government built subsidized houses in the sample was also valued at less than R20 000 (Somik, van den Brink, Leresche, & Dasgupta, 2007, p10).

As mentioned earlier, many residents of informal settlement communities are also engaged in informal market economies for income. Although microfinance is part of the formal banking system, it has the flexibility to positively engage in the informal sector unlike formalization that aims to reduce informal market activities. The problem many formal lenders face is that the assets of the poor are not comparable to the liability they incur from loans (Campa Sole, Moser & Painter 2006, p16). Alternatively, incremental financing of smaller loans on a shorter tenure lowers the risks of defaulting on payments or losing collateral assets (Campa Sole, Moser & Painter, 2006 p13). Micro loans often allow for co-signage, forced savings, and household articles to supplement high value collateral assets (Campa Sole, Moser & Painter, 2006, p15). Of subsidy beneficiaries in the Khayelitsha study, only 1.2 per cent were able to access loans from the formal sector compared to 70 per cent of middle income recipients of formal loans (Somik, van den Brink, Leresche, & Dasgupta, 2007, p10). The microfinance option helps ease people into larger formal markets as opposed to catapulting underemployed and under-resourced people into risky financial arrangements (Campa Sole, Moser & Painter 2006 14).

Micro loans can also be applied to single applicants or whole communities ("Housing the poor" 2011, p38). The South African Homeless People's Federation has publically favoured the savings and credit schemes made available through micro financing (Bolnick 1996, p156). The federation believes that even the most disadvantaged people can be mobilized through savings and small loans that ensure the stability of households

and empower people to take control of their own conditions (Bolnick 1996, p156) Thus filling a gap in self determinism not being met by the current style of housing delivery. Fox points out that bank loans inherently influence the balance of power between lenders and spenders (Fox 1997, p966). Therefore it seems reasonable that lending and spending on a community level may possibly equalize economic power imbalances through greater participation as individuals in the wellness of the entire community (McMillan, Chavis, & Peabody 1986, p15). Community savings have also been associated with generating strong communal bonding among members through practical education in managing collective assets and teaching accountability for repayment ("Housing the poor" 2011, p38). On the contrary, interactions through this mechanism may have the reverse effect of causing animosity or excluding individuals and groups from entering into these schemes. Further deliberation on this *dark side* of capital in this instance is required.

The idea of community microfinance has had some realization in South Africa through NGO participation. The uTshani fund is an existing credit mechanism that operates under the assumption that savings and credit are paramount to supplementing gaps in government subsidies and promoting group bonding (Bolnick 1996, p164-165). The fund works on the community level and is controlled by residents as well as the homeless with some help from NGOs in managing the day-to-day operations of the fund in Cape Town (Bolnick 1996, p164). Additionally, Somik, (et al) reports that many Khayelitsha participants had organized self selected savings groups or *"stokvel"* where members jointly save a pre-determined amount every month (2007, p29). Stokvels and community funds impose fiscal discipline on members and help utilize community norms and internal policing for improved capital surplus (Somik, van den Brink, Leresche, & Dasgupta, 2007, p29). Community elements like councils and church groups are already well suited to act as organizing structures for savings groups (Campa Sole, Moser & Painter 2006, p13). Walker (2012) reminds us of the other side to this coin by reiterating the importance of considering how savings groups are formed and operated. Responsible leaders must be balanced in their authority and transparency and need to have some appropriate skills or knowledge that would enable good and equitable decisionmaking (Walker 2012, p721). Couple internal social pressures with a properly managed loan

process and you have an environment that mutually benefits both the lender and the spender (Campa Sole, Moser & Painter 2006, p14).

5.2.3 In-Situ Upgrading

Another development strategy that can maximize the uses and benefits of social capital is *in-situ* upgrading. *In-situ* upgrading refers to a housing mechanism where already existing informal housing is improved to meet regulatory standards at its original site. Distinct from new home construction, *in-situ* upgrading involves mostly incremental improvements to existing improvised housing (Campa Sole, Moser & Painter 2006, p12). In this scenario, residents may access subsidized materials for building better quality homes while the government focuses more on supportive infrastructures and services (Landman & Napier 2009, p300). This sort of 'self-help' housing delivery first emerged in Sweden in the 20th century and was later adopted by Puerto Rico and Brazil (Landman & Napier 2009, p300). In the Brazilian case, *favelas* (sister to shacks) are treated as *"Special Zones of Social Interests"* where squatter settlements are recognized as legally protected neighbourhoods through physical upgrading and extended public services (Huchzermeyer 2011, p175; Roy 2005, p150). On-site upgrading has been depicted as a cost effective approach to a lack of funding and resources that municipalities often site as their primary hurdle (Landman & Napier 2009, p300). Undoubtedly, upgrading a house on public land is a welcome alternative to evictions and demolitions (Roy 2005, p150). As UNHABITAT reports, *"one of the best ways for cities to help their poor citizens access better housing and living conditions is by providing secure tenure in the informal settlements where they already live"* ("Housing the poor" 2011, p27). To this note, almost half of all survey respondents in Tolken and Vorster's study indicated they were involved in some way with the construction of their home and of those, 83 per cent indicated they paid for materials using their own savings (2009, p25). The *Breaking New Ground* policy already calls for *in-situ* upgrades as part of its mandate in order to minimize disruptions to community function and networks (Tissington & Vartak, 2009, p10). However, self-housing has not gone to scale in South Africa because of poor beaurocratic procedures and a lack of community input (Landman & Napier 2009, p301). In-situ-upgrading also requires high levels of municipal investment in transport and

communications infrastructure to ensure an overall high quality living environment conducive to the retention of skilled people (Huchzermeyer 2011, p47).

On the other hand, physical improvements to housing are only just that if marginalized groups do not also find greater access to the formal city (Roy 2005, p150). Security of tenure does not require legal ownership of a property but still gives full legal protection to residents against evictions ("Housing the poor 2011, p19). In the South African case, land titles give absolute right to a specific plot and unit while security of tenure is an ongoing continuum of rights that include the right to remain, claims to services and credit, and appropriate application of market values to property (Roy 2005, p154). Security of land tenure and land trusts may prove to be more effective than title ownership in enabling more efficient and inclusive urban planning. Land trusts are conceivably a viable option for easing some of the problems involving the slow pace of construction and the role of the informal housing market. Land Trusts mandate that if a beneficiary wishes to sell their home, they are required to sell it back to the land trust at a pre-determined value which, maintains unit reserves for solely beneficiary use and prevents the exploitation of sellers in need of quick cash reserves (Brisson & Usher, 2005, p652). The notion is that unlocking significant lands for a larger population is more constructive than building houses for a small few (Somik, van den Brink, Leresche, & Dasgupta, 2007, p29).

Complimentary to microfinance, *in-situ* upgrading gives greater control to residents in pursuing affordable upgrades to suit their own specific needs and priorities as they so determine ("Housing the poor" 2011, p14). This promotion of individual household choice facilitates greater creativity, skills development, greater citizenship pride as well as higher levels of beneficiary satisfaction with the end products (Landman and Napier 2009 301). The Khayelitsha as well as Delft case study indicated that informal housing often suffers from poor construction quality, restricted access to electricity, toilets, and water quality (Somik, van den Brink, Leresche, & Dasgupta, 2007, p9). With upgrading, residents are able to prioritize appropriate construction projects that suit which of these areas are most needed in their own unique circumstances (Green & Haines 2012, p63). Localized upgrading serves to maintain assets by minimizing physical dislocation from

family and friends and important institutions like schools that people tend to settle near (Tissington & Vartak, 2009, p34; Campa Sole, Moser & Painter 2006, p12; Somik, van den Brink, Leresche, & Dasgupta, 2007, p10). Not to mention the potential savings of providing on site services when compared to the costs incurred by completely new construction projects (Roy 2005, p150). *In-situ* upgrading is an opportunity for national governments to improve planning laws to coincide with what can be practically achieved through reasonable expectations and personal investments (Berrisford & Kihato 2012, p31-32). Yet, a fundamental issue of *in-situ* upgrading is how to ensure that building standards are being met (Choguill 2007, p148). Many complaints pervaded even Thubelisha's construction quality so enabling residents with proper training and good quality materials may prove to be an ardent task (Choguill 2007, p147). Certification programs for meeting building standards can mitigate some of these issues as well as information sessions, council meetings, and other bridging techniques that could help spread skilled knowledge and vocational training throughout social structures (Somik, van den Brink, Leresche, & Dasgupta, 2007, p 27). On the other hand, some beneficiaries may not want to build their own home and prefer instead to have a completed house delivered through the current housing subsidy although the overwhelming backlog coupled with high costs and inadequate land availability hinder private construction capacities to the point that it is unlikely to ever meet current demands (Landman & Napier 2009, p304; Somik, van den Brink, Leresche, & Dasgupta, 2007, p27).

5.3 Practical Applications of Social Capital in Civil Society
An institutional approach to social capital theory focuses on the relationship between citizens and governing bodies that work to reduce vulnerabilities and strengthen resiliency. Local institutions are defining agencies that help to create a sense of community above and beyond simply living in a shared environment (Green & Haines 2012, p2). Rich stocks of social capital can be found in civic organizations that have been shown to have stronger capacities for confronting deprivation and vulnerability (Woolcock 2002, p22). Investments in civic organizations are associated with effective government and economic development as well as interpersonal and inter-organizational problem solving comparable to the benefits of investments in orthodox capital

accumulation (Brown 1470; Woolcock 2000, p12). Responsibilities for community welfare are shared by civilian, legislative, and institutional agencies in the political sphere that influence social capital for better or for worse by shaping the structure of decision-making, resource distribution, and belief sets within the community (Green & Haines 2012, p4; Brisson & Usher, 2005, p652; Woolcock 2000, p11; Adler & Kwon, 2002, p27-28). The nature of interactions between the state and the community manifests in the provisions of public goods, the rule of law, and the shaping of coalitions among different ethnic, racial, political, religious, gender and economic groups (Woolcock 2000, p12). South African communities especially have been shaped in large part by the nature of their relationships with the governing state (Woolcock 2000, p4). Cape Town seems to suffer from the paradox of a well-versed humanistic post-apartheid policy environment and lack of coinciding economic and social improvements. Ineffective management of discriminatory policies in spatial planning may be producing the forms of informality that are typically characterized as exceptions to the intention of state policies (Roy, 2005, p155). Generally, history has shown that a system of government based on systematic use of force can destroy forms of social capital (Ostrom & Ahn (Eds.) 2003, p11). A collaborative partnership between the government and citizens in response to social needs will demonstrate a mosaic of diversified social welfare schemes in addressing equitable legislation backed by a sustainable source of creative resources for the actualization of legislative reforms (Adler & Kwon, 2002, p28). In conjunction, communities are equally responsible for establishing the conditions to produce, recognize, and reward good governance (Woolcock 2000, p12). From this perspective, social capital is said to be deeply dependent on the *quality* of relationships between individuals and formal institutions (Woolcock 2000, p11).

A very interesting study conducted by Kumlin and Rothstein for the University of Sweden found that there is a possible relationship between the specific design of national welfare programs and the production of social capital (Kumlin & Rothstein, 2005). The survey tested for user satisfaction with individual usage of both selective and universal social welfare systems in Western Sweden. The study found that the administrators of selective individualized programs made for easy scapegoats in explaining why clients

may have been rejected or denied beneficiary status. They found that, *"since selective welfare institutions must test each case individually, they are to a greater extent subject to the suspicion of cheating, arbitrariness, and discrimination, compared to universal public agencies"* (2005, p16). Clients may be suspicious of the covert/overt prejudices of government workers, a problem especially relevant for a deeply scarred society like South Africa. In contrast, users of universal social programs that do not target the poor deliberately but cover all citizens equally, reported that they perceived themselves as having received the services they were entitled to more so than those utilizing a selective welfare program (2005, p15, 22). The conclusion they came to was that contact with a universal welfare system increased social trust, while a needs based social program undermines it (2005, p2). Furthermore, the user's experience with public welfare institutions partly shaped the users view of the society as a whole in terms of equitability (2005, p13). Regrettably, social capital faces the problem of circularity in this case. Kumlin and Rothstein note this by stating,

> *on the one hand, social capital is said to produce more democratic and efficient government institutions. On the other hand, it may be the existence, in the first place, of well-functioning and legitimate government institutions that makes it possible for people to trust their government*

(2005, p7).

There is no obvious connection between how broader policy can produce social capital but practically, the state can provide necessary public goods like property rights and public safety to aid in the ability of citizens to participate in society freely (Fukuyama, 2001, p17-18). In sum,

> *the central goal of a social capital based policy agenda should be the reduction of social and economic divisions, increasing the responsiveness and accountability of public institutions, and encouraging openness and interaction among people from different walks of life". These principles apply as much to families, communities, and firms as they do to nations.*

(Woolcock 2002, p36)

5.3.1 Voluntary Organizations and NGOs

Some government institutions have debated broadened the scope of policy discussions to give a more active role to voluntary organizations in government decisions. The report by Cabannes and Osorio stated that, *"organizations, faith based bodies, social movements and local and central governments should undertake joint initiatives, share resources and collaborate"* (2007, p7). By and large, the type of influence voluntary groups have over government discourse is typically relegated to direction setting and less at the problem defining and implementation stages of development (Geys & Murdoch, 2008, p436; Brown & Ashman 1996, p1474). The long-term success of a development program is associated with high degrees of participation and influence from NGOs and grassroots organizations (Brown & Ashman 1996, p1476). Voluntary associations often act as intermediaries between government administration and beneficiaries and foster a sense of efficacy in a communitarian approach to social capital (McMillan, Chavis, & Peabody 1986, p7; Woolcock 2000, p4). Disagreements can arise when local actors challenge government proposals that violate their interests (Brown & Ashman 1996, p1475). In these conflicts, voluntary associations work to bring less powerful individuals together into strong bonded collectives that not only balance the control of the state but act as a mediator in negotiations that bridge the gap between conflicting parties (Fukuyama, 2001, p11). With this in mind many voluntary organizations are, *"in fact based on the idea of distrust rather than trust,"* (Kumlin & Rothstein, 2005, p11) meaning these organizations often surface when the fairness of government intervention is in question (Woolcock 2002, p32). Yosso calls this oppositional behaviour that challenges inequality *"resistant capital"* (2005, p80).

For Brown, the strength and density of local organizations is an indicator of the presence of social capital (Brown & Ashman 1996, p1471). His case studies on social capital in Asian and African development programs found that *"active participation in intersectoral problem solving and implementation by NGO's and grassroots organizations can generate social capital"* (Brown & Ashman 1996, p1477). NGO's have played a crucial role for Cape Townians in providing bridging powers that help the poor negotiate for their rights through legal structures both during apartheid and after

democratic transition (Moser & Norton, 2001, p30). Social contacts and peer groups can work to provide what Yosso calls *"navigational capital"* where individuals can depend on each other for emotional and practical support in maneuvering intimidating social assistance programs (2005, p80). They also aid in mobilizing local resources for problem solving that requires ongoing manpower (Brown & Ashman 1996, p1476). The goal of these organizations is to change the living environment by communally pressuring governments to be more responsive to the needs of vulnerable groups or by lessening the burden of government responses that are not conducive to positive change as seen in District Six and later Joe Slovo (McMillan, Chavis, & Peabody 1986, p7). NGO's however cannot address every issue so group members must use the organizational skills practiced in civil associations to develop this proficiency as a norm (Fukuyama, 2001, p18).

Voluntary organizations must also be mindful of the *dark side* of social capital. They too can run the risk of too much internal bonding causing extreme exclusion and distrust of out members (Kumlin & Rothstein 2005, p28). They may also play a role in negatively influencing civil society through market distortions, encouraging moral hazards, and enforcing restrictions to individual freedoms on the basis of conformity and exclusion (Geys & Murdoch, 2008, p436). Civic engagement enjoys a positive depiction in most of the literature but problematic is the romanticized vision of community activities (Geys & Murdoch, 2008, p436). It is not always the case that communities will have equal power within and across memberships or act in the interests of equitable benefit without causing harm to out members in the process (Geys & Murdoch, 2008, p436). Therefore the expectation that people will use social capital reserves appropriately to maximize benefits as a whole is not guaranteed (Walker, 2012, p719). At any rate, the literature stresses that active engagement in positive voluntary and civic associations can foster the development of social trust and teach norms and values that will trickle down to other social activities and boost social capital gains (Geys & Murdoch, 2008, p435).
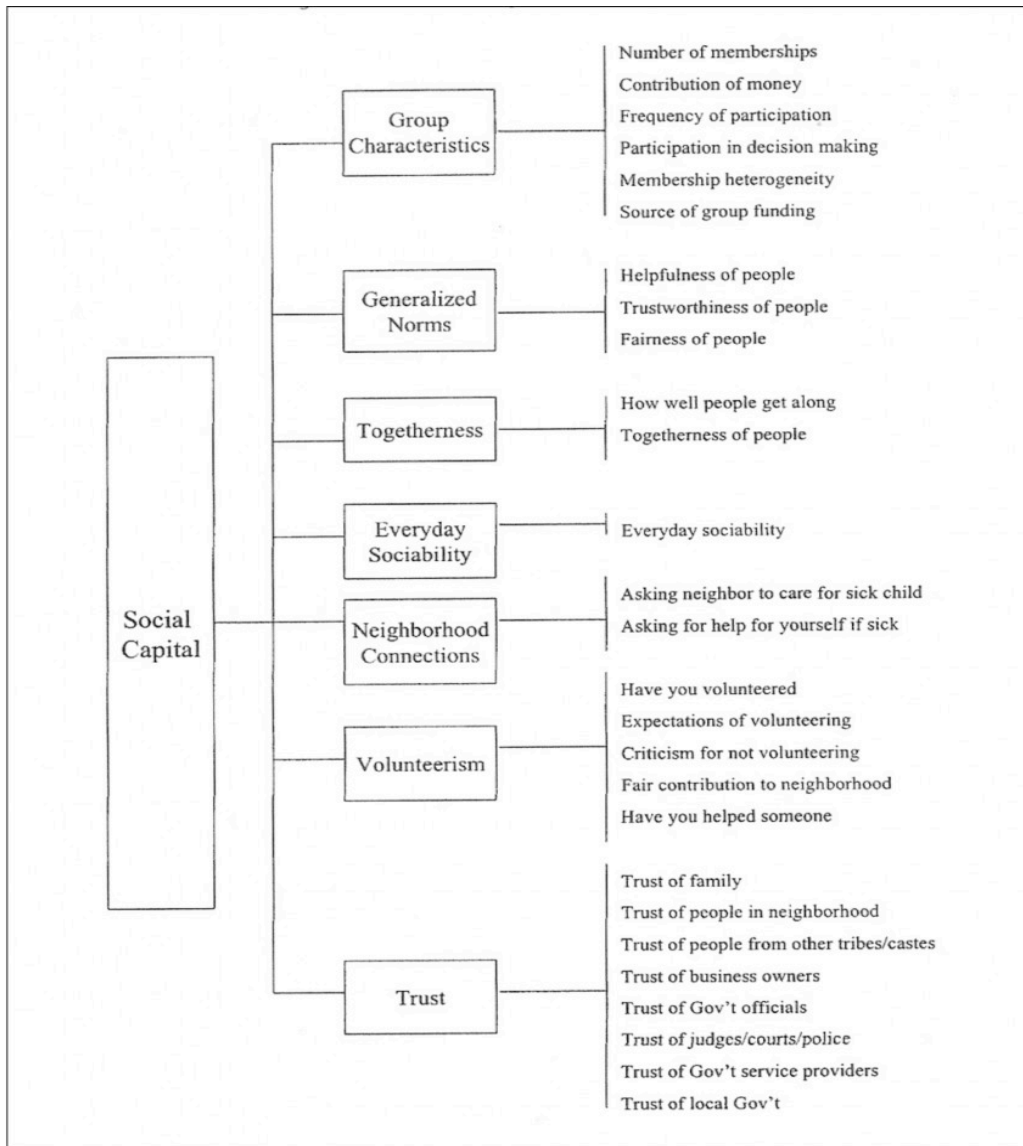
5.4 Problems With Social Capital Theory

Although the depth of social capital theory is still being explored, the vastness of its use is accused of being potentially problematic. Ben Fine, a particularly fervent critic of social capital theory believes *"social capital still serves as residual explanatory factor but, like God or the devil, moves in mysterious and diverse ways, for good or for evil, from on context to another"* (Fine 2003, p591). Meaning that social capital runs the risk of explaining nothing because it attempts to explain everything left behind by other forms of capital (Fine 3004, p590). For Fine, *"social capital is a residual mopping up [of] the unexplained waste of conventional economic analysis"* (Fine 304, p597). Other opponents point out the controversy of circularity that some of the dialogue surrounding social capital has contended with. At times it is difficult to identify if social capital is either the cause of or result of good governance and development (Portes 1998, p19; Kumlin & Rothstein 2005, p17).

5.4.1 Measurement

The real problem is not in defining social capital theory as almost all theories (especially novel theories) are subject to revision, interpretation, and variations of schools of thought. The problem of social capital theory is in its measurement (Collier, 1998, p1). The various indicators and dimensions of social capital are not easily quantifiable (Fukuyama, 2001, p12). Figure 1 shows a table of the various dimensions and indicators of social capital offered along a spectrum of variations in the literature.

Group Characteristics
- Number of memberships
- Contribution of money
- Frequency of participation
- Participation in decision making
- Membership heterogeneity
- Source of group funding

Generalized Norms
- Helpfulness of people
- Trustworthiness of people
- Fairness of people

Togetherness
- How well people get along
- Togetherness of people

Everyday Sociability
- Everyday sociability

Neighborhood Connections
- Asking neighbor to care for sick child
- Asking for help for yourself if sick

Volunteerism
- Have you volunteered
- Expectations of volunteering
- Criticism for not volunteering
- Fair contribution to neighborhood
- Have you helped someone

Trust
- Trust of family
- Trust of people in neighborhood
- Trust of people from other tribes/castes
- Trust of business owners
- Trust of Gov't officials
- Trust of judges/courts/police
- Trust of Gov't service providers
- Trust of local Gov't

Social Capital

(Narayan & Cassidy 2001, p67)

Depending on the context, indicators of social capital can include psychological dispositions, honesty, civil liberties, trust, participation, and both macro and micro institutional capabilities that are difficult to address through traditional investigative methods (Claridge 2004; Woolcock 2002, p24). The World Bank acknowledges the difficulty in measuring social capital and relies on proxy measures to signify the prevalence of indicators such as participation in civil and social clubs, perceived strength of institutions, job networks and trust (Bowen 2006, p16). Many empirical studies have been conducting using standardized survey data to examine the causes and consequences

of social trust including the *Monitoring the Future Survey*[14], *World Values Survey*[15] and the *Eurobarometer*[16] (Ostrom & Ahn (Eds.), 2003, p17). In addition, the highly acclaimed *Living Standards Measurement Survey*[17] from Guatemala will soon incorporate a social capital module at the village level indicating that social capital is making the transition into the mainstream of development work (Woolcock 2002, p33). Quantitative methods, namely survey data can indicate the presence of proxy measures but it will be less successful in determining underlining factors such as, levels of participation, reasons for refusing memberships, covert sanctions, and cohesiveness under stress that qualitative measures may be more useful in discerning (Walker, 2012, p711; Fukuyama, 2001, p13). What is most needed for appropriate assessments are *"survey instruments to measure social capital [that] follow intensive periods in the field, ascertaining the most appropriate way to ask the necessary questions"* (Woolcock 2002, p34). Woolcock goes on further to say, *"previous efforts should be a guide to, but not a substitute for, doing the hard work that social capital research entails. Clean models and dirty hands are both required"* (2002, p34). What Woolcock is calling for is an intensive qualitative discovery of the underlining drivers of society that may expose the unique structure of social relationships, norms, and behaviours that vary from context to context. Also, the perception of terms like *quality* and *standards* may be much different for the researcher than what these words may mean for respondents so qualitative inquiry is needed to assess how to ask appropriate questions that will elicit the most relevant information. The *Sense of Community Scale*[18] crafted by Doolittle and MacDonald (1978) was developed

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[14] The Monitoring the Future Survey began as a student questionnaire regarding drug abuse in school. The survey has been expanded to include attitudes and behaviours towards society as well as trust in government and other institutions.

[15] The World Values Survey is a conducted through a network of social scientists representing almost one hundred societies on all six continents. Current studies revolve around the predictability of cultural changes.

[16] The Eurobarometer is a cross-national longitudinal study conducted on behalf of the European Commission. The study covers a very wide range of social phenomena and has helped to shape the establishment of the European Union and its subsequent decisions.

[17] The Living Standards Measurement Survey is part of the Guatemala Poverty Assessment Program. The objectives of the report are to examine the impact of government spending on the poor and identify alternative options for poverty alleviation.

[18] The Sense of Community Scale was the result of a factor analysis of a typical neighbourhood area in Wisconsin. This scale is one of the most frequently used

to gather data on the critical dimension of community structure (McMillan, Chavis, & Peabody 1986, p1). Five codifiable factors emerged from their examinations, namely informal interactions, safety, privacy, preference for interaction with neighbours, and desire to participate locally (McMillan, Chavis, & Peabody 1986, p1). Additions to this survey by Glynn identify 202 behaviours and sub concepts related to a sense of community where satisfaction with the community, ability to identify neighbours by name and expected length of residency emerged as the strongest predictors of community strength (McMillan, Chavis, & Peabody 1986, 1p). A significant problem in analysis of these indicators is that equal weight is placed on these elements even though individual feelings and emotions will place unequal importance on these factors in reality (McMillan, Chavis, & Peabody 1986, p3). Qualitative interviews to clarify these unique distinctions are necessary to refine survey questions to fit local contexts and discern appropriate terminology especially in the case of researching as an outsider.

5.4.2 More than Just Friends

The assumption in the literature is that an accumulation of obligations and social credits can be traded according to the norm of reciprocity but this is not always so (Portes, 1998, p7). Networks oriented social capital runs the risk of "*free riders*" that benefit from relationships but do not contribute to the benefit of others (Portes, 1998, p15). Also troublesome is the effects of "*downward leveling*" where group members actively ridicule individuals in the group who achieve some upward mobility (Portes, 1998, p15-17). In this case, the upwardly mobile are said to no longer hold the characteristic that justify their group membership and the relationship to the group may be irreconcilable.

Ties alone will not foster social capital (Adler & Kwon, 2002, p25). However, as community welfare changes over time, so too do the costs and benefits of bridging and bonding (Woolcock 2000, p9). Given the complexity of social relationships it is difficult to determine all the reinforcements that bind people together (McMillan, Chavis, & Peabody 1986, p7). A sense of community is not a static feeling but affected over time by

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quantitative measurement tools in assessing a sense of community and predictors of behaviour.

changes in community elements, as well as a myriad of internal and external forces that change perceptions and boundaries of inclusion and participation (McMillan, Chavis, & Peabody 1986, p15). Emotional connections stemming from shared histories, valent events, and the power of conformity will sway an individual's actions and beliefs as well as the obligations and loyalties of group memberships (McMillan, Chavis, Peabody 1986, p8; Ostrom & Ahn (Eds.), 2003, p9; Portes, 1998, p9). Norms of trust and distrust are built and reinforced by the same channels so the one that prevails is entirely dependent on the type of community these channels are formed in (Collier, 1998, p10). For example, McMillan and Chavis (1986) report on a study of coping responses to disasters in rural communities. The study found that a stronger sense of community (measured by participation in meetings, information dissemination etc.) led residents to engage in collective problem focused coping behaviours to counter threats as opposed to isolated attempts at mitigating imminent danger (McMillan, Chavis, & Peabody 1986, p2).

6. Discussion of Findings in Theoretical Framework

This paper has attempted to uncover the challenges of living in informal settlements and the coping strategies that residents employ to improve quality of life. The overall policy environment in which these strategies are situated is also discussed. The study sample expressed their everyday concerns, which revolved around family needs, health, and community challenges. All of who reported using social networks to meet their needs in several key areas of social life. The following will discuss these challenges as well as the actions taken to leverage essential networks to address these concerns. The discussion is concluded with opportunities for future research and final thoughts.

6.1 Essential Networks

Familial and communal bonds serve as reliable sources of navigational and resource capital for the daily satisfaction of needs. The cultural philosophy of Ubuntu underpins the practical sharing of life sustaining responsibilities such as food sourcing, child care, security, skills training and education as told by informants. Of course it is true that not all townships share the same sense of community that warrants such investments but that is not to say that they are not influentially connected. It would seem insensitive to assume that the residents of the smaller and close-knit Langa would need or would benefit from the same prescriptions as those of the large and transient Khayelitsha. Or, that the residents of what Paula considers gang-run Belleville would have the same use for sports and recreation as Johanna's children in Gugulethu. But, as Oscar Newman[19] is quoted in McMillan, Chavis and Peabody, *"an understanding of how our communities are formed will enable us to design housing that will be better maintained and will provide for better use of surrounding areas and safety from criminal activity"* (1986, p16). An in depth understanding of the inherent differences and unique conditions that contribute to the

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[19] Oscar Newman is an internationally renowned architect and city planner whose research is centered on assisted housing, crime prevention, and racial integration. This quote is from *Community of Interest* (1980).

overall capacities of informal living may hopefully result in more relevant housing solutions that are conducive to delivering a better quality of life.

The most salient concept that emerged from coded data in this study was the provision of childcare. Common absenteeism on behalf of fathers was indicated to be problematic for mothers. The women in the study harbour a heavy burden in finding safe and trusted supervision for their children. Single parents are solely responsible for provided financially for their families, which often requires that they work away from the home. Time spent away meant that children were susceptible to poor influences and bad behaviour commonly found in urban settings. The women in the study were very nervous that the prevalence of gang activity in some townships would be negatively influential on their children. They felt very strongly that their children needed a well-planned schedule with checkpoints for accountability to make sure their schedules are adhered too. Immediate and extended family members were most heavily relied on for childcare especially when someone in the family was retired or not working. Teachers, bus drivers, and coaches were identified as contributing extra familial members of the community who help to monitor the activities of children. The bus driver for Paula's boy was instrumental in alerting her to his potentially dangerous mistake. With his help, Paula was immediately alerted to the danger, something that would have been much more difficult without his intel.

Sports play an important role in the supervision and welfare of children with strong supports from the parents in this study. To be dislocated from these after school activities may have grave consequences for affected youths. All of the women were in emphatic support of involving their children in teams and clubs. The purpose of sports teams for parents was to provide supervision for their children as well as for character building and health. The popularity of sport among families is complimentary to the strong contributions of international sporting federations in past antiapartheid campaigns and continues to be a bonding artifact in contemporary society as hosting acclaimed tournaments like the FIFA World Cup draw out national excitement. Encouraging the participation of volunteer coaches as well as investing in the upkeep of athletic facilities

for these purposes is perhaps something the municipal government could include as part of infrastructure development. As well, the government could attempt to put measures in place to prevent the use of sporting clubs as a veil for criminal activity like regulatory agencies and security.

Additionally, women and children are most likely to be home during evictions and the *"impacts of eviction for family stability and for children's emotional wellbeing can be devastating"* ("Housing the poor" 2011, p16). Women reported experiencing difficulties in explaining the act of eviction to their children and the feelings generated are said to be comparable to the same feelings of helplessness and powerlessness that are often experienced in war (Tissington & Vartak 2009, p26; "Housing the poor" 2011, p16). For children especially, a sense of having a permanent home where family and friends are part of their daily routine may produce a generation of adults with a strong feeling of *rootedness* that was mentioned as a contributing factor to community safety in interviews.

Children were also involved in the preparation of family meals in the home. Regular access to healthy foods found in local community farmers markets and through collective food sourcing, is essential to reduce one's susceptibility to ill health. Those with HIV and AIDS face immense challenges in meeting the nutritional requirements of life saving medications and often rely on other people to provide their meals when illness prevents them from doing so for themselves. Food sharing was a recurring theme where individuals were involved with the preparing and/or receiving of a shared meal at least once a week if not everyday. Parents in need of activities for children engaged them in food preparation to contribute to the family and keep idle hands busy. Four different church groups were mentioned and all four included a shared meal on either church grounds or in a parishioner's home after services. Some respondents felt strongly that they could definitely rely on their neighbours for food if they needed and one teacher frequently assembled collective snacks for her entire class through student offerings. The pooling of resources not only fulfills a need but also teaches sharing as a norm. This type of socialization ingrains the notion of communal resourcing to which we refer *social capital building*. As mentioned, local access to food markets was not considered during

the eviction process in Joe Slovo nor is it mentioned in the directives of roll over construction. It can also be speculated that a dislocation from one's local community would disrupt these sources of food supply as one's church group, extended family members, helpful neighbours and local markets may be too far to provide this service or may be in a state of need themselves.

Education was also a salient point throughout interview conversations. Public schools in townships were characterized as violent centers fraught with serious violations of body, mind, and soul. Many of the respondents had experienced or witnessed violent crime at school and Neela stated that she would dread Monday mornings because of the regular vandalism perpetrated on the school facilities over the weekends as well as the relatively frequent discovery of the remains of slain gang members on school property. There was also some mention of the public schools failing to adequately prepare students for higher education and the job market. The costs required to send children to better quality private school is a massive burden for parents and especially single parents. These costs take much needed financial resources away from other aspects of household activities including nutritious food, rent, and healthcare. Additional costs in transportation or supplies that may be incurred from relocating may need to be drawn from education, further condemning the cycle of poverty. The decision to prioritize the use of limited financial resources for education was described as being a difficult one but the choice to pay for children to attend private school was explained to me as being a life or death scenario. Clearly there is a need for the public school system to be strengthened in meeting safety and educational requirements. In doing so households may not need to incur the costs of private tuition and can utilize those funds for other needs.

The discussion I had with May about HIV and AIDS was a poignant reminder of the life and death circumstances that whole communities may encounter. May considered the advice of voodoo witch doctors to be at best disruptive and at worst fatal for those who followed it. In order to counteract the impact of witch doctors May actively volunteered her time and knowledge to educate other community members and encourage patients to continue taking their medications and follow a healthy lifestyle. She also invited the

family members of those who were ill to her workshops in order to teach them how to care for their loved one. Her capacities as a nurse were called upon by her community during emergency situations and advised her local township council on how to prevent and alleviate the impact of illness and disaster.

Skilled talent in a professional trade continued to serve as a central asset. Informal vocational training was passed between Yuma and Michael. Shortly after immigrating to Cape Town they met and were able to facilitate a partnership that was mutually beneficial for both parties. They traded skilled knowledge in order to establish a lucrative business. They also took it upon themselves to offer equitable payment plans in service of their community patrons. Yuma believed that the positive relationship he had established with the community was an important factor in the successful growth of his business. He wanted to help his customers by easing the burden of unexpected car repairs and the inconvenience of losing a primary vehicle. Those benefits were repaid by his customers in the form of loyal patronage of his business as well as positive endorsements to prospective clientele. Ky was also able to capitalize on his relationships with other entrepreneurs in a protective sense. Although he did not fully engage in partnerships as Yuma did, he still connected to a system of lookouts that prevented harassment by police and confiscations of materials.

A paramount concern for South African society is that of crime and safety. The perceived failure of the police to impact criminal activities in dense urban townships has left a general feeling that safety and security is a personal responsibility. A majority of the sample had experienced some sort of violent crime and almost the entire sample reported that they depended on external relationships other than the police to control for security. Family, friends and community members living in close proximity were identified as significant contributors in the prevention of crime as well as recovery from violations of person and property. Immediate neighbours were particularly valuable in preventing assaults and burglary in progress as well as emotional recovery after traumatic events. Dislocating individuals from the relationships that provide a sense of security potentially will intensify perceived and actual household vulnerabilities to crime. This is particularly

relevant in the case of relocations and evictions. The oversight of the government in allotting temporary shelters that were described as being poorly constructed and insecure leaves room for the perception that the government is not concerned with household safety. Single female-headed households especially are particularly susceptible to gendered violent crime needing appropriate considerations during relocations and generally.

6.2 Trust in Authorities

In Cape Town, councils and church groups are already working on crime and poverty reduction strategies and serve as central entities for teaching norms and behaviours for socialization. Several informants described almost nightly meetings with other members of the neighbourhood to address new grievances such as; night watch patrols; unattended cooking fires and candles. Councils and churches serve this crucial educational function for teaching the norms and ideals of Ubuntu and other essential principles for building strong bonds. The socialization of the community in keeping with the norms of reciprocity helps to establish a foundation where individuals can trust other community members to fulfill their obligations to invest in each others well being, a quality that is essential in social capital theory. The role local authorities have seems to be dominating municipal powers in directing member welfare and community building. Yet, government agents have not incorporated these groups in legislative discussions to address sustainable community development and housing. Little consultation with township councils, churches and other local authorities on behalf of government agencies exemplified by the uncooperative attitude of the Housing Ministry towards the residents of Joe Slovo may be missing a leveraging opportunity in addressing the housing crisis. A lack of bridging capital has caused damage to public trust in government institutions. It seems feasible that some kind of amalgamation of formal and informal authorities may broaden accessibility for users of both formal and informal welfare systems.

It seems difficult to expect that informal residents would invest in their homes and community while under the constant threat of demolition (Huchzermeyer 2011, p27). Democratic citizenship does not equate to militaristic control of settlements and the right

to exclude is dominating current policy when the right not to be excluded has already been afforded through the Constitution and other Acts (Roy 2005, p150, 155). One discussion with May exemplifies some of the, at times, surprising attitude towards governance in the post apartheid era. I was somewhat shocked when she told me that she felt her life was better during the time of Pass Laws under apartheid. She described her belief that the apartheid regime had at least *"left scraps"* for Africans to build their lives. In a post-apartheid era, May felt that the *"black party takes everything for them selves."* She validated this statement by describing President Zuma's many wives, mansions, and high-end cars.

6.3 Gaps in Policy

There is evidence in the language of housing reform that the authorities consider the physical slum to be the main problem in need of remedy. The process of formalizing the informal seems to be having less of an impact on rebuilding social and economic inequality than what it proposes. By all accounts, social housing delivery in Cape Town has mostly relied on the demolition of existing informal housing in order to replace it with brick versions of similar units as a viable solution to the housing crisis. Even still, roll over construction and individual selective subsidies have risen to the top of the housing delivery agenda. The roll over process seems to first cause more problems through evictions and demolitions before delivering on its promise to improve living standards. The construction of formal townships has internally displaced long-standing residents to the outskirts of Cape Town where the act of building improvised shelters still continues. In this way formalization can be described as more of a re-shuffling than genuine transformation. More over, many of those residents who are displaced wait years and even decades on housing wait lists in poorly serviced transit camps. Survey data too often indicates that individuals are waiting up to thirty years on various housing wait lists, with some people still in possession of apartheid era documents going back to the 1980's (Chance 2008, p8). The formalization model may be paying less attention than is needed in handling the difficult task of circumventing the effects of long suffered discriminatory social and economic policies in favour of instead providing a formal housing commodity. In this light it can appear as if formalization has been less valuable in transforming slums

into equitable mixed housing and arguably more successful in creating a visual picture that is less indicative of the underlining poverty that slums represent.

There also seems to be some evidence in the formalization edicts that points to a reluctance to recognize the very active informal economic sector where beneficiary homes are often manipulated. The propensity for formalization bolstered by De Soto is pervaded by several problems. First, beneficiaries are bounded by the eight-year residency requirement before they can enter into the process of selling their home. Second, in order to sell their home, they must have the financial means to buy another home and the wherewithal to insist on receiving full market value for their property. Thirdly, the irregular nature of informal employment is misaligned with the temporal rhythm of rent or mortgage payments (Roy 2005, p154). Miscommunications also posed a difficult barrier to formalization processes because many beneficiaries did not understand the need to formally register as the titleholder of their housing unit with the municipality. Many understood that paying cash for the house was enough to equate ownership causing huge headaches for the local agencies as formal houses made their way back on to informal markets. A lack of flexibility and willingness to incorporate the informal housing and employment markets into project legislation is at best a missed opportunity. Many residents consider the informal market to be their principal avenues for employment, commodity exchange, and land acquisition over formal counterparts. Although the intention is to bring what is informal into the folds of formal economic structure, would not an exploration of a negotiated partnership between already existing informal and official markets shorten the road to reform? Individuals wanting to acquire land for housing are already being advised by neighbouring residents to seek out street vendors and township councils instead of municipal offices and real estate brokers. Siphelo, a homeless man who had been on the wait list for housing in Cape Town for some time stated that the Housing Department was, *like the police station"* and had little interest in pursuing help in this vein. The distrust of government agencies fostered by not only the memory of apartheid but also the perceived duplicity of the current administration (as May described) would call into question for some, the appropriateness of compelling individuals to seek aid from formal institutions that they may be

intimidated by, fearful of, or disillusioned with. The formalization approach to the housing crisis may not be maximizing the potential for social capital benefits as the investments made by residents into home construction, getting to know neighbours, participating in church and council activities and engaging in functioning informal commerce goes largely unconsidered or are even reversed by eviction and separation.

Some troubling elements of the Joe Slovo and District Six evictions draw pertinent comparisons to apartheid and post apartheid era development procedures. Individual relocations, demolitions, and illegal occupancy laws were the primary tools of the Housing Ministry of the National party and apparently, continue to be used as instruments of urban planning by the ANC government. Inadvertently, the national policies in place have preserved the same segregation and oppression of non-whites as in the apartheid era. In both cases, the legal system facilitated the eviction and demolition of rooted communities. Joe Slovo was said to be an unsightly reminder of deprivation and inequality that the government was accused of sweeping away from the view of the millions of football tourists and potential foreign investors. District Six had a prime location in urban Cape Town and the desire for gainful land propelled the expulsion of thousands of residents to the destitute outskirts of the city. Arguably both communities were evicted and relocated for the same reason, which is for the commercial development of profitable urban space. In the case of District Six, lands were made available through violent and discriminatory legal prowess that pushed ethnic populations off of attractive lands for commercial use. For Joe Slovo, the same disruption and relocation of whole and mostly non-white communities was achieved but this time through social welfare development schemes. It is an interesting comparison in that the destruction of District Six was done so in spite of human rights and equitable treatment whereas Joe Slovo was *'rolled over'* in the name of humanistic development. It would seem reasonably difficult for any government to give up high yielding profitable lands for social purposes while simultaneously trying to attract foreign investors with commercial development opportunities. The dichotomy between *"pro-poor"* development and a need to attract investments using productive lands as commodities has not as of yet been bridged (Huchzermeyer 2011 p34).

By and large, ethnic minorities are facing the same hardships and need for improvised urban living as they did before democratic transition. For this reason, a humanistic policy framework requires a complimentary economic strategy to promote a balance between the ideals of unlocking land for housing as a human right and using land as a lucrative opportunity to generate financial capital. A discussion of human rights already pervades current housing legislation but practical applications of these ideals have yet to be realized. Whatever the motivation, the policy environment that South Africans are living in is pushing the poorest denominations out of their homes and away from their networks. Ironically, it is exactly these networks that are producing social capital surplus for alleviating the challenges of living in informality.

The preoccupation with formalized housing *"has failed to consider the numerous benefits of aspects of informality for poor individuals and households"* (Tissington 2011, p9). Creative and inclusive approaches to development offered by this paper encourage beneficiary participation in all phases of social projects. To employ the multitude of options for housing assistance would be to create a rich network of overlapping social services. These layers of microfinance, *in-situ* upgrading, participatory community assessments and acceptance of informal employment and markets acts to diversify the available beneficiary products to suit the unique needs of independent households. Civic organizations, anti-apartheid campaigns, sporting federations, and housing associations characterize what social capital theory purports; a resource wealth produced by and within social relationships. As a collection they offer several avenues for successful improvements to everyday living on the basis of empowering the existing capacities of households and individuals. Alternative development solutions need stronger supports and accessible pathways for those beneficiaries who prefer to maintain their existing homes and businesses on tenured land instead of reconstruction and formal title holding. These suggestions will not solve the housing problems in South Africa in entirety but small instances of positive engagement with development and social welfare will work to actively bridge the gap between policy makers and beneficiaries. Whether powerful influences are coming from the top down or bottom up, these forces do not have to

compete in an zero sum game but can be positively thread to achieve their mandated purposes (Woolcock 2002, p14).

The main consideration that legislative decision makers are in need of is an attitude adjustment. Shacks are often seen as an illustration of poverty and disorder instead of being considered as the complex and vibrant places I experienced. Formal government bodies could let go of strong alliances to first world models and instead *learn* from third world creative solutions to everyday problems (Roy 2005, p147). Policy can do this by nurturing church and township councils, community organizations, enable watchdog authorities, construction skills training, and financial reform in the public and private sector. It can also adopt participatory studies and include local experts who may have a greater sense of the needs of the community that are voiced in council meetings regularly as well as less disruptive prescriptions for housing delivery that are positively aligned with existing structures and social capital. The government can also focus on supplying technical assistance and maintenance support in a decentralized manner to lesson the invasiveness of interventions (Choguill 2007, p147; Mohan & Stokke 2000, p249).

6.4 Opportunities for Future Research

Further case study analysis could more specifically reveal the defining attitudes that elicit the variations in safety and a sense of community among comparable townships. A case study centering on a particular family or group may also illustrate a more detailed mapping of obligations and reciprocity experienced by individual households as well as the reach of social networks. It would be interesting to follow the reciprocal obligations of single household within the coded categories to give a visual mapping of the web of interconnectedness they experience with the wider community. This could maybe be achieved through snowball sampling or a survey format using the indicators available in the aforementioned international social capital surveys to fill out this picture. The distinctive nature of social contexts requires strong qualitative inquiry to ensure that surveys are asking suitable questions to bring forth accurate discoveries. Precise measurement of social capital is problematic so a more clear-cut definition of these indicators is required. However, It is important to remember that these indicators will

vary between cultural contexts and may be a complication that requires rigourous qualitative exploration.

The motivations behind what is perceived to be a good deal of absenteeism among fathers may make for an interesting uncovering of uniquely male social issues. All six female informers were the sole heads of household who indicated that many women across Cape Town are raising their families alone. There was also at least one indication that young women had the expectation that they would not be able to rely on men to share the responsibility of parenthood. It would be interesting to see if this hesitation is shared more generally among young and adult women. Also, the patriarchal nature of title programs has the negative potential for disempowering women in the housing system because they may lack the time to wait in queues at the Housing Department because of family and work responsibilities. Also, the custom of inheritance tends to favour male heirs over females especially in the case of valuable land (Roy 2005, p152). There are some theoretically mitigating tactics that may actually empower women in development. Microfinance for example, is an especially participatory and non-paternalistic form of development that can give female led households full control over their financial risk (Littlefield, Morduch & Hashemi 2003, p2).

A considerable area needing further investigation is the effect of power and race within a membership group and social capital generation. Status, hierarchy, and legal power will undoubtedly affected whether social capital surplus is used, as Ben Fine would say, for good or for evil. The issue of power is especially salient for such an imbalanced society like South Africa. Only one generation has reached adulthood since the time of democratic transition and the persistent ghost of apartheid has complicated the already precarious influence of race and power. Most surprising was the indication of persistent stereotypes that negatively characterized South Africans and foreigners alike. Also, the apparent animosity between multiple ethnic groups above and beyond the white-nonwhite binary is an interesting element of social relations. Power structures and racism elude the scope of this research but the efforts made by Nelson Mandela to establish Truth and

Reconciliation Commissions may be an appropriate starting point for studying the changes in power structures that hold sway over the growth and use of social capital.

7. Concluding Remarks

Since the ANC's ascent to power, many housing and land reform policies have been ratified in the name of human rights and citizenship. However, the persistent ghost of structural violence in housing delivery has persisted. This paper has argued the potential flaws in the state subsidy system and overarching policy environment that may be inadvertently contributing to the growth of informal settlements and slums. It is not the intention of this work to recommend that the current system be abandoned completely. The point is to question, why should one strategy supersede the others? The unique and independent nature of informal townships requires a broad range of options to be made available to fit the ideals and vision of each community. It seems counterintuitive to place any one of the various housing delivery strategies over the others as they all have benefits and drawbacks depending on a multitude of independent variables and actors. The best way to carve out an effective plan for state interventions is to involve the very people these programs are aimed at helping and acknowledge the power of social capital that exists in even the most disparaging circumstances. The data presented in this work is a small capture of the lived experience in informal settings. It exemplifies the rich depth of community bonds and values that *Ubuntu* represents. What was most apparent from the research was the faith in family and friendship among respondents. It was clear to me and my participants that leveraging social relationships for access to resources is a primary strategy for not only the economically disadvantaged but for anyone who has ever borrowed a cup of sugar or depended on the kindness of strangers in an emergency. Breaking apart long-standing communities with little consideration for the impact of dislocating family and friends may be increasing household vulnerabilities to deprivation. Not to mention the loss of trust and confidence in government institutions that post apartheid rhetoric claims to be building. All of a sudden, the grandmother that used to watch the kids after school, or the neighbour with skilled knowledge in an emergency, or the church group that helps in the making and sharing of a meal are no longer close by and individual households are left to incur extra expenses in providing these services through formal providers or else they must simply go without. Not to mention the

additional stress of violent confrontations with security and police forces that can cause undue harm or illness for residents both emotionally and physically.

The secret to sustainable development may not lay in the physical construction of professionally designed urban space. Instead, investing in the assets of ingenuity and creativity already possessed by community members may produce more sensible and positive changes to quality of life. In this way, the preservation and promotion of social relationships is superseding the need for bricks and mortar.

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