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**Rights, Livelihoods, and Low-income Housing: A Case
Study of Kwa-Nobuhle, Kariega**

by

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2025

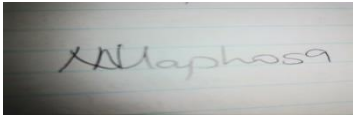
***In fulfilment of the degree Master of Commerce in
Development Studies
at the University of Fort Hare***

Supervisor: Professor Andries Bezuidenhout

DECLARATION

I, Maphosa Nkosilinda, student number 202013769, do hereby declare that this dissertation titled **Rights, Livelihoods, and Low-income Housing: A Case Study of Kwa-Nobuhle, Kariega**, is my original work except the information from other scholars and sources who are cited in the research study carried out by the researcher. I declare that this work has not been submitted or plagiarised and will not be presented at any other University.

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ABSTRACT

The post-apartheid government's housing program has failed to provide sufficient, strategically located houses for the urban low-income earner and to significantly alter the spatial legacy of apartheid. The very situations that the state attempted to address have been replicated due to structural flaws in its approach. On balance, formal low-cost housing settlements continue to be located on the margins of urban conglomerates. Nevertheless, access to low-income housing (physical capital, in the language of the sustainable livelihoods approach) allows beneficiaries the potential to leverage other livelihood strategies, such as renting out rooms or using housing as a site for running a small business. However, in the absence of access to jobs an over-reliance on welfare grants for survival limits the extent to which livelihood strategies linked only to housing access can improve their quality of life. The specific aim of the study was to critically identify the intersection that rights, livelihoods, and low-income housing have in Kwa-Nobuhle, Kariega. Extensive research has been done on low-income housing, but few studies link research on low-income housing to both rights and livelihoods. Also, there are no contemporary studies of housing in Kwa-Nobuhle in particular.

At the theoretical level, to better understand the relationship between low-income housing, livelihoods, and rights, this study draws on two theories from development studies, namely the sustainable livelihoods approach and the rights-based approach. Methodologically, critical realism provided a viewpoint that highlighted how institutions impact human agency while acknowledging that people can act freely within these structural limitations. The study employed a mixed methods approach in which in-depth interviews, observations, and a survey were conducted specifically to understand how inadequate housing impacts economic stability, social well-being, and access to essential services. In-depth interviews with ten key informants, selected through purposive sampling, were conducted. In addition, a survey of one hundred households, selected through convenience sampling, was conducted. Qualitative data was analysed using thematic content analysis, and quantitative data was analysed descriptively using SPSS.

The findings revealed that access to low-cost housing had some positive impacts on the livelihoods of residents. Respondents who benefited indicated they had access to physical capital, basic services, and better living conditions. Nevertheless, several factors limited the extent to the improvements in livelihoods, as well as the sustainability thereof. Housing delivery is marred by corruption, and houses have flaws. Unemployment is rife, and residents

are dependent on government grants for survival. Some factors cited as contributing factors to housing problems include gender inequality, unemployment, lack of communication, fraud, and corrupt practices. Also, despite houses being built, the housing database is still growing.

The research recommends a plethora of initiatives which could be implemented to improve housing quality and provision, livelihoods, and housing rights. These include stakeholder participation, post-occupancy evaluation, adherence to good governance and a bottom-up approach to housing that could be initiated to improve which low-income housing may take.

Keywords: South Africa, rights, livelihoods, low-income housing, gender inequality, Human Rights-based Approach, Sustainable Livelihood Approach.

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Above all, I thank my Saviour and Lord Jesus Christ for giving me the opportunity, strength, and ability to complete this study.

DEDICATION

For my family, who have always been my inspiration. I have been inspired in a great way to become an influence in my community and to leave an outstanding legacy that speaks beyond my lifetime.

LIST OF ABBREVIATIONS AND ACRONYMS

ANC	African National Congress
BNG	Breaking New Ground
DHS	Department of Human Settlements
FLISP	Finance Linked Individual Subsidy Programme
HRBA	Human Rights-Based Approach
IDZ	Industrial Development Zone
IRDP	Integrated Residential Development Programme
NDHS	National Department of Human Settlement
NGO	Non-Governmental Organisation
NHC	National Housing Code
NMBM	Nelson Mandela Bay Municipality
NPC	National Planning Commission
PMAY	Pradhan Mantri Awas Yojana
RAY	Rajiv Awas Yojana
RBA	Rights-Based Approach
RHA	Rental Housing Act
SAHRC	South African Human Rights Commission
SHRA	Social Housing Regulatory Authority
SPSS	Statistical Package for the Social Sciences
StatsSA	Statistics South Africa
SLA	Sustainable Livelihoods Approach
UISP	Upgrading Informal Settlement Programme
UN	United Nations

TABLE OF CONTENTS

DECLARATION.....	ii
ABSTRACT.....	iii
ACKNOWLEDGEMENTS	v
DEDICATION	vi
LIST OF ABBREVIATIONS AND ACRONYMS.....	vii
TABLE OF CONTENTS	viii
LIST OF FIGURES	xi
LIST OF TABLES	xii
CHAPTER 1 INTRODUCTION	1
1.1 INTRODUCTION.....	1
1.2 PROBLEM STATEMENT	3
1.3 SIGNIFICANCE OF THE STUDY	5
1.4 OBJECTIVES.....	6
1.5 RESEARCH QUESTIONS.....	7
1.6 CONCLUSION.....	7
1.7 STRUCTURE OF THE STUDY.....	8
CHAPTER 2 RIGHTS, LIVELIHOODS AND LOW-INCOME HOUSING: THEORETICAL FRAMEWORK AND LITERATURE REVIEW.....	9
2.1 INTRODUCTION.....	9
2.2 HUMAN RIGHTS-BASED APPROACH.....	9
2.3 SUSTAINABLE LIVELIHOODS APPROACH.....	13
2.4 COMPLEMENTARIES BETWEEN SLA AND RBA	18
2.5 LEGISLATIVE FRAMEWORKS ON LOW-INCOME HOUSING	19
2.5.1 Introduction	19
2.5.2 Moving from Human settlements to housing rights.....	20
2.5.3 The White Paper on Housing (1994).....	23
2.5.4 People's Housing Process (1998).....	23
2.5.5 Reconstruction and Development Programme (1994)	24
2.5.6 Breaking New Ground (2004).....	25
2.6 IMPACT OF LOW-INCOME HOUSING ON HOUSEHOLDS SOUTH AFRICA.....	26
2.7 INTERNATIONAL COMPARISONS OF LOW-INCOME HOUSING	29
2.7.1 Introduction	29
2.7.2 Brazil	29

2.7.3	India.....	31
2.7.4	Kenya	32
2.8	KEY TERMS.....	33
2.8.1	Livelihoods	33
2.8.2	Rights.....	33
2.8.3	Low-income housing.....	34
2.9	CONCLUSION.....	34
	CHAPTER 3 METHODOLOGY.....	36
3.1	INTRODUCTION.....	36
3.2	PARADIGM.....	37
3.3	CRITICAL REALISM	37
3.4	RESEARCH STRATEGY	39
3.5	RESEARCH DESIGN	40
3.6	POPULATION.....	41
3.7	SAMPLE AND SAMPLING METHOD	42
3.8	THE RESEARCH INSTRUMENTS.....	43
3.8.1	In-Depth Interview	43
3.8.2	Observations.....	45
3.8.3	Surveys	46
3.9	DATA ANALYSIS.....	47
3.10	ETHICAL CONSIDERATIONS.....	47
3.11	LIMITATIONS.....	48
3.12	CONCLUSION.....	49
	CHAPTER 4 THE POLITICS OF HOUSING IN KWA-NOBUHLE IN HISTORICAL CONTEXT.....	50
4.1	INTRODUCTION.....	50
4.2	HISTORY OF KWANOBUHLE	50
4.3	LOCATION AND GEOGRAPHIC FEATURES	51
4.4	SOCIO-ECONOMIC CHARACTERISTICS	51
4.5	HOUSING BACKGROUND OF KWA-NOBUHLE	53
4.6	POPULATION AND ETHNIC CONTEXT	57
4.7	CONCLUSION.....	58
	CHAPTER 5 CONTEMPORARY POLITICS OF HOUSING IN KWANOBUHLE	59
5.1	INTRODUCTION.....	59
5.2	DEMOGRAPHICS.....	59
5.3	LOW-INCOME HOUSING AND LIVELIHOODS.....	62

5.4	LOW-INCOME HOUSING, LIVELIHOOD SECURITY AND LOW-INCOME HOUSING SYSTEMS IN KWA-NOBUHLE.....	66
5.5	LOW-INCOME HOUSING AND RIGHTS IN KWA-NOBUHLE.....	74
5.6	CONCLUSION.....	83
	CHAPTER 6 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS.....	84
6.1	INTRODUCTION.....	84
6.2	RESTATEMENT OF THE STUDY'S RESEARCH QUESTIONS.....	84
6.3	RESEARCH FINDINGS.....	85
6.4	CONCLUSIONS.....	86
6.5	RECOMMENDATIONS.....	89
6.5.1	Planned Settlement.....	89
6.5.2	Bottom-Up Approach.....	89
6.5.3	Pre and post Occupancy Evaluation	89
6.5.4	Stakeholder Participation.....	90
6.5.5	Guided Housing Provision	90
6.5.6	Adherence to Good Governance	90
6.6	CONCLUSION.....	91
	REFERENCES	92
	APPENDIX A: SURVEY.....	108
	APPENDIX B: IN-DEPTH INTERVIEWS	113

LIST OF FIGURES

Figure 1: Research Onion (Saunders et al. 2009).....	36
Figure 2: Kwa-Nobuhle map	51
Figure 3: RDP house Kwa-Nobuhle	54
Figure 4: Bangalores in Kwa-Nobuhle.....	56
Figure 5: Incomplete structure with slab and toilet	57
Figure 6: Researcher meeting with respondents	60
Figure 7: Employment status.....	62
Figure 8: Livelihood improvement after low-income housing allocation.....	64
Figure 9: Waiting period for low-income housing.....	67
Figure 10: Property registration.....	68
Figure 11: Basic service availability	71
Figure 12: State of housing in Kwa-Nobuhle	75
Figure 13: Rights in terms of housing.....	76
Figure 14: Housing allocation.....	77

LIST OF TABLES

Table 1: Outline of Dissertation.....	8
Table 2: In-depth interview participants.....	44
Table 3: Availability of funds to pay for basic needs.....	67
Table 4: Protests in Kwa-Nobuhle	80
Table 5: Summary of research findings.....	85

CHAPTER 1 INTRODUCTION

1.1 INTRODUCTION

More than 61% of the population in South Africa lives in urban areas; it is one of Africa's most urbanised and industrialised nations. In recent years, there has been a growing interest in peri-urban spaces, urban frontiers, and new suburbanisms, particularly in Africa (Meth, Goodfellow, Todes & Charlton). In addition, the proliferation of informal settlements, slums, and backyard houses, mostly in cities, are manifestations of insufficient access to housing (Mhlongo, Gumbo & Musonda, 2022). However, in part due to the country's legacy of spatial exclusion based on race, class, and gender, access to infrastructure and the benefit of urban life remains unequally distributed among the country's population. For this reason, it is no surprise that a rights-based approach is central to the South African perspectives on urban development. Huchzermeyer (2018) states that "there is a growing global consideration of a right to the city in urban policies, strategies, and legislation" (p. 1, also see Parnell and Pieterse, 2010). UN-Habitat (2014), states that the "international human rights law recognises everyone's right to an adequate standard of living, including adequate housing" (p. 1). UN-Habitat (2014), further, asserting that "adequate housing was recognised as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights" (p. 1). The constitution of the Republic of South Africa (1996) clearly spells out the right to adequate housing for all, as embedded in the Bill of Rights.

Due to South Africa's constitutional provision of access to decent housing and the continuous battle to strike a balance between this right and private property rights and governmental capacity, the right to housing is one of the most contentious and successfully fought human rights in the nation. It is stated clearly in Section 26 of the South African Constitution that everyone has the right to have access to adequate housing and that reasonable legislative and other measures must be taken by the state to fulfill this right. However, many South Africans still lack suitable housing because of historical apartheid-era disparities, pervasive poverty, and a sizable housing backlog. This has led to frequent legal battles, with courts often intervening to enforce housing rights. Landmark cases like *Government of the Republic of South Africa v Grootboom* (2000) and *Residents of Joe Slovo Community v Thubelisha Homes* (2009) have set important legal precedents, compelling the government to take action and uphold its obligations. The judiciary has thus played a crucial role in shaping housing policies and holding the state accountable, making housing rights one of the most litigated human rights in South

Africa. For this reason, the right to housing is one of the most disputed and successfully litigated human rights in South Africa. Housing rights cases are generally considered successful because the applicants are granted a substantial part of what they claimed in court, although these rights have also been limited by Constitutional Court rulings (Huchzermeyer, 2003). Despite the constitutional right to housing for all, even after three decades of democracy, South Africa is still experiencing a severe housing crisis. Also, formal housing developments tend to be on the margins of cities, replicating much of apartheid's spatial design (Beall, Crankshaw & Parnell, 2014).

Providing access to affordable urban housing remains one of the government's top priorities in fulfilling the constitutional mandate entrenched in section 26 of the constitution of South Africa (Republic of South Africa, 1996). The Housing Act (Act No 107 of 1997) states that all South African citizens have the right to access adequate housing (Keeley, 2015). The Department of Human Settlements, (2010) asserts that the Integrated Residential Development Programme (IRDP) will aid in obtaining land, servicing for various uses, including commercial, recreational, educational, and medical facilities, and residential stands for different income groups. The Department of Human Settlements (2019) aims to have achieved quantifiable advancements towards breaking apartheid housing segregation and overcrowding in black townships by 2030. This could be accomplished by offering all South Africans access to adequate housing and reasonably priced services, which promote a better living environment. Originating from a rights-based approach, the Department of Human Settlements works towards achieving the right to housing for all and achieving Sustainable Development Goal 11.

Henri Lefebvre's right to the city has received significant consideration globally (Harvey, 2008). There are different interpretations or "multiple formulations" of Lefebvre's right to the city in the South African situation (Huchzermeyer, 2010). Coggin and Pieterse (2014) argue in favour of using the right to the city as a localised idea, which translates to utilising urban resources, including urban space. Jeanne, (2016) concurs when she states that David Harvey's call titled "The Right to the City" is like that of Henri Lefebvre, which is calling for a revolution and rebellion against political capitalism. Both viewpoints emphasise the right to the city as a way to reclaim urban environments from capitalism, whether through localised resource access or a larger revolutionary movement. "The right to the city is far more than the individual liberty to access urban resources: it is a right to change ourselves by changing the city" (Harvey, 2008, p. 23). The right to the city is about more than just using urban places; it is about democratising decision-making, transforming urban settings, and, by extension, reshaping human connections

and identities. When people change the city, they change how they interact with one another and with power structures, eventually transforming both society and themselves. The right to the city is rooted in the right to occupy metropolitan space physically. This study will focus on Kwa-Nobuhle, the largest black township in Kariaga, South Africa. The township of Kwa-Nobuhle was created through the forceful relocation of the native blacks from their ancestral land in Kwa-Langa by the apartheid government in the 1940s (Alder, 1990).

1.2 PROBLEM STATEMENT

After thirty years of majority rule in South Africa, despite the development of many housing policy measures, the estimated housing backlog is around 2 million (Mhlongo, Gumbo & Musonda, 2022). With low-income groups being the most impacted, the COVID-19 pandemic intensified issues caused by a housing shortage and the condition of dwellings across income levels. According to Noyoo and Sobantu (2022), in 2019, 81.9 percent of South African households were living in formal houses, followed by 12.7 per cent in informal dwellings and 5.1 percent in traditional dwellings. According to Statistics South Africa's General Household Survey (GHS) as a result, 2.6 million housing units are backlogged in South Africa (Stats SA, 2019). There are still concerns about the quality, affordability, and location of housing provided (Williams, Charlton, Coelho, Mahadevia, & Meth 2022). Access to housing for low-income families has been a persistent problem in South Africa, with no lasting solution in sight. Klug and Vawda (2009), state that “the inadequacy of human settlements in South Africa is manifestly seen in the growth of informal settlements in all major cities and towns” (p. 37). Shack settlements, globally known as slums or ghettos, are extremely increasing worldwide (Huchzermeyer, 2008).

Levenson (2021) asserts that racial inequality, the legacy of apartheid, and the inadequacy of the post-apartheid administration to provide adequate housing are examples of structural problems that have profoundly affected the lives of the impoverished and have served as a driving force behind their protests for housing rights. For instance, the fact that “blacks are still residing in the periphery” demonstrates the disparities in land ownership between various ethnic groups, which has fuelled the urge to fight for the right to the city. Furthermore, institutionalised discrimination against specific groups has made poverty-stricken people's struggles even more severe, which has increased their desire to rebel against these systems. On the other hand, according to Freire (2021) people's agency is a major factor in their choice to demonstrate. Paulo Freire's theory of critical consciousness and empowerment emphasises how

crucial it is for people to understand that they have the power to confront oppressive systems and bring about change. People, including those from disadvantaged origins, may become activist and use protest to demand their rights as a result of this empowerment (Elder-Vass, 2010).

Levenson (2021) states that housing for all was a major government program when the African National Congress (ANC) came to power in 1994. The nation went one step further and declared in its 1996 constitution that the “legacy of spatial apartheid” should be addressed at all levels of government and that provisions would allow land to be released for the construction of affordable housing (Mhlongo, Gumbo & Musonda, 2022). While there is a commitment in writing to provide housing for everyone in need, the reality is that there is a significant backlog, as the pace of delivery has not kept up with the rising demand. Citizens are also angry because of decades of unfulfilled housing promises.

Data from the Department of Human Settlements (2023) indicates that around five million individuals received housing from the government between 1994 and February 2022. Nonetheless, 2.3 million individuals across the country are still in need of housing (Noyoo & Sobantu, 2022). However, beyond these statistics, there is limited research on how the lack of adequate housing affects the rights and livelihoods of low-income communities. While existing studies have focused on housing backlogs and policy failures, little is known about the lived experiences of those affected, the socio-economic implications of inadequate housing, and how government interventions align with constitutional commitments to housing rights.

In South Africa, the right to sufficient housing is constitutionally protected under Section 26 of the Constitution, which requires the state to gradually implement this right within its available means. The Grootboom case clarified the state's obligation to prioritise individuals in urgent need through consistent housing policy (*Government of the Republic of South Africa v Grootboom*, 2000). Despite these legal provisions, low-income housing developments are usually located on the outskirts of cities, limiting inhabitants' access to employment, services, and economic prospects (South African Human Rights Commission [SAHRC], 2023). This spatial isolation exacerbates poverty and affects livelihoods because access to basic utilities such as water, sanitation, and power is unreliable. Furthermore, governance issues persist, with local elites dominating decision-making, undermining trust, and limiting housing efforts' response to genuine community needs (Pieterse, 2015; SAHRC, 2023).

Accordingly, this study critically examines the intersection of rights, livelihoods, and low-income housing in Kwa-Nobuhle, Kariega. By exploring these three dimensions, the research aims to address gaps in understanding how housing conditions influence social and economic well-being and whether current housing policies sufficiently protect and enhance the rights of low-income residents.

1.3 SIGNIFICANCE OF THE STUDY

UN-Habitat (2014), states that “international human rights law recognises everyone’s right to an adequate standard of living, including adequate housing” (p. 1). South Africa subscribes to several such instruments and human rights treaties. The right to adequate housing is a significant and fundamental human right perceived in the Constitution and international human rights instruments (UN-Habitat, 2014). South African Human Rights Commission, (undated) states that “section 26 of the Constitution of the Republic of South Africa mandates that the state must take reasonable legislative and other measures within its available resources to achieve the progressive realisation of this right”. The right to housing is a second generational right sometimes referred to as “red” rights (Sachs, 1990). In general, it appears that the right to housing does not imply that governments or leaders must build housing for the entire population (Leckie, 1990; Kok & Gelderblom, 1994). Noyoo and Sobantu, (2022), allude to the notion that nations must gradually advance the full realisation of the right to adequate housing if their resources permit. The concept of the progressive realisation of human rights, recognises that the full realisation of economic, social, and cultural rights may involve ongoing efforts, and some may not always be possible, but serve as the foundation for the progressive realisation of housing rights.

Hall (2005) postulates that housing was one of the essential systems utilised by the apartheid government to carry out its strategy of politically sanctioned racial segregation. The apartheid government’s housing policy strategy excluded the black majority, compelling a substantive number of them into the periphery, where it is underdeveloped, and they could find only informal live-in settlements and backyard dwellings (Ntema, 2011). Hall (2005), further states that “the state developed various regulations and strategies to discourage the influx of Africans into urban areas and limit the black urban population to the size of the required labour pool” (p. 2). Hohmann (2013), argues that the “right to housing remains one of the most under-studied and ill-defined elements in the human rights discourse” (p. 1). McLean (2006), states that “housing delivery has a multiplier effect on creating employment, generating wealth and

contributing towards redistribution” (p. 55). This means housing delivery has a major influence on livelihoods and housing rights. By encouraging entrepreneurship and business prospects, it boosts local economies, provides cash, and creates jobs in a variety of areas. In addition, housing is a vital resource for wealth accumulation and redistribution, which lowers economic inequality. Furthermore, appropriate housing delivery maintains legal protections like security of tenure, fosters social stability, and guarantees access to necessary services. In the end, housing serves as a catalyst for equality, economic growth, and better living conditions in addition to providing shelter.

South Africa is still marred by socio-economic disparities that result in most of the population being disadvantaged economically, socially, and physically. Charlton (2023) states that the number of formal jobs is decreasing, making it difficult for unemployed people to find work. Low-income housing has been provided as a physical product with insufficient attention paid to economic and monetary requirements to maintain a sustainable livelihood. Informal houses or dwellings are assumed to be a problem that has been equated to poverty and poor quality of life, with no deeper socio-economic causes. Sobantu et al. (2019) postulate that there is an expanding pool of academic research that focuses on how the post-apartheid government wasted the chance to improve the lives of many urban poor households by providing adequate housing. Sobantu et al. (2019) argue that for many poor people who had been on the housing list for a long time, housing delivery was a pertinent answer. Oldfield and Greyling (2015) and Tomlinson (2015) claim that the programme in various ways compromised the beneficiaries’ human rights and “shifted from faith.” This means that the program has departed from its initial ethical, moral, or policy-driven commitment, resulting in activities that jeopardised the rights and well-being of its intended beneficiaries. There is a lack of study on the daily realities of living in low-income housing (Lemanski, Charlton, & Meth 2017).

This study focused on Kwa-Nobuhle as a case study of low-income housing and livelihoods. From the above discussion it is evident that the post-apartheid government is failing to address human settlements in South Africa to ensure equitable distribution of land and sustainable livelihoods development. However, the limited scope of this study made it essential to identify a clear and concise research problem.

1.4 OBJECTIVES

- To assess how low-income housing in Kwa-Nobuhle has improved the livelihoods of beneficiaries.

- Explore the relationship between low-income housing and livelihood security in the case of Kwa-Nobuhle.
- To explore the low-income housing delivery system in terms and the challenges encountered by the low-income housing beneficiaries in the case of Kwa-Nobuhle.
- Reflect on how low-income housing provision has contributed to the rights of the people in Kwa-Nobuhle.

1.5 RESEARCH QUESTIONS

- How has the low-income housing initiative impacted the livelihoods of beneficiaries in Kwa-Nobuhle?
- What are the obstacles faced by low-income housing beneficiaries accessing their right to housing in Kwa-Nobuhle?
- What are the strategies that beneficiaries employ to access their right to housing in Kwa-Nobuhle?
- What is the role of low-income housing in fulfilling the right to housing for the residents of Kwa-Nobuhle as entrenched in the constitution?

1.6 CONCLUSION

The backdrop of low-income housing in South Africa was addressed in this chapter, and I conceptualised low-income housing using Lefebvre's right to the city. In addition, the key concepts, objectives, and research questions of the dissertation were explained in this chapter. The theoretical concepts that underpin the investigation are outlined in the next chapter, followed by a review of the relevant literature. Table 1 outlines the structure of the dissertation.

1.7 STRUCTURE OF THE STUDY

Table 1: Outline of Dissertation

<i>Chapter Number</i>	<i>Chapter Title</i>	<i>Description</i>
Chapter One	Introduction	This chapter provides the background of the study, the problem statement, the objectives, and the research questions. This chapter also explains dissertation's key terms. The chapter concludes by outlining the dissertation's scope.
Chapter Two	Theoretical framework and Literature review	Housing as a human right is discussed in this chapter. In addition, this chapter gives a full theoretical framework for low-income housing. In respect to low-income housing, the human rights-based approach and the sustainable livelihood approach are examined in this chapter. Previous studies provide further literature incorporating experiences from other international developing countries regarding low-income housing, namely Brazil, India, and Kenya.
Chapter Three	Methodology	The objective of this chapter is a review of the research methodology literature, research tools, data collection, and analysis techniques used.
Chapter Four	Study Area	This chapter is devoted at examining the Kwa-Nobuhle's historical and geographical context. Low-income housing, socioeconomic position, and livelihood coping mechanisms will be discussed.
Chapter Five	Research Findings and Data analysis	The presentation, analysis, and discussion of the findings are the focus of this chapter.
Chapter six	Summary of findings, conclusion, and recommendations	The thesis's ultimate conclusions are delivered in this chapter. Future research recommendations, limitations, and directions are presented.

CHAPTER 2 RIGHTS, LIVELIHOODS AND LOW-INCOME HOUSING: THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1 INTRODUCTION

This chapter first discusses theories that underpin the right to low-income housing, and then a literature review. The theoretical framework serves two functions; the human rights-based approach will be discussed in the first half. The Sustainable Livelihood Approach is discussed in the second half of the theoretical framework. The literature review will focus on research issues on low-income housing in South Africa and the international experience of low-income housing beneficiaries. The next section unpacks the legislative frameworks for low-income housing provision and the impact it has on the rights and livelihoods of recipients in South Africa. The next section looks at the global experiences and highlights case studies from Brazil, India, and Kenya

2.2 HUMAN RIGHTS-BASED APPROACH

“The right to the city” is a concept that Henri Lefebvre, a French sociologist, came up with in his 1968 book *Le droit à la ville*. He defines the right to the city as a human freedom that cannot be avoided in urban life. The right to the city has been proclaimed as both “a cry and a demand” (Harvey, 2012; King, 2019). Lefebvre writes about socio-economic isolation in the cities due to neoliberalism and market forces. The right to the city is undeniably more than the single freedom to access metropolitan assets: it is the opportunity to make and revamp urban communities by the residents themselves (Harvey, 2008). In the 1990s, Lefebvre’s thought was taken up in domains such as geography and urban planning and turned into the trademark for some development initiatives. Harvey and Mayer are social theorists who view the demand for the right to the city as some sort of appeal or call to action for every individual who lives in the city.

Harvey (2008) states that saying the right to the city is about basic human access to resources is an understatement as the real definition goes above and beyond the basic. It is a renewed access to urban life, Harvey (2008) one that gives power to the residents in the city to change the city to suit them through the right to participate in active civil participation. “The Right to the city” is far more than the individual liberty to access urban resources: it is a right to change ourselves by changing the city (Huchzermeyer, 2018). Harvey (2012) states that it is about the rights of the excluded and marginalised to be part of the production of the city for their needs

and aspirations, rather than exclusively those of wealth as occurs in most urban developments, to be met in the process. Lefebvre's key idea "the right to the city," has been taken up by various movements across the globe and incorporated their struggles (King, 2019).

An example of Lefebvre's right to the city in South Africa is the *Abahlali baseMjondolo*. Gill (2014) states that "*Abahlali baseMjondolo* is a South African shack dweller' movement that campaigns for land, housing, basic services, and the dignity of the poor" (p. 1). The movement's philosophy and practice dictates that the poor be allocated land, housing, and the basic amenities that are essential to maintain a livelihood, in addition to that their grievances be attended to in a dignified manner. *Abahlali baseMjondolo* is based on issues that come from the lived encounters and battles of individuals rather than outer forces and ideologies. This unlike the top-down methods used by the state, gave birth to *Abahlalism*, a homegrown ideology that is humanistic; it is closely "related to the southern African philosophy of Ubuntu. Present in Ubuntu is a ...duality of individuality and simultaneous unity..." (Oppenheim, 2012, p. 370).

Over time, fresh concepts to enhance the development practice have been included in the development discourse. A concept that has surfaced in the discourse on development studies is human rights. Development and human rights have long been seen as distinct fields. Noh, (2022) states that the evolving relationship between human rights and development gave birth to the term "human rights-based approach to development" frequently referred to as Rights Based Approach (RBA). The RBA was primarily motivated by the UN's main streaming of human rights in the late 1990s. As a result, the RBA received considerable attention from UN agencies, governments, and multinational institutions of development. The human rights-based approach is discussed next.

Foresti et al. (2007) state that the "Human Rights-Based Approach has its foundation in the normative framework of international human rights standards and principles, and the protection and promotion of these" (p. 2). RBA has also been defined as: "...a conceptual framework for the process of human development that is normatively based on international human rights standards and operationally directed at promoting and protecting human rights" (UNHCR, 2006, p. 15). Human rights are enshrined in international agreements and countries or States are key duty bearers; as such, they must ensure that the rights of all individuals are respected, protected, and fulfilled. UN-Habitat (2017) concurs with Foresti et al. (2007) they describe a human rights-based approach as a structure for advancing human development grounded on

worldwide basic human rights principles that are operationally coordinated to advance and secure fundamental human rights. By incorporating everyone in the community and achieving more holistic development, the human rights-based approach employs a comprehensive development method.

A human rights-based approach has two main rationales: (a) the intrinsic rationale, which recognises that a human rights-based approach is the morally or legally correct thing to do; and (b) the instrumental rationale, which acknowledges that a human rights-based approach produces better and more sustainable solutions in terms of human development. These two elements are typically combined in practice when pursuing a human rights-based strategy (Cornwall & Musembi, 2006). Foresti et al. (2007) state that “Human Rights-Based Approach (HRBA) aims to address discriminatory practices and unfair power distributions that limit development progress and frequently leave certain groups of people behind by analysing the inequalities at the core of development issues” (p. 2). A human rights-based approach puts an emphasis on empowering individuals to recognise and defend their rights as well as strengthening the capability and accountability of those responsible for protecting, implementing, and preserving rights. Ensuring that human principles and norms are upheld and incorporated into policies is the goal of a human rights-based approach.

Lind (2014) states that the human rights-based approach investigates and analyses disparities at the core of development and reviews biased and unfair power practices that frustrate the development progression. Within the international human rights agreement’s framework, housing rights are now included alongside economic, social, and cultural rights. According to the Universal Declaration of Human Rights, it is the responsibility of the government to uphold and guarantee the implementation of housing rights. Governments must use all of their available resources, either on an individual basis or in conjunction with different countries, to act to realise all housing rights gradually. Governments are now responsible to the global community, other governments that have ratified the same texts, and their people. The UN has developed specific legal standards for housing rights that cover the security of tenure, availability, allocation, and requirements for adequate, habitable, affordable, and suitable housing. Against this background, the National Department of Human Settlements in South Africa (NDHS) has made strides towards achieving this constitutional mandate by continued implementation of programmes and projects closely aligned with the provision of housing in quality living environments.

Mishra et al. (2023) state that when using a human rights-based approach in practice, the following basic principles are crucial:

Participation

Everybody has the right to participate in decisions that affect their human rights. Participation that is active, free, and meaningful must also address accessibility issues like getting information in an accessible way. People are viewed as significant players in their development rather than as passive consumers of goods and services since the HRBA is concerned with both the process and the outcome of the application of human rights (Mishra et. al., 2023).

Non-discrimination and equality

A human rights-based strategy calls for the legalisation, prevention, and elimination of all forms of discrimination in the pursuit of rights. Additionally, it advocates for giving priority to those who are most marginalised and have the greatest obstacles to exercising their rights (WHO, 2021).

Legality of rights

Human rights must be acknowledged as legally enforceable entitlements and linked to both domestic and international human rights law in any plan based on them. By utilising the language of international human rights norms, based on indicators and benchmarks to monitor compliance, you can enable the rights holders to advocate successfully (Olawuyi, 2013).

Empowerment of rights holders

A human rights-based policy mandates that people and communities be made aware of their rights. Additionally, it suggests that people ought to receive full support in their efforts to get involved in the development of policies that have an impact on their lives (WHO, 2011).

Beebeejaun (2017) states that in initiatives to advance progressive human rights as a result of neo-liberalism, the urban scale itself has gained importance, in particular, the neo-Lefebvrian “right to the city,” has risen to the fore. In everyday urban life, modest conversations between varied city people actively affect the city's spatial dynamics, frequently reflecting fights for rights, livelihood, and access to low-income housing. These informal spatial behaviours, particularly among marginalised groups such as women, informal workers, and migrants, are critical for survival and revenue creation, but they frequently get overlooked in urban planning and policy. As a result, gendered and class-based forms of exclusion remain, particularly in housing provision. A more inclusive approach must identify these everyday spatial demands

as representations of the right to the city and incorporate them into urban planning to provide equitable access to space, resources, and opportunities. e.

It is not innately felt that one has legal rights or protections as if there were a direct link between the law and daily life. Instead, daily life is a complex negotiation in which the ideas and actions of citizenship, exclusion, and discrimination are felt and co-constructed with other urban people. Assumptions are made regarding subject situations at the venues where rights are manifested. The value placed on some social groups over others is sustained by the contacts and access to different areas of the city. In contrast to enjoying anonymity, the city can be a place where gender, race, or sex-specific bodies might draw unwanted attention (Rendell, 2002). There are ongoing forms of quiet negotiation with other city dwellers that take place inside the articulations of daily urban life in a fluid spatialisation landscape. Several groups actively shape urban rights through their spatial operations. Building awareness of the multiple users who can be in conflict or contribute to gendered patterns of exclusion is rarely a focus of planning and policy actions (Kern, 2020).

2.3 SUSTAINABLE LIVELIHOODS APPROACH

The Sustainable Livelihoods Approach (SLA) is a tool used for development work; it describes the fundamental issues that play a role in the livelihoods of the less privileged (De Silva, 2013). It is an all-inclusive approach that focuses on a large section of the population, reflecting diversity in the livelihoods of poor people. The SLA suggests a logical and clear structure for poverty reduction. The SLA is composed of three categories. First, it acknowledges that economic development and the reduction of poverty do not always go hand in hand; economic growth is a vital tool to eliminate poverty; however, this does not guarantee that poverty will be reduced, as it is partly dependent on the poor's capabilities. Secondly, the SLA argues that poverty is not only about low incomes, but it is multi-dimensional; factors such as illiteracy and lack of basic services and housing perpetuate poverty and create vulnerability. Thirdly, the SLA notes that people know their needs and situations best; the role and active involvement of the poor should be at the core of the policy formulation and development initiatives aimed at improving their quality of life (Morse & McNamara, 2013).

The sustainable livelihoods approach was developed by Chambers and Conway in 1991; it is a people-centred approach to development. SLA was influenced by Sen's 1970s entitlements and capabilities research. The endowments and assets used in the SLA have certain similarities. Ellis (2000, p. 10), in (Pons et al., 2008), asserts that "A livelihood comprises the assets

(natural, physical, human, financial and social capital), the activities and access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household.” People’s access to assets and income-generating activities to sustain themselves is referred to as livelihoods. These are divided into capitals, namely human, financial, physical, social, and natural (Gibbens & Schoeman, 2020). In the case of low-income housing occupants, main activities would be the organisation of the household and social connections in and outside the family (social and human capital); any economic activity and financial income (financial capital), land access and control (natural capital) and access to a variety of basic public services as electricity, water, and sanitation as well as security of tenure (physical capital) (Klug & Vawda, 2009). The SLA is an all-inclusive approach that attempts to capture and give methods for comprehending the fundamental causes and dimensions of poverty without dropping the core into only a couple of factors (Chambers & Conway, 1992).

The sustainable livelihoods framework defined by Ludi and Slater (2007) in Foresti et al. (2007), as “rooted in paradigm shifts in (rural) development through the 1980s and 1990s towards a focus on human wellbeing and sustainability rather than just economic growth” (p. 1). De Silva (2013) states that its fundamental objective is to make the poor’s livelihoods more viable by boosting their capacity to withstand risks and shocks, reducing their vulnerability, and enhancing their wellbeing. Ludi and Slater (2007) concur by indicating the SLAs goal is to improve the long-term viability of underprivileged people's lives by enhancing their assets and response to risks and opportunities. SLAs are adaptable and can be easily adjusted to address specific issues by zeroing in on more explicit issues without missing the more extensive picture. Foresti et al. (2007) state that “SLAs foster a multi-dimensional approach to poverty reduction and can ...contribute to strengthening a household’s asset portfolio, enhancing their livelihood options, and enhancing their wellbeing” (p. 2).

The starting point is to acknowledge that the needy make money from a variety of activities and exercises, which enables them to gain income. In this study, low-income households are dependent on property or houses to sustain themselves socially and economically. According to Chambers and Conway (1992), expanded by Carney and Scoones (1998) “A livelihood is sustainable when it can cope with and recover from stresses and shocks, and maintain or enhance its capabilities and assets, both now and in the future, while not undermining the existing natural resource base” (p. 4). The SLA states that households need access to assets and a sufficient supply of resources to meet their fundamental necessities. Poor families have their own means of survival; the SLA approach advocates for a rights-based approach and achieving

Sustainable Development Goal number 11. This means the rights-based approach aims to make cities inclusive, safe, resilient, and sustainable. By emphasising equitable access to essential assets such as housing, transportation, and public services the SLA addresses the structural inequalities that often marginalise vulnerable populations, including women and informal settlement residents.

Moser (1996) in Farrington, Ramasut and Walker (2002), state that vulnerability means “the insecurity or wellbeing of individuals or communities in the face of changing environmental, economic, political or social, and also trends, shocks, seasonal cycles and opportunities in the form of sudden shocks, long term trends or seasonal cycles” (p. 8). Owning a house is an example of a tangible asset that can aid in the construction of a livelihood and protect individuals from numerous shocks. MacFadyen and Corcoran (2002) state that property ownership allows people to live more economically viable lives by providing security while they work or look for employment. Secondly, the security of tenure can grant individual access to private sector loans for money access to basic infrastructure and social services. Furthermore, as previously said, a home is an asset that can be utilised to run home-based businesses that provide revenue that supports people’s livelihood strategies. Even more fulfilling is the ultimate progressive realisation of the right to housing through property ownership (De Silva, 2013).

Beier (2023) states that having a house can place a financial strain on the poor, especially if maintaining the property would be too expensive for them. High prices for essential services, for example, which the poor are unable to adapt to while receiving low pay or no pay. This is typically the situation for some low-income housing project residents who previously lived with extended family. Due to their low income, they may not be used to paying for essential services directly and may have traditionally relied on family, communal water taps, and illicit electrical connections (Turok & Visagie 2021). Below are the advantages of the Sustainable livelihood approach: With a focus on people’s assets and priorities in line with examining their vulnerability, (Chambers and Conway's (1991) concept of sustainable livelihoods fosters a multidimensional approach to developmental movements. Additionally, they assert that all sustainability dimensions are significant for SLA.

Sustainability is typically understood through three key dimensions: environmental, social, and economic. Environmental sustainability focuses on preserving natural resources and ecosystems for future generations. Social sustainability ensures that development enhances

quality of life, promotes equity, and supports social inclusion. Economic sustainability aims for long-term economic growth that is fair, efficient, and does not compromise environmental or social wellbeing. Some frameworks also include a fourth dimension: institutional sustainability, which emphasises transparent, inclusive governance and strong institutions to support sustainable outcomes. Together, these dimensions provide a holistic approach to achieving sustainable and balanced development (Elkington, 1994).

The following are the SLA's core tenets.

1. Focused on people

Whose reality counts is the tricky question posed by (Chambers 1997; 1995). The few who hold power in actuality. Or the reality of the numerous destitute people living on the periphery? Chambers (1997) argued that understanding these differences and their implications leads to a new paradigm and a new, optimistic agenda that prioritises and puts the reality of the poor first. Chambers has provided examples of the complexity and diversity of the realities of life for people experiencing poverty. It begins with an examination of how people's livelihoods have evolved, and it involves people ultimately and values their opinions.

2. Participatory

The poorest individuals must have a significant role in determining and resolving livelihood priorities. Outsiders need techniques that let them hear what the poor have to say and act on it (Ashley & Carney, 1999). People with social analysis expertise and a general commitment to ending poverty are required to implement the livelihoods approach in a participative manner for it to be successful (DFID, 1999).

3. Multi-level

Since no one field or specialist can comprehend all facets of livelihoods, Ashley and Carney (1999) emphasised the need for collaboration between sectors in SLA. They claim that one of the benefits of SLA is that it can serve as a unifying language for collaborative working among multiple sectors. According to (DFID,1999: section 1.5), SLA can aid in understanding how various sectors interact and create cross-sectoral connections within sector programs to maximise the impact on livelihoods.

4. Sustainability

The concept of sustainable livelihoods provided by Chambers and Conway (1991) indicates that sustainability is unquestionably the key to this strategy. The livelihoods approach's means and the result are sustainability. According to (DFID, 1999) livelihoods paradigm,

sustainability is important because it suggests that progress in reducing poverty is long-lasting rather than ephemeral. Livelihood sustainability may result from how men and women use their asset portfolios over the short- and long-term.

5 Holistic and dynamic

SLA offers a method of thinking about livelihoods from a broad viewpoint rather than a rigid and precise paradigm. SLA recognises the “multiple” effects of various livelihood elements on people and interactions between various factors, considering the importance of various livelihood components (vulnerability, assets, and outcomes).

According to (Krantz 2001, p. 9; MacFadyen and Corcoran 2002; Morse, McNamara, and Acholo 2009; and DFID, 1999, p. 7), the SLA contains the following characteristics: It emphasises the complete range of resources that people use to create a livelihood as a framework for the study, namely:

Human capital

Morse et al. (2009) described human capital as a collection of assets, including knowledge, skills, expertise, talents, experience, planning and decision-making, and familiarity, that are influenced individually and collectively by community members.

Financial capital

The term “financial capital” in the SLA refers to the financial assets people employ to attain their livelihood goals, such as cash or an asset that is readily available and allows them to adopt various livelihood strategies.

Physical capital

The fundamental infrastructures are referred to as physical capital; this relates to the physical environment's infrastructure, which supports individuals in fulfilling their basic requirements and increasing their level of productivity. As an illustration, affordable transportation, safe housing and buildings, clean water and sanitation, electricity, and access to information (communication system) are typically necessary infrastructure elements for sustainable livelihoods (Ashley & Carney, 1999).

Social capital

In the Sustainable Livelihoods Approach, social capital refers to the societal resources people use to pursue their livelihood goals. These resources are developed through networks and connectedness that boost people's trust in one another and their capacity for cooperation.

Natural capital.

Natural resources and services like erosion prevention and nutrient cycling are referred to as natural capital. Natural capital is essential to rural people's ability to support themselves, yet it is extremely vulnerable for urban households. There is little doubt that urban livelihoods differ significantly from rural livelihoods. Urban households are far more detached from natural resources. Their livelihoods are typically tied to wage labour, informal trade, or service-based work.

2.4 COMPLEMENTARIES BETWEEN SLA AND RBA

The SLA theoretical framework was important for this study because it helped to understand the poor and the principles and actions that can be used to create sustainable livelihoods. It also helped to understand poverty and useful strategies that can be used to improve the lives of the impoverished (Gambe, 2015). The researcher contextualised low-income housing as a physical capital with the ability to reduce poverty, uphold housing rights, and creating sustainable livelihoods, guided by this framework. The concept of livelihood includes a means of supporting life and meeting individual and community needs. According to Hategekimana (2011), the SLA offers fresh insights on creating thriving, sustainable communities that give people safe and fulfilling livelihoods. This understanding of the housing experiences of people in Kwa-Nobuhle was achieved through the application of the SLA as a tool.

Through the SLA, we analyse people's assets such as human capital (skills, education), social capital (networks, support systems), physical capital (housing, infrastructure), financial capital (income, savings), and natural capital (access to land or clean water). For example, a house in KwaNobuhle might be structurally sound (physical capital), but if it's far from transport or job opportunities, or lacks water and sanitation, it undermines people's ability to sustain their livelihoods. SLA also considers the vulnerability context, such as poverty, unemployment, or service delivery failures, and how policies and institutions either support or constrain people's ability to build better lives. By viewing housing within this wider system, the researcher gained deeper insight into why some people succeed and others struggle, even when they all receive the same type of housing.

By including the role of law and human rights, the rights-based approach (RBA) to development offers an alternative viewpoint to traditional development. RBA's primary principle is to look at basic requirements as human rights and determine the underlying causes of poverty. The objective is to enable duty bearers to fulfil their commitments and to give right

holders the ability to assert their rights. Therefore, putting the RBA into reality requires advocating for disadvantaged groups through the modification of laws, policies, programs, and financial allocations as well as through organising citizens, reporting rights abuses, and requesting legal intervention (Hategekimana, 2011).

Although having different origins, the guiding concepts of the SLA and HRBA share many similarities, emphasising the need to influence institutions, rules, and procedures to improve the access of the impoverished to resources and entitlements (Farrington, 2001). They establish a connection between micro and macro processes. By analysing national and international policies and procedures, one can gain a better knowledge of how these affect livelihood strategies as well as outcomes and how best to alter them to meet the objective of alleviating poverty. Both SLA and HRBA aim to give the poor more authority. It is believed that empowerment depends on participation in decision-making and vice versa. Both strategies seek to highlight the reality that even the most vulnerable and impoverished individuals possess resources or abilities that can be leveraged by programs aimed at reducing poverty. Both strategies may lead to the perception of the impoverished as change agents as opposed to recipients of aid.

People-centred approaches such as the SLA and HRBA put people or households at the centre of the analysis. The SLA places more emphasis on livelihood outcomes and tactics that can be achieved within a specific vulnerability environment, assets, and capability portfolio. The HRBA addresses people's entitlements, including those required to get resources and accomplish particular goals. They both are holistic in that they recognise the various opportunities and risks people face and promote analysis of the natural, social, cultural, political, and economic context in which people are striving to make a living. They place a strong emphasis on identifying barriers in a range of contexts and at different levels and look for solutions.

2.5 LEGISLATIVE FRAMEWORKS ON LOW-INCOME HOUSING

2.5.1 Introduction

The end of the apartheid government and the emergence of democracy in South Africa in 1994 marked a watershed moment in history, paving the way for new democratic laws, policies, initiatives, and programs related to low-income housing. The South African government in 1994 gave top priority in 1994 to address the socio-economic inequities left over from the colonial and Apartheid eras. One of the main areas of concentration that the democratic

government of South Africa attempted to address through its legislative framework was the provision of low-income housing. The South African Constitution, which is the ultimate law of the nation, imposes a fundamental duty on the government to guarantee that South African residents have progressive housing. The Republic of South Africa's Constitution, Section 26, guarantees its citizens' right to decent housing.

2.5.2 Moving from Human settlements to housing rights.

The development of South Africa's housing policies and their implementation have been greatly influenced by the architects of the apartheid era (Levenson, 2021). In order to make room for other people of colour, the apartheid government mandated in the 1950s and 60s that black people, who made up 80.2% of the population and lived in metropolitan areas, be forcibly removed from their houses, and relocated to the peripheries of major cities, according to (Bundy, 2014). Housing for the black people in metropolitan areas was marked by mass rehousing, forcible deportation, and home demolition. According to Bundy (2014) South African cities have a lot of historical baggage. Most black people were impoverished because they could not obtain credit and lacked the funds necessary to own homes. Nonetheless, in the 1980s, a small percentage of black government employees such as teachers, police officers, and nurses were able to obtain financing from the private sector to buy homes.

Levenson (2021) states that understanding South Africa's housing regulations requires an awareness of political and historical context. In modern South Africa, the housing policy framework has been shaped by two other important factors: First, the Group Areas Act of the 1950s, and second, the White paper on housing, which brought about a drastic change in local government and policy structures (Goodland, 1997). The Department of Housing handled human settlements in its entirety, which included building dwellings, connecting people to services and employment opportunities, and creating an atmosphere that promotes a high standard of living. Levenson (2021) emphasises that a change was made clear in 2004 with the launch of the comprehensive plan for sustainable human settlements and the rebranding of the Department of Housing (DOH) to the Department of Human Settlements. The goal was to replace the limited framework with a more comprehensive one that required practical and political adaptations. Building connected neighbourhoods and communities rather than houses needed housing policies to go beyond shelter considerations in order to overcome the physical and economic fragmentation of South Africa's cities (Joseph & Karuri-Sebina, 2014).

Tissington (2010) states that the goal of the Department of Human Settlements was to guarantee the establishment of sustainable human settlements and an enhancement of the

standard of living for every person. Its objectives are to plan, fund, advocate for, inform, and oversee the execution of housing and sanitation initiatives (Department of Human Settlements, 2014). Bundy (2014) asserts that even after decades of training black people's expectations of human settlements years after independence have not changed, at the core township settlements still exists. The purpose of dorm settlements was not to foster social imagination. Levenson (2021) says that the post-apartheid housing supply has not resulted in daring design that offers sustainable livelihoods. Instead, there has been no increase in social imagination despite the statistically successful provision of housing.

One of the most crucial aspects of home quality and the primary tenet of house design should be sustainability (Morgan & Talbot, 2001). The quality of life can be enhanced by sustainable physical design (Hasic, 2001). According to Bramely and Power (2009), social fairness, social inclusion, and social capital are related to the idea of socially sustainable urban development. Therefore, housing efforts must be technically practical, socially acceptable, economically viable, and ecologically friendly in order to build sustainable housing (Choguill, 2004). Over the past few decades, developing countries have focused on sustainable housing, but creating projects and regulations that incorporate all aspects of social and human sustainability remains extremely difficult (Choguill 2007). Housing policy and program focus in South Africa underwent two significant changes: first, it shifted from providing only shelter to creating liveable and sustainable settlements and communities; second, it changed from emphasising the quantity of units delivered to the quality of the new housing stock and surroundings (Mthembi-Mahanyele, 2002).

The South African government's responsibility for human settlements is outlined in terms of Section 26 of the Constitution under Chapter 2, the Bill of Rights. The constitution spells out that "everyone has the right to access adequate housing and that the state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right" (Republic of South Africa, 1996: section 26). Various cases have clearly revealed the Constitutional Courts' thinking regarding the right to housing. An example is in the court case of the Government of the RSA versus Grootboom (Dugard, Clark, Tissington & Wilson, 2016). The Grootboom case has become a mark of socio-economic rights cases and the first critical case which was taken to the Constitutional Court in terms of section 26 of the constitution. The case started when close to 900 people, including the case's main applicant, Irene Grootboom, were forcibly removed from a piece of land after the court set out

to decide the state's commitments as far as the right to housing is concerned in line with Section 26 of the constitution.

In passing judgment, reference was made to international laws in interpreting Section 26 of the Constitution (Government of the Republic of South Africa vs. Grootboom, 2001). Tissington (2011) states, “the court found that the state had no direct obligation to provide a specific set of goods on demand to inadequately housed individuals. Rather, the state’s positive obligation under section 26 of the Constitution was to adopt and implement a reasonable policy, within its available resources, which would ensure access to adequate housing over time” (p. 16). The Grootboom judgment had the Constitutional Court being tested regarding the justiciability of socio-economic rights enforcement. The right to housing is a second generational right sometimes referred to as “red” rights (Tissington, 2011). The Grootboom case is praised as one of the court cases that has strengthened the right to housing and promoted human rights for South Africa's impoverished urban households (Tissington, 2011).

The realisation of the right to affordable housing for all is a requirement for sustainable human development for all (UN Habitat, 2017). International agreements that backup a rights-based approach (RBA) to housing are unpacked as follows.

- Habitat 1 United Nations Vancouver Declarations on Human Settlements 1976 - Endorsed Human Settlements in the context of settlement planning, infrastructure, land services, public participation, and institutional management.
- International Covenant on Economic, Social and Cultural Rights, 1966 - Signed by South Africa in 1994 and ratified in January 2015, Article 11 Recognises the right to adequate housing by everyone.
- Habitat II United Nations Conference on Human Settlements Istanbul, Declarations, 1996- Endorsed to “ensuring adequate shelter for all and making human settlements safer, healthier and more liveable, equitable, sustainable and productive.” (Department of Human Settlements, 2019).
- United Nations Millennium Development Goals, 2000 - Committed to the prioritisation of adequate and affordable housing, including upgrading slums (Department of Human Settlements, 2019).

Lurie et al (2003) state that during the apartheid era, land allocation and access to housing were based on racial segregation in South Africa. People of colour were permitted to settle, and live in areas designated for their racial category, and the government decided if they were qualified.

The legacy of the apartheid system resulted in many black people failing to access decent housing, and this caused the proliferation of informal settlements on private land (Lurie et al 2003). The apartheid regime often mercilessly moved and relocated millions of black majorities to poor underdeveloped areas to secure productive and large tracts of land. Wickeri (2004) states that the end of minority rule and the holding of the 1994 first democratic elections signalled an end to segregation by law, which saw the new government pledging to deliver housing for all. Despite these promises, millions of South Africans keep confronting various challenges in accessing housing such as slow delivery process, resulting in the continual expansion of informal settlements (Mhlongo, Gumbo & Musonda, 2022). It is critical to comprehend the White Paper on Housing in order to grasp all aspects of the low-cost housing delivery tenets.

2.5.3 The White Paper on Housing (1994)

The white paper on housing in South Africa is a policy that laid the groundwork for the provision of housing (Republic of South Africa, 1994). The aim of the policy was to focus on the crucial needs of the housing sector. According to Tissington (2011) the main objective of the White Paper was to increase the monetary distribution towards housing budget allocation to develop settlements with essential infrastructure and services for households. The white paper also gives an outline of what all South Africans can have, that is, a permanent residential structure and security of tenure, water, ablution facilities, and electricity supply to each household. Huchzermeyer (2002) concludes that the “overall approach of the White Paper did not explicitly address participative measures in housing provision, it focused on housing delivery as a product after revised and expanded to addressing issues like poverty” (pp. 303-310). The housing Act of 1997 also clearly states the roles that the national, provincial, and local housing departments will play in coordinating housing provision.

2.5.4 People’s Housing Process (1998)

People’s Housing Process (PHP) was established in 1998 as an approach to include the beneficiaries of housing projects. The PHP was intended for recipients who already meet the required criteria to access the housing subsidy scheme. The Department of Housing, (2004) state that the PHP intends “...to support communities in need of housing by assisting them in accessing land, services, and technical assistance” (p. 20). Carey, (2009), “states that PHP was interpreted differently by various groups, hence, for some, it ...became a generic term to describe the ongoing processes of self-provision” (p. 1). For others, it was taking matters into their own hands that is making decision regarding the order and management of the settlement.

For non-governmental organisations (NGOs) it was building citizen participation, active partnerships, and empowering the citizens with skills (Carey, 2009). This showed how individuals had different views on the PHP, that seemed to call on communities to take ownership of their housing needs. Mani (2009), "...notes that the PHP approach did not necessarily involve communities in the housing process, but rather focused on the size and quality and not the process" (p. 25).

2.5.5 Reconstruction and Development Programme (1994)

The ANC's democratically elected leadership was tasked with the enormous responsibility of giving South Africa's impoverished common people access to affordable housing. Following this, the newly elected ANC-led government created the RDP in 1994 with the main goal of implementing economic change and dismantling the remnants of the apartheid administration, which saw housing as a tactic to maintain racial discrimination (Moroke, 2009). The provision of adequate housing for victims of the apartheid was the RDP's primary goal (Charlton & Kihato, 2006). Charlton (2013) states that the RDP housing program's aims were to improve the population's physical, economic, and social position by providing shelter and addressing poverty.

In terms of majority housing access, the apartheid regime left a terrible legacy, to which the RDP was a direct response. The apartheid regime in South Africa left behind a deeply entrenched and unequal housing legacy that continues to shape the country's urban landscape today. Under apartheid, residential areas were strictly segregated by race through legislation such as the Group Areas Act, which forcibly removed millions of Black South Africans from their homes and relocated them to the peripheries of cities in underdeveloped townships with inadequate infrastructure (Charlton & Kihato, 2006). The program's primary goal was to provide low-income housing so that the majority of the impoverished urban population could live in decent housing (Ajayi, 2012). Nevertheless, South Africa's low-income housing situation did not significantly improve as a result of the RDP. This is corroborated by the fact that there are currently more informal settlements in South Africa's periphery, as evidenced by an increasing number of shacks in Kwa-Nobuhle.

Moreover, there have been ongoing protests in urban townships, such as the Kwa-Nobuhle community, demanding the provision of low-income housing, and basic services indicating that the RDP was insufficient to meet the demand for affordable housing. The researcher was motivated by this circumstance to determine the relationship between rights, livelihoods, and low-income housing in Kwa-Nobuhle. According to Ajayi (2012), the inadequate and

inefficient execution of the RDP in South Africa can be linked to the absence of explicit strategies outlining the various low-income housing stakeholder's expected collaboration for the purpose of ensuring the efficient and effective distribution of low-income housing. The inadequate and inefficient execution of the (RDP) in South Africa can, in part, be attributed to the lack of clear and explicit strategies for addressing the diverse needs within the low-income housing sector. While the RDP was ambitious in its goal to provide housing for the historically marginalised, its implementation was often characterised by a one-size-fits-all approach that failed to account for the socio-economic diversity among low-income households. The Breaking New Grounds policy is another government housing provision policy that is discussed in the section that follows.

2.5.6 Breaking New Ground (2004)

Breaking New Ground (BNG) is a comprehensive development plan for the construction of sustainable human settlements in South Africa that was developed in 2004. By creating long-term human settlements and high-quality homes for individuals from all walks of life, BNG aims to create a more integrated society (Department of Housing, 2004). After a decade of independence, the BNG represented a major policy change from one of neglect and conflict to one of integrated human settlement and holistic development. Unlike the earlier focus of the RDP, which prioritised the mass delivery of standardised housing units, BNG recognised that housing is not just about shelter, but about creating sustainable human settlements. Tissington (2011) indicates that this method of delivery had to switch from a supply-driven to a demand-driven approach, governed by the requirements and wants of the beneficiaries. The policy sets the country on the path of working towards the elimination of all informal settlements and shack housing with new adequate subsidies or rental housing (Department of Housing, 2004).

Regarding the distribution of low-income housing, the government has achieved considerable strides since the BNG policy was formulated and put into effect in 2004 (DHS, 2019). Nevertheless, the majority of poor people in South Africa continue to live in informal settlements that squalid, with no running water and sanitation suggesting that low-income housing remains a significant challenge in the country even after the BNG policy was put into place in 2004. The challenge of low-income housing in South Africa has been vented through protests that have led to people destroying public buildings in outlying urban areas like the Kwa-Nobuhle community. In light of the aforementioned, this study explores the relationship between rights, livelihoods, and low-income housing, in Kwa-Nobuhle.

While legislative frameworks in South Africa and elsewhere provide for the right to adequate housing, they often fail to explicitly link housing policy to the right to a livelihood. This disconnection becomes especially problematic for low-income households, for whom housing is not just about shelter but also about proximity to economic opportunities. Many housing developments, including those under the RDP and even Breaking New Ground (BNG), have been located on the peripheries of cities, far from job markets, transport nodes, and economic infrastructure. As a result, beneficiaries of these housing programmes may find themselves in secure dwellings but economically isolated, unable to sustain a livelihood due to high transport costs and limited access to income-generating activities. A rights-based approach to housing should therefore integrate the right to work and support livelihoods as a core component of urban and housing policy. This means designing housing solutions that are not only physically adequate but also socially and economically inclusive, enabling residents to participate in the urban economy and improve their quality of life. Legislative frameworks need to evolve to reflect this holistic understanding of human rights where housing and livelihoods are mutually reinforcing, not mutually exclusive (Huchzermeyer, 2011).

2.6 IMPACT OF LOW-INCOME HOUSING ON HOUSEHOLDS SOUTH AFRICA

The literature examined in this section shows several studies and evaluations of various human settlement programs have been conducted, ranging from examining the effectiveness, implementation, to impact of various programs and initiatives. Absence of a methodical approach to the programs, unavailability of land and rezoning issues, lack of administrative capacity, inability to spend the allocated funds, institutional ineffectiveness challenges with municipal accreditation, and insufficient collaborations with the private sector were the major implementational challenges that slowed progress (Marutlulle, 2021). Upgrading Informal Settlements Program (UISP), Integrated Residential Development Programme (IRDP), Finance Linked Individual Subsidy Programme (FLISP), and the Social and Rental Housing Program are four housing programs that facilitate the delivery of adequate housing.

Huchzermeyer (2002) has previously studied Kwa-Nobuhle in late 1998 as part of a larger study on informal settlements. Kwa-Nobuhle settlements have their origin in the informal occupation of unused land in established townships. The government's national housing initiative in some instances converts informal land occupations in South African urban areas into permanent homes. In some cases, the government relocates people to a different area

altogether, just like the Kwa-Nobuhle, other examples include the relocation of residents from Joe Slovo to Temporary Relocation Areas under the N2 Gateway Project, and from inner-city areas to Wolwerivier on Cape Town's periphery. In these areas, organised settlement communities have posed a challenge to the traditional development process by refusing to relocate, influencing the character of government engagement.

DHS (2016) through its Department of Monitoring and Evaluation, conducted a baseline assessment in preparation for future impact evaluations of informal settlements that are being upgraded. The study's goal was to gather the information that the Department of Human Settlements may utilise the following issues: Strengthen the program's implementation and performance. The study's main findings revealed that, despite recipients claiming to have certain kinds of tenure, the vast majority (58.9%) lacked documentation to show their right to occupy their properties, indicating a backlog in title deeds. Individuals did not receive title deeds to their portions of property if traditional authority possessed the land. In terms of funding, the vast majority (68.9%) said they would not borrow money to upgrade their homes. The majority of respondents were dissatisfied with service delivery, particularly water supply, housing, employment possibilities, and sanitation services, according to the research. These UISP findings are of great significance to this study since they point to the current situation of informal settlements.

The study struggled with the notion that, while the UISP's aims are acceptable, more precision in outlining the program's impact is required. The institutional framework, as well as the duties and responsibilities of the implementing stakeholders of the UISP, have been identified at a higher level. It should be noted that, while the UISP's activities are well defined, the program design could be improved by clearly stating the program's ultimate goal and broadening the range of stakeholders who should be involved in its implementation, including other government departments, non-governmental organisations, and grassroots organisations (DHS 2021).

DHS (2016b) conducted second research to assess four IRDP projects: Cosmo City (in the City of Johannesburg), Zanemvula (in the Nelson Mandela Metro), Pennyville (in the City of Johannesburg), and Olievenhoutbosch (in City of Tswane). The assessment's goal was to draw lessons for the IRDP program, with a particular focus on project design and implementation. The main findings were that projects with a turnkey contract strategy, wherein the project's implementation was contracted out to a private developer, had a higher rate of success, and

projects with restricted private sector participation (for example, in Zanemvula) had a lower rate of success. The IRDP program has been noted as being hampered by a lack of government cooperation. Monitoring and evaluation mechanisms were found to be very inadequate or non-existent on all of the projects, according to the report. The appropriate balance of units is also a significant success factor, according to the study. Although some information on contractual arrangements is offered, the study showed that no unique systems or processes had been put in place by national and provincial governments to conduct IRDP projects.

DHS (2016d) conducted another study to examine the impact of the Social Housing Program and evaluate its implementation. Statistical analysis, counterfactual analysis, case study analysis, and questionnaires were all used in the study. As in the previous research, the study's main findings included the fact that most Social Housing projects are built on an ad hoc basis based on land availability, without regard for the possibility of linking them to urban regeneration or other government-driven programs. In terms of economic restructuring, the study discovered no evidence of social housing developments occurring prior to private investments, implying that private sector collaboration and engagement are weak. In terms of social restructuring, the study concluded that the program contributes to social cohesiveness, income, and racial integration to a limited level. Furthermore, the investigation discovered that the Social Housing Regulatory Authority's (SHRA) regulatory monitoring and incompetence are causing program implementation issues.

The Department of Human Settlements (DHS) assessments of various housing programmes, such as the Social Housing Programme (SHP) and the Upgrading of Informal Settlements Programme (UISP), are critical to this research because they provide government-sanctioned, empirical evaluations that reflect not only policy intentions but also the practical realities of implementation across different contexts in South Africa (Turok & Borel-Saladin 2016). These assessments provide a crucial baseline for understanding how housing interventions are created, monitored, and altered over time, making them essential for understanding the relationship between rights, livelihoods, and low-income housing.

A significant barrier is the lack of formal title deeds. Many recipients of Reconstruction and Development Programme (RDP) houses do not possess the legal documentation required to prove ownership, making it impossible for them to use these homes as collateral (Beier, 2023). Without recognised ownership, banks and other lending institutions are unwilling to extend credit. Furthermore, even when homeowners possess title deeds, systemic and institutional

factors persist. Financial institutions are often reluctant to lend to low-income earners due to perceptions of higher risk, particularly where informal employment or limited credit histories are involved (Property Wheel, 2024). This is compounded by affordability constraints many low-income households cannot meet the high interest rates or deposit requirements typically associated with mortgage-backed loans (Limba, 2019).

Legal limitations also play a role. Subsidised housing in South Africa is often subject to resale restrictions, particularly within the first eight years of ownership. These restrictions limit the marketability of the property and, by extension, its usefulness as collateral (Beier, 2023). Additionally, historic inequalities and discriminatory lending practices continue to impact access to credit for Black South Africans in particular, further marginalising those already on the economic periphery (SAIBPP, n.d.).

2.7 INTERNATIONAL COMPARISONS OF LOW-INCOME HOUSING

2.7.1 Introduction

The next section looks at how different countries meet the right to housing by improving informal settlements, providing subsidies, and ensuring the security of tenure. The main focus is to review countries with similar development phases to South Africa, such as Brazil, India, and Kenya. The purpose of the review is to show how other countries tackle the issue of rights, livelihoods and low housing. One of the defining issues for policy formulation has been the realisation of the right to housing. Over the last decade, enabling strategies and policies have been implemented in the nations listed above to address housing difficulties. There has been a renaissance of government-led large-scale housing programs for low-income people in recent years (Sengupta, 2019). Brazil, India, and Kenya each tackle the challenges of rights, livelihoods, and low-income housing with unique solutions inspired by their socio-political situations. These methodologies provide useful insights for comparative studies, particularly in determining how housing policies interact with human rights and economic well-being.

2.7.2 Brazil

Brazil was founded as a Portuguese colony. Brazil was ruled by a harsh dictatorship that obliterated most of the country's institutional progress over the previous decades. The decentralisation process that happened in the 1980s resulted in Brazil's current governance system. The country is organised into 26 states and over 5,000 municipalities and operates as a federal republic. Municipalities are free to create their own constitutions and focus on local interests as long as they do not conflict with the federal constitution's rules on a fundamental

level. Brazilian society is shaped by the country's history as a colony and a slave-owning nation. Access to the city and housing is intimately related to racial and economic inequality (Sengupta, 2019).

Affordable housing emerged as one of the most urgent and challenging urban concerns of the twentieth century. It is inextricably tied to the expanding urbanisation issue that affects almost every country. In Brazil, restrictive rural settlement policies have a relationship with the problem of cheap housing in metropolitan areas. Rural inhabitants have historically been pushed to relocate to cities in pursuit of better prospects due to rural land being distributed unevenly and a lack of viable measures to reward small farmers. This large influx of rural migrants occurred at the same time as the country's experienced industrialisation in the 1970s. To get a sense of the scope of this movement phenomena within Brazil, the country's urban population in cities with 20,000 or more inhabitants expanded from 11 million to 125 million between 1950 and 2000. However, the transformation from a rural to an urban industrialised economy did not result in higher wages or improved social rights for people who moved to the city (Ferreira, Rojas, de Souza Carvalho, Frignani, & Lupo 2020).

During the 1960s and 1970s industrialisation phase, those moving to cities in search of employment were obliged to illegally settle in open slopes and other unsuitable lands. Those illegal settlements quickly developed into shantytowns, or "*favelas*." According to the (UN-Habitat, 2014), urban housing problems in Brazil are tied to underdevelopment, as evidenced by the prevalence of informal settlements and the spatial isolation of low-income residents, despite the socio-economic developments. Housing policies in Brazil have been aimed at bringing the impoverished in cities at the forefront of policy development. The *Minha Casa Minha Vida* ("My House, My Life" in English) is a large-scale public housing program whose main goal is to construct 3.4 million houses as part of a bigger effort to upgrade and develop cities. Brazil has made strides in recognising informal settlements legally and defending the rights of the underprivileged to housing. The current informal settlements policies in Rio de Janeiro recognise *favelas* as part of the city; therefore, the state is responsible for providing infrastructure and basic services (Ren, 2018). The definition of the term itself is thus a fundamental issue in tackling the housing crisis. *Favelas*, for example, are only considered uninhabitable if they have a minimum density of '51 units within a restricted space', have no access to sanitation or sewage facilities, and the residents have neither legal title nor formal lease agreements to the land (Ferreira, et. al 2020).

Individual families are affected by the housing crisis, which is not confined to a scarcity of housing units. It is also about a lack of access to the city to the rights that come with living in a well-built building with secure tenure and access to infrastructure, transit, and other basic services. People in *favelas*, unlawfully rented or partitioned properties, and other areas of the city are automatically excluded (Budds, Teixeira 2005).

Minha Casa, Minha Vida (My House, My Life) is Brazil's flagship initiative aimed at providing low-income families with affordable housing. The program provides subsidies and low-interest loans, with eligibility dependent on income bracket. For example, depending on income and property location, households earning up to R\$2,350 a month may be eligible for subsidies of up to R\$45,000. The initiative also prioritizes job development by awarding construction contracts across the country (Budds, Teixeira 2005). Furthermore, the Cheque Reforma initiative offers low-income households up to R\$5,000 to renovate their existing homes, addressing concerns such as poor sanitation and structural defects. This method acknowledges the relationship between home quality and occupants' health and productivity.

2.7.3 India

India is Asia's third-largest developing economy, with a population of 1.4 billion people in 2021. For the first time in Indian history, the urban population expanded faster than the rural population between 2001 and 2011. The fact that about 2,500 entities that were classified as villages in 2001 were reclassified as towns in 2011 is one factor contributing to this change in population dynamics. Another important factor in population change is considered to be rapid urbanisation. Government programs in India have mostly focused on ownership of housing to alleviate the problem of housing for the urban poor (Gupta & Gupta, 2017). However, it should be highlighted that providing accommodation to everyone on a first-come, first-served basis is challenging and may not be possible. The fact that a big percentage of households are crammed suggests that a significant portion of the population finds quality and decent housing costly and unaffordable (Ministry of Housing and Urban Poverty Alleviation, 2015).

The main driver of urbanisation is migration. The lure of cities for their employment prospects, better standard of living, better educational facilities, infrastructure, need for status, etc., all contribute to the influx of inhabitants towards urban regions. People believe they can live comfortably in cities because of advances in sophisticated technology, as well as improved infrastructure, communication, and medical services. Several initiatives implemented by the federal government have aided in the provision of affordable housing for low-income people.

Many projects have been created by the Indian government to help address the housing supply and demand gap in the low-income group. As a result, in 2004, the Indian government established the Ministry of Housing and Urban Poverty Alleviation 2015. Various programs, such as the *Rajiv Awas Yojana* (RAY) and *Pradhan Mantri Awas Yojana* (PMAY), have been launched by this ministry. Initiatives to intervene in slums and the provision of dwellings in all liveable slums are the goals of the *Rajiv Awas Yojana* (RAY). Slum inhabitants are rehabilitated elsewhere (marked unsustainable), and the homeless and pavement dwellers are integrated into nearby slums or transferred when in-situ development is not practical or possible (Sarkar, Dhavalikar, Agrawal, & Morris, 2016). *The Pradhan Mantri Awas Yojana* (PMAY) program aims to create 20 million new homes by 2022 and rid India of slums.

India's Pradhan Mantri Awas Yojana (PMAY) has both urban (PMAY-U) and rural (PMAY-G) components, with the goal of ensuring "Housing for All." The program offers financial aid for home building and improvement, with subsidies based on income level. Notably, PMAY connects housing with vital utilities such as sewage, electricity, and LPG connections, hence improving overall living conditions. Beyond government initiatives, grassroots groups such as Ghar Bachao Ghar Banao Andolan (Save Homes, Make Homes Movement) promote slum residents' housing rights. This movement promotes community participation in housing decisions and opposes forceful evictions, emphasising the value of secure tenure for livelihoods.

2.7.4 Kenya

Van Noppen (2012) posits that urban populations are growing far more quickly than can be accommodated and maintained, resulting in huge demand for services and infrastructure. This leaves the bulk of citizens in many emerging market cities with few options other than to live in slums. Many of the other social challenges are rooted in housing. People living in places with poor shelter have limited access to sanitary facilities, unstable and dangerous energy sources, an increased risk of sickness, and a lack of financial security; Kenya is no different. Kieti (2020) states that Nairobi is home to 22% of Kenyans, and the urban population is expanding at a rate of 4.2 percent each year. Lower-income residents are pushed into the slums and away from the official housing market due to a mismatch in housing supply and demand.

Kenya, like many other African developing countries, has faced acute housing shortages and terrible housing conditions over the years. Housing demand in metropolitan regions has been stretched due to high rural-to-urban migration rates, high land and building material costs, and limited and expensive housing finance. Housing prices and rentals are exorbitant, posing

affordability issues for Kenyan urban people. The low-income levels of households have increased affordability issues. Faced with the reality of the housing crisis, Kenya took steps to boost the availability of affordable housing for its residents Kieti (2020).

The Affordable Housing Programme (AHP) was proposed by Kenya's government in 2017 as one of its four major pillars for long-term economic development. Security of food and nutrition, manufacturing, and universal access to healthcare are the other pillars of the big four initiatives. With prices ranging from Kshs. 600,000 to Kshs. 3 million, the AHP guarantees the government to provide 500,000 housing units for low- and middle-income people by 2022. The AHPs' main aim is to take advantage of all the opportunities that exist for affordable housing in the country and to overcome the limitations and difficulties that stand in the way of everyone having quality and adequate housing (Kieti, 2020).

Brazil, India, and Kenya each take unique but instructive approaches to the nexus of rights, livelihoods, and low-income housing. India's housing efforts are heavily supported by rights-based frameworks and community-led movements that prioritize tenure security and equitable development. Brazil integrates livelihoods into housing through large-scale subsidy programs such as Minha Casa, Minha Vida, which also boosts construction jobs. Kenya, which is dealing with climate-related housing vulnerabilities, is experimenting with economic instruments such as Universal Basic Income to help homes and livelihoods, though rights protection in disaster response remains a worry. These stories demonstrate the need of combining housing solutions with economic empowerment and participatory governance to ensure long-term success.

2.8 KEY TERMS

2.8.1 Livelihoods

Chambers and Conway (1992), define a "livelihood as comprising the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future while not undermining the natural resource base" (p. 7). Livelihoods may be the assets that people rely on to earn a decent living, the environment in which the livelihood is created, and those features and components that make livelihood progress or regress when shocks and stresses of life happen.

2.8.2 Rights

Human rights are privileges that each person is entitled to by virtue of his or her humanity. Human rights are rights inherent to all human beings; it is a claim that we are justified in the

making and pertain to all aspects of life. UN-Habitat (2014), states that the “characteristics of the right to adequate housing are clarified mainly in the United Nations Committee on Economic, Social and Cultural Rights No. 4 1991” (p. 3). According to UN-Habitat and the UN Committee on Economic, Social, and Cultural Rights, decent housing entails more than just a physical shelter; it also comprises other key features. These include legal security of tenure to protect against forced evictions; availability of basic services such as water, sanitation, and energy; affordability so that housing costs do not compromise access to other basic needs; habitability in terms of space, safety, and protection from environmental hazards; accessibility for marginalised groups; suitable location with access to employment, education, and health services; and cultural adequacy, ensuring housing respect (UN-Habitat 2014).

2.8.3 Low-income housing

UN-Habitat (2011) defines affordable housing as housing which is adequate in quality and location and does not cost so much that it prohibits its occupants from meeting other basic living costs or threatens their enjoyment of basic human rights. The South African government introduced the RDP programme partly, to build subsidised housing primarily for the black population (Sobantu, Zulu, & Maphosa., 2019). In this study, low-income housing is housing the government provides for South Africans with a combined household income of R3500 or less per month. It is not just the construction of new homes but also the rehabilitation of existing structures such as informal settlements. Sobantu et al. (2019) assert that the government promises everyone housing that is adequate; this is, however, subject to the availability of funds. In this study, low-income housing refers to housing that is given freely to the people residing in Kwa-Nobuhle Kariega.

2.9 CONCLUSION

The theoretical framework for the right to housing was discussed in the second chapter. International agreements that backup the rights-based approach (RBA) to housing are highlighted. The RSA’s legislative and policy frameworks for human settlement delivery are defined. Brazil, India, and Kenya are the countries that are at similar phases of development to South Africa, their housing programs are also briefly outlined in this chapter. Housing programs that facilitate the delivery of adequate housing are unpacked. The Cosmo City (in the City of Johannesburg), Zanemvula (in the Nelson Mandela Metro), Pennyville (in the City of Johannesburg), and Olievenhoutbosch (in the City of Tswane) IRDP initiatives are discussed,

as well as the lessons learnt from them. The research methodology is explained in the upcoming chapter.

CHAPTER 3 METHODOLOGY

3.1 INTRODUCTION

A research methodology is a way in which the researcher tries to investigate a research problem. Abu-Dalbouh (2013) defined a research methodology as procedures, ways, methods, and techniques that are employed to capture and gather all the required information for the purpose of the research issue. Research methods include a methodological process of analysis that is used to learn and understand our social world (Saylor Academy, 2012). Research methodology illuminates strategies and techniques used in the study in its quest to answer the research questions.

Saunders, Lewis, and Thornhill, (2009) proposed a research onion that shows the different techniques and procedures available for use when conducting research. Figure 1 below shows that the research onion specifies the various aspects of research: philosophy, time horizon strategies and the techniques and procedures used to collect and analyse data (Saunders et al., 2009).

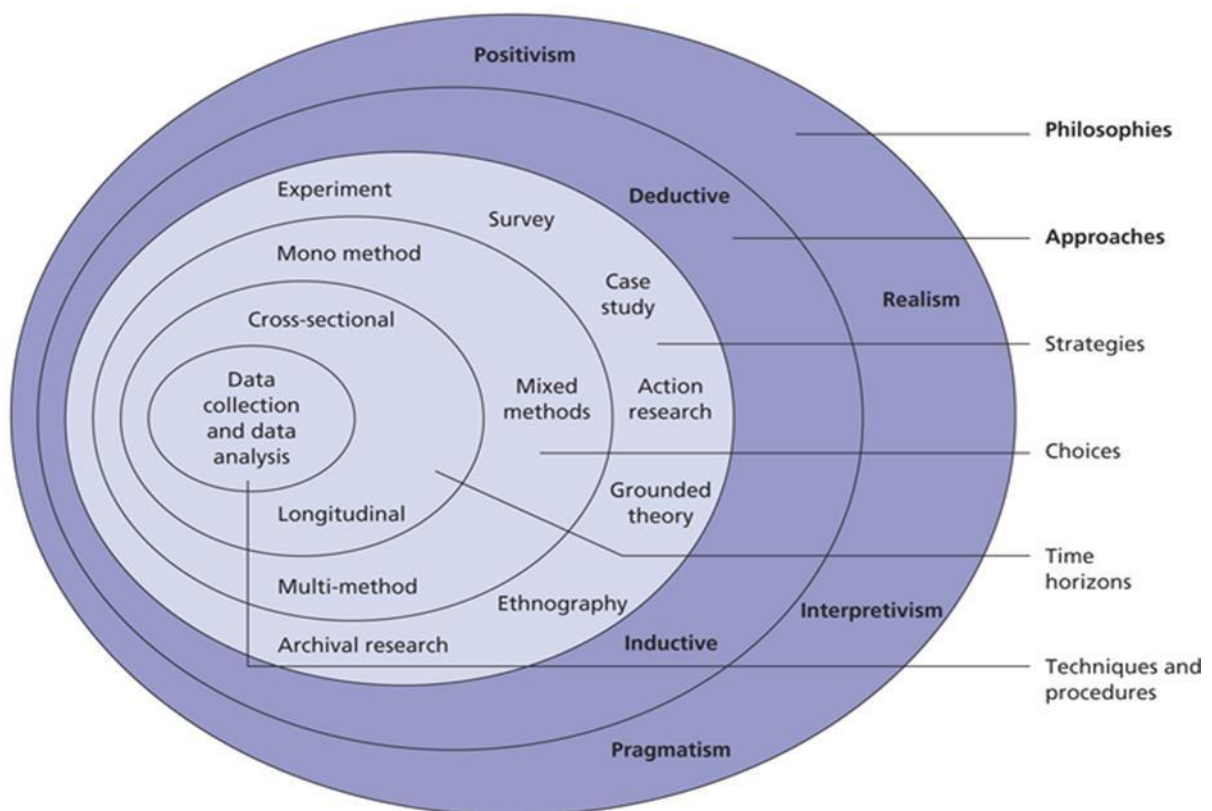


Figure 1: Research Onion (Saunders et al. 2009)

3.2 PARADIGM

Betram and Christiansen (2020) posit that “a research paradigm represents a particular worldview that informs what is acceptable to research and how it should be done” (p. 24). Saunders et al. (2009) define a paradigm as “a way of examining social phenomena from which particular understandings of these phenomena can be gained, and explanations attempted” (p. 118). A research paradigm is a cluster of beliefs that influence what can be observed in the study and, at the same time, how data can be generated and how the results of the study are interpreted. By working within a certain paradigm, a researcher determines certain choices and ways of studying phenomena relevant to their field (Bryman, 2012). The critical realism paradigm was used in this study.

3.3 CRITICAL REALISM

The philosophical approach known as “critical realism” is linked to Roy Bhaskar (1975, 1979, 1994,) who fused critical naturalism, a philosophy of social science, with transcendental realism, a philosophy of science. According to him, the world, which includes the social realm, is an open, layered system of emergent beings (O’Mahoney, 2016). It is predicated on a multi-layered reality in which generative mechanisms underlie events. These mechanisms may function in concert, remain inactive, or go undetected, and as a result, in order to fully comprehend or explain the world around us, scholars must go beyond empirical phenomena. According to critical realism, reality is more complex than experience alone and has depth. Bhaskar (1978), cited in Clegg, (2016), makes a distinction between the actual, real, and empirical. When conducting social research, we are interested in these mechanisms - the complex, unpredictable, and often unintended results of social structures, policies, and human behaviour and in comprehending what leads to the “messy outcomes” at the level of first-hand experiences in the empirical world. The real is made up of events, experiences, and processes.

According to critical realism, the world exists regardless of our comprehension of it or our capacity to identify occurrences. According to this viewpoint, the assumption that events are causal when they are frequently linked together is rejected (Martin, 2009). According to Bhaskar (1998) in Fleetwood (2014), the generative mechanisms indecent from the events they produce and their persistence even in the absence of action are what determine causality. While acknowledging causation, a critical realist ontology does not limit it to empirical regularities (Martin, 2009).

The main reason for using a critical-realist paradigm for this study is because it defines reality as that which may be experienced, independent of how well-known or understood the external realities may be (Houston, 2022). Therefore, a beneficiary of low-income housing may have reactions which could be measured or observed even if they don't fully comprehend or understand the exterior facts. In light of the study's research concerns, a paradigm that encompasses the various facets and levels of the intricate relationships between low-income housing, livelihoods, and human rights is required. Critical realism is defined by Bhaskar (1975), in Patomäki, (2006) as a paradigm in which the world is made up of underlying structures, powers, and tendencies that exist whether or not they are recognised or detected through experience and/or discourse, in addition to events, states of affairs, experiences, impressions, and discourses. This underlying reality offers the circumstances for actual happenings and perceived/experienced phenomena, according to critical realists.

A critical-realist paradigm is suited for development studies, such as the current study, that value both quantitative and qualitative research procedures and support a range of research methods. Research can now reach areas that were unreachable with old methodologies because of the encompassing ontology of critical realism, which bridges the divide between quantitative and qualitative research approaches (Clegg, 2016). The intricacy of the phenomena under study led to the adoption of a critical-realist ontology in the current study.

Moghadam-Saman (2019) states that critical realism sees structure and agency as real, emergent layers of social reality that interact over time. In the context of critical realism, the relationship between structure and agency is a key focus. Critical realism holds that structure precedes human agency in providing the material causes that shape human action (Elder- Vass, 2010). This perspective emphasises the influence of social structures on human agency, highlighting the significance of the broader social, economic, and cultural contexts in shaping individual actions and choices. Furthermore, within critical realism, the interplay between structure and agency is seen as crucial in understanding social phenomena. Kaidesoja (2009) contends that this approach acknowledges the enduring nature of social structures while also recognising the capacity of individuals to act autonomously and make their own decisions. A concept within critical realism: analytical dualism, also contributes to understanding the dynamic relationship between structure and agency. Critical realists argue that structure and agency are mutually constituted, but in explanatory accounts there are different levels of emphasis on the role of agents' vs structures (McAnulla, 2002).

3.4 RESEARCH STRATEGY

This study was anchored on a case study with an ethnographic approach. McCombes (2019) defines a case study as a “detailed study of a specific subject, such as a person, group, place, event, organisation, or phenomenon.” (p. unpagged). Yin (2009) states that a “case study is used when a “how” or “why” question is being asked about a current set of events of which the researcher has little or no control, and the boundaries between phenomenon and context are not clearly evident” (p. 10). Beverland and Lindgreen (2010) define a case study as an “exploration of a bounded system or case (or multiple cases) over time through detailed, in-depth data collection involving multiple sources of information-rich in context” (p. 57). Betram and Christiansen (2020) postulate that “case studies are a style of research..... that often combines both quantitative and qualitative data” (p. 49). The adoption of a certain research design usually informs methods to be used. This study utilised both qualitative methods and quantitative methods (Hollweck, 2015; Yin, 2014).

Ethnography is a “qualitative methodology that lends itself to the study of the beliefs, social interactions, and behaviours of small societies, involving participation and observations over a period of time, and the interpretation of the data collected” (Naidoo, 2012, p. 1). The ethnographic case study looks for patterns describes local relationships (formal or informal) and meanings while trying to figure out the whole group environment and all social relationships. Ethnographic research calls for field observations of the phenomenon under investigation. Aspers and Corte (2019) note that this research approach enables the researcher to be inside the culture for enough time to observe it while, at the same time, being outside enough to document it objectively. To comprehend people's lived experiences, the researcher immersed herself in the community by gaining trust, engaging in participant observation, and conducting informal and formal visits. Furthermore, the researcher attended community events, and engaged in regular activities while keeping careful field notes.

Ethnography is appropriate in “acquiring experiences about a specific setting and better understanding and interpreting it from the viewpoint(s) of those involved” (Saunders et al., 2009). Ethnographic research gives the ability to gather in-depth information about a target group. In addition, this methodology utilises a combination of observations, interviews, and surveys and many more. In so doing, the approach promotes the triangulation of findings. This approach was crucial for this study because it enabled the researcher to explore the relationship between low-income housing and livelihood security. Assessing how low-income housing had

impacted the livelihoods of beneficiaries necessitated the researcher to observe the lives of the individuals under study.

The process of conducting an ethnographic study entail utilising comprehensive field-research observation techniques. A critical realist ethnography, according to Watson, (2011) aims to present a well-founded and contextualised explanation of how the social world works. The research process commences with the subject's own accounts and does not conclude with them. In addition to describing events, a critical realism ethnography would seek to explain them by pointing out how structural causes affect human action. Its specific goal would be to clarify the particular, contingent process by which a particular combination of causal abilities has developed and become active.

For the purposes of this study, the researcher utilised qualitative and quantitative approaches to come up with factual findings. This provided the researcher the ability to statistically analyse the data whilst also collecting qualitative data from survey respondents. A qualitative method is defined as “a form of interpretive inquiry in which researchers make an interpretation of what they see, hear and understand” (Cresswell, 2009, p. 176). The advantage of this method is that it enables more complex aspects of a population's experience to be studied (Hennink et al. 2011). Therefore, under this study, qualitative research led to a better comprehension of the research problem, collective experiences, predicaments, and encounters of the recipients of the low-income housing program.

Apuke (2017), states that the “quantitative research method deals with quantifying and analysing variables in order to get results” (p. 41). Interviews were utilised in this study to solicit data on how low-income housing improved or did not improve the livelihoods of beneficiaries. The survey also provided complementary socio-economic data such as livelihood pursuits and socio-economic status. The study also shed light on the strategies that beneficiaries employ to access their right to housing. Extensive consultative meetings with local authorities were done before the commencing of the study. The feasibility of the entire study was ensured by conducting a pilot study.

3.5 RESEARCH DESIGN

Given that critical realism's ontology permits the use of both quantitative and qualitative approaches, the mixed-method approach is an appropriate methodological strategy for this study. The mixed methods approach combines both “qualitative and quantitative research data,

techniques and methods within a single research framework” (Kabir, 2016, p. 203). The purpose of mixed research methods is to harness the qualities of both approaches in one research project rather than replace either of the established paradigms (Doyle et al. 2009). Researchers have consolidated “qualitative and quantitative research in extensive areas such as human sciences, social sciences, and information systems” (Heyvaert, Hannes, & Maes, 2013). Mixed methods envelop complex methodologies that combine various techniques to profit from the advantages while minimising the disadvantages of using a single study design. Mixed methods offer a depth of qualitative understanding with the reach of quantitative procedures (Fielding, 2012). According to Kinn and Curzio (2005), numerous researchers have come to the realisation that employing a single-method approach does not allow for appropriate commentary on any research undertaken on complex human rights issues. For the purpose of this study, a mixed-method approach was chosen, and utilising this approach to collect and evaluate data assisted in increasing the legitimacy and dependability of the research, that is, validity and reliability.

3.6 POPULATION

Bertram and Christiansen (2020) state that the “population refers to the total number of people, groups or organisations that could be included in a study” (p. 71). Saunders et al. (2009) define a population as the arrangement or full set of individuals or things from which it is possible to obtain a sample. A population consists of all possible units of analysis (Du Plooy, 2009). “Population refers to the working population from which the sampling frame or list of possible respondents is made” (Griffie, 2012, p. 38). The population in this study were the residents of Kwa-Nobuhle, Kariega, who are the recipients of the low-income housing program.

The study was conducted in Kwa-Nobuhle, a township that is “9km to the south of the industrial town of Kariega in the Eastern Cape” (Huchzermeyer, 2002, p. 69). Huchzermeyer (2002) states that “Kwa-Nobuhle is a black township of Uitenhage (now known as Kariega) established under the apartheid group areas act. Kwa-Nobuhle is geologically detached or isolated from Kariega by the industrial area, a stream, and a hill” (p. 69). It is the biggest and quickest developing township in the Kariega area. KwaNobuhle township was selected for this research study for understanding the relationship between low-income housing, rights, and livelihoods. Its history of forceful removals which was part of the apartheid era spatial planning, rapidly growing informal settlements, and ongoing challenges for adequate housing

and services made it an ideal location for research into these critical socioeconomic concerns.

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3.7 SAMPLE AND SAMPLING METHOD

Convenience sampling is sampling that gathers data from a readily available and accessible population through the non-probability sampling technique (Betram & Christiansen, 2020). The sample is made up of people who are most conveniently accessible to the researcher rather than people who are most representative of the population as a whole. With non-probability sampling, the sample is chosen by the researchers rather than drawn at random, meaning that not every person of the population has the same chance of taking part in the research.

Convenience sampling was employed to choose study participants for this survey. Convenience sampling, according to Golzar, Noor, & Tajik (2022), is the process of including study participants who fit specific practical requirements, such as being easily accessible, living nearby, available at a specific time, or ready to participate. The researcher in this study visited a councillor Kwa-Nobuhle, who arranged a meeting with the ward's residents about 250 people attended and specifically inquired about those who had received and had been waiting for a long time to receive their RDP houses. When the researcher explained the aim of the meeting to the locals, some of them chose not to participate, this could be due to distrust of authorities, concerns over privacy and data misuse, or previous negative experiences with similar initiatives while others stayed to participate in the survey. While convenience sampling is most commonly employed in quantitative research, it can be applied to both qualitative and quantitative studies, for this study it was used to select the survey sample.

Convenience sampling is a rapid and simple technique for gathering data. Since convenience sampling is an easy procedure that requires little work, it is helpful when time is of the essence. In this study, convenience sampling was employed since it has few criteria and enables researchers to quickly obtain huge samples. Costs associated with convenience sampling are low because the researcher doesn't need substantial travel. The researcher who was on a tight budget found this strategy especially helpful because it needed little money and expertise. Convenience sampling is typically conducted on conveniently accessible populations. Because the conclusions of the data cannot be concluded outside of the sample and/or region, convenience sampling may result in bias, also known as selection bias (Nikolopoulou, 2022).

“Purposive sampling means that the researcher makes specific choices about which people, groups, or objects to include in a sample,” according to Betram & Christiansen (2020, p. 73). Purposive sampling, which is commonly employed in qualitative studies, is a sampling approach that permits a researcher to use respondents that have the necessary information with regard to the aims of his or her study, according to (Mugenda & Mugenda, 1999). Purposive sampling was used in this study to choose the in-depth interview sample. After the researcher made an appointment with one council member, the other two were invited. After learning about the many departments engaged in the delivery system of low-income housing through a visit to the Department of Human Settlements, the researcher deliberately selected seven officials who possessed the necessary expertise about low-income housing in Kwa-Nobuhle.

It may also be challenging to persuade the reader that theoretical, analytical, or logical generalisation was reached in research utilising purposive sampling. Nikolopoulou (2022) states that regardless of the kind of purposive sampling employed, researcher bias can be a major risk factor for purposeful samples. When it comes to mitigating potential researcher biases, the argument that a purposeful sample was created based on the researcher’s judgment is not a strong defence, particularly in light of probability sampling procedures that are specifically intended to do so. This subjective, judgmental aspect of purpose sampling, however, only becomes a significant drawback when the judgments are ill-thought out or poorly supported by clear criteria, such as a theoretical framework.

3.8 THE RESEARCH INSTRUMENTS

Kabir (2016) states that “several methods can be employed to collect primary data when conducting mixed-methods research, including observations, interviews, focus group discussions, questionnaires” (p. 203). This approach is suitable because it gives the researcher the ability to collect both numeric data and textual data. Toward the end of the data collection exercise, the researcher would have both quantitative and qualitative data. For this research project, three data-gathering instruments were used, namely a small survey, in-depth interviews, and observations.

3.8.1 In-Depth Interview

According to Betram and Christiansen (2020, p. 96), an interview is a conversation between the researcher and the respondent with the intention of gathering information. An interview is a suitable data collection method when the researcher wants to acquire comprehensive

information and to ask complex and follow-up questions. In-depth interviews are a classical method in qualitative research. Kabir (2016) asserts that an “interview is more of a social encounter, questions flow from the answers of the respondent, as a follow-up to the answer, or to probe further into the answer” (p. 211). In-depth interviews were conducted with the selected informants; in this research, these were ward councillors and the Department of Human Settlement personnel. These informants were selected because of their perceived diverse expertise in the dynamics of low-income housing in the area. A total of 10 interviews were conducted.

The researcher and respondents had to communicate to collect the data from the in-depth interviews. After visiting the Department of Human Settlements and receiving guidance from staff members, the researcher selected seven interview subjects using purposive sampling from each of the departments. A purposive sample of three councillors was drawn from wards with complete RDP houses, incompletely invaded housing sites, and shack settlements in Kwa-Nobuhle. Every interview was conducted in a private, secure, and pleasant setting, preferably the interviewee’s office or any other location that worked for them, thanks to the researcher’s careful planning. In order to guarantee that the interviewees felt at ease in their own environment and that they weren’t intimidated throughout the interviews, this was vital. The researcher assured the interviewees that the information they would be providing would be handled with the highest confidentiality. Furthermore, the researcher acted as a facilitator during the interview, urging the candidates to answer, this was accomplished by taking a detached and non-judgmental approach towards them. By interviewing with officials from several divisions, the research obtains a comprehensive, policy-driven perspective, assisting in connecting on-the-ground realities with institutional decision-making. The interview subjects, date and place of interview are listed in the accompanying Table 2 below.

Table 2: In-depth interview participants

<i>Interview Number</i>	<i>Official/ Department</i>	<i>Date of Interview</i>	<i>Place of Interview</i>
1	Councillor	28/08/22	Council offices KwaNobuhle
2	DHS (Informal housing)	5/08/22	Telephonic
3	DHS (Community Development Facilitation)	12/09/22	Municipal Offices Kariega
4	DHS (Anti-land invasion)	8/09/22	Municipal Offices Kariega
5	DHS (Housing delivery)	8/09/22	Municipal Offices Kariega
6	DHS (Anti-land invasion)	8/09/22	Municipal Offices Kariega

7	DHS (Community Development Facilitation)	12/09/22	Municipal Offices Kariega
8	Councillor	11/09/22	Council offices KwaNobuhle
9	Councillor	11/09/22	Council offices KwaNobuhle
10	DHS (Informal housing)	5/09/22	Municipal Offices Kariega

Source: Researcher's construction 2024

3.8.2 Observations

An observation is a research approach in which a researcher observes the lives, behaviours, and activities of a subject of interest. Erlandson et al. (1993) state that the researcher can use observations to describe contemporary events and situations using the five senses, as well as provide a “written photograph” of the condition under study (p. 79). (Saunders & Lewis 2009) note that observations are utilised with the aim of getting to the base of what is going on in various social environments. The researcher observes first-hand data that she/he can report on things she/he saw, witnessed, and recorded as opposed to opinions and perceptions of others. Observations are a necessary method when the problem concerns human interactions and the phenomenon under study is observable in an everyday life situation or setting.

This is particularly true in this study because the problem under study involves low-income housing and the livelihoods of the residents. The researcher engaged in sustained observations that enabled the researcher to gather information that revealed the relationship between low-income housing and livelihood security. The researcher resides in Kariega, has relations with the residents from Kwa-Nobuhle, and has been observing the Kwa-Nobuhle community since 2018. The researcher was able to recall facts about the observed conditions with the aid of extensive, detailed descriptions found in the field notes that summarised findings. Observations were also utilised to triangulate data, which is the process of comparing the conclusions drawn from one data source to those drawn from another or from a different technique of data collection. Through observation, the researcher discovered issues that participants would have found awkward or offensive to discuss, making it difficult for them to engage in conversation.

Observations were very useful; in that they yielded important insights into the strategies that beneficiaries employed to access their right to housing. The researcher sought to identify patterns, behaviours, and strategies used by the community to exercise its right to housing. Despite the observation method being a desirable technique, it can be potentially intrusive; even if the researcher does not interfere with anything, observations change the dynamics of a

situation. Human associations are intricate and are dependent on connections and past encounters between individuals. Observations may be time-consuming and may be biased as the observer may choose to write down how she/he interprets the interactions, her/his worldview, and expectations (Bertram and Christiansen, 2020).

3.8.3 Surveys

Kabir (2016) states that “surveys provide a means of measuring a population’s characteristics, self-reported and observed behaviour, awareness of programs, attitudes or opinions, and needs” (p. 204). A survey is a quantitative research instrument which consists of a set of questions that is delivered to a sample of respondents. Surveys empower researchers to ask closed-ended questions with a rundown of potential answers. Kabir (2016) states that “surveys can be administered electronically, by telephone, mail or face to face, questions within the survey can be asked in several ways and include closed questions, open-ended and scaled questions, and multiple-choice questions” (p. 245) Respondents find the survey approach easier because they only have to choose from a list of pre-determined answers. Researchers can use the data to generalise because the questions and answers are standardised. Closed-ended questions, however, can be limiting or challenging; a respondent may not see their response in the given choices. A pilot test was conducted on the survey instrument to determine if the survey instrument will capture the right information; errors and anomalies on the questions were adjusted accordingly. To gain a clear image of how the community appears, a sample of one hundred homes was conveniently picked for the survey in the shack settlements and other RDP houses in Kwa-Nobuhle.

The survey served as the initial means of gathering data for this study, and the objectives and literature review served as guidelines for its content. The one hundred respondents who were chosen conveniently, from Kwa-Nobuhle were given the survey. The office of the councillors was consulted for assistance and approval. Before the actual data collection, meetings were held between the researcher and community heads. The survey aimed to gather data about the participants, including their demographics, family history, educational background, and previous experiences with receiving low-income housing.

In this study, a survey was not used to test hypotheses or inferential statistics; it was used to gain a better understanding of the dynamics at play in the Kwa-Nobuhle community at the descriptive level. Furthermore, the survey supplemented information gathered through the in-depth interviews and observations by the researcher. Survey instruments have a low response

rate, are unable to dig deeper into issues, and require that the target group be literate. They also don't allow for any observation (Kabir, 2016, p. 251).

3.9 DATA ANALYSIS

Huberman and Miles (1994, p. 179) define data analysis as “consisting of four activities that are data reduction, data display and conclusion drawing and verification”. Data analysis is a process where one changes information gathered to acquire helpful data and think of an end or conclusion. The data was subjected to statistical and thematic analysis.

Qualitative data obtained from in-depth interviews were analysed using thematic analysis. The qualitative analysis was guided by the evaluation objective, meaning units that emerged from the data were put into groups and patterns; this procedure is based on identifying both similarities and differences, using the values of internal homogeneity and external heterogeneity (Matthews & Ross, 2010). The quantitative data was statistically analysed with the Statistical Package for the Social Sciences (SPSS). The researcher carefully reviewed the themes before coding and creating variables. Finally, data was recorded, and descriptive statistics were used to create summaries. Descriptive statistics converts data into visual representations, such as a table or graph or a single number that summarises the information. Using descriptive statistics is the most basic method of summarising data because it is essential for interpreting the results of large-scale or quantitative research. Descriptive statistics help enable data visualisation. It permits data to be shown in a meaningful and easy-to-understand way, which allows for an easy interpretation of related data sets (Bertram & Christiansen, 2020). The information was linked and analysed, and finally, conclusions were drawn.

3.10 ETHICAL CONSIDERATIONS

This study began by fulfilling the procedural ethics by seeking ethical clearance from the Research and Ethics Committee of the University of Fort Hare. Before the commencement of the study, express permission was sought from the University. A ‘gatekeepers’ letter was obtained from the local council before the data collection was undertaken. The nature of the proposed study is non-maleficence, meaning the research did not harm any respondents. Participation in the research was entirely voluntary, and the participants were free not to answer any question they felt they did not want to answer. The participants were assured of the confidentiality and anonymity of their views.

In this study, the autonomy of all respondents was respected through an informed consent form. In social research, obtaining prior voluntary agreement wherever possible is a critical ethical concern (Creswell, 2009); therefore, the researcher sought consent before engaging with the respondents. A form that explained the purpose of the research study and ensured the participant's secrecy of the data they provided was explained. Additional explanations on how the information will be utilised and their right to terminate or withdraw from participating if they are uncomfortable at any stage of the research were provided.

Furthermore, the principle of beneficence and justice was considered. Beneficence can be defined as an activity that is accomplished to assist others (Betram & Christiansen, 2020). This principle states that research should never be to discover data to the detriment of others. In this research, findings will be forwarded to the policymakers and leaders in order to lead to a positive change. This principle of justice deals with the concept of fairness. The principle of justice indicates that questions being posed in preliminaries ought to be pertinent or relevant to the communities taking part in the study. Furthermore, the researcher may not make up data; all factors outside the study that contribute to the results must be pointed out.

If the researcher decides to change their data-gathering methods (for example, to electronic interviews), they must do so in a scientifically sound manner. In the case of probable adjustments to data-gathering procedures, the researcher must confer with the supervisor. When working with humans, strict safety and protocol rules must be followed. If the researcher and/or participant are both sick, the researcher may not proceed with the planned contact data collecting visit or meeting. Before the visit, a telephonic pre-screening was conducted, as well as a log of individuals who participated in face-to-face data collection activities.

3.11 LIMITATIONS

The researcher encountered a few difficulties while collecting data for this study. It was difficult to collect data because of the Coronavirus pandemic and local demonstrations against service delivery in Kwa-Nobuhle. Some survey participants were hesitant to respond to every question. The study's findings might not apply to other populations because various populations may have different socio-economic environments. Although the researcher did not regard the interview questions as sensitive, several important informants chose not to answer some questions during the interviews, key informants declined to answer interview questions for various reasons such as, fear of repercussions, a lack of knowledge, a lack of trust, political sensitivity, or cultural differences. Some may be concerned about, political retribution, or

losing benefits, while others distrust outsiders or believe research will not result in meaningful change. . Key informants may have withheld important information or provided incorrect information. Only South African citizens were interviewed in Kwa-Nobuhle because the study required beneficiaries and those on the waiting list for low-income housing. However, the study was sufficiently enhanced by the information that was obtained.

3.12 CONCLUSION

The research paradigm was unpacked in this chapter. The research design, data sources, data collection instruments, and sampling procedure employed to conduct this study were all sketched out. The data collection instruments, data collection, and statistical procedures to handle and analyse the data were discussed. Ethical issues were also explained in this chapter. The following chapter will look at the politics of housing in KwaNobuhle in a historical context.

CHAPTER 4 THE POLITICS OF HOUSING IN KWA-NOBUHLE IN HISTORICAL CONTEXT

4.1 INTRODUCTION

This chapter begins with an overview of Kwa-Nobuhle's historical context, its geographical location, followed by its socioeconomic traits. The aim of this chapter is to unpack the past and present Kwa-Nobuhle. The socio-economic status, gender, livelihood coping strategies and background of low-income housing in the area will be discussed. While this is not the study's main focus, it is critical to comprehend such traits and how they relate to livelihood strategies such as dependency on low-income housing. By referring to the complex web of causal relationships between a wide range of variables that collectively explore the intersection of rights, livelihood and low-income housing in daily life, the in-depth discussion would, in turn, enable a comprehension of the post-apartheid low-income housing and human rights, in Kwa-Nobuhle.

4.2 HISTORY OF KWANOBUHLE

Uitenhage was founded in 1804, the oldest town in the Eastern Cape. The Apartheid Group Areas Legislations established Kwa-Nobuhle, a black township in Uitenhage, now known as Kariega. Kariega serves as an administration area for the Nelson Mandela Metropolitan Municipality. Kariega has two black townships, Kwa-Nobuhle to the south and Langa to the north. Kwa-Nobuhle was founded in 1967 to shelter people of the former Uitenhage suburbs of Langa, Xaba, and New Gubbs who were being evicted from their homes by the local government under the rules of the Group Areas Acquisition Act at the time (Thornton, 1990). The town has a very eventful history, including the bloodbath in Langa in 1985. People were removed mercilessly from the Langa township, an ANC stronghold that is closer to the 'white' town, to Kwa-Nobuhle, which is on the periphery (Swilling, 1988). Large floodlights and loud hailers were used to intimidate people and force them to move from Langa to Kwa-Nobuhle.

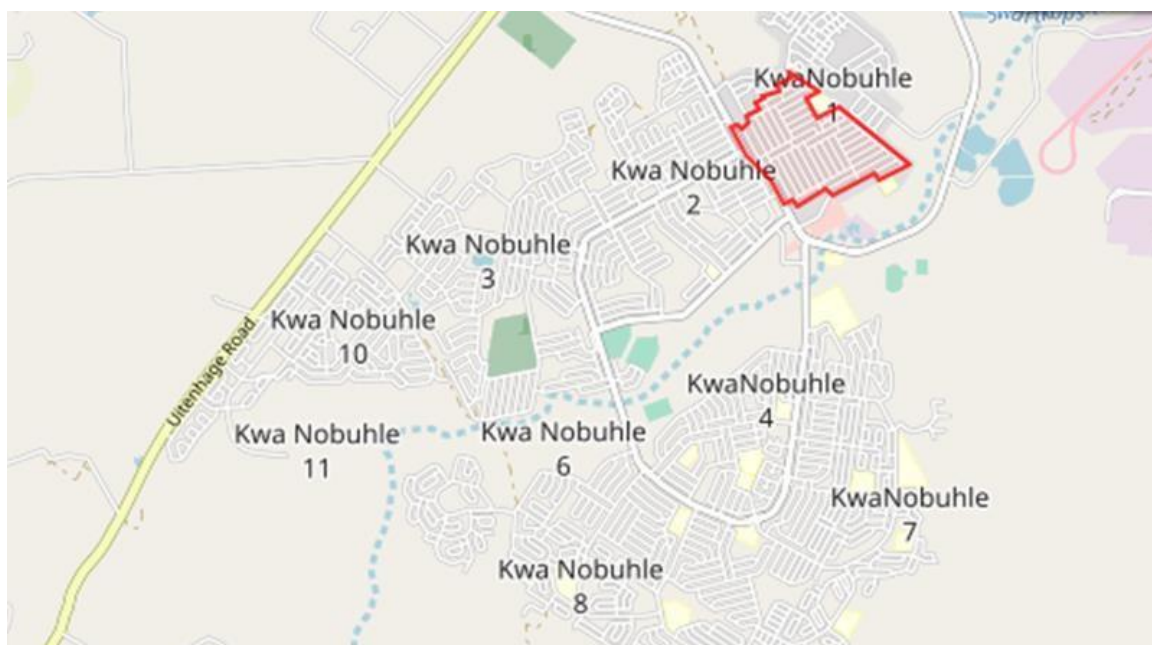
Swilling (1988) states that by 1985, the policy that was established to curb the influx of informal settlements had failed and conversely brought about misery and suffering to many people. All that the state could do with the urban influx was to settle the communities where it conveniently suited the state without considering the welfare of the people. The areas chosen were usually far from the white residential areas with less economic activity. Langa had become an extremely high-profile area because of the massacre, the people lived in extreme

poverty lacking adequate water and reticulation services and access to health, but the people felt their chances of survival were higher in Langa than in the expensive remote Kwa-Nobuhle (Huchzermeyer, 2002).

4.3 LOCATION AND GEOGRAPHIC FEATURES

This research was carried out at Kwa-Nobuhle, a settlement located about 10 kilometres from Kariega. Kwa-Nobuhle is a dormitory township located south of Kariega, near Port Elizabeth, in the Eastern Cape province. Kwa-Nobuhle is divided into smaller areas as shown in figure 2. These smaller divisions have local names such as Khayelitsha, Angola, Gunguluza and Dubai. Its name means “a place of beauty” in Xhosa. Kwa-Nobuhle is the most populous and rapidly expanding township in the Kariega area. It is physically separated from Kariega by a river, a hill, and industries, while low rolling hills characterise the landscape.

Figure 2: Kwa-Nobuhle map



Source: Open Street Maps (2022)

4.4 SOCIO-ECONOMIC CHARACTERISTICS

Poverty continues to be a big issue in Nelson Mandela’s metro, the Eastern Cape, and South Africa at large. Due to the province’s location in the Eastern Cape, where 70 percent of the population lives in rural areas, the province’s fortunes are inextricably linked to the future of its rural areas. Statistics South Africa. (n.d.). states that the Eastern Cape is expected to remain

a rural province for the foreseeable future, and rural development is a top priority that has been incorporated into most provincial and national development objectives. In comparison to other metros, such as Tshwane Metro and eThekweni Metro, the Nelson Mandela Bay metro district municipality's economy is very small (Department of Rural Development and Agrarian Reform 2012).

Makhalima (2022) states that inequalities in economic distribution, scarce employment opportunities, urbanisation, industrialisation, and overall unequal levels of development characterise South Africa. The Eastern Cape province's economic powerhouse is Nelson Mandela Bay. Since 1994, it has been the site of the largest single infrastructure development project in South Africa: the creation of the Coega Industrial Development Zone (IDZ) and the construction of the Ngqura Deepwater Port, both of which have boosted the region's economic viability. It is the headquarters of one of South Africa's largest automotive players, which includes General Motors, Volkswagen, Ford, and Continental Tyres. The majority of the metro's other sectors cater to the automobile industry value chain, supplying parts such as wiring harnesses, catalytic converters, batteries, and tyres to vehicle makers (Neethling & Grobler, 2022).

Members of the community in Kwa-Nobuhle used to be guaranteed jobs at local businesses like Volkswagen, Goodyear, and Kromberg and Schubert, which are big companies located in Kariega. However, with the influx of job seekers to the area, it has become more difficult for residents to find work. Lack of skills and high levels of unemployment have fuelled dependency on government subsidies to sustain livelihoods. Kwa-Nobuhle is largely regarded as an impoverished community with considerable socioeconomic issues. Mutongoza (2024) and Mbandazayo (2002) also provides a historical perspective on Kwa-Nobuhle development, highlighting ongoing service delivery challenges and economic prospects. These studies illustrate the systemic issues that distinguish Kwa-Nobuhle as a typically impoverished society.). Observations by the researcher reveal a common pattern in which inherited deprivation, lack of education, high school dropout and limited tertiary skills development, high unemployment, low household income, and high dependency are all linked in a self-perpetuating vicious cycle of poverty.

In part as a reaction to the oppressive impacts of neoliberalism, the political aspects of Lefebvre's work have influenced the right to the city. Lefebvre does not identify as a feminist, but his theories on the social dynamics of space have evident implications for how men and

women interact with one another (King, 2019). According to (Nkosi, 2020), women and children are the most vulnerable demographic group, living in plank and zinc buildings with no sufficient sanitation or health care facilities due to a lack of funds. Area 11 of Kwa-Nobuhle is characterised by shacks made of corrugated iron and placed precariously, endangering occupants. Most residents must rely on public taps and ablution facilities; to make matters worse; there are no bathrooms within easy reach. Water is provided through public tanks shared by several households and situated a few metres distant from the houses. Residents in black townships used an outdoor bucket system instead of flush toilets found in predominantly white suburbs during the apartheid era. Toilets were later built outside the homes.

To make matters worse, Kwa-Nobuhle township is expanding at a rate faster than the pace at which authorities are developing the area, putting further strain on already overburdened services. Cash-strapped local governments are struggling to meet the land and housing needs of an expanding population, but they are also confronted by the monumental task of reversing apartheid-era architecture that created the spatial/racial segregation that still exists today.

The role of low-income housing in mitigating the vulnerabilities associated with poverty is crucial, as stable and affordable housing serves as a foundation for physical and mental well-being, economic stability, and social cohesion. Studies have shown that inadequate housing is directly linked to negative health outcomes, with impoverished communities often resorting to physical assets like informal settlements to reduce risks tied to poverty (BMC Public Health, 2020). Research highlights the correlation between housing conditions and health outcomes, emphasizing that families facing housing instability are more likely to experience delayed medical treatment and lack access to necessary healthcare (PMC, 2021). Furthermore, housing insecurity significantly affects quality of life of low-income households, underscoring the importance of addressing both housing quality and affordability to improve overall well-being (Health Affairs, 2017). From 2019 to the present, the COVID-19 pandemic has complicated and worsened economic and social conditions. In early 2020, the global pandemic was announced in South Africa. The COVID-19 pandemic and its consequences negatively impacted livelihoods, and many individuals fell further into poverty (World Bank Group, 2020).

4.5 HOUSING BACKGROUND OF KWA-NOBUHLE

Gold and diamonds were discovered in South Africa at the end of the nineteenth century, resulting in an influx of cheap labour. The increasing number of industrial towns founded by

white settlers drew black populations from rural areas. However, there were no formal housing arrangements for this growing workforce (Swilling, 1988). Most of the migrant workers were employed on a contract basis. At the end of the contract, the government expected these temporary workers to return to their rural homelands. The fact was that Black South Africans had practically become permanent urban dwellers, albeit insecure and disenfranchised. Women worked in kitchens, while males engaged in other outdoor activities. Labourers used public buses for 30 to 35 minutes to get to the city, work long days, and then return home to sleep. They were rarely at home; these houses were not necessarily constructed for comfort. Black South Africans were housed in racially separated townships on the edge of the cities, with limited amenities and infrastructure. The Group areas Act of the 1950s institutionalised these distinctions by forcibly transferring non-white people to designated low-income areas, typically far from economic prospects. After the end of apartheid in 1994, the democratic government implemented the Reconstruction and Development Programme (RDP), which attempted to address historical disparities by giving free or subsidised housing to the needy (Cox, 2008).

After a long day at work, the four-roomed dwellings were overcrowded, giving neither enough space nor comfort. A typical house built under the Reconstruction and Development Plan in South Africa is 36m in size and sits on a 250 m² plot (Cox, 2008). Each unit has an open-plan living area and kitchen, a separate bathroom and two bedrooms. These homes are often constructed of brick and mortar, with galvanised iron roofs, metal doors, and a flushing toilet, as seen in Figure 3 below.

Figure 3: RDP house Kwa-Nobuhle



Photograph by the author (2022)

However, the houses differ figure 4 below is a two-roomed wooden house known as a Bangalore. Bangalores are temporary housing units built for shack dwellers awaiting allocation of new low-income houses. The disparities are due to the fact that local municipalities and provincial governments have various criteria for RDP housing units. The standard design of four-roomed, also known as “matchbox” houses in South Africa, perpetuates structural inequalities. More people were drawn to the city in the 1980s as these “matchbox” homes were constructed, resulting in the formation of families in structures that had previously been thought of as temporary workers’ residences. Residents’ capacity to enhance their living conditions is limited due to the small size and poor building quality. As a result, even decades after apartheid, many communities in matchbox houses are still caught in cycles of poverty, underdevelopment, and marginalisation, with these homes serving as a tangible reminder of enduring inequality.

Informal settlements began in the Kwa-Nobuhle township of Uitenhage in 1991. The township was claimed to be literally bursting at the seams at the time. The municipality had a broad notion that these squatters were not newcomers to the community Cox, 2008). The Langa massacre in 1986 was the result of brutal removals from the Langa township (an ANC stronghold close to the ‘white’ town) to Kwa-Nobuhle; (Cox, 2008) . What has been maintained to date is the high level of unity among those who live in formal houses and those who are occupying land informally. Residents in the informal settlements unquestionably use the taps, toilets and even electricity in nearby serviced neighbourhoods. The socioeconomic and

political environment of South Africa still bears the effects of apartheid (Breakfast, 2013). According to Turok & Visagie (2021), the distribution of resources is done based on racial and geographic factors. For instance, suburbs are well-resourced and protected, whereas townships are neglected. People consequently felt somewhat bereft of essential services.

Figure 4: Bangalores in Kwa-Nobuhle



Photograph by the author (2022)

Land invasions have proceeded unabated in Nelson Mandela Bay for the past two years, with no end in sight. A devastating report written by a human settlements department official has shown a massive proliferation of land invasions, which may have serious repercussions on the city (Nkosi, 2020). According to the report (2020), all serviced housing stands in Kwa-Nobuhle's Area 11 have been invaded. Figure 5 below shows invaded homes which are incomplete.

Only the foundation and toilet were built. Since January 1, 2017, illegal land invasions have been taking place. In the Kwa-Nobuhle Area, 11 stands that had previously been assigned to potential beneficiaries have been invaded by the shack dwellers. On January 17th, 2019, in Kwa-Nobuhle, South Africa, the last attempt to prevent a mass land invasion authorised by the then-human settlements Executive Director was made. Midway through the operation, metro police withdrew, stating that they had received a political order to stop the evictions (Nkosi, 2020). This shows that there is friction between the administrative and bureaucratic branches of government. Land invasions are a highly politicised subject in South Africa. It demonstrates that the implementation of land and housing regulations is more than just a legal issue; it is also

strongly connected to politics, public opinion, and human rights concerns. Olver (2017, p. 24) says that “political interference has negatively affected service delivery in the NMBM. For example, officials in the metro’s Human Settlements department were orchestrating community protests in PE and fuelling the unrest”.

Figure 5: Incomplete structure with slab and toilet



Photograph by the author (2022)

4.6 POPULATION AND ETHNIC CONTEXT

From the sources read, accurate population estimates for KwaNobuhle were not easily obtained. According to the 2011 census, the Kwa-Nobuhle’s total population is roughly 107,474, and its area is 23,48 km² (Statistics South Africa, 2019). There are around 30 234 houses, in the area (StasSA, 2019). The population is young; only 4,76 percent of the population is over 65, with females accounting for 52 percent of the population versus males accounting for 48 percent. The black people are the majority ethnic group in Kwa-Nobuhle. Xhosa, Sotho, and some San people were the first ethnic groups to settle in the Eastern Cape. IsiXhosa is spoken by 99 percent of the population, while 94 percent is black. The Eastern

Cape has the majority of its youth emigrating to neighbouring provinces such as KwaZulu-Natal, Gauteng, and Western Cape, largely in search of better employment prospects.

4.7 CONCLUSION

This chapter provided essential and useful information on the research area, putting the history of Kwa-Nobuhle and its socioeconomic aspects into context. The chapter then moved on to Kwa-Nobuhle's housing background. In summary, KwaNobuhle's housing history has complex implications for housing rights and livelihoods, these include effects on social and economic spheres, property rights, land use planning, and constitutional rights. In order to address the current housing crisis and advance the community's realisation of housing rights, it was imperative to comprehend this historical background. The following chapter unpacks the findings of the study.

CHAPTER 5 CONTEMPORARY POLITICS OF HOUSING IN KWANOBUHLE

5.1 INTRODUCTION

The previous chapter gave an overview of Kwa-Nobuhle's historical context, its geographical location, followed by its socioeconomic traits. Analysing and assessing the nexus between housing, rights and livelihoods in Kwa-Nobuhle was the goal of this study. It has been a protracted, challenging, and frustrating process for human rights to be gradually realised. Although there isn't a single framework that can be used to evaluate how well housing rights are being met, Chapters 2 and 3 of this dissertation are crucial for analysing the data gathered. The analysis and interpretation of the connection between rights, livelihoods, and low-income housing in Kwa-Nobuhle Kariega depend on the theoretical frameworks presented in Chapter 2.

The research findings and data analysis are presented in this chapter. The main research finding indicates the quality of the lives of beneficiaries who have received houses has significantly improved. However, even with the notable advancements in low-income housing distribution, there is still more work to be done to ensure the sustainability of the livelihoods of those who reside in such housing. The study comes to the conclusion that the top-down approach to housing provision has only partially succeeded in yielding outcomes that are not evenly enjoyed by all deserving people. The researcher protected the research participant's identities in this chapter by using pseudonyms. The chapter is organised in the manner as follows. The first section presents demographics; the next sections evaluate low-income housing and livelihoods, then low-income housing, livelihood security, and low-income housing systems in Kwa-Nobuhle, and finally, low-income housing and rights in Kwa-Nobuhle. To triangulate the quantitative findings, qualitative analysis was done to gain an in-depth understanding of low-income housing support services provided by the Nelson Mandela Bay municipality. The next section presents demographic information of the research participants before discussing the effect of low-income housing on livelihoods.

5.2 DEMOGRAPHICS

The researcher administered the surveyed to 100 people, including RDP home residents, shack dwellers, and Bangalore residents. Ten officials were interviewed, including council members and the local Department of Human Settlements employees. It was critical to understand the

population's demographics under study to reflect on livelihoods and human rights issues that arise in trying to access low-income housing. Analysis of livelihood strategies and other crucial variables such as marital status, sex, age, and employment status were sought.

The study's sample was 100 participants, 61% of respondents were female, 38% were male, and 1% preferred to not disclose their gender identity. The gender distribution was skewed, which was the most startling discovery with housing access implications; this reflects a broader trend in the Eastern Cape. This gender imbalance can be attributed to several factors, including historical male labour migration to urban and mining areas, which leaves more women in the township. This indicates that women comprised most of the study's participants, as seen in Figure 6. The reality is that there is a persistent gender imbalance in terms of access to resources, especially as more women appear to be under pressure from external causes that restrict their ability to live in a decent shelter. The findings show a gender imbalance, particularly regarding access to assets, and they indicate that a sizable portion of female participants cannot access them. Hence, they resort to low-income housing.



Figure 6: Researcher meeting with respondents

A quarter of respondents (25%) were between the ages of 21 and 29, while 19% were between the ages of 41 and 50, 26% were between the ages of 30 and 40, and 30% were above the age of 51. 68% of the respondents were single, 21% were married, 5% were divorced or going

through a divorce, and 6% were widowed. This indicates that single respondents made up most of the study's sample. The findings also revealed a sizeable percentage of single-parent households headed by women. 75% of the respondents were born during and before the Apartheid regime in South Africa. This means they experienced the effects of living in squalid conditions.

To investigate sources of livelihood, variables that include the level of education, income sources, work status, and monthly income trends were examined. The participants were questioned about their educational background to determine how far they had gone with their education. Qualification levels have a direct impact on the career prospects of community members. In other words, research has shown a link between a lack of education and a high unemployment rate, affecting livelihood's sustenance. Only 45% of the members who participated in this study have a matric qualification, compared to 43% of the study participants who do not. Only 12% have a tertiary qualification.

Compared to national statistics in South Africa for 2024, where approximately 52–55% of adults have completed matric, only 45% of the study participants hold a matric qualification, indicating a lower level of secondary education attainment. Additionally, 43% of the participants have not completed matric, which is higher than the national average of 30–35%. The proportion with tertiary qualifications in the study (12%) is slightly below the national average of 13–15%. The participants of this research study appear to be slightly less educated than the national average in terms of matric completion. A higher percentage of participants did not finish Grade 12, and fewer completed tertiary studies compared to national trends.

Low levels of education influence decision-making, according to Sithole (2016). According to Sithole (2016), education equips individuals with essential skills such as critical thinking, problem-solving, and the ability to assess risks and benefits. Without these skills, people are more likely to make decisions based on intuition, social influence, or incomplete information, which can result in less optimal outcomes. This has a direct impact on one's social capital as it influences the type of networks that will be formed to reach their livelihood goals.

Figure 7 shows that over half (57%) of respondents were unemployed; they indicated they were not very fortunate at work, whereas 10% said they were permanently working, 32% said they were seasonal employees, and the final 1% were in retirement. This means the majority of the participants cannot afford to pay rent for decent housing. In this sense, as required by the human rights-based approach, the distribution of low-income housing must be done within the context

of advancing the rights of the most vulnerable persons. According to the non-discrimination and equality principles covered in chapter two of this study, emphasis should be given to those most marginalised and who face the greatest barriers to exercising their rights.

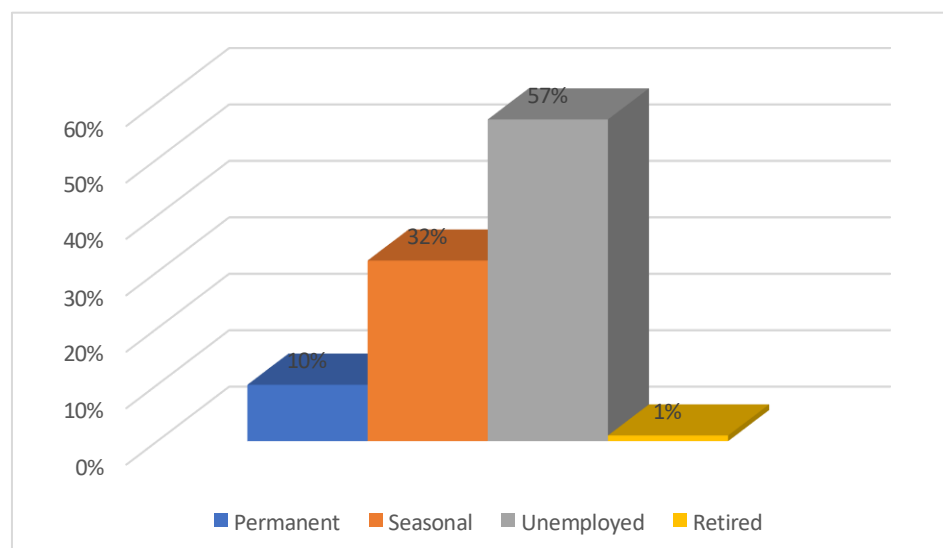


Figure 7: Employment status

All the participants acknowledged that they have dependants. Half (50%) of respondents said their home consists of up to 4 persons. About a fifth (19%) of respondents said more than eight people live with them, while 31% said eight often live in their homes. Additionally, the researcher observed an average household dependency ratio of 1:5. this means that for everyone income-earning member of a household, there are five other individuals who are financially dependent on that person. This was seen by multiple generations living under one roof and overcrowding.

5.3 LOW-INCOME HOUSING AND LIVELIHOODS.

To achieve the study's aims, the first objective was to assess whether or not low-income housing has improved the livelihoods of beneficiaries. All survey participants believed it was the government's responsibility to make resources available to the population to better the lives of the impoverished and generate employment opportunities for unemployed people. The government is trying to accomplish this by providing social grants to citizens. According to the responses, 39% utilise government subsidies to pay their expenses, 30% say they do not pay any bills, and 12% survive on money they earn from casual jobs. 5% of respondents said they were in debt, while 14% opted not to answer. Only 11% of respondents indicated they had enough money, while 88% stated they did not have enough to cover their expenses. As a result,

the housing affordability challenge and failure to maintain a decent livelihood emanate from this context.

The term “financial capital” in the SLA refers to the resources people use to make a living, such as cash or an equivalent asset that is readily available and allows them to adopt various livelihood strategies. Almost half (51%) of the participants in this study said that their financial situations are bad. They indicated that they made less than R1000 each month. About a third (34%) have a monthly income of R1000 to R2000. Almost a tenth (12%) of respondents have a monthly income between R2000 and R3500. In South Africa, a monthly salary of R3500 and below is considered minimum wage (National Planning Commission, 2018). As a result, this situation gives rise to the problem of housing access and affordability.

This indicates that 97% of the Kwa-Nobuhle participants in the study are still living in poverty. Participants who earned more than R3500 constituted 2% of the participants. This has implications for housing affordability, implying that many people, despite being somehow employed, rely heavily on government social assistance to maintain a livelihood. In this sense, as required by the human rights-based approach, the distribution of low-income housing must be done within the context of advancing the rights of the most vulnerable persons. Housing rights cover the security of tenure, availability, allocation, and provision of adequate, habitable, affordable, and suitable housing. A human rights-based approach advocates for prioritising those who are most marginalised and have the greatest obstacles to exercising their rights. Some of the respondents stated they had been receiving financial assistance through social grants. Participants did, however, comment that they had poor money management skills and that because the amount is so small, it cannot meet all their needs.

The respondents also mentioned using various coping mechanisms to get through life’s shocks. Almost a fifth (19%) stated they get social grants to supplement their monthly income, and 25% claimed they engage in side businesses like recycling and odd menial tasks. Almost half (45%) said they are not making any more efforts to improve their financial situation, 7% said they have a job that pays well, and 45% did not respond. Low-income housing was created to enhance and develop the community while improving the lives of the most vulnerable populations. One participant stated that the Department of Human Settlement’s low-income housing projects were created (“...to alleviate poverty and to better the community by modernising the informal settlements.” Respondent 5). However, according to Figure 8, 28% of respondents said their livelihoods improved after receiving a new house, whereas 68% said

their livelihoods did not change. Only 4% of respondents did not respond. The results raise several questions. Does the provision of housing to lower-income people help to reduce household poverty? Why do people or beneficiaries claim their livelihoods did not improve? Is this attributable to unaffordable housing, low quality, or failure to meet the actual needs of people with low incomes?

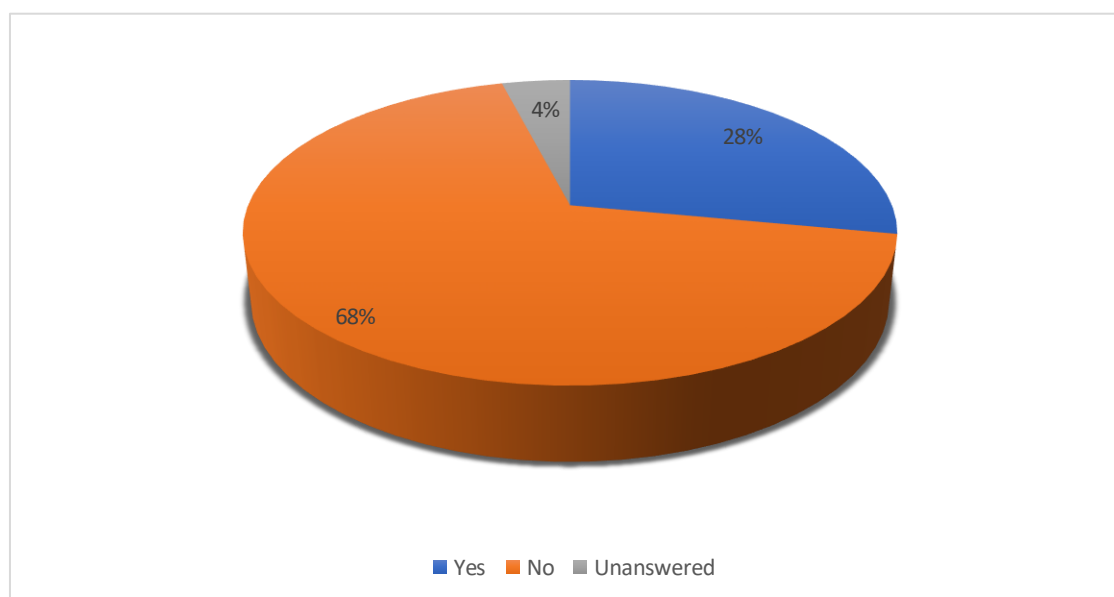


Figure 8: Livelihood improvement after low-income housing allocation

Whether housing provision alone may be considered adequate to address livelihood concerns remains. People tend to experience poverty due to a rapid increase in housing costs and other expenses, such as paying for electricity, water, and other energy sources such as gas and firewood. The financial strain becomes more prevalent when people move to better housing units. This phenomenon is known as “housing-cost-induced poverty” (Sabela, 2020). The fundamental infrastructure is referred to as physical capital; this relates to the physical environment’s infrastructure, which supports individuals in fulfilling their basic requirements and increasing their level of productivity. As an illustration, affordable transportation, safe housing and buildings, access to information, affordable electricity, appropriate water supply, and sanitary conditions are typically basic infrastructure elements for sustainable livelihoods.

The findings showed that some recipients and occupants of state-provided housing experienced widespread poverty, various forms of gender inequality as shown in this study, high rates of unemployment, and a significant reliance on the state’s social grants. According to Gilbert (2014), giving homes to people experiencing poverty may not be a solution or remedy for their problems. Instead, it may result in additional costs, such as energy bills and upkeep expenses

as shown in table 3, 88% indicated they don't have enough money to pay their bills, driving the poor back to squatter settlements. This indicates that access to low-income housing in this case has had a negative contribution to sustainable development as well as individual development.

The researcher observed that residents who benefited from low-income housing live better lives. This makes low-income housing a more secure living environment, pulling low-income individuals out of poverty by offering them appropriate housing and assistance in locations close to social services and employment possibilities. Low-income housing is viewed as a strategy to reverse apartheid's biased housing planning policies because recipients of RDP homes reported having access to electricity, clean water, and sanitation. Their abilities, social capital, and awareness of job opportunities have improved in safe and supportive living conditions. Additionally, some residents created their businesses such as catering and decorating for events, by these services they fulfil the demands of the growing community, capitalising on their new living situation. Additionally, the researcher observed a group of respondents who came together to form community groupings, including cultural, religious, and recreational, which help to boost morale, develop skills, fortify social ties, and inspire other positive, income-generating projects.

Large factories like VW SA, Good Year, and Sovereign Foods act as magnets that lure people in with the hope of finding jobs and a better future. The majority of people come from Kirkwood, Addo, and Transkei areas. To shed some light on the seemingly incongruous phenomena of ongoing rural-to-urban migration, the "bright lights" of the city, according to (Todaro, 1976), function as a magnet to draw peasants into metropolitan regions. It's important to consider other factors besides wage differences to comprehend this phenomenon; there is a likelihood of locating a better urban job opportunity, a home, and a more sustainable livelihood. However, some people are evacuated from the 156 informal settlements in the metro area.

Some individuals are shifted to new areas while a portion of an area is upgraded. Relocation typically disrupts established networks, both social and economic capital. It increases costs for people with low incomes regarding the upkeep of buildings and transportation since it lengthens the commute and other upkeep costs. In the Sustainable Livelihoods Approach, social capital refers to the societal resources people use to pursue their livelihood goals. These resources are developed through networks and connectedness that boost people's trust in one another and their capacity for cooperation. After relocation and being relocated, social

networks are disrupted, and, in some cases, it drives the poor deeper into poverty and financial lack. One respondent through the survey criticised the relocation processes by saying:

“I used to be hired as a contract worker before being relocated to Kwa-Nobuhle; I had a neighbour who had connections in building contracts in Port Elizabeth. I am far from PE and have lost contact with my neighbour. I can’t even get a small job here.” (Respondent 10).

Another respondent commented that:

“With the people (friends) in our low-income housing area, we as residents are certain that, with everyone’s cooperation, our children and will have a higher standard of living in the years to come. We will also provide a better environment for the next generation.” (Respondent 30)

5.4 LOW-INCOME HOUSING, LIVELIHOOD SECURITY AND LOW-INCOME HOUSING SYSTEMS IN KWA-NOBUHLE

The study then investigated the challenges low-income housing beneficiaries encounter in exercising their right to housing and further explored the methods beneficiaries use. The second and third study objectives are covered in this session. There is a connection between the two since the difficulties beneficiaries encounter in exercising their right to housing affect how they react and what they do to exercise that right. The distribution of low-income housing in Kwa-Nobuhle appears to face significant difficulties.

Respondents who have been waiting for house allocations for more than five years were 62% of the participants, as shown in Figure 9 below. Close to a fifth (17%) have waited less than two years, while 20% have waited for two years or more. The final 1% of respondents did not answer. According to in-depth interviews with key informants, the government is slowly distributing low-income homes. The longer waiting times were linked to internal bureaucratic processes inside the government, which tend to drag out the housing delivery processes. One of the respondents said:

“The waiting is frustrating; we have been in these Bangalores for over five years, yet they said it was temporary. I have no idea where and when I will be relocated again”. (Respondent 37)

Another respondent criticised the longer waiting periods and said:

“They informed me in January that there were problems and that the houses would not be built anytime soon, so I will have to wait an additional three to four years. This makes me really depressed”. (Respondent 68)

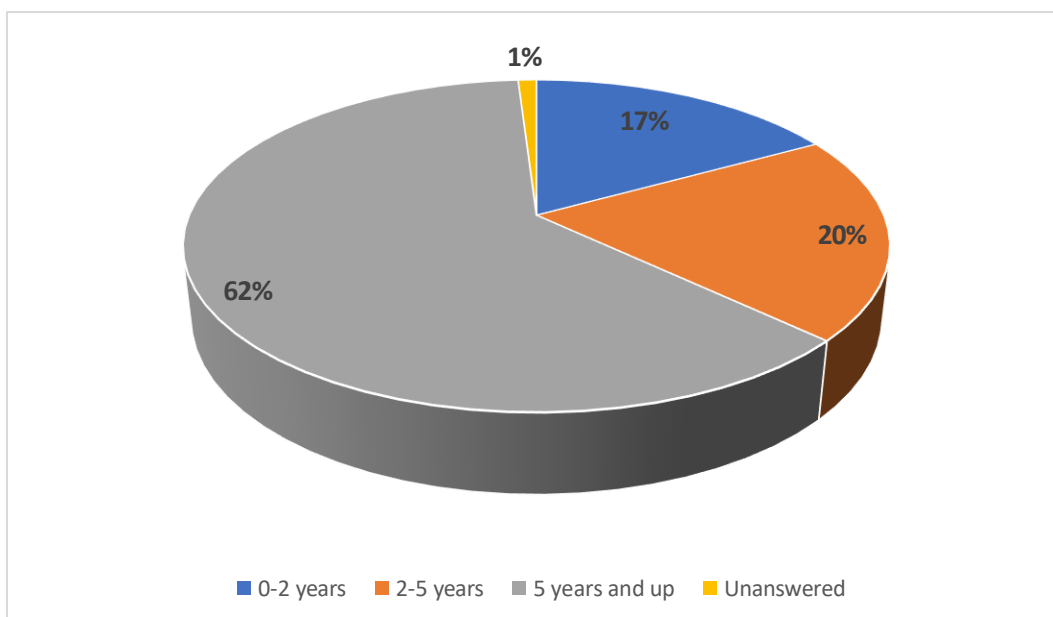


Figure 9: Waiting period for low-income housing

Residents of Kwa-Nobuhle claim that while waiting for the government to provide low-income housing, impoverished folks engage in unlawful land invasions and create informal communities characterised by shacks made of subpar materials. According to 88% of respondents, they do not have enough money to cover their expenses, as depicted in Table 3 below. As a result, the lack of affordable housing becomes the primary impetus for residents to build their own impromptu homes. According to the locals, the slow provision of affordable housing is the main driver behind the land invasion and the construction of impromptu homes. This indicates that the majority of low-income earners are unable to pay the excessive housing costs because they lack the necessary financial resources.

Table 3: Availability of funds to pay for basic needs

<i>Do you have enough money to pay your bills?</i>	<i>Frequency</i>	<i>Percentage</i>
Yes	11	11
No	88	88
Unanswered	1	1
Total	100	100

A key element of the right to adequate housing is the security of tenure. It is challenging to protect against forced eviction because there is no security of tenure in law or practice. As a result, those most vulnerable, including those who live in informal settlements, are in danger of various human rights cases of abuse. Human rights laws require that tenants have some level of tenure security, which guards against eviction without cause, harassment, and other threats. Most (87%) of respondents do not have title deeds to the homes they currently live in; only

11% have, and 2% did not respond. In the same wavelength, property registration is crucial; according to Figure 10, below 46% indicated that the properties they dwell in are registered in their names, 30% of the houses are registered under the mother's name, 8% the father, 7% the sibling, registration under the husband and aunt was 3%, 2% were registered under the Child's name, and 1% did not answer.

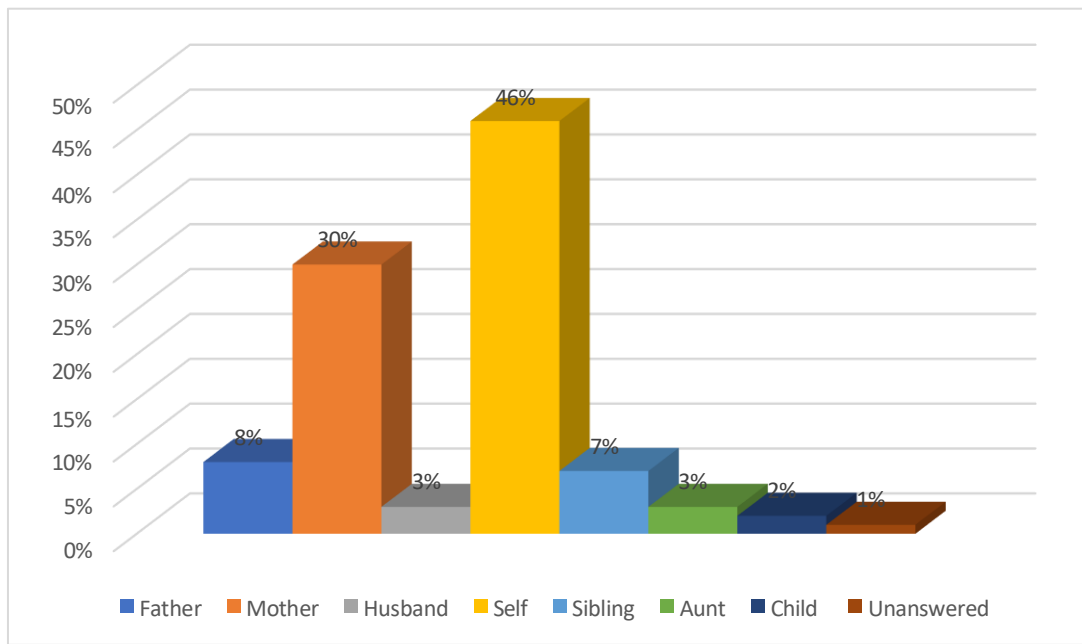


Figure 10: Property registration

There are no rights or freedoms without complete ownership and control. Owning a house is an example of a tangible asset that can aid in constructing a livelihood and protect individuals from numerous shocks. Complete ownership and control over a home provides security, autonomy, and economic stability. It protects individuals from external shocks like eviction or financial crises and offers a foundation for building a livelihood. By giving people control over a vital resource, homeownership strengthens their ability to exercise other rights and freedoms independently. One could argue that without title deeds, the process of providing housing for these residents is still incomplete. According to those who obtained their title deeds, some residents had to wait longer than ten years. Perhaps the biggest obstacle to the distribution of affordable housing is the slow pace at which title deeds are being issued. As a result, people cannot demonstrate their legal ownership of their property, making it impossible to use it as a valuable asset or collateral for a loan. Security of tenure can grant individuals access to private sector loans for money access to basic infrastructure and social services, thereby improving their financial capital. Consequently, the issue with low-income home ownership and title deeds exists. According to key informant number 1:

“The representatives of the local and provincial governments and their service providers improperly draft applications. Because the paperwork is now routinely sent to municipalities for modification, the registration of title deeds is delayed unnecessarily. This back-and-forth process can sometimes take up to five years because the municipality is unable to contact the beneficiary.” (Key informant 1)

In Kwa-Nobuhle, 82% of the respondents insisted that they had participated in several violent public protests against fraudulent low-income housing procedures. Residents have participated in violent protests to let the authorities know how frustrated they are with the community's crooked waiting list for low-income homes. Concurring with this finding, Hendrik (2015) states that the lack of affordable housing in South Africa is dialectical and paradoxical since regular people have repeatedly expressed their grievances and concerns with the procedures used to deliver low-income housing through violent protests. Hendrik's view captures the complexity of the South African housing challenge: it's not just about building more homes, but about addressing the structural contradictions that make housing both a right and a contested resource.

Most council members interviewed agreed that unemployment is the biggest obstacle to maintaining a living. . Additionally, they said that the residents of Kwa-Nobuhle are burdened by crime, a lack of knowledge and skills, drug and alcohol misuse, and ignorance. These have a knock-on impact that damages all the resources and makes it difficult to live sustainably. Therefore, it is important to understand that livelihood issues, including poverty, affordability, unemployment, and other human rights issues, must be considered while developing new neighbourhoods. It seems inadequate housing is perceived as a cause and component of economic poverty.

A quarter (25%) of the respondents expressed satisfaction with their home's standard, layout, and condition, indicating that they were built correctly, meaning their right to housing was fulfilled. However, 65% of respondents claimed that there has been an adverse change in their lives because they reside in Bangalores. The DHS in the Nelson Mandela Bay Metro constructs Bangalores, two-room temporary homes, to house shack dwellers while they wait for RDP homes to be built. Large cracks that run through the wooden planks that make up the walls are only one example of structural flaws in Bangalores. According to some inhabitants, there are also large gaps in the walls, leaking roofs, and wobbly doors and window handles. Participants said that contractors were doing a shady job because the contractors hired labour from other

regions. As a result, contractors produce substandard work, which has resulted in defective houses and residences lying incomplete for years. This undermines the idea of housing provision as a process for economic growth that considers the needs of beneficiaries. One beneficiary residing in the Bangalores said:

“Whenever I sit in the house, I can see outside due to the big cracks on the walls. When it is raining, the water gushes into the house, and when it is winter these bangalores are very cold. Honestly, I was better off in my shack.” (Respondent 63)

Another respondent also echoed the same sentiment and said:

“I see these cracks on my wall every time I enter the house, and I think they are a sign of major structural issues that should be addressed before they damage the entire structure.” (Respondent 100)

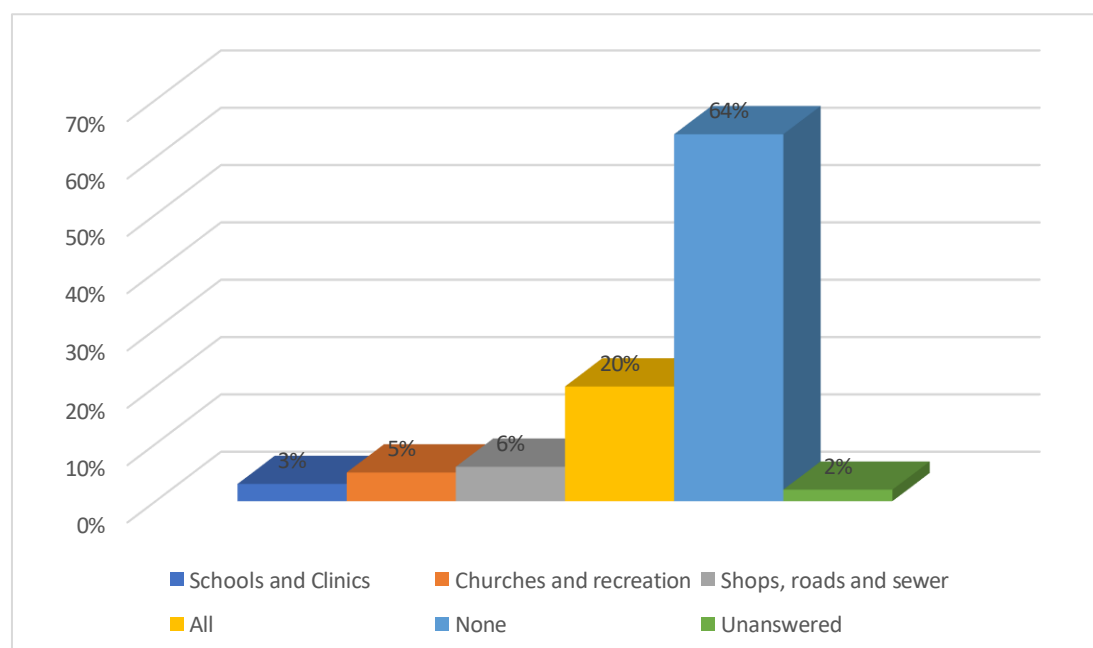
Affordability is one of the most important factors in obtaining suitable accommodation. According to 48% of respondents, their living cost is higher than before they were allocated bangalores. They spend more on living expenses in Kwa-Nobuhle. About half (47%) of respondents said their cost of living had not changed, while 5% did not respond. Similarly, 71% of respondents claimed their lives have not changed since they relocated, while 29% said their lives have improved. One of the core tenets of the SLA is sustainability, sustainability suggests that there is progress in reducing poverty. The above analysis, however, means individuals are plunging deeper into poverty after accessing physical capital. A respondent from Area 8 stated.

“As a resident of Kwa-Nobuhle Area 8, I have to spend more to get to the city centre. There are no direct taxis from here to town. After spending the normal fare, I still have to hire a jikeleza (small cars that operate with Kwa-Nobuhle) to get me home safely.” (Respondent 25)

Infrastructure, amenities, and service accessibility are essential for maintaining a sustainable livelihood and progressive realisation of rights and dignity to individuals. There should be nearby access to the necessities for houses. Figure 11 shows that most respondents (64%) said there are no parks, schools, clinics, churches, or access to water or sanitary facilities in their communities. A fifth (20%) of respondents reported having easy access to all necessary amenities and services. Close to a tenth (14%) of the people can access some services, while 2% did not respond. These results show that access to social commodities, including housing, education, and health, continues to be unevenly distributed. One respondent indicated that:

“We are residents of the low-income housing project Kwa-Nobuhle, located near Dubai. The road is helpful in linking cars to our drive-in, and we are privileged to have direct access to it from our homes.” (Respondent 54)

Figure 11: Basic service availability



Council members and DHS employees who were interviewed acknowledged that Kwa - Nobuhle’s low-income housing faced several difficulties. They said that theft occurs from both unfinished dwellings and building materials. Key informant number 7 responded,

“People steal doors and window frames from houses that are not occupied.” (Key informant 7)

The researcher observed that homes state funded are being constructed in areas without electricity or running water and support services such as schools and clinics. Additionally, there is a backlog of social infrastructure, including schools, hospitals, libraries, and sports facilities. The properties are also situated far from nearby amenities. Citizens are forced to live in inadequate housing because of this situation. Squalid living conditions result from the government’s inability to allocate low-income housing to the poor and marginalised populations. The Sustainable Livelihood Approach places a strong emphasis on putting people first. They best understand the needs and conditions of the impoverished. At this point, it may be concluded that government-driven low-income housing is ineffective in improving the lives of regular individuals. Two respondents commented that:

“Low-income housing in KwaNobuhle has not been able to reduce use of other fuels.”
(Respondent 19)

“There are hazards for the community because the low-income housing project has not been able to lessen the need for fuel sources such coal, paraffin, and wood. Only poles and meter boxes have been installed; the actual installation of electricity has been seriously delayed. Since we are from an informal village where we were accustomed to the aforementioned fuel sources, the settlement poses a health danger to us as residents. Just getting your phone to charge is a struggle.” (Respondent 78)

Another key informant, number 10, said,

“There is a significant housing backlog, and it is uncertain how much demand there is for housing. Every day, people come into our offices asking to be added to the housing register.

According to Charlton (2018) the South African home-ownership strategy makes the premise that households are homogeneous and that, as a result, RDP houses are appropriate for households shelter needs, highlighting the mismatch between the housing programme and the intended target demographic. Certain families are bigger than others; they require larger spaces. Another informant said,

“If I were in a position of control within the housing system, I would increase each house's square metres(m²) to construct larger homes. I would also return to the previous way of developing homes: choose a location, build dwellings for the recipients, and then relocate them.” (Key informant 6)

Residents with RDP houses with running water and electricity have resorted to building backyard shacks on their property using improvised materials due to overcrowding in the main accommodation and a need for money. The materials used to build these shacks range in quality and frequently include corrugated iron/zinc sheets or timber planks fastened to basic wooden frames. They lack insulation from the cold or heat and have many leaks. Most shacks only have one room, where all the daily chores are completed. People who are unsuitable for RDP housing and unable to find a place to build a shack in an informal settlement (such as foreign or rural migrants) are claimed to find more flexible living options in backyard shacks. These give landlords money, increasing their economic capital. In some instances, backyard shack dwellers are the children of homeowners evicted from their primary residence due to overcrowding and cannot afford rent elsewhere.

People who are ineligible for RDP housing such as recent rural or foreign migrants or those unable to secure land in informal settlements often turn to backyard shacks as a more flexible housing option. These shacks are typically built behind formal houses, often in townships like KwaNobuhle, and are rented out by homeowners seeking to supplement their income. This arrangement provides temporary shelter for the excluded while simultaneously generating economic capital for landlords, who benefit from informal rent without the regulatory constraints of formal rentals. While this setup helps meet urgent housing demand, it also reflects the limitations of the formal housing system and raises concerns about overcrowding, service delivery strain, and tenant vulnerability due to the informal and often insecure nature of tenure in backyard dwellings.

The researcher observed that most respondents appeared dissatisfied with how housing is delivered. Most respondents brought up various issues they were unhappy about; these included poor workmanship, fraud, corruption, and illegal occupations. Maladministration is partly caused by illegal occupations, which also pose allocation problems. An elderly respondent criticised the low-income housing process by saying:

“The low-income housing waiting process is corrupt. I am old, yet I still haven’t received a house. Some individuals applied after getting houses. Councillors allocate houses to their friends and families; if you are nobody like me, you will die without a house” (Respondent 51)

One of the DHS's key informants provided the following explanation of how to apply for low-income housing:

"Three electronic searches are conducted before applying for housing assistance; the application must first be logged on the Housing Subsidy Scheme. First, the application is compared to the population to ensure the identity numbers of the applicant and/or spouse are valid and that they are not deceased. Second, to confirm that neither the applicant nor their spouse has previously received government assistance, the application is matched to the National Housing Subsidy Database (NHSDB). Finally, the application is checked against the records of the Registrar of Deeds to ensure that neither the applicant nor their spouse has ever held a piece of property. This procedure often takes one to two years to complete. (Key informant 6)

Based on the aforementioned bureaucratic procedure for applying for low-income housing, the respondent's comments about waiting too long for housing allocation ring true. One could also argue that the application process for low-income housing in South Africa is drawn out and

replete with administrative formalities. One could claim that this procedure, while necessary for checks and balances, is one of the primary causes of the sluggish distribution of low-income housing in urban townships like the Kwa-Nobuhle community. Council members and DHS representatives insisted that this procedure is necessary to stop fraud and corruption in the distribution of low-income houses.

5.5 LOW-INCOME HOUSING AND RIGHTS IN KWA-NOBUHLE.

The study investigated the role of low-income housing in fulfilling the right to housing as entrenched in the Constitution. According to Gilbert (2014), giving homes to people experiencing poverty may not be a solution or remedy for their problems. Still, instead, such initiatives may result in additional costs, such as electricity bills and upkeep charges, that may prove to be too high, driving people experiencing poverty back to the informal settlement. The majority (83%) of the participants indicated their right to housing was not being met; 14% said it was, 1% said they had not applied for a home, and 2% did not respond. Half (50%) of participants claimed to be low-income housing beneficiaries, while another half said they had not benefited from the system. 82% said their current house did not satisfy their bare necessities. Close to a tenth (14%) of respondents said their existing housing meets their demands for housing. About a twentieth (4%) of the people did not respond. They also provided information about the housing situation there. The majority (80%) of the respondents said their housing is in poor condition, as shown in Figure 12 below, 12% said their homes are in fair condition, 7% said they are in good condition, and 1% did not respond.

Despite receiving low-income housing, many individuals feel their right to housing remains unmet because adequate housing involves more than just a physical structure. Common issues include poor construction quality, lack of basic services like water and electricity, and absence of title deeds, which limits security and economic opportunities. Additionally, housing is often located far from jobs and services, isolating residents and reinforcing poverty. The failure to involve beneficiaries in planning and cases of corruption or delayed handovers further undermine the sense of dignity and security. As defined by international standards, the right to housing includes habitability, affordability, access to services, and legal security elements often lacking in these housing programs.

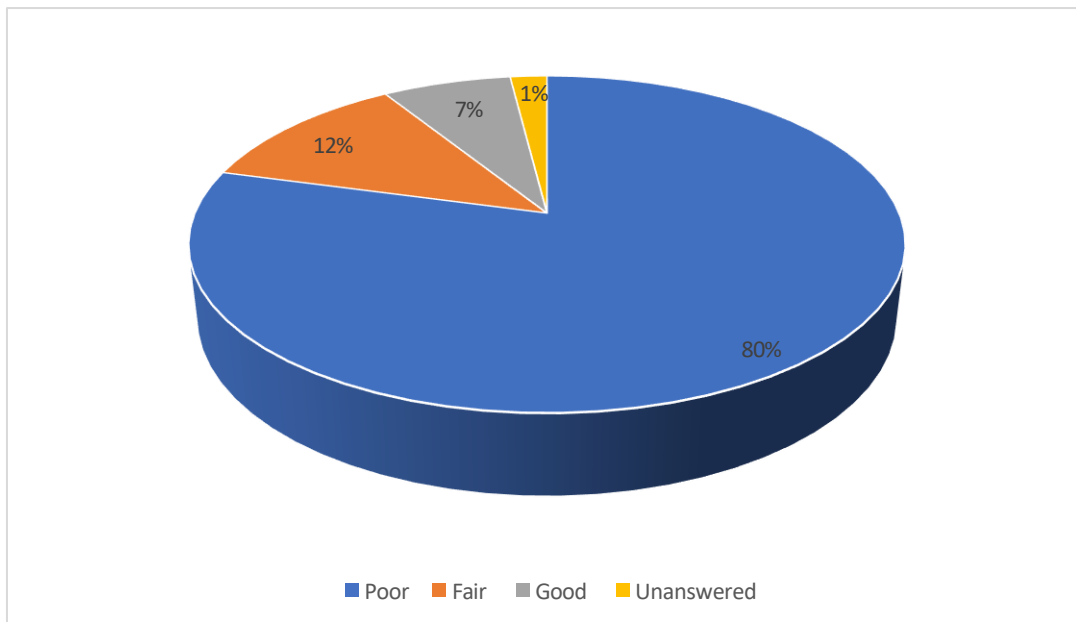


Figure 12: State of housing in Kwa-Nobuhle.

The preceding findings show that half of the respondent's housing rights have not been fulfilled. A human rights-based approach emphasises empowering individuals to recognise and defend their rights and strengthening the capability and accountability of those responsible for protecting, implementing, and preserving rights. Housing should be viewed as a right to live in peace, security, and dignity rather than in a limited or constrained environment. The HRBA states that people are to be viewed as significant players in their development rather than passive consumers of goods and services. None of the respondents knew the specifications for the low-income houses to which they were legally entitled. In light of this, Figure 13 below shows that 35% of respondents suggested receiving RDP homes, and 32% said they needed homes with electricity, water, and sanitation. 16% said they require clean, safe, and secure homes. Close to a tenth (12%) of respondents do not understand what their housing rights entail, while 5% did not respond.

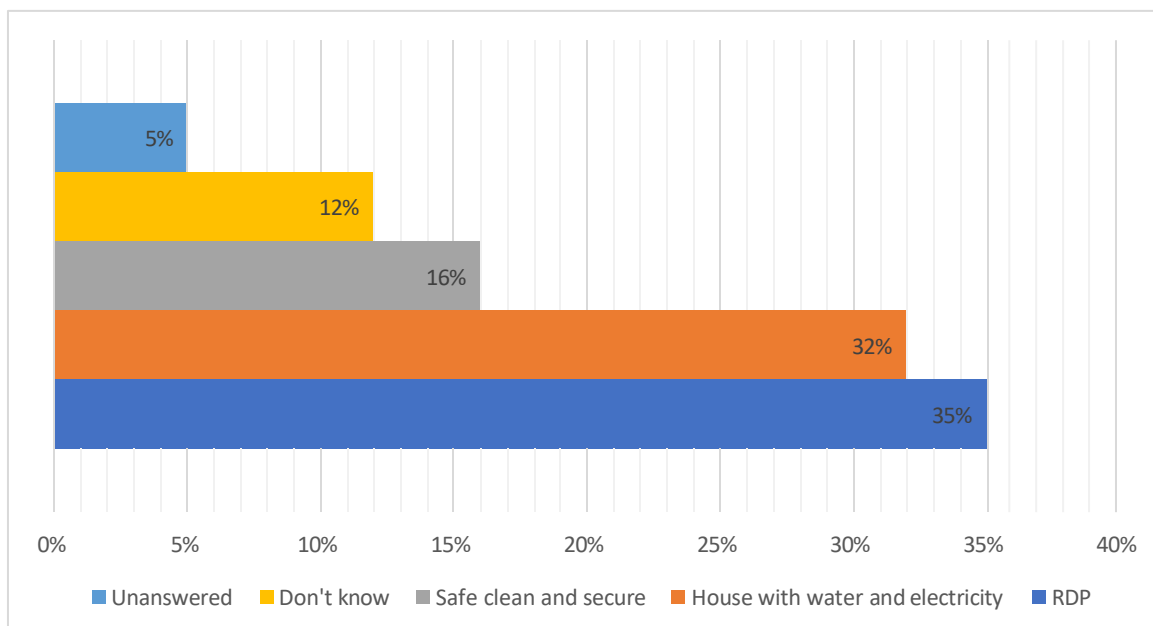


Figure 13: Rights in terms of housing

According to (Pillay 2008), obstacles to providing low-income housing are corruption, inconsistent policy implementation at the local level, inadequate policy enforcement, and a lack of communication between the government and those who will benefit from such housing. One respondent stated that:

“We do not know how the process works; we only know that we take our identity cards and sign the given documents.” (Respondent 49)

Another respondent criticised the government for the slow low-income housing distribution process saying:

“We do not know how the process works. I cannot even read well I just sign the documents.” (Respondent 94)

They said the ANC administration pledged to build homes for the people when it first came into power in 1994. They anticipated the government to do the following,

- high-quality homes
- a house with a restroom (bath and a flushing toilet installed)
- a home constructed with the needs of each household in mind rather than the present standard. They need larger homes so they can accommodate more families.
- Houses with running water.

A human rights-based strategy calls for legalising, preventing, and eliminating discrimination in pursuing rights. The distribution of affordable housing must take place fairly and transparently. According to 50% of respondents, housing allocation is fair, while 49% thought it is unfair since the elderly are frequently overlooked and aren't given priority. The fact that some beneficiaries attempted to locate their housing units in vain suggests they were simply allocated on paper. In reality, some of the unfortunate recipients still lack access to affordable housing. They suppose the government database has incorrect information about them or suggests that they were allocated houses before. In that case, these people are disadvantaged because they would never benefit from the government's low-income housing program. In addition, as shown in Figure 14, 57% of respondents stated that housing allocation was not transparent, 32% said it was transparent, and 11% did not respond. Most respondents noted that low-income housing generally needs improvement due to poor management and limited rooms in homes.

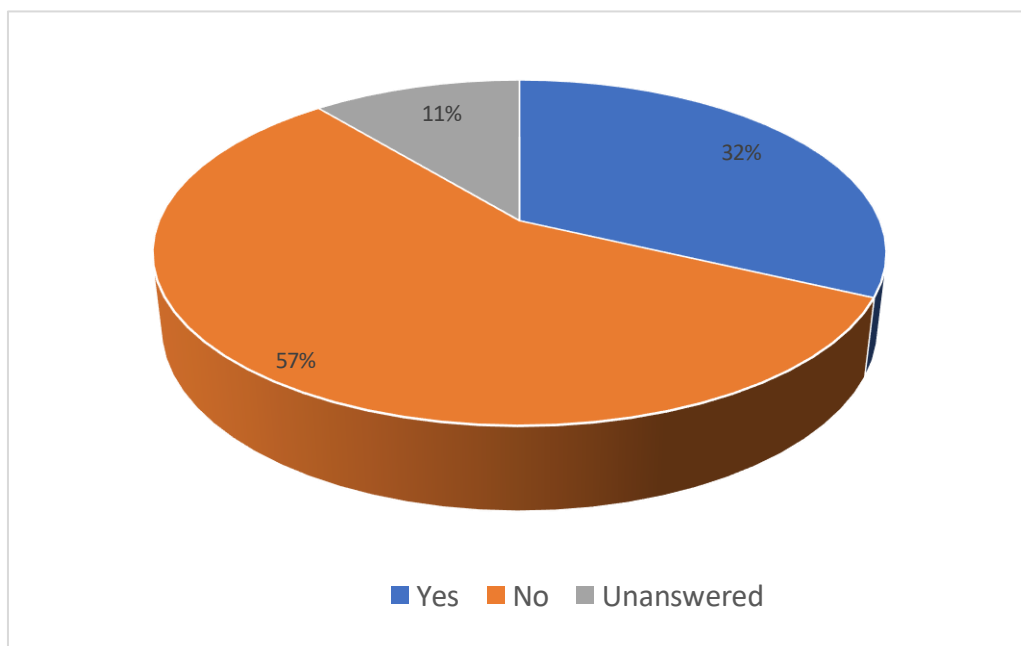


Figure 14: Housing allocation

Massive disparities in service delivery predominated in areas where black people lived during the apartheid era. Access to sanitation is essential for one's self-respect, social well-being, and psychological health. This characteristic is still present in black townships in post-apartheid houses. Human rights are being violated; the HRBA calls for non-discrimination. It promotes giving priority to those who have the greatest barriers to exercising their rights, those who are most marginalised. Only 5% of respondents claimed that everything was fine in their homes. 83% of respondents complained about their unpleasant experiences, including the lengthy waits

for electricity, running water, and toilets. One of the respondents claimed they lack privacy since they gather water from JoJo tanks that are also far away and use community bucket toilets that are more than five metres from their dwellings. Respondents who reside in Bangalore reported feeling cold during winter and are too far from the city centre. Only 12% did not answer. The dignity of a human being depends fundamentally on having access to restrooms. One respondent commented:

“In this community, the government has neglected us. We have no running water, no electricity, and no toilets. As old as I am, I must use a bucket toilet in the middle of the street with everyone watching me. (Respondent 46)”.

Another response added:

“Sometimes the bucket toilets are not collected for weeks. We end up using the bush; it is a health risk because it causes outbreaks of diseases. We don’t even feel safe as women relieving ourselves in the bush” (Respondent 40).

Another respondent remarked, “I dream of the day I have a house with a toilet I can flush and a running tap that I can just open to wash my grandchild in a bath instead of a bucket”. (Respondent 49)

We can see from the above quotes the frustrations and pain the citizen go through because of lack of basic services such as running water and toilets.

In South Africa, the provision of affordable housing is characterised by a high rate of beneficiary migration from newly established settlements back to slums or squatter areas (Gilbert, 2014). Some (70%) respondents assert that if the price of getting or living in adequate conditions proves to be excessively expensive and unattainable, households may choose to stay in the dangerous, inaccessible shelter and in situations that fall short of physical standards of decency. Nothing enhances respondent’s stays in Kwa-Nobuhle, according to 32% of respondents. About a third (34%) of respondents stated they have a close relationship with their neighbours and a solid social safety net (Social Capital). Over a sixth (15%) said they value owning their home, 15% did not respond, and 4% said they enjoy getting a grant from Nelson Mandela Bay Metro’s Assistance to the Poor (ATTP) subsidy. This is a grant offered by the Nelson Mandela Bay city council to the less privileged. The benefits includes reduced rates and subsidised electricity rates. The findings also indicated that Kwa-Nobuhle residents were living in housing developments that did not offer them any prospects for employment or other

forms of value in their lives. This is contrary to what the HRBA advocates for; the HRBA calls for beneficiary participation to achieve human rights for all and sustainable development.

Most of the time, the respondents said, they had to act independently to be heard. About a sixth (17%) of respondents stated they must organise large-scale marches and protests, burn tyres, block main roads, and bring communities to a standstill to listen to their complaints. Those who attended meetings regularly covered all matters, including housing allocation; 31% of the respondents claimed they regularly participated in the meetings with the councillors to ensure they received low-income housing. Meetings are the only place where decisions are made. HRBA call for the legality of human rights to enable the rights holders to advocate successfully. When people are not present, it can be challenging because, on occasion, the members who are present will agree on something. Still, when the absent members later return, they will disagree with the decisions made by the other members, giving the impression that certain people were left out. All members would have been informed that they should attend meetings despite not having any money set aside for that specific activity. Only 19% said they don't act. They wait for the system to run its course. 15% said they are still waiting to receive housing units. Close to a tenth (8%) opted not to respond. The ensuing table displays documented protests that happened in Kwa-Nobuhle. One respondent said:

"I have participated in many protests and demonstrations for houses and service delivery. We blocked roads and burnt tyres, but still, nothing has changed. My situation is still the same"
(Respondent 34)

Another respondent made the following remarks:

"It is pointless to engage in something that will never happen as the South African government has a history of making hollow promises. Attending those meetings is a waste of time for me because politics is a psychological game".

Table 4: Protests in Kwa-Nobuhle.

<i>Time Period Mm/Yy</i>	<i>Issue</i>	<i>Participants</i>	<i>Outcome/ Damage</i>	<i>Source</i>
09/23	Human rights (Criminals who rob the community not being arrested)	Community members		Ground up
07/23	Sanitation	Community members	Councillors' office burnt. Bakkie set on fire. Child drowned in sewage	Ground up
05/23	Supporting DA Mayor.	Ward 45 (Shack Dwellers)	3000s signatures on a petition.	Ground up
05/23	Electricity	Ward 6	Councillors' office torched	Ground up
04/23	Education (Teacher shortages)	Community members	Petition to get more teachers handed over to the Department of Education.	Ground up
09/22	Water and Sanitation	Community members	School bus burnt.	Daily Maverick
07/22	Ablution and Water shortages	Community members	Shops set on fire.	Daily Maverick
06/22	Electricity and water shortages	Area 11 residents	Councillors' house burnt. One person died. Metro bus set on fire.	Ground up Algoa FM news.
05/22	Water shortages	Community members	Councillors' office torched.	Ground up
04/22	Human rights	Community members	Shacks burnt down.	Ground up
05/21	Service delivery	Community members	Councillors' office torched	Dispatch Live
05/21	Water and electricity	Community members	Municipal bakkie destroyed.	Times Live
11/20	Toilets and electrification of shacks.	Ward 45 Ward 45	Blocked roads.	Ground up

Source: Researcher's construction 2024.

According to council members and DHS employees, every citizen in South Africa and Kwa-

Nobuhle is entitled to shelter under the constitutional provision found in section 26. Every person has a right to adequate shelter and a safe place to live, according to Section 26 (1) of the Constitution of 1996. The state must take reasonable legislative and other steps within its means to ensure the progressive realisation of this right. All people are entitled to shelter. People are aware that they are eligible for RDP or housing assistance. The government must act to ensure that this right is realised. Officials from the Department of Human Settlements stated that they have a complete awareness of the policy framework, which enables them to efficiently manage the entire housing process to ensure that everyone in Kwa-Nobuhle has access to housing. Some council members, however, stated that there is no policy for those with special needs; instead, they work on a first-come, first-served basis. The council members claimed they selected recipients based on their subjective standards, including the lowest of the poor, child-headed households, and overcrowded homes. Further investigation by the researcher revealed that a lack of a legally mandated policy framework for the vulnerable and those in need may have contributed to corruption in home allocation.

The criterion for selecting and allocating housing units is not transparent and frequently leads to conflict. It is corruptible, seems determined by one's ability to obtain wealth and authority, and disregards the needs of each household. In many cases, individuals with connections, political influence are able to bypass official standards or receive preferential treatment, undermining the fairness of the system. This fuels public mistrust and creates conflict among community members. A rights-based approach to housing can lead to more sustainable benefits for most of the population. The right to housing is being met, according to all key informants. The government constructed thousands of RDP homes in Kwa-Nobuhle. The need for housing is still great, so they started building Bangalores as temporary housing to uphold housing rights. According to one respondent from the Department of Human Settlements, over 100,000 persons are reportedly on the housing waiting list. Since some people have been on the waiting list for more than 20 years, fulfilling everyone's right to housing is challenging.

Housing (physical capital) ranked highest among the necessities that officials in Kwa-Nobuhle identified as essential for the lives of the disadvantaged. Most (90%) of the key informants agreed that a place to live is the most valuable possession somebody can possess. Infrastructure, such as accessible and affordable transportation, safe housing and buildings, sufficient water and sewage disposal, clean, cheap electricity, and pure water supply, is typically necessary for sustainable lives. Local politics significantly impact low-income housing projects. This problem has held back the functioning of the housing projects as members of the community

were not cooperating; they continuously invaded new stands before the housing structures were finished, as was mentioned in Chapter 4. When they borrow money from local money lenders known as loan sharks, it opens doors for chances as a house will be viewed as collateral, if they fail to repay houses will be taken away from them for less than the value of the house. In addition to increasing real estate value, homes serve as superior barriers against crime and environmental hazards.

The key informants stated that they are working toward the same objective: eliminating shacks and informal settlements to give everyone access to decent housing and essential amenities. The Upgrading of Informal Settlements, Individual Subsidies, and Emergency Housing projects are just a few of the initiatives in Kwa-Nobuhle that attempt to realise the right to housing. The Councillors said that Kwa-Nobuhle has a significant housing shortage; however, the exact need is unknown because shacks are springing up everywhere regularly. According to officials from the Department of Human Settlements, there is no coordination between the city council and the department. They work separately, this causes delays due to bureaucratic decision-making, which causes the houses to be left vacant for years, being vandalised and destroyed before they are even occupied.

The informant claimed that all beneficiaries are included in a national database. Those on the national housing register are informed of all developments as soon as they are complete units. As a result, it is impossible to distribute houses to those who are not the designated beneficiaries. When the researcher pressed the official further about any gaps in the system and responses from the recipients, the official stated,

“I do not work in the housing delivery department”. (Key informant 9)

Since 1994, over 100 000 houses have been constructed in the Nelson Mandela Bay Metro, and most recipients now live in dignity after coming from previously underprivileged communities. Opportunities like construction contracts and job creation are made available to some locals through these housing developments, enhancing their economic capital by allowing them to earn a living. DHS officials claimed that the housing subsidy programme is poorly planned and underspends funds allocated to them. Additionally, they stated that the programme is nearly non-functional due to corruption and a vast backlog list. They further claimed that the programmes and work are poorly monitored and evaluated. The beneficiaries' access to low-income housing is inconsistent due to economic hardship. According to another official, resources are available to meet the current housing demand. The hiring of unskilled

staff is a bigger issue still. The largest problem facing the municipality is a lack of expertise. Within the council, there is corruption and nepotism. Key informant 7 said,

“Due to rampant corruption, the housing waiting list is not decreasing”.

According to another informant, the inhabitants of Kwa-Nobuhle have been given the tools they need for embarking on income-generation projects to sustain their livelihoods. Their newly acquired skills and knowledge enabled them to establish separate savings accounts for home expenses and food. They disclosed the following programmes:

- Temporary housing program (Bangalores) in area 11 Kwa-Nobuhle in an area known as Dubai.
- Upgrading of informal settlements.
- Vegetable gardens.
- Workshops and education programs to live green and recycle.
- Handcrafts such as sewing.

5.6 CONCLUSION

This chapter concentrated on gathering the opinions of the respondents regarding their opinions on the low-income housing projects, and the perceived effects of low-income housing on the participants' rights and means of livelihood. It is evident from the findings that community residents have benefited to some extent from low-income housing. However, lack of financial capital continues to threaten the sustainability of livelihoods. Those that benefited from low-income houses enjoy the benefits of having physical capital, accessing all basic services, and living in better housing conditions. The prevalent pattern is that low-income housing is marred by challenges such as slow service delivery, corruption, and housing sizes that fall short of meeting the recipients' housing needs. Recipients also indicated that as coping strategies, they engage in violent protests land invasions, and build backyard shacks to make their circumstances more bearable. As a result, it is uncertain whether their housing rights will be met and whether their way of life will be sustainable. Chapter Six outlines' recommendations and concludes the study.

CHAPTER 6 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

This study's main objective was to critically analyse the relationship between low-income housing, rights, and livelihoods in Kwa-Nobuhle, Kariega. To that purpose, this chapter interprets and discusses the results presented in Chapter 5 carefully and logically. The chapter also gives recommendations and explanations on how the study's findings affect policy and practice. The Department of Human Settlements and the Nelson Mandela Bay Metro may use the recommendations to address issues relating to low-income housing. The key findings are unpacked, and the recommendations made from the study are highlighted.

6.2 RESTATEMENT OF THE STUDY'S RESEARCH QUESTIONS

It is imperative that the researcher briefly reviews the research questions of the study for the reader to comprehend the study's findings and recommendations. To summarise, the objectives of this research were (1) to assess whether/how low-income housing in Kwa-Nobuhle has improved the livelihoods of beneficiaries; (2) to explore the relationship between low-income housing and livelihood security in the case of Kwa-Nobuhle; (3) to explore the low-income housing delivery system in terms and the challenges encountered by the low-income housing beneficiaries in the case of Kwa-Nobuhle; (4) to reflect on how low-income housing provision has contributed to the rights of the people in Kwa-Nobuhle. Table 5 below summarises the findings.

6.3 RESEARCH FINDINGS

Table 5: Summary of research findings

<i>Research question</i>	<i>Findings</i>
How has the low-income housing impacted the livelihoods of beneficiaries?	Positive impact • Physical capital (house). • Access to basic services. • Better living conditions. Negative impact • Dependency on social grants. • Lack of financial capital. • Poverty living below minimum wage. Strategies • Recycling. • Odd jobs.
What are the obstacles faced and strategies used by low-income housing beneficiaries accessing their right to housing?	Obstacles • Slow delivery process. • Corruption and fraud. • No security of tenure. • Houses too small. • No water, sanitation, and electricity. Strategies to improve access to housing. • Protests. • Land invasions. • Building backyard shacks.
What is the role of low-income housing in fulfilling the right to housing for the residents of Kwa-Nobuhle as entrenched in the constitution?	Rights fulfilled. • Living in dignity. • Better living conditions. • Networks (Social capital, Physical and financial capital). Rights not fulfilled. • Housing induced poverty. • Poor service delivery. • Beneficiary migration. • Corruption. • No beneficiary empowerment. • Non-transparent selection criteria Strategies to fulfil rights. • Violent protests. • Incomplete housing unit invasions.

6.4 CONCLUSIONS

The main aim of the study was to analyse the relationship between low-income housing, rights, and livelihoods in Kwa-Nobuhle. Livelihoods are very significant in people's lives and are a key tool for alleviating poverty. The central and important finding is that the quality of the lives of beneficiaries who have received houses has significantly improved, going from living in shacks to well-built homes or units. According to research, receiving housing improves a person's quality of life significantly for many. Housing provides shelter from the shocks such as, the cold, animals, rain, and floods, as well as improving one's sense of self-worth. By creating distinct internal rooms, this can increase privacy. Houses are healthier and cleaner. The existence of walls, doors, locks, and roofs improves security, and most housing structures have running water, electricity, and sanitary facilities. Empirical evidence from the data collected shows obstacles to the efficient fulfilment of housing rights in Kwa-Nobuhle. The delivery of low-income housing in Kwa-Nobuhle has stagnated due to a lack of collaboration between community leaders and government representatives like ward councillors. The provision of affordable housing in the Kwa-Nobuhle has been complicated, contentious, and subject to disputes because of the volatile relationship between community leaders and government authorities. Thus, it may be said that low-income housing distribution systems have had both a positive and a negative impact on livelihoods and people's right to housing.

For people and families that are having financial difficulties, low-income housing can be an invaluable resource. But depending just on low-income housing as a means of subsistence has its drawbacks. Low-income houses are mostly located in the periphery, in areas of low economic diversification which may restrict one's ability to earn a living. Urban environments may nevertheless limit low-income households' options for improving their standard of living. While urban centres provide economic opportunities and services, they can also constrain low-income households due to high cost of living, poor infrastructure, social exclusion, vulnerability to the informal economy, and geographical isolation. In the context of affordable housing, underscoring the possible drawbacks of depending exclusively on low-income housing for a sustainable livelihood. Low-income housing is essential for giving people and families a place to live, but it may not be a viable livelihood strategy on its own because of things like poor service delivery. Although formally provided low-income housing aims to improve living conditions, beneficiaries are more vulnerable to climate change and natural disasters due to their location, poor construction quality, and socio-economic vulnerabilities.

In urban townships, the local government performs a transformative role by ensuring that low-income housing is distributed effectively to regular people. However, the lack of affordable housing in urban townships like the Kwa-Nobuhle community in South Africa continues to be a problem due to the local government's limited financial resources. It would appear that a significant obstacle to low-income housing delivery is insufficient funds. In South African urban areas, poor service delivery results partly from financial instability affecting the provincial government and local administrations. Urbanisation is proliferating, and the resources are inadequate to meet the low-income housing demands in metropolitan regions. This indicates that the population of metropolitan regions is continually growing, while the government is failing to provide affordable homes. One could argue that the government's capacity to provide housing falls short of its demand because most communities in South Africa are experiencing exponential population growth. Therefore, the livelihoods of urban residents do not improve; instead, they fall further into poverty.

Fraud and corruption are the main obstacles affecting the efficient functioning of low-income housing systems in most of South Africa's local communities. Fraud and corruption have been exposed in the Kwa-Nobuhle community in the partisan dispersal of low-income housing, which disregards the rights of citizens who deserve low-income housing. Inconsistencies in the construction of low-income housing have also led to significant protests, which ended in locals destroying public buildings, including libraries and the residences of local council members. It becomes a tedious task to wait for the distribution of low-income homes. This study revealed that most residents had to wait a long time, typically more than five years before being allocated a low-income house. Low-income distribution of houses is taking longer than expected because of internal government procedures. The low-income housing delivery process appears to be subject to various bureaucratic delays, which slow down the delivery of low-income housing. Furthermore, there is a lack of urgency on the part of the government to address the citizen's woes concerning affordable housing in South African urban townships. This is a violation of the citizen's rights to adequate housing.

Despite the aforementioned, social development occurs in the Kwa-Nobuhle community, and this is reflected in the delivery of affordable homes to common people. However, some people reside in Bangalores, known to have filthy conditions and subpar sanitation. The growth of shack-like informal settlements indicates inefficiency in distributing low-income housing. Chapter 2 of this study states that the current South African legislative framework for low-income housing appears unsuccessful systemic challenges and implementation gaps. Poorly

implemented low-income housing policies and methods seem to infringe on people's housing rights in South Africa.

The rights-based approach (RBA) to development provides an alternative perspective to traditional development by incorporating the importance of law and human rights. Giving the poor greater authority is the goal of both SLA and HRBA. It is believed that involvement in decision-making is a prerequisite for empowerment and vice versa. Both approaches try to draw attention to the fact that even the most vulnerable and underprivileged people have assets or skills that may be used in the progressive realisation of human rights and sustainable livelihoods. Both approaches could result in the poor being seen as agents of change rather than as people in need of assistance. People or families are placed at the centre of development activities through people-centred approaches like the SLA and HRBA.

Similar to South Africa, China, Brazil, and India are at similar stages of growth, hence South Africa can learn a few things from their low-income housing programs. Low-income housing in South Africa is mostly financed by several government programs, including a substantial subsidy scheme. In Kenya, low-income housing is financed by the private sector with government approval. Though the Indian policy was not created with gender issues in mind, however in some regions of the country, the allocation has taken place through community organisations led by women, which has improved awareness of women's needs. The *Rio de Janeiro, Minha Casa, Minha Vida* housing program places a strong emphasis on a connected location and suitable infrastructure, which are just as crucial to the long-term viability of low-income housing and livelihoods as water and sanitation. Unlike in South Africa, in Kwa-Nobuhle where low-income houses are built in the periphery, far from all the basic necessities.

The study concludes that the top-down approach to housing provision has only partially succeeded in producing results that all deserving individuals do not equally enjoy. A complex interaction between structural elements like institutional prejudice and racial discrimination as well as the agency and empowerment of individuals to confront these institutions influences the choice of impoverished people to demonstrate for their own housing rights. There is a complicated interaction between structural aspects such as institutional prejudice and racial discrimination, which continue to determine access to housing, livelihood, and rights in South Africa. Historical injustices from apartheid-era spatial planning endure, with low-income housing complexes still primarily located in marginalised areas. Institutional biases in urban planning, financial systems, and land ownership regulations frequently disadvantage black and

low-income populations, making it more difficult for them to access adequate housing and economic prospects. Comprehending this interaction was essential to understand the dynamics of protests and social movements. The study shows a pattern of low-income housing provision characterised by development goals that fall short of meeting recipients' housing needs. The number of units built should not be the deciding factor in determining quality of life, development, equality, realisation of housing rights, sustainable provision, and affordability. Nonetheless, sustained provision of free housing does not result in higher living conditions. In conclusion, low-income housing and livelihood generation are related. The following suggestions should be considered to enhance housing, housing rights, and livelihoods as investigated in this study:

6.5 RECOMMENDATIONS

6.5.1 Planned Settlement

A well-planned settlement is necessary. New settlements should be thoughtfully planned and constructed. Settlements must have provisions for non-residential infrastructure, such as public transportation, businesses, and other commercial and industrial establishments. The DHS must procure supplies and labour from inside the neighbourhood and community to support local companies. Additionally, this will help locals find work, improve their quality of life, and increase their financial resources.

6.5.2 Bottom-Up Approach

All people's housing requirements should be met, and the right to housing should be respected as a constitutional requirement. Beneficiaries should be permitted to express their needs regarding the new homes since they are the occupants. Low-income housing should be provided to ensure permanent homes with secure tenure. These residences ought to guarantee privacy and offer sufficient protection against shocks. According to the National Housing Policy for Sustainable Human Settlements, homes must have running water, proper sanitation, and electricity supplies to ensure sustainable livelihoods.

6.5.3 Pre and post Occupancy Evaluation

An evaluation of the occupant's property is necessary before low-income housing beneficiaries move in. Properties must be examined for flaws, and as they live their lives, an evaluation must be conducted to ensure everything is working. Post-occupation evaluation is required to give relevant information on what people expect from the housing units. It's critical to consider tenants when creating sustainable homes. Builders will know what issues to solve based on

evaluations from tenants. This will aid in cost-cutting and encourage the use of more creative and advanced techniques in future designs.

6.5.4 Stakeholder Participation

DHS must guarantee that many stakeholders are holistically involved in handling housing challenges. To develop a sustainable human settlement, the government should set up a platform where all sectors may contribute their experience and knowledge to address the housing backlog, the quality of housing units, and the true needs of the recipients. A sustainable housing system will be created where beneficiaries are fully involved and have a voice for the voiceless through beneficiary participation in policy design and execution.

When the community is given an initiator role, they know their rights and obligations and choose the best course to secure their claim to the city. Additionally, community members are more actively involved in the process, facilitating skills transfer. Finally, because participants will recognise their wants and take part in meeting them, the housing product will be more sustainably produced.

6.5.5 Guided Housing Provision

The focus of housing provision should be on targeted interventions, an approach to housing that considers the critical issues of affordability and the supply of a sustainable livelihood. The national, provincial, and local governments of South Africa should collaborate to create comprehensive and uniform housing legislation. According to the 1997 Housing Act, the needs of the underprivileged must take precedence in all areas of government. The local government must identify, negotiate, and complete land purchases for residential use and recreation of sustainable human settlements. Very remote areas far from the city and industries are not appropriate locations for constructing low-income homes. As it marginalises people with low incomes.

6.5.6 Adherence to Good Governance

Following excellent governance practises makes it impossible for corruption to thrive. When effective governance is not followed, stakeholders expect more accountability. Massive demonstrations and strikes are indicators that the public is losing faith in elected officials. Investor interest is lost due to political unrest, which lowers a nation's rating and government revenue. Large corporations eventually refuse to conduct business with countries and institutions related to corruption and whose administration is questionable. South Africa must invest in anti-corruption measures to eradicate corruption from the ground up. Effective collaboration with regional and international anti-corruption forums is necessary to strengthen

the fight against corruption. The quality of low-income housing will improve if areas that require upgrading are identified through policy reviews, which are crucial for spotting corruption-breeding gaps.

6.6 CONCLUSION

This chapter began by restating the research questions and unpacking the findings. The study established that the top-down approach to housing provision has only partially succeeded in ensuring equitable access to housing. The study concluded that women predominate individuals in need of housing. The government continues to be the dominant provider of low-income housing. The reality is that despite the number of units being built, housing demand is still high. The number of housing units being built and handed over to beneficiaries does not translate to the realisation of housing rights and sustainable livelihood development. As the study progressed, more areas for investigation came to light. The first step is to conduct a study to determine how well the community of Kwa-Nobuhle's citizens can participate in low-income housing. Secondly, it is crucial to conduct research that looks at the mechanisms of accountability and transparency within the DHS' low-income housing. This will make it easier to assess how much national, provincial, and municipal governments encourage transparency and accountability in low-income housing spending. This chapter concluded by recommending areas that government and housing stakeholders may adopt to improve the quality of low-income houses and low-income housing provision.

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APPENDIX A: SURVEY

Rights, Livelihoods, and low-income housing: A Case study of Kwa-Nobuhle Kariega

INFORMAL SETTLEMENTS HOUSEHOLD SURVEY

Name of person interviewed: _____ Contact number: _____

Date

SECTION A

DEMOGRAPHIC DATA

A1	Gender of respondent:	☐ Male ☐ Female ☐ Prefer not to say
A2	Age group	☐ 18 – 30 years ☐ 31- 40 years ☐ 41 – 50 years ☐ Over 50 years
A3	Marital Status:	☐ Single ☐ Married ☐ Divorced / Separated ☐ Widow / Widower
A4	Education Level:	☐ None ☐ Primary ☐ Matric ☐ Tertiary ☐ Other
A5	Current work status	☐ Permanently ☐ Seasonal/Temporary ☐ Casual/Daily ☐ Other (specify
A6	Monthly income	☐ R 0- 1000 ☐ R 1000-R2000 ☐ R2000-R3500 ☐ R3500-R5000 ☐ R5000 and up
A7	How long did you wait to get a house?	☐ 0 -2years ☐ 2 years -5years ☐ 5years and up
A8	How many are you in your household?	☐ 0-4 ☐ 4-8 ☐ 8 and up

SECTION B

B1What rights do you think you have in relation to housing?

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.....
.....

B2Do you think your right to housing is being fulfilled? Explain

.....
.....
.....
.....

B3 What is the state of housing in your area?

.....
.....
.....

B4Are you a beneficiary of low-income housing in Kwa-Nobuhle?

☐ Yes

☐ No

B5Do you think the current state of housing meets the basic requirements? If yes explain why?

.....
.....
.....

B6Who is the head of your household?

☐ Father

☐ Husband

☐ Mother

☐ Wife

☐ Another sibling

☐ Other (explain) _____

B7What do you think of low-income housing in Kwa-Nobuhle?

.....
.....
.....

B8 On whose name is the property registered?

- ☐ Husband
- ☐ Wife
- ☐ Sibling
- ☐ Other

SECTION C

C1 How has low-income housing changed your life?

.....

.....

.....

C2 Was the low-income housing allocated fairly to the beneficiaries?

- ☐ Yes
- ☐ No

C3 Has your livelihood improved after getting a new house?

.....

.....

.....

C4 How do you pay for your bills?

.....

.....

.....

C5 Do you have enough money for your basic needs? For example, food?

- ☐ Yes
- ☐ No

C6 What are your main livelihood strategies?

.....

.....

.....

C7 Does the cost of living here differ from where you lived previously?

.....

.....

.....

C8 Do you have any form of security or title deeds for your house?

.....

.....

.....

C9 Has moving to this area changed your standard of living?

☐ Yes

☐ No

C10 Which of the following services and facilities available near you? (tick)

SCHOOLS	
CLINICS	
CHURCHES	
RECREATION	
SHOPS	
ROADS	
ELECTRICITY	
SEWER	
PARKS	

SECTION D

D1 What issues did you encounter in trying to get a house?

.....

.....

.....

D2 What challenges did you go through in order to get allocated a house?

.....

.....

.....

D3 What are the major challenges you have noticed with regards to low-income housing?

.....

.....

.....

D4 Is housing allocation fair and transparent?

.....

.....

.....

D5 What has been your experience living in a low-income house or area?

.....

.....

.....

SECTION E

E1 What did you do to make sure you get allocated a house?

.....

.....

.....

E2 What adds value to your stay in Kwa-Nobuhle?

.....

.....

.....

E3 What are the hinderance you encounter that impact your ability to maintain a livelihood?

.....

.....

.....

E4 If you were to choose between staying here and going back to where you come from, what would you choose? Explain your answer

.....

.....

.....

E5 What is it that you do here that you couldn't do in your previous place of stay?

.....

.....

.....

E6 Would you say that the low-income housing has succeeded in improving your housing, economic, and your livelihood conditions? If yes why do you say so?

.....

.....

.....

E7 Any recommendations you can put forward?

.....

.....

.....

E8 Are there any lessons you have learnt?

.....

.....

.....

APPENDIX B: IN-DEPTH INTERVIEWS

Key-Informant Interview

Introduction

Good morning/afternoon. My name is Nkosilinda Maphosa. I am a Masters student at the University of Fort Hare. I am carrying out academic research entitled '**Rights, Livelihoods, and low-income housing: A Case study of Kwa-Nobuhle Kariega**'. The study is based on case study research. My intention is to use this information for my thesis. You have been selected for this interview because your knowledge and expertise in human settlement. Your identity will be kept confidential. Please note that I am not going to record your name in this discussion. The discussion will take between 20 to 40 minutes. You are free to withdraw from this discussion if you feel uncomfortable about issues raised in it at any point. Do I have your permission to go ahead with the discussion?

District..... Ward.....

Category..... Gender.....

1. How long have you been a Councillor or working for the department of Human Settlement?

2. What rights do the people of South Africa have with particular emphasis to those of Kwa-Nobuhle?

3. Do you think these rights are being fulfilled?

4. What are the main livelihood strategies (ways to earn a living) in Kwa-Nobuhle?

5. Where do most people who stay in this area come from?

6. What hindrances do people encounter that impact their ability to maintain livelihood(s)?

7. Which livelihood assets are perceived significant?

8. What are your thoughts regarding low-income housing in this area?

9. What is the role of your department or Council in fulfilling the right to housing?

10. What are the programs aimed at building housing for the low-income earners?

11. Can you state measures that have been taken by the Department of human settlement or Council to advance the right to housing in the last five years?

12. Do you think the beneficiaries of the low-come housing are the intended beneficiaries?

13. What changes can you note in the beneficiaries of low-income housing?

14. Are there any notable changes in beneficiaries on the livelihood strategies?

15. What are the main challenges encountered by the Department of Human Settlements in low-income housing allocation?

16. What measures or contributions has your institution availed towards advancing of the right to housing?

17. What planning priorities would you recommend for the future?

18. Besides the provision of housing which other programmes have been implemented in Kwa-Nobuhle which were aimed at the creation of sustainable livelihoods?

NOTE

Follow up questions will be asked according to how the respondents response.