

Chapter 5

Women and Housing Policy in South Africa: A Discussion of Durban Case Studies

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Within South Africa debate is emerging about the most appropriate form of housing policy. Our paper attempts to stimulate discussion of certain key areas of housing policy from a gender perspective. Our starting point is an analysis and evaluation of women's access to and experience of housing supplied through the major delivery systems that have emerged from past and present housing policies, namely, public housing, housing developed by the private sector, and informal housing.¹

This focus enables us to comment on the question of competing delivery systems, which has been an important area of debate in South Africa. It also allows us to examine the effect of macro policy on women: too often gender issues are treated as a separate concern, or only at a project level, while the effects of seemingly gender-neutral policy are ignored. This analysis forms the basis for our discussion of some of the issues which should be considered in the formulation of a gender-sensitive housing policy.

As South African housing policies have in the past been formulated on a racial basis, a full understanding of their gendered nature requires an evaluation of the way policies are applied to different races. Our paper focuses, as a start, on policies applied to African people, and to women's experiences of them primarily within three areas in Durban in the Natal Province: public housing (rental and ownership) in Chesterville, private developer-built housing in Umlazi Section Z, Phase 8, and informal housing in Piesang's River, Inanda.²

Our paper shows that state housing policy has created sharp divides among different groups of African women, particularly on the basis of class and historical access to urban housing. From a policy perspective, our analysis also highlights the difficulties women confront in the three systems. This points to the complexity of attempting to develop gender-sensitive policy. At a general level, some of the key areas for consideration are the level of service provision; the affordability of housing; the conceptualization of family and household within various aspects of policy; the question of positive discrimination in favor of women; and women's participation in the institutions controlling housing.

Our discussion of both women's experience of housing and of policy must be seen as somewhat tentative and exploratory. We raise questions and issues for debate, but do not attempt to produce answers in policy terms. The evaluation of existing housing systems is based to some extent on preliminary data and, therefore, requires

further research. Despite these limitations, our research does raise issues critical to the formulation of a gender-sensitive housing policy.

State Policy and Women's Access to Housing in Durban

African women's present access to, and experience of, housing has been shaped by the way in which housing policy has developed historically, and by the state's changing conception of the African family and women's position in it. In the 1950s and 1960s, the state embarked on a massive public housing program, while removing many existing informal settlements and townships. These public housing schemes became the main form of housing for the African population in Durban, and in other urban centers, until the mid-1970s. By then, the development of public housing schemes had slowed down considerably, and informal settlements became an increasingly important form of housing, particularly in Durban. Today, some 1.7 million people (49% of Durban's population, and more than 60% of its African population) live in these settlements (Tongaath-Hulett, 1989). Although home ownership through the privatization of public housing and private sector development of formal housing has been emphasized as part of state reform in the 1980s, a very small proportion of Durban's African population occupies such housing.

The 1940s and 1950s in Durban saw a rapid growth of the African population, particularly in uncontrolled informal settlements. Cato Manor, close to the center of Durban, was the largest of these settlements. From the earliest years, there were attempts by the municipality—at the time in control of these areas—to remove informal settlements. The development of formal townships, and of stringent rules to regulate them, was a way of strengthening control of the influx as well as a reaction to the social, physical, and political threat represented by informal settlements (Maylam, 1983). The development of Chesterville in 1946, comprising 1,265 two-bedroom houses, was tied to these ends. The shift from informal uncontrolled to formal, regulated housing reduced women's economic and social independence, as Edwards (1988) has shown, in particular through its suppression of informal sector activity.

The provision of public housing on a larger scale and its systems of management and allocation were intimately tied to state attempts to regulate and control the urban African population. From the 1920s, but particularly after the coming to power of the Nationalist Party in 1948, African people in urban areas prescribed for white

occupation were seen as temporary sojourners, whose real homes were in homeland areas. Control of women's movement to town was therefore seen as critical. Housing in prescribed "white" urban areas was developed in these terms: hostels for single men formed an important component of the housing stock, while only people with urban rights could occupy family housing. Many women were excluded on this basis.

Rules governing housing allocation ensured that women's access to housing was almost entirely through men. Women were also constrained by their lack of earning power, and by the Natal Code, in which they were defined as minors, with no contractual powers. In consequence, many single women at the time were forced to make convenience marriages, or to become domestic workers in order to gain access to housing (Eagle, 1987). The development of national regulations for housing allocation in 1968—as part of a process of instituting more stringent control of the influx—did not substantially alter these conditions.

In Durban, African women's access to housing was legally somewhat easier than in many other parts of the country. In contrast to many other major urban centers in South Africa, Durban abuts a homeland area—KwaZulu. Since influx control attempted to dam Africans up in homelands, rather than simply in rural areas, urbanization in homeland urban areas was less rigidly controlled than in prescribed "white" urban areas. Regulations governing the allocation of formal housing and sites in KwaZulu townships were therefore more flexible on the definition of the household head who could qualify for housing, although in practice, Eagle (1987) argues, the definition operated in favor of men, and further that most women were restricted by the Natal Code.

The popular uprisings of the 1970s and early 1980s were partially directed against influx control, and against the conditions under which African people were forced to live in urban areas. Women played a critical role in these struggles, although the gender aspects were rarely articulated. The crisis of the 1970s and 1980s was also underpinned by economic stagnation, in which the limited market and the largely unskilled and therefore unproductive workforce was seen as playing a key role. In response, the Wiehan and Riekert Commissions of 1979 attempted to restructure the African labor force, to segment it into a numerically restricted, but better off, urban African working and middle class (see Hindson, 1987), while imposing firmer controls on the influx of African people without urban rights to prescribed

"white" urban areas. The promotion of a "normal" family life for "qualified" African people, with home-owning nuclear families as the bulwark of stability, was very much part of this vision. These shifts were associated with a liberalization of "qualified" women's access to housing. New regulations shifted the definition of the family able to gain access to public housing from men to "qualified" people (who could afford to pay rentals) and their dependents. Similar amendments were made to regulations governing homeland areas. In both cases the effect of the Natal Code was overridden, or fell into disuse (Eagle, 1987).

These emphases were strengthened and taken further in the policy shifts toward self-help housing and the privatization of housing in the 1980s, and in the eventual acceptance of African urbanization and repeal of influx control laws in 1986, following continuing struggles against the state. While the self-help housing policy has had little practical effect in Durban (other than a greater acceptance of the upgrading of informal settlements), privatization has affected housing allocation in a number of ways. Perhaps the most obvious is through the sale of public housing (as for example occurred in Chesterville), and the promotion of privatized housing delivery. The development of Umlazi Section Z in 1988/89 is a product of this process. The promotion of privatized housing was associated with measures which explicitly removed legal constraints on ownership by African women married in terms of customary law (Bekker, 1987). However, it did not entirely remove legal barriers to women's access to home ownership.

Until 1988, women married in terms of community of property were subject to their husbands' marital power, and so could not own property in their own name. Although the law was changed in 1988 to give women equal economic rights in the marriage, it is not retrospective, so women married before this date are still subject to their husbands' marital power (Budlender, 1991). Women married in community of property but separated from their husbands are in a particularly vulnerable position, as their husbands can claim that the property is legally theirs.

Privatization has also affected the way in which public housing is allocated. Regulations in 1986 removed the "person plus dependent" qualification for public housing sales, although it remained for rental housing. But past systems of allocation still affect present access: houses have been sold largely to existing tenants, and in cases of dispute, the bureaucracy intervenes, using the older rules as guidelines. This is not necessarily against

women's interests. One woman told us how her brother attempted to buy the house without her knowledge, but the "office" called her in and told her to buy it instead as she has children.

Privatization has similarly had ambiguous effects on public rental housing. A 1988 act converts existing tenancies to common law leases, makes it possible for non-paying tenants to be evicted, and removes restrictions on who can gain access to housing, theoretically opening up access to such housing. In practice, the older system has been maintained, with some adjustments. As before, houses can effectively be inherited; however, the administration and the family now negotiate who within the family is to "inherit" the lease. Again, the older rules are used as guidelines for the administration: the person must be able to pay the rent, and should have dependents.³ At one level, therefore, "privatization" in relation to public rental housing shifts the responsibility for allocation from state to family, from bureaucratic rulings to the social relations within households. At another level, however, bureaucratic rulings and definitions of the family continue to influence access, seemingly in a relatively paternalistic way.

Although the legal biases against women have partially been removed, the various biases operating in government regulations, and the failure on the part of the state and the private sector to develop affordable housing, have ensured that the majority of African people in Durban—and particularly women—have had to seek housing in informal settlements. Due to the greater laxity of control, these are generally located in KwaZulu or on land earmarked for transfer to KwaZulu, and held in trust by the South African Development Trust. The Piesang's River informal settlement is one of these areas.

Evaluation of Delivery Systems

How then has this legacy affected the way in which women have gained access to housing, and their experience of it? In this section we evaluate the three types of housing delivery systems: public, private, and informal in Chesterville, Umlazi Section Z, and Piesang's River.

Public Housing

In effect, African women's present access to public housing has been shaped by the way in which housing allocation has occurred historically. Public housing has largely remained within families.⁴ Bureaucratic rulings

have mainly affected how it is allocated within them. While the sale of houses is likely to change the terms of access for some houses over the longer term, our research in Chesterville suggests that most public houses have been sold to existing occupants, and very few have been resold.

The rules of access used in the 1980s do contain biases against certain categories of women. In contrast to public housing for white, colored and Indian people which was developed as "welfare housing," the rules of access require that lessees have income, and can pay rent.⁵ This is likely to affect women more negatively, given their poorer access to employment. The ruling on rents appears to have been applied quite strictly in Chesterville: almost all household heads we interviewed had some form of income, either through pensions or through employment of some sort. Only 6% were unemployed, while 50% were pensioners or received a state grant, and 36% were workers (the rest were teachers, nurses, and informal sector operators). Although unemployment was high (at around a third [37%] of the economically active age group), it tended to occur among non-household heads. As one of our interviewees noted:

It is not difficult [to get a rental house] but sometimes if you are a woman your salary is lesser than a male, so that's when you experience some difficulties (interview with C).

Administrative flexibility in a context of housing shortage can also mean that the personal biases and assumptions of administrators and councilors can influence access to rental housing, with negative consequences for women. Although some felt that

money talks these days (interview with K),

other women argued that

[the] Councilor had an attitude toward women so it was still difficult for women to rent or own houses unless one pleads or bows down to him (interview with MA).

Eagle (1987) argues on the basis of interviews with township managers that in practice married men are favored, where there is a choice. Where married people are the lessees, the lease is almost invariably in the husband's name, placing women in a potentially vulnerable situation. The exception is women who have "inherited" the house from other members of their families, and have later married. In cases of marital dispute, women may be forced out of their homes.

Where husbands die, the system might expose them to competition with sons who may be in a better position to pay. Women living with relatives may be vulnerable to eviction. As one woman living with her nephew said,

I am happy living here but it is better to be independent. I always worry in case my nephew gets married that I might be kicked out (interview with GS).

Despite biases against women in the allocation system, low-income, female-headed households do seem to have been able to gain better access to both rental and ownership housing than might be expected. In the two areas where we were able to gain comprehensive information⁶ on the gender of renters, this was certainly the case. In Lamontville, some 26% of houses were rented by women, while 39% of rental housing stock in Chesterville was in women's names.^{7,8} An analysis of a sample of 454 sales of public housing in Natal in the 1987–1990 period⁹ suggests that 41% was sold to women (primarily widows, and to a lesser extent, unmarried women), while 45% was sold to men. The remaining 14% was sold to couples or to institutional buyers (mainly the South African Transport Services). Given that most owners would previously have been the registered lessees, it is likely that the "person plus dependents" ruling does provide some protection for women-headed households in practice as "she is always with her children" (interview with M).

Women gaining access to housing in this way are not well off. With mean head-of-household incomes of R342¹⁰ per month, an average 2 workers per household, and a mean household size of 9 (compared to 6 for Durban as a whole), the households we interviewed were not very much better off than those in the informal settlement, Piesang's River.¹¹ In Chesterville, houses are sold at between R1,400 and R2,100.¹² Most owners have bought their houses on a cash basis,¹³ although they can be bought at subsidized rates over a thirty-year period, payments in this case being a maximum of R15.84 per month.¹⁴ The cost of buying houses was seen as a barrier by many of the renters we interviewed, particularly when arrears payments of R2,000 to R3,000 were added to the original sale price.¹⁵ A number of these renters, however, intended to buy their houses once they had acquired the money. Although there is some evidence in our survey suggesting that owners are somewhat better off than renters, it is not conclusive: the socio-economic profile of the two groups is similar.¹⁶ For both renters and owners, half of the women heads of households were pensioners earning under R200 per month, and almost none earned over R1,000 per month.

While the "person plus dependent" ruling has allowed low-income women to gain access to public housing, the lack of newly built accommodation and the system of "inheritance" has meant that women heads of household in our survey tended to be older: few are under 40, and half are over 60. Interestingly, single daughters with children, and to a lesser extent, the families of single sons and other relatives were accommodated in many of the households we interviewed. Most households contained at least one subfamily, and there were few simple nuclear families.

The "person plus dependents" ruling does, however, impose a fairly conventional definition of the family. It automatically excludes non-heterosexual relationships, collections of single people, single men and children, dependents who are not sons, daughters or wives, and single people. Emdon (1991), for example, documents a case in 1986 in Soweto in which a woman lost her house on the death of her husband on the grounds that she had no children. The sale of housing has to some extent provided more space in this regard. In our study, in at least one case a widow would have been unable to maintain access to her house under the conditions pertaining to rental. Our analysis of records of sales of public housing also picked up a number of unmarried men who would previously have been unable to gain access to housing.

The policy to sell off public housing does appear to have provided a selected group of women with a space to acquire housing on a more secure basis, and outside of the influence and possible bias of administrators. The relatively high proportion of women buyers may indicate that women have been more keen to buy their houses than men. Reasons cited for purchase generally related to security, and particularly a desire to acquire housing which would provide their children with security. For example, EM bought her house because if she died, her children would be "chased away." Similarly, MC wanted to "leave something for my children when I die." The lower cost of housing in the longer term also emerged as an important issue. The emphasis on security may reflect struggles about the sale of houses whose tenants, if they did not buy them, were threatened with removal. "I had to make sure that I did not lose the house to someone else" (interview with BZ). Single women might have been particularly vulnerable in this process. GH said that she "had to buy the house because there was a threat that I will lose it because I have no husband." It might also reflect women's vulnerability in rental housing more generally. AM, for example, included the fact that she is not married and

needed the security of ownership for her children as part of her reasons for buying her house, while MY argued that "I do not have to worry about getting married as I have my own house."

Women's interest in home ownership can be seen as an extension of their desire to gain access to housing on their own terms, in a context where ownership is presented as one of the few real alternatives. That renting or owning a house in their own names is of significance is not lost on the women we interviewed: most (81%) felt that it gives women greater independence and control over their lives. As MS put it, "you get all the rights which were initially the men's rights." Renting or owning their own home would give women greater control over their home, and over gender relations within it. And as Moser (1992) suggests, men's and women's priorities frequently differ, and it is more often women who take responsibility for housing:

As women, it is us who actually run the house. Men just help here and there, but do not always feel obliged to contribute. So it is better for women to rent or own a house—they become independent, no one can dictate to them (interview with H),

and

Usually men do not contribute—many of them spend all their money in drinking. Sometimes men bring girlfriends home until women are forced to move out. Unless they rent or own housing they will be hassled by men (interview with T).

A few women, however, felt that women were still constrained, and if they were married, "the husband would still make all the major decisions even if the wife owns it (interview with BM).

The sale of housing has allowed a small group of women access to relatively high-quality housing at comparatively low prices. Even so, a number of household heads (and particularly women) did experience financial difficulties as a result of buying their houses, but very few regretted buying. In the longer term, those who have bought are likely to experience windfall profits if they sell, while poor, homeless women will find it very difficult to gain access to this type of housing. The advantages the sale of public rental accommodation presented for women are not easily repeatable.

Conditions for housework appeared to be somewhat better than in the other two settlement types: services were available on the property, and interestingly, there

were few instances of a double burden of working and housework in the classic sense. In these large and complex households, containing numbers of unemployed people, housework and child care tended to be shared among the women.¹⁷ Although the quality of houses is better than in informal settlements, it was generally seen as inadequate; houses are old and dilapidated. The small size of the houses (particularly in the context of large households) was also a major source of complaint. Theoretically, informal settlements are more flexible in this regard; however, houses in Piesang's River were in fact much smaller than in Chesterville, and space was again seen as a problem.

Private Sector Housing

Access to housing developed by the private sector developers and utility companies is based on the dictum "you get what you can pay for." Theoretically, it is a system which exhibits no gender bias: the market determines who gets the housing. Nationally determined allocation criteria and inefficient and corrupt local bureaucrats are replaced with estate agents with an interest in selling houses to whomever they can. In theory, the market system does not impose a particular definition of the family, and both single and married people, living in whatever social arrangement, can buy its products. It also offers people a high degree of choice. On closer examination, however, this is not quite the reality. Economic and social considerations tend to undermine the position of women in the private housing market, and influence the composition of households.

The free standing house designed to accommodate the average nuclear family is the only form of housing that has been provided by the private sector developers and most of these houses are in the R 50,000 to R 90,000 price range. As a result, they are beyond the reach of the vast majority of African people, and especially women. This is very clearly illustrated by our analysis of the records of some 1,060 developer-constructed houses in Umlazi, KwaMashu, Lamontville, Klaarwater, and Kwadabeka. Fifteen percent of the houses were owned by women while only 0.4% of the units were owned by the husband and wife. In the older freehold township, Clermont, a larger proportion of the houses is owned by women (25%). A possible reason for this could be that, as in Chesterville, women have inherited the houses from their husbands or family, and further, that houses are generally cheaper than in Umlazi: R 3,000 on average in 1990 (Moonsammy, 1991).

More detailed information was obtained from our survey in Umlazi Section Z (Phase 8). The people who live in Umlazi Section Z are mostly teachers, nurses, police men/women, and clerical workers, and there are, on average, 1.7 workers per household. The average individual and household income was R 1,288 and R 2,502, respectively, while the mean income of women heads of households was R 1,327, some 18% less than that of their male counterparts. Given that the average bond repayment is R 869, housing costs consume a considerable proportion of household incomes.

Approximately 10% of the houses were owned by women, most of whom (55%) qualified for a housing subsidy as teachers and nurses. More generally, the proportion of households relying on subsidies (70%) was far higher than in Chesterville, where very few people had access to subsidies through their employment.¹⁸ Ironically, women's reliance on subsidies forces many of them to remain single, because subsidies are not always available to married women. Further, women married in community of property before 1988 are subject to their husbands' marital power, making it impossible for them to buy property in their own right while they are married. Possibly as a consequence, nearly all the women owners were single. Only one woman was living with her boyfriend. Interestingly, although the majority of women were single, none of them lived on her own, and all the women-headed households comprised a form of extended family. The woman frequently took in parents, siblings, adult children, grandchildren, and other relatives. By contrast 47% of the male-headed households were nuclear families. In male-headed households, no houses were registered in the name of the husband and wife, although a number of the houses had been bought on the basis of the couple's joint income.

The problems owners experienced with their housing related to the difficulties they had in raising the necessary finances, e.g., in raising the deposit (23%) or meeting the lending criteria of the bank (44%). Some were self-employed and could not easily prove what their income was. To quote one of the respondents,

Raising the deposit was not easy. Qualifying was also problematic because I did not have a profession (interview with VS).

Once they owned their houses, the economic stress of having to meet the monthly repayments was one of their major concerns, and the majority of respondents

indicated that they had problems balancing their budget at the end of the month.¹⁹ This economic stress derives from over-commitment on hire purchase items such as furniture, unforeseen expenditures, and the fact that, because of the unavailability of housing, people have been forced into buying houses they might not otherwise have bought. Rising interest rates and the terms on which banks and building societies lend money were also cited as problems. The terms of financial institutions are far less accommodating than those under the sale of public housing. If borrowers default on their payments for four consecutive months without contacting the lending institutions, the normal practice is foreclosure. Within the area we surveyed there were three houses where this had obviously happened.

From discussions with some of the community members, it seems that the acquisition of housing on the basis of joint income has caused problems in a number of families because the men sometimes fail to contribute their fair share. In one case a married couple who had bought a house on the basis of their joint income started running into financial difficulties. The husband took fright and deserted his wife, leaving her to carry the full burden of repayments on the house. These repayments took up her full salary.

Some very revealing answers to the question, "Do you think it is important for women to own their houses themselves?" were elicited. Those who said "no" lived in the male-headed households and their responses highlighted the weak economic position of women and their implicit acceptance of their subordination to men. In the Chesterville survey, possibly because the rents/repayments were lower, this was not as apparent.

[Women] need to depend on someone, those houses are very expensive ... women cannot manage (interview with EG).

Women cannot afford to live without men, they cannot afford to pay, they need men's decisions and opinions (interview with CM).

The reasons given by those who said yes were similar to those expressed by women in Chesterville:

You don't have a problem of someone dictating your life. You are immune to the nonsense of worshipping someone because he offers you accommodation (interview with X).

Husbands sometimes leave us for other women and you have to meet all the expenses yourself (interview with BN).

Women need to live their own life without dependencies on someone else. If a woman owns a house [she] gets an intellectual freedom. You begin to know things which you did not know, for example, you enter doors of courts preparing for the house ownership (interview with NN).

The above possibly explains why fewer women in woman-headed households (20%) had regrets about buying the house than those in male-headed households (43%).

While women in Umlazi Section Z, no doubt because of their relatively advantaged economic position, had the benefit of labor-saving technology and 25% had servants, conditions of domestic work were not ideal. Women in fact experienced a higher level of double burdening than their counterparts in Chesterville.²⁰ Households in Umlazi Section Z were generally far smaller than in Chesterville (on average, 5.3 people) and a high proportion of the women in the male-headed households worked (65%). Because the nuclear family was the predominant form of male-headed household and the children in most houses were fairly young, women in these households were not able to derive assistance or support from other women in the household.

The position of women in privatized housing, while different from those in other forms of housing, is not necessarily ideal. The costs of entry into private housing are high and therefore exclusionary. Because the terms on which money is lent are not very accommodating, the financial pressure on households is high, often necessitating that both husband and wife work. The consequences of any drop in income are devastating and if, the house is "repossessed," this can result in long-term exclusion from home ownership.

Informal Housing

Ironically, it is the housing delivery system which is the manifestation of the failure of state housing policy that offers the greatest number of women direct access to housing. It is, however, a system about which we know very little.

As each informal settlement has its own history and set of inter-personal and community dynamics, it is safe to assume that people's access to housing and living conditions vary from settlement to settlement. In some instances it appears that such access has been acquired through informal housing markets and political pro-

cesses, for example, through evicting landlords, through patronage networks, or through attacking and defeating those who occupy the land. In other instances it is acquired through the illegal invasion of green field sites and persistent battles against eviction by the state or private developers. We know little about the implications of these different forms of acquisition in gender terms, although it can be suggested that the "warlord" forms of control are founded on and do entrench patriarchal social relations (see Beall *et al.*, 1987).

In Piesang's River, an informal settlement in the Inanda Complex, which experienced its most rapid growth between 1985 and 1989, the land was largely acquired in three ways: through illegal subdivision of land and sale by the *de jure* land owner; through its sale by the person who does not own it but has *de facto* control of it; and through the violent eviction of landlords who controlled the rental stock. This form of acquisition appears to have been relatively neutral at least as far as women's access to land is concerned. The majority of the respondents said that they did not experience any problems acquiring the land, and bias against women was not mentioned by those who did experience problems.

This view is supported by the fact that a very large proportion of the houses (40%) are owned by women. This finding compares favorably with surveys conducted in the informal settlements of Umlazi Section D and Nazareth (Black Sash, 1990; BESG, 1990). It is also interesting to note that 33% of the respondents indicated that the house was owned by the husband and wife. This is in contrast to private and particularly council housing schemes where houses tend to be in one person's name, usually the husband's.

A likely explanation for the high incidence of houses owned by women is the relatively easy and low cost of access to land and housing, although this may vary between settlements. The women predominate in the unskilled and semi-skilled occupations and informal sector and earn lower wages than men. The average income of male household heads was R 470 while that of women household heads was R 261. In most instances (57%) Piesang's River households paid less than R100 for the land and 10% paid nothing for the land they lived on. The houses, too, are often relatively cheap to build as they are made of locally available, second-hand, and/or innovative materials such as packing cases and Ijuba boxes.

Although the cost of entry into an informal settlement is lower than for other forms of housing, some aspects of daily living are not necessarily cheaper, and the social costs, especially to women, are higher than other forms of delivery. In this case, because the people of Piesang's River had mounted a campaign against site rent and collected water from communal taps or bought it from water kiosks at a slightly higher rate than the formal township dwellers, their service costs were relatively low. They were certainly better off than some settlements; for example in the Umlazi informal settlements in some cases people were buying water from people living in formal housing schemes at a price 16 times greater than what the sellers were charged (resulting in costs of up to R50 per month). The costs of fuel in informal settlements may be higher than electricity as people have to rely on gas and paraffin, although consumption tends to be lower. Most Piesang's River households interviewed paid less than R20 per month, which was certainly lower than what Chesterville residents paid for electricity. Further, as these settlements are usually on the urban periphery, people have to bear high transport costs.

The social costs of informal settlements derive from the poor quality of housing and the absence of essential services such as water, sewage, roads, and garbage collection. Very few households were satisfied with the quality of their housing. The most common complaints were that "it leaks and is drafty," "it is too small," "it is made of wood and is dangerous to children and burns easily," and "there is too much noise since the houses are joined to one another." When the women were asked what problems they had with their housework, the majority (55%) mentioned water collection. The reasons expressed by two of the respondents are: "I find problems doing my washing as the water is too far," and "my problem is having to leave the baby alone while I go to fetch water — anything could happen to him." In the survey it was found that most households collect water two to three times a day and that 39% of them spend more than half an hour doing so. Discussions with some of the women also revealed that the opening and closing times of the water kiosks made it difficult for households in which all the adults worked to collect water. The lack of safety when going to their pit latrines at night (many are located quite far from their houses) was also raised as a problem in these discussions.

The poor level of service provision in informal settlements affects women severely. In our survey we found

that men engaged in housework only when there were no adult or teenage women in the household or when they lived on their own. In a few instances the young men assisted with water collection. The double burdening of women was, however, not as widespread as we had anticipated and very few people were employed to perform household tasks. Child care and water collection were the only functions performed by paid workers, the former being performed by women of all ages and the latter by young boys. Male and female pensioners who lived on their own experienced the greatest difficulty with housework, and most often paid others to collect water. Single people and nuclear households in which the head and spouse worked experienced the highest level of double burdening.

The household structure and high levels of unemployment in most of the other households mitigated against the double burdening of women as other women within these households, particularly those who were students or unemployed, collected water, cooked, cleaned the house, etc. Fifty-two percent of the households comprised some form of extended family, and there was on average only one worker per household. The majority of the households with extended families were headed by women. Twenty-two percent of the households had one or more subfamilies living with them, most commonly, an unmarried daughter and her children. In quite a number of instances, the sub-families comprised the head's unmarried son and his children.

Despite these complex structures, the household sizes were relatively small (average of 5 persons/household), and many families had young children. Seventy-three percent of the residents of Piesang's River were under 30. Possible explanations for this lie in why people moved to Piesang's River. The most common reason given was that they needed to move out of overcrowded housing (often the parents') in the formal townships. Others included the need to move out of tense and conflictual inter-personal and marital situations and the desire of young married couples to acquire a place of their own.

One of the greatest benefits from a woman's perspective is that it is potentially the most flexible and unstructured form of housing delivery. The form of housing can be adapted to the needs of different households and household types, and the house can be expanded when and as people wish. Social and local political considerations do, however, sometimes limit people's ability to do this. Economic constraints and housing densities within the community may restrict the size of the house,

Table 1: Responsibility of Women for Domestic Tasks

Done by	Child care (1)	Housework
Women working outside the home on a regular basis	0%	28%
Women working outside the home on an irregular basis	7%	5%
Women not working elsewhere	71%	52%
Servants, crèche, child minders	22%	0%
Combination (women working outside the home and others, including servants) (2)	0%	15%

NOTES: (1) Excludes households without children
 (2) Combination here can refer to a variety of different levels of combining of labor. It may mean that a woman working outside the home does only the cooking, or she may do much more. Although the figure for combination is low for child care, in reality many women look after children when they come home.

insecurity of tenure may reduce people's willingness to spend too much on the house, and in some communities, especially those about to be upgraded, the community or some outside agencies may impose rulings preventing people from expanding their houses.

Concluding Comments: State Housing Policy in the 1980s

We have seen that state housing policy in the 1980s has had a contradictory and uneven effect on women. Policies of privatization have improved the possibility of single, divorced, and/or widowed women getting access to housing, but this is limited to a very small group of women with access to professional jobs or subsidies, able to afford such housing, and to women who, through inheritance from parents or husbands, already had access to state rental housing. While the latter women are not the poorest, their incomes are often very low (no more than pensions), and their households may be very large, with few income earners. Both the "top" of the market, and some of the lowest levels have, therefore, benefited. These women have gained access to relatively good housing, but in many cases the costs of repayments place a financial strain on these households. There are,

however, few single women who can afford access to this kind of housing; hence for most women, access depends on being with a male income earner, and this itself may impose certain financial and labor burdens, as we have suggested above.

Privatization, on the other hand, has also meant that the majority of women-headed households (and women within male-headed households) have been forced to live in informal settlements. While it is probably the cheapest form of access to housing, it imposes enormous burdens in terms of housework. This is problematic for all women who are responsible for housework, but especially for those households which are too small or too patriarchal to allow a more equal division of labor.

Reflections on Policy and Policy Implications

How, then, do the above discussions affect considerations of policy? How does gender analysis transform policy? In concluding our discussion, it is perhaps useful to highlight some of the key underlying issues which need to be addressed in future policy.

A central point we have made is that, from a gender perspective, different housing systems present different opportunities and constraints. All the systems we have discussed need to be amended in some way if they are to be responsive to women, and to gender concerns more broadly. While some present advantages over others from the perspective of low-income women, none is unambiguously superior. The reality is that all three systems—and others—are likely to coexist in the future.

While private sector housing provides space for a certain category of women, its most serious failing is the cost and type of housing it provides. If private sector housing is to benefit women, it needs to move down market and revise its product mix to suit different kinds of households. State allocation systems potentially allow low-income women better access to housing if these concerns are specifically built into policy, but women can equally be marginalized in public housing. If women are to benefit, their participation in and influence over the institutions controlling housing is critical. This is developed further below.

In the short to medium term, the informal housing delivery system is likely to remain important. Its low entry costs mean that it is likely to be the delivery system through which most women-headed households are housed. The difficulties with informal housing arise from the absence of services, insecure tenure, and from

the forms of social organization which sometimes exist in these areas. The warlord form—common in Durban (although not currently present in Piesang's River)—is often associated with violence, and with patriarchal forms of control.

Attempts to develop informal settlements (through upgrading and other schemes) confront both potential opportunities and constraints from a gender perspective. The project-based approaches (as, for example, directed by NGOs) have possibly the greatest potential to transform women's position by, for example, favoring women's access, tailoring projects to women's needs, and to the needs of particular households, and by building in more developmental aspects (such as training, income-generation, and empowerment more generally) (see Moser and Peake, 1987). However, apart from the problem of replication, where such projects occur in existing settlements, power relations and leadership structures may negate or undermine attempts to empower women, or may place the NGO in conflict with leadership. Further, if not correctly handled, the additional costs incurred by households as a result of the upgrading may place intolerable pressure on them.

A second issue is the importance of lowering the cost of access to housing, and making it more affordable. We have seen that cost has a major impact on the type of housing that women do get access to, and that it has an influence over the kind of households and social arrangements women find themselves in, as well as the social relations within them. Any policy, must, as a starting point, ensure that housing (of whatever form) is supplied on a massive and affordable basis. Given the difficulties poor people, and more particularly women, experience in raising credit from conventional financial institutions, the form and terms on which credit is offered need attention. Community-based loan schemes such as the Thrift Societies in Sri Lanka, the Working Women's Forum in India, and, locally, the Urban Foundation's Group Credit Scheme have improved the access of the poor to credit, and is an approach to housing finance which needs to be introduced on a much wider scale. Whether women-only community loan schemes need to be developed merits further investigation.

Third, a critical area for consideration is the appropriate level of service provision, and how decisions about it are made. At first sight, the most advantageous form of housing for women is formal, full-serviced sites and houses. The quality of services has an obvious impact on the extent and burden of household labor, and also

affects health, and thus women's responsibility in this regard (Lastra, 1990). Where women work outside the home, and are responsible for domestic labor within it, poor service levels can exert an intolerable burden on them, as White's (1991) detailed study of Alexandra suggests.

In contexts where these kinds of solutions cannot easily be afforded, however, a high standard of services may not always be the top priority for women, a counter-intuitive position from a professional perspective. The way in which domestic labor is organized and the extent to which women experience a double burden may affect their choices. As we have suggested, the double-burden thesis may be too simplistic to capture the way in which domestic labor is organized. In discussions of the upgrading of Piesang's River, after water (not necessarily on-site) provision, housing was prioritized within the community, and specifically among women. While a basic level of service provision should be treated as a non-negotiable, beyond this, levels of service provision and priorities for expenditure in relation to housing need to be treated in an open and flexible way. Women's opinions must be heard in this process.

Fourth, an important topic of debate in South Africa is whether housing should be seen as a key target for government investment from a macro-economic perspective. A focus on domestic labor reinforces the argument in favor of housing from a gender perspective, since responsibility for domestic work is an important constraint on women's participation and position within the labor force (see Beall *et al.*, 1989), and on their ability to become involved in more remunerative activities. Our finding that the double burden is not as prevalent as is often assumed does not necessarily negate this position. In considering the trade-off with investment in other sectors, what needs to be considered is whether women will in fact benefit through the employment opened up in these sectors. The direct and indirect effects on women's employment of a focus on housing also need to be considered. If preferential investment in housing is to be supported from a gender perspective, then it has to be developed in a way which benefits low-income women, improving their access to housing, employment, and income-earning opportunities.

Fifth, a key area in any housing policy is how the family, household, and its internal social relations are conceptualized. The definitions of what constitutes the family (what is a family, who is part of it, who are "dependents"), who is the household head (and even that

there is necessarily a household head), and how the household economy operates (who earns, who contributes to the household budget, who pays for housing and other household expenditures, how stable the household economy—and the household—is, and so on), all have major implications at a variety of levels. Some of the most obvious are affordability, allocation systems, and subsidy systems, but other issues such as site and house design and size are also affected.

Sixth, a related issue is whether women and women-headed households should be the beneficiaries of positive discrimination and attention in relation to housing, as Machado (1987) and Moser (1985) suggest, or whether, for example, it is enough simply to ensure that the poor have access to housing. A particular issue is women's legal access to housing. In South Africa, women married in community of property are in a vulnerable position in relation to housing. This is an obvious area for intervention.

More difficult perhaps is whether houses or sites should be put in women's names, as Moser (1985) suggests. The women we interviewed were acutely aware of the importance of owning or renting their own home, although some felt that if women were married it would make very little difference to their position. Even within community-based approaches, this is an issue. Cooperative forms of tenure and housing still present the problem, particularly in disputes, of who within a household has rights to land and housing.

Finally, and perhaps most obviously, the critical importance of women's participation in and influence over the institutions affecting housing must be stressed. Without it women will be unable to ensure that their needs are met, either at the level of housing policy as a whole, or in relation to more localized issues such as the practicalities of allocation. This influence needs to extend more broadly than merely to the state and locality: women need to influence the practices of NGOs and civic and community organizations, as these are likely to be an increasingly important sphere in which housing is developed in the future.

For women's organizations to take up the issue of gender and housing, a significant area for development is the levels at which gender issues are most effectively addressed. This is an important area of research as much of the literature on gender and housing focuses on interventions at the project level. The identification of issues which can and should be addressed at different levels of government, and in different institutions, will

greatly assist the formulation of a gender-sensitive housing policy.²¹

Notes

¹ State-sponsored site and service schemes and women's hostel accommodation have not been included in the analysis because of their limited occurrence. We have also excluded domestic worker accommodation, and central city accommodation for practical reasons.

² The acquisition of housing information on the basis of gender proved more difficult than we had anticipated. Very few state and financial institutions and developers are concerned about the gender of the people occupying or buying houses. Information relating to housing in areas controlled by KwaZulu and the Department of Development Aid proved particularly difficult to obtain as officials from these government bodies did not want to give us access to their records. Our analysis is, therefore, based on information obtained from the Deeds Registry in Pietermaritzburg, a few cooperative township managers and developers, and surveys we conducted. These surveys were conducted in Piesang's River (Soweto), an informal settlement in the Inanda complex; Chesterville, a council housing scheme; and Umlazi Section Z Phase 8, a private housing scheme. The Soweto survey was a general socio-economic survey which included some gender-specific questions and covered 179 households. The Chesterville and Umlazi Section Z Phase 8 surveys were directed at women in single and male-headed households, and samples were relatively small, some 51 and 34 households, respectively. Our surveys in the latter two areas must obviously be seen as exploratory pilot studies raising issues for further investigation. Our conclusions should therefore be seen as tentative, and open to debate.

³ Manager of Chesterville, personal communication, 16/1/91.

⁴ This is borne out in our study of Chesterville: 84% of households interviewed had lived in their house for over a decade, and 69% for over 20 years. Sixty percent of households had "inherited" their house from family, and almost all those who had not were very old, and had lived there for years.

⁵ The "ability to pay" requirement in African housing derives historically from attempts to tie influx control to employment, and to keep out those who were unemployed. In more recent times it has been replaced by an emphasis on cost recovery. Notwithstanding these origins, such housing has historically been subsidized.

⁶ Unfortunately, despite attempts to acquire more extensive information, township administrators were generally uncooperative, arguing that the information we wanted was "confidential."

⁷ On the basis of figures deriving from rental and service charge records for the two townships. In Chesterville, where we were able to test the validity of the records, the actual proportion of women lessees might be slightly higher. In a few cases, the house was in a man's name, but the household head was actually a woman, who had "inherited" the house from her father, husband, or brother. The reverse also occurred, except in far fewer cases.

⁸ These differences may reflect variations in the style of administration in the two areas. Alternatively, it may point to circumstances unique to Chesterville, namely, that because of threats of removal, the better-off people and households have tended to move out, and competition for housing has not been as great as elsewhere.

⁹ Records prior to this were not available. The figures cover only the areas falling under the Natal Provincial Administration and the South

African Development Trust. Our attempts to research the sale of houses in KwaZulu were frustrated by the immense inefficiency of the system in KwaZulu.

¹⁰ \$1 = R2.80.

¹¹ Average head of household incomes were remarkably consistent between male and female heads, and between renters and owners. This may reflect weaknesses in the methodology: women interviewed frequently did not know what their husbands earned, so distorting figures. On the other hand, a large proportion of household heads (48%) were pensioners, accounting for low head-of-household incomes on average. All these households would qualify for subsidized sites under the current Independent Development Trust scheme which offers households earning joint incomes (breadwinner and spouse) of under R1,000 per month a site costing R7,500. The mean household income, at R1,119, was similar to the average for black households in Durban (R1,079), and almost double that of Piesang's River at R577. But if household size is taken into account, the differences are smaller: the per capita income for Chesterville is R131, while that of Piesang's River is R115 per month. The per capita household income for Durban would be R180 per month. Household income per capita was also similar across male- and female-headed households. These figures are used in a purely indicative way; given the sample size it is not considered appropriate to analyze them in detail, or to draw strong conclusions from such an analysis.

¹² Including house and land costs, survey and legal costs, and various discounts in terms of the sale of housing campaign. Prices vary within this range depending on land size, and which of the various discounts are applicable.

¹³ There is a cash discount of R464 to encourage buyers to do so.

¹⁴ According to Mr. G. Dibbon, Department of Finance, Natal Provincial Authority, interviewed on 12 December, 1991. In terms of Department of Development Planning Circular No 2 of 1988, repayments over a thirty-year period may be on a sliding scale according to income (starting at 3% or 25 cents per month), to a maximum of the "standard rent," or the payment at an interest rate of 13.5%. All costs referred to in 12 above, other than land costs and a R7 leasehold fee, can be capitalized into the loan amount. Land costs are sometimes included in the loan, but not at subsidized rates. This would push the figure given up slightly.

¹⁵ Arrears payments arise from the rent boycott which had been occurring for some time in the area. Rents are of the order of R35 per month.

¹⁶ Differences between renters and owners occurred mainly at the level of household income, with renters earning R781 and owners R1,304 per month on average. Levels of unemployment were higher among renters, and the numbers of people working per household were lower. Nonetheless, head-of-household incomes were similar. Incomes earned by household members are not necessarily contributed to the household, making household income a poor indicator of affordability. Given the small size of the sample, it is difficult to draw conclusive comparisons between the two.

¹⁷ This point is explored further in Todes and Walker (1992). Some 10% of women experienced a classic double burden, and a further 37% of women working outside the home shared this responsibility with other women in the house.

¹⁸ However, subsidies were built into the rental structure of Chesterville houses, although they are not of the order of the usual employer subsidy, or the first-time home buyers subsidy which was at

the time available for newly built houses. As Parnell (1991) argues, it is primarily the middle classes, whites, and men who have benefited from subsidies.

19 It was not possible to establish from the responses whether women experienced more problems than men.

20 Some 32% of women experienced a classic double burden, while a further 26% shared this responsibility with other women in the home.

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