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of Business Science**
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**In-situ informal settlement upgrades through community savings: Possibility or
farfetched dream in the South African Context**

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ABSTRACT

This study explored the possibility of utilising saving groups in the form of stokvels as a feasible mechanism for community driven in-situ upgrades in the South African context. Looking from the lens of psychological empowerment the study investigated the empowering community settings that are absent or present within the stokvel and in-situ upgrade framework that deter or enable stokvels to solve greater needs of the community.

An exploratory qualitative study was conducted through the use of semi-structured interviews to obtain the insights of a sample of eight individuals representing NGOs, CBOs and experts within the field of informal settlement upgrades, housing finance, and savings groups, as well as eight stokvel representatives residing in Diepsloot and Alexandra. Inductive analysis was utilised to interpret the findings of the study in addition to unearthing emergent themes.

The study found that a cocktail of impediments exist to in-situ upgrades. Nonetheless, stokvels were found to be a possible avenue of championing in-situ upgrades due to the presence of members who were already psychologically empowered. A more facilitative environment was found to be a requirement to enhance the setting maintenance and change of the environment that facilitates stokvels to tackle more complex problems such as self-driven upgrades of their settlements.

KEYWORDS

Empowering community settings

Informal settlements

In-situ upgrades

Savings groups

Stokvels

DECLARATION

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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ABBREVIATIONS

BNG:	Breaking New Ground
CBO:	Community Based Organisation
ECS:	Empowering Community Settings
NGO:	Non Governmental Organisation
PE:	Psychological Empowerment
RDP:	Reconstruction and Development Programme
UISP:	Upgrading of Informal Settlement Programme

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1. CHAPTER 1: INTRODUCTION TO RESEARCH PROBLEM

1.1. Introduction

Lack of access to finance or credit is a reality to the urban poor (Benda, 2013), as they do not have collateral and assets (Wekesa, Steyn, & Otieno, 2011) and therefore face a major deterrent to accessing decent housing infrastructure. As a result the urban poor living on less than \$2 a day who make up the bottom of the pyramid (BoP) (Prahalad, Di Benedetto, & Nakata, 2012) flock to peripheral areas of cities where they construct makeshift structures as a solution to their housing woes (Huchzermeyer, 2009). Government subsidised housing schemes are inaccessible to the majority based on income thresholds therefore making the lower income citizens heavily reliant on state provision of housing and services.

Meanwhile the concept of 'stokvels', which are community savings that are either rotating savings and credit associations (RoSCAs) or Accumulating Savings and Credit Associations (ASCAs), is embedded in South African culture especially amongst township women (African Response, 2012; Benda, 2013; James, 2015). Savings from stokvels or rotating savings are a potential tool of empowerment, financial inclusion and poverty reduction as they are utilised to supplement household income, or in some instances for bulk purchases of groceries which are distributed amongst the stokvel members (African Response, 2012; Benda, 2013; James, 2015). The scope of this research seeks to explore the view of the utilisation of community savings for self-help in-situ informal settlements upgrades as a means and tool of socio-economic empowerment for this bottom of the pyramid population within the South African context. The research seeks to establish what characteristics of empowering community settings are present or absent in the South African context that foster empowerment of stokvel participants living in informal settings to drive self-funded projects that enhance their physical living conditions.

1.2. Problem Background

D’Cruz and Mudimu (2013) highlight that community savings schemes are a tool that assists to meet needs of the poor and are enablers of both social and psychological empowerment as well as economic inclusion and participation at the bottom of the pyramid. Though literature has accounted community savings as a door to reduction of urban poverty and funding mechanism for slum upgrades and other community uplift projects (Benda, 2013; D’Cruz & Mudimu, 2013; Maluku & Kaseke, 2014) it is imperative to go a step further to understand how different communities provide conducive factors that foster savings groups as viable means for upgrade of physical and non physical infrastructure in slums. Whilst success of community savings as an instrument for financing housing in poor communities is well documented in countries such as Kenya, Zimbabwe and the Philippines (D’Cruz et al., 2014), in South Africa housing initiatives based on community savings have failed to advance to the scale of the countries cited above. As a result this study aims to explore the deficiencies of South Africa, if any in being an empowering community setting that gives rise to its inhabitants seeking to take action in improving their habitats.

South Africa is ranked poorly where savings are concerned. The “domestic savings rate has declined steadily over the last 50 years from an average of just more than 24.0% between 1960 and 1990, to 16.5% from 1991 to 2014 and just 16.0% over the last decade,” (Saville, Firth, & Madinginye, 2015). Yet in the informal economic sector, more than R40billion is saved annually through stokvels (African Response, 2012), bringing informal savings groups to the limelight as a potential source of increasing savings. Both the government and private sector have realised the overall poor South African domestic savings and have identified stokvels as part of the solution to reach the required savings of 25% of GDP investment rate for sustenance of ‘high and inclusive economic growth’, (Saville et al., 2015). Whilst the government and financial institutions have realised the potential of stokvels, they have not ventured into the space of partnering with stokvels in areas that are still a challenge to the poor such as provision of basic needs in education, health and housing.

1.3. Academic Motivation to the Research

This study looks into why it has been a challenge to utilise community savings as a savings led microfinance tool for more complex and overarching needs of improving informal settlement habitat conditions in South Africa. It explores from urban pro-poor organisations to affordable housing participants, their thoughts on what the underlying settings challenges associated with this possible alternative finance instrument are especially from the perceptions of such communities. Important dimensions explored are the sentiments of informal settlement residents towards self-help in-situ upgrading of their settlements through augmented community savings. Looking through the lenses of empowerment theory and empowering community settings, the study takes into account the cognitive (perceived knowledge), intrapersonal (locus of control and motivation), interactional (relational to people/environment) and behavioural elements as cited by (Angulo-Ruiz & Pergelova, 2015), pivotal in understanding how informal communities prioritise their savings. In addition the study seeks to understand how these elements paramount to empowerment within the context of empowering community settings influence both negatively and positively on informal settlement residents' decisions to upgrade their personal living conditions using their own community based funds.

1.4. Policy Motivation

Whilst the South African government has made inroads at addressing its inherited housing backlog from the apartheid government, informal settlements have increased from 300 in 1994 to 2 225 in 2016 (Muller, 2016). The incessant violent protests erupting from informal settlements as a result of the government not being able to keep up with the needs to address living conditions in informal settlements is a cause of concern in South Africa (Akinboade, Mokwena, & Kinfack, 2014). The study provides insights on how government, business, Non Governmental Organisations (NGO), Community Based Organisations (CBOs) and communities can align in bottom of pyramid strategies that can drive in-situ informal settlements upgrades utilising community savings as a finance base.

UN-Habitat (2015, pg4) highlights the limited capacity of mobility of new slum dwellers into formal settlements, it cites that "of the 10 million more people added to the urban

population of Sub-Saharan Africa each year, two-thirds (7 million) live in informal settlements or slums and only 2 million can expect to move out from there.” The challenges faced by local governments in up-grading these settlements further aggravate the mobility of residents from informal settlements. South Africa’s government despite developing an Upgrading of Informal Settlements Policy (UISP), as part of its National Housing Code of 2009, has found it difficult to drive in-situ upgrading on a broad scale (Huchzermeyer, 2009). One such failure to upgrade the Slovo Park informal settlement in a period of 20 years by the City of Johannesburg (the City) resulted in the ruling of the Gauteng Local Division of the High Court in April 2016 that obligated the City to apply for an upgrade grant. By engaging the Socio-Economic Rights Institute of South Africa (SERI), the Slovo Park residents were able to secure a ruling to their favour and thwart the City’s intentions of abandoning upgrade plans in favour of relocation to a more remote “Unaville” which was still a pipeline to-be constructed housing development. (Zondo & Royston, 2016). Such cases and ever-increasing housing backlog bears testament to the notion that government alone cannot tackle this on its own. This study therefore explores if government policies also become disempowering especially regarding the incentives behind self-driven upgrades where issues such as security of tenure are not guaranteed.

1.5. Business Motivation for the Study

Based on this realisation, this study focuses on informal settlements in-situ upgrade through community savings as a solution that addresses the reality of low degrees of socioeconomic mobility across the generations for informal settlement households (Fox, 2014). Alternative means of funding and driving such upgrades are crucial to meet the government’s inability to meet housing demand- the housing backlog sits at 2.1million units(Muller, 2016). Furthermore in-situ informal upgrading is a community intense activity that requires community involvement which enhances leadership and the social fabric of communities (Belsky et al., 2013) a basis of empowerment of the communities. Muchadenyika (2015) study found how in-situ upgrades in Harare called for the use of local skills and were a platform that was utilised to up skill the community therefore assisting in the creation of jobs and the establishing of local Small and Medium-sized Enterprises (SMEs).

Micro-financing in-situ upgrades through the communities' savings could further empower communities not to rely solely on the government but take initiatives to improve their own livelihoods. Opportunities also abound in not only improving the lives of informal settlement dwellers but building viable business models to support this bottom of the pyramid housing market. In Mexico, CEMEX one of the largest cement producing companies in the world successfully implemented a viable business model through its Patrimony Hoy Initiative which hinges on the traditional '*tanda*' system of Mexican community savings to improve thousands of dwellings for not only Mexican citizens but neighbouring countries such as Colombia (London, 2012). From a policy perspective, findings of this study seek to provide valuable insights to government that can be incorporated into making in-situ informal settlement upgrades more viable through community and business partnerships.

1.6. Conclusion

This chapter introduced the research problem and provided a backdrop on the need for the study. The following chapter will review the literature related to the subject areas followed by a description of the research questions and objectives in Chapter three. Chapter four provides a detail of the research design and methodology with the results of from the analysis of the data collected presented in Chapter five. A discussion of the results referencing back to the literature reviewed ensues in Chapter 6 before a presentation of the key findings and recommendations conclude the study in Chapter seven.

2. CHAPTER 2: THEORY AND LITERATURE REVIEW

2.1. Introduction

Scholars on empowerment theory identify it as a construct where one moves from passivity to action, based on the intrapersonal, interactional and behavioural aspects of their lives (Angulo-Ruiz & Pergelova, 2015; Peterson, 2014; Zimmerman, 1995). Savings groups are a platform that individuals use to take action to alleviate their financial standings and illustrate a move towards seeking some form of empowerment. This chapter provides an in depth review into the theoretical lenses of empowerment on both an individual and collective level as a multi dimensional construct focusing on the community settings that foster it.

The chapter also delved deeper into the concept of community savings especially stokvels in the South African context, digging into its historical roots and how it has evolved to remain relevant in contemporary South Africa as a means of both self and community empowerment. Additionally, the topic of informal settlement upgrades was also reviewed particularly from the view of self-help and community led in-situ upgrades; investigating the challenges and breakthroughs that have been experienced and their psychological and community empowerment potential. In conclusion, the chapter integrated the concepts of exploring stokvels as a means of possible community driven in-situ upgrades from a perspective of empowering community settings that nurture individual and collective empowerment of communities.

2.2. Psychological Empowerment

The most widely quoted scholar on empowerment theory, Rappoport defines empowerment as a process by which people, organisations or communities achieve mastery over issues that concern them by taking a proactive approach in their communities, and developing critical awareness of their socio-political environments (Angulo-Ruiz & Pergelova, 2015; Carrasco, Monferrer, & Tarditi, 2016; Zimmerman, 1995). This definition identifies empowerment both at an individual level of analysis also referred to as psychological empowerment (PE) and collective level of analysis that is communal and organisational empowerment. Literature endorses Rappoport's definition as an acknowledgment to citizens determining in their own voice propositions to the challenges they face; whilst emphasising the central role of lack of power and

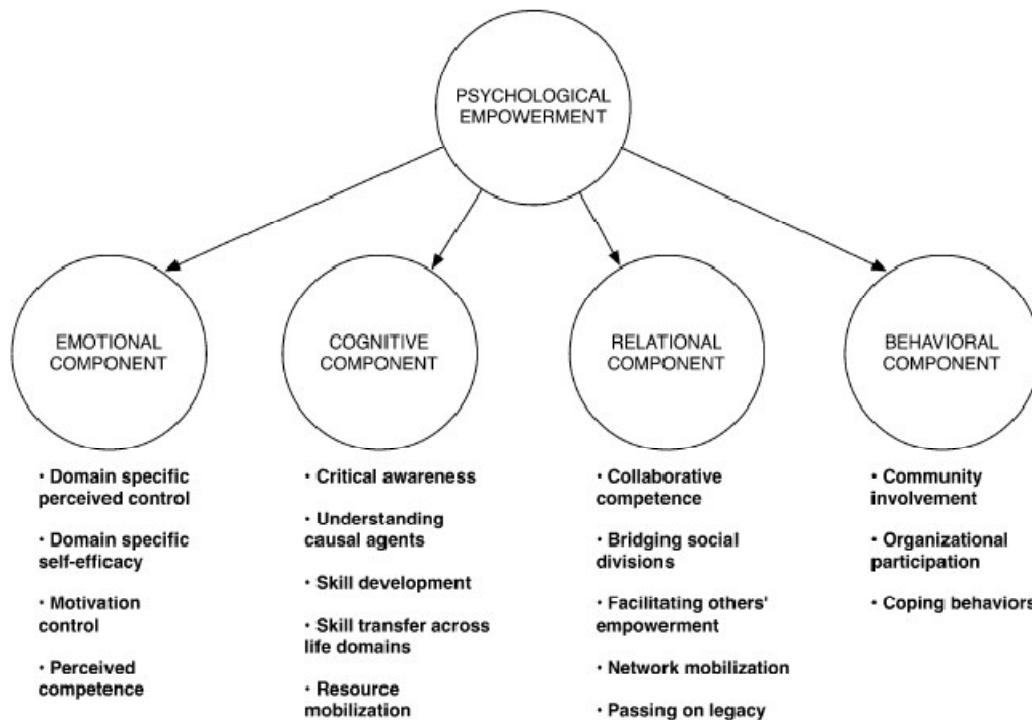
the necessity to gain power and resources to effect successful social change (Maton, Seidman, & Aber, 2010).

Zimmerman (1995) denotes the interdependencies of psychological empowerment to other levels of community and organisational empowerment. He discourages the view of psychological empowerment as individualistic or merely an intra-psychic phenomenon but as a holistic, context-specific conception that takes into consideration the cultural, socio-political and contextual factors that influence one's ability to achieve goals. Zimmerman's view seeks to address another school of thought by Riger (1993) that views this approach to empowerment as a reductionist view, inadequate to address overarching universal issues that render them powerless and produce negative life outcomes for the individuals. Riger (1993) questions how the emphasis on personal mastery or a sense of empowerment can result in the social change outcomes that empowerment contends to generate, given the macro-level forces which contribute to social and psychological distress. Instead, Riger (1993) calls on community psychology to explore the relationship between empowerment and community a conception which inadvertently aligns to Zimmerman's view of looking beyond the individual where psychological empowerment is concerned. This interplay of the individual participant in a communal context lends itself to the study's aim of exploration of how individual stokvel members take action within a collective setting to gain 'mastery' over their circumstances.

As a multi dimensional construct, psychological empowerment, adopts the notion of "actor in context" taking into cognisance interrelated dimensions; emotional (intrapersonal), cognitive (interactional), and behavioural (Zimmerman, 1995). Many studies have produced well-validated measures of the three components and revealed relationships between these components, however Christens (2012) expands this conception with the addition of a relational aspect as a fourth component to a lateral construct of psychological empowerment (See Figure 1) in address to Riger's concerns stated earlier. This fourth component is crucial in understanding dynamics of relations within community settings especially where relational ties are critical in fostering trust- a key ingredient in the constitutions of community savings groups (Benda, 2013; D'Cruz & Mudimu, 2013). With this expansion of the construct, PE can therefore be summarised "as the increasing cognitive, emotional, behavioural, and relational

capacities that individuals can acquire as they participate in empowering community settings and, in particular, efforts to change social and political systems", (Christens, 2012a pg,543). Measures of these four elements are summarised in Christens (2012) model as illustrated in Figure 1: Conceptual Model for Psychological Empowerment As A Latent Construct.

Figure 1: Conceptual Model For Psychological Empowerment As A Latent Construct



Source: (Christens, 2012b)

Control in particular locus of control (LOC) which translates to beliefs about one's ability to exert influence in different life spheres; and motivation encompass the intrapersonal component of empowerment (Angulo-Ruiz & Pergelova, 2015; Peterson, 2014). Literature associates purposeful action with individuals possessing an internal LOC who expect that their actions will produce predictable outcomes, whilst individuals with external LOC subscribe to the notion that events are by chance or in control of powerful others and therefore are less acquire the knowledge and skills to achieve their goals. Angulo-Ruiz and Pergelova (2015) quote Hoffman, Novak, and Schlosser

(2003) who assert that people who believe that outcomes are caused by external forces, are less likely to engage in goal-directed behaviour, such as seeking information/knowledge. This was important to understand if stokvels members believe that the provision of housing or in-situ upgrades are a factor outside their control in particular if they thought this is the preserve of government only.

As a result intrapersonal PE as illustrated in Figure 1, hinges on the ideas of domain specific perceived control, self-efficacy, motivation control, and perceived competence which taps into emotional empowerment (Miguel, Ornelas, & Maroco, 2015)- how people feel about themselves and their abilities to exercise control in different socio-political contexts (Peterson, 2014). This aspect of intrapersonal PE was explored to help in understanding how informal settlement dwellers with high self-efficacy, LOC and motivation would use the same tool of community savings that their counterparts have to better their living circumstances.

The development of a critical awareness of the resources and knowledge necessary to achieve one's goals within a specific context is an important dimension of the interactional aspect of empowerment (Zimmerman, 1995). The different scholars on empowerment propose that developing awareness involves willingness to learn and participate in value creation processes. Motivation also plays a part as Angulo-Ruiz and Pergelova (2015) in their study cite this notion in identifying that consumers who are significantly motivated will put more effort into acquiring financial knowledge and resources one may need to achieve goals, as well as the knowledge of how to obtain and manage those resources (Peterson, 2014). This perhaps explains how enrolling in a savings group may signify a certain amount of motivation to achieve savings for a certain goal signifying a call to action to gain control on financial circumstances.

2.3. Empowering Community Settings

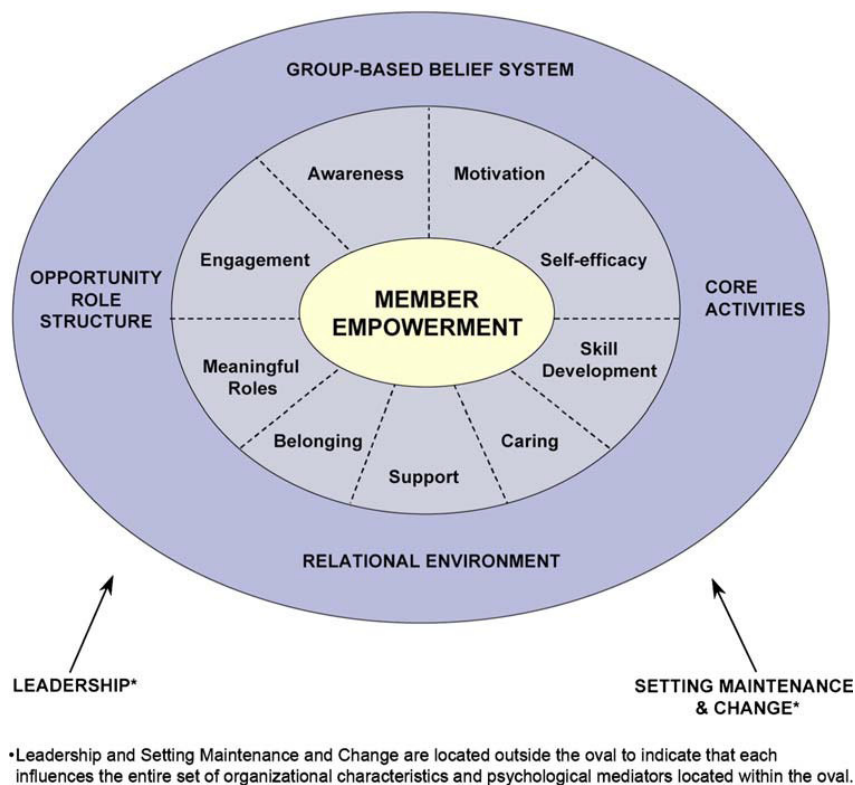
This study focused on the empowering community domains in which marginalised individuals operate in, which is the backdrop to the settings in which they have to act, relate and thrive. Empowerment as previously defined denotes to occurring over time, involving active participation, and resulting in growth in awareness and capacity in outcomes, including political, social, economic, and psychological empowerment

(Maton, 2008). Research has shown how empowerment begins to unfold through individuals taking active roles in empowering community settings. Through a study of three different community groups, Maton and Salem (1995) identified common characteristics that prevailed within the groups and to that end spearheaded the defining of empowering community settings. They identified four characteristics of an empowering setting as: firstly, group based belief system- possessing a belief system that is strength based, inspires growth and focuses beyond the individual. The second characteristic identified was the presence of an opportunity role structure that is highly accessible, multifunctional and pervasive; whilst the relational environment encompassing a peer based support system that provides a sense of community made up the third characteristic. Lastly, inspiring, talented and shared leadership committed to both settings and members rounded up the features (Maton & Salem, 1995).

These characteristics concur with Neal and Neal's conception of empowering settings as cited by (Neal, 2014) that defines empowering settings as those that consist of actors with existing relationships that allow for the exchange of resources and secondly where there is a somehow equal distribution of network power among actors. This notion speaks favourably to settings within savings groups where membership is based on an equal footing and there is equal share in resources through stipulated contributions. In further studies Maton, (2008) proposes that to consider an environment empowering it should fulfil a twofold criterion by facilitating empowering processes of social change and producing empowering outcomes of such change (enhanced access to critical resources) (Maton et al., 2010). However this is not always easy to achieve both in reality. Trickett (2011) as cited by Jorge-Monteiro, Aguiar, Sacchetto, Vargas-moniz, and Ornelas (2014), emphasised the setting itself as a goal focused community resource for empowerment that enables knowledge sharing, gathering opportunities for personal growth, participation and providing access to organisational goods. The slow paced progression of self funded community informal settlement upgrades in South Africa brought into light questions on the type of community settings present in these environments that hamper instead of promote empowerment.

For the purpose of this study, Maton (2008) empowering community settings 6 factor model as illustrated in Figure 2: Empowering Community Settings: Organizational Characteristics And Psychological Mediators, was adopted which adds two more factors to Maton & Salem's (1995) prior four characteristics. The six factor model adds the dimensions of a maintenance and innovation feature, and a set of core engaging activities that should foster active learning.

Figure 2: Empowering Community Settings: Organizational Characteristics And Psychological Mediators



Source: (Maton, 2008)

Fundamentally empowering community settings facilitate individual change and contribute to essential social change. Nevertheless, Neal (2014) notes critically that whilst scholars have been progressive in identifying key organisational features associated with empowerment in settings, she points out how it is less clear how within community bounds this information can be utilised to “help change disempowering and non-empowering settings into empowering ones.” In the context of this study it was imperative to understand in detail the characteristics of both empowering and disempowering settings in order to determine policy, practice and programs that

contribute to empowering community settings for successful collective action in in-situ informal settlement upgrades in the South African context. Figure 3: Organisational Characteristics Of Empowering Community Settings, below summarises the key outcomes of the six organisational characteristics of empowering community settings as set forth by Maton (2008).

Figure 3: Organisational Characteristics Of Empowering Community Settings

Group-based belief system	Core activities	Relational environment	Opportunity role structure	Leadership (& staff)	Setting maintenance & change
Inspires change	Engaging	Support system	Pervasive	Inspirational	Learning-focused
Salient goals	Meaningful	Multiple domains	Many roles	Vision	Responsive
Clear Means	Congruent	Multiple sources	Multiple levels	Role model	Adaptive
Strengths-based	Active learning	Caring relationships	Highly accessible	Talented	Bridging mechanisms
All have capability	Feedback	Peers	Varying demands	Interpersonally	Diversity
Member-as-resource	Reflection	Mentors	Encouraged	Organizationally	Conflict
Beyond self	Quality	Sense of community	Multi-functional	Shared	External linkages
Shared Vision	Content	Within setting	Use, develop skills	Multiple leaders	Resources
Larger purpose	Relationships	Beyond setting	Voice, influence	Open to expansion	Partners
				Committed	
				To setting	
				To members	
				Empowered	
				Autonomy	
				Resources	

Source: (Maton, 2008)

2.3.1. Domains of Empowering Community Settings

This study interwove the domains of adult well-being, locality development and social change by looking at how individual empowerment transcends to the local and community level. Maton (2008) identify the adult well being domain as settings that help adults change and grow by overcoming personal difficulties this domain focuses on the individual level of psychological empowerment. The local domain describes settings that empower citizens in impoverished communities to take action to improve the locality in which they live whilst the social domain relates to settings that 'empower historically oppressed citizens to resist and challenge societal culture and institutions, and take action to change them' (Maton, 2008 pg5). The context of this study covered the adult-well being domain from the perspective of the stokvel members and crossed over to the local domain in stokvel participants efforts to improve their settlements and finally looked at the lenses of social domain in how stokvel participants residing in informal settlements tackle the repercussions of apartheid legacy.

2.3.2. Group Based Belief System

A community is created when people interact and have a collective sense of identity, shared beliefs, interests and relational connections (Silva & Langhout, 2016). Maton (2008) found that the absence of such a sense of community that fosters growth amongst its members does not make for an empowering setting. Silva and Langhout (2016) also argue that as a result of a central support and belief system, individuals within the community are empowered to explore their surroundings and seek support among the collective which allows them to 'grow' and discover their potential. They further propose that even as settings shift, the existing sense of community strengthens relational bonds among the individuals as they undergo the empowerment process and begin to take on "meaningful and multiple roles" (Silva & Langhout, 2016). In this study the impact of group based belief systems is analysed in influencing behaviour and outcomes at both an individual and collective level of savings group. This is to determine whether any elements of group based belief systems hinder progressive action by informal settlement dwellers engaged in stokvel activities or not. Understanding the common beliefs will assist in dispelling or confirming the notion of expecting the government to deliver housing.

2.3.3. Core Activities

Literature notes that empowering settings are characterised by empowering processes through inclusive activities that enable equal distribution of resources amongst members. Empowered outcomes are therefore realised through increasing the equal distribution of resources by members actively taking part in high quality core activities that are engaging and encourage an active learning process (Maton, 2008; Neal, 2014). This means activities align to the member's personal goals, cultural and personal background whilst providing a participatory process giving rise to opportunities for 'practice, feedback and reflection' (Maton, 2008). Theory and research on settings in the different domains has supported why a setting core activities are essential. Jorge-Monteiro et al. (2014) in their study based on empowerment/community-oriented approaches that challenge structures and processes within mental health programs cite transformative impacts in the individuals' lives of their participants through engaging in 'valued and challenging' opportunities. At a program level, the alignment of the user's needs and objectives gave rise to transformative features of the ECS. Participation in meaningful core activities not only

helps build skills but literature as reviewed by Maton (2008) denotes the increase in self-efficacy amongst individuals, a critical aspect of the emotional aspect of psychological empowerment.

2.3.4. Relational Environment

This component of ECS refers to the necessity of a peer based support system that provides a psychological sense of community offering a wide variety of types and sources of support (Maton, 2008; Maton et al., 2010). Support creates opportunities for members to nurture each other's skills and increase their beliefs that they can participate in community improvement. Silva & Langhout (2016) particularly cite emotional support as key specially for historically subordinated groups who face more obstacles from social structures. Maton (2008) cites various studies from literature that found that quality relational environments contribute to empowerment in part through the psychological mediators of caring, support, and belonging.

2.3.5. Opportunity Role Structure

The opportunity role structure emphasises the need for an ECS to possess accessible opportunities and varying demands for individuals within the setting to develop, grow and participate (Maton & Salem, 1995). The opportunity to take on such roles, affirms individuals on the importance of their membership and involvement in achieving the goals of the group, further solidifying their sense of community (Silva & Langhout, 2016). Further to this Jorge-Monteiro et al. (2014) in their study found how participants highlighted the value of participation and accessing capacity-building opportunities as a transformative platform in their organisation. Assessing savings groups role structures in this study was aimed at determining the role opportunities that are present, their level of complexity and if they allow for skills development, learning or utilisation.

2.3.6. Leadership

Maton and Salem (1995) not only identify formal leadership but informal leadership as pertinent to ECS. In the six factor ECS model, Maton (2008) locate the two factors, leadership and setting maintenance and change outside of the core as they influence the entire set of organisational characteristics and psychological mediators located

within the core. The various studies on ECS have identified leadership contributing on two schools of thought that is, directly through empowering influence leaders have on their followers and indirectly in the form of secondary leadership influence on those who interact with followers. Whilst some scholars argue the significance of clear structured roles, Silva and Langhout (2016) emphasise the importance of rotational leadership role within group settings that gives opportunities for development of leadership skills as well as spill over in creation of multiple opportunity role structures. In their study of empowering settings within a first grade class, Silva and Langhout (2016) found that shared leadership roles that serves as central components to the structure and growth of the classroom provided students with a unique experience to truly “shape” their environment. Validation of the student's roles by the teacher reinforced the importance of each part the students played and reinforced their 'sense of belonging' within the group. However they observed that if the leader is less open to the members deciding the structures that enable their participation this can cause tension in empowerment-related projects, where researchers, or others who are more powerful, maintain control of how those who are subject to the intervention can participate. This can probably explain the struggle with drivers of in-situ upgrade programmes with implementing “best practices” and attending to needs and wishes at the local level, especially when these are conflicting. Given this tension, Silva and Langhout (2016) suggest that it might make sense for a set of community values to take precedence over a set of empirically validated practices, in an attempt to achieve processes that are more contextually grounded.

2.3.7. Setting Maintenance and Change

Setting maintenance and change contributes to the effective functioning of a setting through the organisational mechanisms that help the setting to adapt to internal and external changes. The key features of this aspect of empowering community settings are organisational learning focus, and existence of bridging mechanisms and external linkages to the setting (Maton, 2008). External linkages to the setting speak of collaborations and partnerships that bridge the gaps within the setting such as technical expertise, finance and policies that facilitate the functions of projects. In the context of this study, this aspect is crucial in identifying essential partners and collaborators as well as policies instrumental in enhancing the domains of locality and

social change within the context of utilising stokvels as a bridging finance tool for in-situ upgrades of informal settlements.

2.4. Community Savings: A Historical Perspective

The concept of savings clubs is prevalent in societies ranging from Asia to sub-Saharan Africa. This format of savings is governed by a group of members who contribute certain amounts at regular intervals throughout a cycle in which members take turns to receive the accumulated proceeds (Benda, 2013; James, 2015). Though these are informal institutions, their success is largely due to a collective goal, trust and cultivating a sense of community all of which fall within characteristics of empowering settings.

Historically in South Africa, stokvels were established to provide finance, credit, insurance and burial schemes- whereby African workers who were excluded from formal financial institutions in the apartheid era living in reserves or mining areas collectively put together funds to return migrant bodies home for burial (James, 2015; Krige, 2014). The structural apartheid homelands systems that resulted in women being left in the homelands' whilst their husbands lived in the hostels in urban areas or mines where they worked was also critical in the establishing of saving's groups' culture amongst women (James, 2015).

South African literature on stokvels largely concurs that stokvels are a form of social capital that serves as insurance for many poor communities. Where the middle class may have access to some sort of credit from the banks, these individuals belonging to stokvels, usually from the lower Living Standards Measures (LSM), often do not have the luxury of financial institution backing (Ndweni, 2015). This is highlighted in Matuku and Kaseke's (2014) study whereby they found that unemployment is one of the main reasons that especially women join stokvels in order to counter poverty by supplementing their husband's salaries through these community led savings vehicles.

On the other hand contrary to popular belief, research has also found that South African men engage in community savings almost at par as women, with 42.6% men and 57.4% women participating (African Response, 2012). An ethnographic study by

Krige (2014) of a Soweto male savings club endorses African Responses' findings as well as reveals the social complexities and aspirations intertwined in community savings groups. It also brings to light the 'formalisation' of traditional stokvels in formal financial institutions such as banking and utilising the basis of group savings in formal investment channels such as the Johannesburg Stock Exchange (JSE).

African Response research in 2012 revealed that stokvels in South Africa collectively save approximately R44billion annually whilst the Old Mutual 2015 Savings and Investment Monitor Survey also found informal savings in the form of stokvels as the main vehicle for household savings in South Africa especially amongst black families (Old Mutual, 2014). The main reasons cited behind stokvels by Old Mutual are that members cannot save on their own and are therefore forced to save in joining a savings group, furthermore they find it as an easy and affordable way to save that also offers a sense of belonging and community therefore providing a "self-help approach to social security" a finding also supported in Maluku and Kaseke's (2014) study.

2.4.1. Empowerment Through Savings Groups

Community savings have played a critical role in empowerment especially of women in marginalised communities. A large body of literature exists that has empirically studied the effects of self help savings groups on empowerment of women as well as vulnerable communities (Ashe & Neilan, 2014; D'Cruz & Mudimu, 2013; Devries & Rizo, 2015; Maluku & Kaseke, 2014). Devries and Rizo (2015) note that the enabling factors in savings groups allow members the opportunity to develop financial and leadership skills, explore their environment, and plan and execute collective actions in their communities. Their study of both urban and rural Guatemalan areas found that savings groups' initiatives reached beyond financial savings to tackle other health and development programmes through communities actively engaging strategic partners to drive the various projects. This outcome has also been recorded in similar studies where collective empowerment results and drives communities to look beyond their situations and begin take actions to improve their lives (D'Cruz & Mudimu, 2013) thereby speaking to the relational and behavioural components of psychological empowerment.

Programme support through regular sensitization, capacity building for savings groups and the provision of technical and financial resources were factors of the setting maintenance that were observed in Devries and Rizo (2015) study as facilitative to empowering of the groups. Within the participating members themselves, trust is a key enabling factor (Benda, 2013; D’Cruz & Mudimu, 2013); as once established forms the base for collective action whilst reducing transaction costs, substituting material guarantees with patterns of reciprocity and mutual obligations within the savings groups (Benda, 2013) Through engagement and participation in savings groups, Devries and Rizo (2015) note that a sense of self-confidence and collective empowerment ensues, which often is a precursor to group advocacy on behalf of their members or implementing community-level projects through social actions.

2.5. Informal Settlements

The United Nations Habitat defines informal settlements as residential areas lacking security of tenure, basic services for the inhabitants, where dwellings are not in compliance with planning and building regulations and are usually in proximity of geographically and environmentally adverse areas (UN-Habitat, 2015). In addition to spatial exclusion from the overall urban frame, the conditions of informal settlements pose huge risks of communicable diseases due to overcrowding and generally substandard conditions (Hunter & Posel, 2012; UN-Habitat, 2015; Wekesa et al., 2011). Socio-economic conditions are by and large not favourable in these areas with high unemployment rates leading to poor quality of life, crime, unemployment, lack of food, overcrowding and poor housing (Wekesa et al., 2011).

The rapid rate of urbanisation has resulted in the growth of urban populations through influx of poor migrants to cities, prompted by the search for jobs (Huchzermeyer, 2010; United Nations, 2009; Wekesa et al., 2011). Resultant is a rising necessity for housing needs which governments and private sector developers (UN-Habitat, 2015) especially in developing countries have found increasingly difficult to meet. The domino effect has been a wide proliferation of informal/squatter settlements in most urban metros, in Africa, over half of the urban population (61.7%) reside in informal settlements and it is projected that by 2050, Africa’s urban population will have trebled from 400 million to 1.2 billion (UN-Habitat, 2015). Slums come with their own plethora of challenges, major amongst them the provision of basic infrastructure services such as electricity,

reticulated water, sanitation, roads and so on all of which are negative impacts of the quality of life at the base of the pyramid (Wekesa et al., 2011). In South Africa, these challenges emanate into violent service delivery protests aimed at getting attention from the government by residents to address the provision of these basic needs (Akinboade et al., 2014). Improving public service delivery for poverty reduction especially in informal settlements is one of the biggest challenges that local governments in Africa face.

Proliferation of informal settlements is attributed to a combination of factors ranging from population growth and urbanisation, economic vulnerability, lack of affordable housing for the urban poor, weak governance where policies in planning, land and urban management are concerned that give rise to land grabbing and speculation, and discrimination, marginalisation, and displacement resultant from conflict, climate change, natural disasters (United Nations, 2009; Wekesa et al., 2011). Literature also cites the inaccessibility of conventional building technologies and funding challenges for provision of basic community services and infrastructure by developing countries' local governments (Wekesa et al., 2011).

In contrast to such literature on the topic, which portrays slums as either a symptom of modernisation or an outcome of market malfunction, Fox, (2014) highlights the “historical and political dynamics within Africa and the developing world” as underlying roots to differential urban development trajectories that have given rise to informal settlements. He argues and demonstrates empirically how disparities in patterns of colonial investment and institutional expansion on urban development in Africa are concurrent with contemporary disparities in informal settlement incidence in the region. The inheritance of the colonial “legacy of underinvestment and ad hoc urban governance structures” (Fox, 2014 pg 198)has set up post colonial African governments for failure in adequately planning for the accelerated urban population growth in the early independence period, resulting in the proliferation of unplanned, informal settlements . Both arguments fully subscribe to South Africa’s situation as the apartheid spatial planning legacy and concepts of urbanisation and market failure are contributions to rise of informal settlements that are prone to politically instrumental patron–client networks and rent-seeking opportunities that create a playground for populist political agendas (Fox, 2014; Huchzermeyer, 2010).

2.5.1. The South African Informal Settlement Context

The 2011 Census indicates that there are approximately 1.25 million households or 8.6% of all households in South Africa living in an informal settlement with a further 700,000 households or 5% of all households living in backyard rental. It further goes on to note that 2.1 million households or 14.5% of households make up the official housing backlog, whilst 1.9 million or 13.3% households are on government waiting lists for housing (National Department of Human Settlements, 2015). Such alarming statistics cannot easily be ignored hence the need to find sustainable solutions.

Informal settlements in South Africa date back as far as the apartheid era where their development was met with resistance and opposition (Marais & Ntema, 2013). The apartheid government instigated the forced displacement of many urban residents from urban areas to rural areas or large townships on the fringes of towns in the 50s (Hunter & Posel, 2012). These brutal removals were part of the government influx controls that sought to restrict access to urban living only to the availability of urban work for the black population (Marais & Ntema, 2013), (Hunter & Posel, 2012).

In the 1980s, the policy of orderly urbanisation was introduced to replace influx control and to control land development. Land was therefore available for middle-income groups instead of low-income households such that by the 1990s large numbers of people had invaded unoccupied land across South Africa (Marais & Ntema, 2013). Pressure was therefore placed on the apartheid government to counter these informal settlements proliferation across the country and eventually the post apartheid government inherited this problem. This interplay of events forms the basis of Fox (2014) and Huchzermeyer's (2009) arguments on the influence of colonial legacy on informal settlement emergence in Sub-Saharan Africa.

Huchzermeyer (2009) further identifies informal settlements in South Africa as driven by human needs of the residents emanating from increasing poverty and deepening inequality. Unlike the 'favelas' of Brazil ruled by drug lords or the Kenyan slums rife with "illegal, exploitative and extremely profitable informal landlordism and corrupt land allocation practices," she argues a different case for South Africa. Informal settlements in South Africa therefore answer universal basic needs of shelter, community,

individual and cultural expression and access to livelihood as largely driven by increasing poverty and deepening inequality. This fact cannot be ignored and therefore hinges the argument on in-situ upgrading as an empowering tool and the least disruptive solution to the already vulnerable urban poor.

South Africa's post apartheid's government initial tool to address the housing backlog inherited from its predecessors was the national housing policy document, the 1994 White Paper on Housing (Ziblim, 2013). This initial policy assumed that the housing subsidy scheme, the Reconstruction and Development Programme (RDP), an dominant plan mapped by civil society activists and trade unionists in time for the 1994 elections (Ziblim, 2013), would automatically address the plight of residents in informal settlements. Consequently, there was no inclusion of any informal settlement upgrading policy (Marais & Ntema, 2013).

It was only ten years later, in 2004 that the amended National Housing Code included the Informal Settlements Upgrading Programme stemming from a paradigm shift in political dynamics reinforced by the United Nations Millennium Development Goals that advocated for the reduction of poverty (Huchzermeyer, 2006; Marais & Ntema, 2013; Ziblim, 2013). The government's Upgrading of Informal Settlement Programme (UISP), coined in the National Housing Code of 2009, prioritises in-situ upgrading and provides funding for incremental, participative upgrading projects (Landman & Napier, 2010). Notable as this was, the implementation of this policy has been largely criticised by some as a window dressing activity that sought to upgrade informal settlements that would be 'visible' to World Cup international visitors. The replacement of informal settlements visibly lining the N2 freeway from the Cape Town International Airport to the historical centre of Cape Town with medium-density rental/social housing dubbed the N2 Gateway Project, was identified as the pilot (Huchzermeyer, 2006). Alternative approaches are therefore critical in government policy in attaining successful initiatives where upgrades of informal settlements are concerned.

2.5.2. In-Situ Informal Settlements Upgrade

The UISP sets out its policy objectives as to enhance security of tenure, promote health and security through decent shelter and provision of services and lastly to

address social and economic exclusion through empowerment in a participatory implementation process (DIME & Department of Human Settlements, 2011; National Department of Human Settlements, 1994). As put forward by Hunter and Posel (2012), because of influence from shack dweller movements such as Durban based, Abahlali baseMjondolo, the UISP coined with the Breaking New Ground (BNG) policy had to accept informal settlements as part of the feature of urban life and favour in situ upgrading wherever possible.

In situ upgrading involves improving conditions and securing land rights on sites earmarked for upgrades, with as little displacement as possible. Allocated under This has been considered best practice in “participatory slum improvement” (D’Cruz, McGranahan, & Sumithre, 2009) and is heavily backed by organisations such as the World Bank. In-situ upgrading aims at minimising and avoidance of disruption and inconvenience of resettlement. Comparatively low direct costs are associated with in-situ upgrading as well as resident participation if initiatives are government led and the improvements are desirable to residents. Incremental improvements are also possible in their own time if residents can contribute to the programmes. However, where collective action is absent on the part of local residents, uneven in situ improvements result (Cruz, Mcgranahan, Sumithre, 2009).

Informal settlement upgrade programmes in South Africa include re-planning of settlements clearing shacks and replacing by newly built subsidised houses complete with services and legal tenure (Patel, 2015). In comparison to relocation where there is socio-economic disruption, in situ upgrading is more likely to be responsive to poverty and vulnerability and will culminate in better social inclusion (Marais & Ntema, 2013). Relocation plans are typically motivated on grounds of adverse geological conditions of which this has been the case in South Africa where conditions such as dolomite are cited (National Department of Human Settlements, 1994).

Land issues including acquisition, availability (Mistro & Hensher, 2009; Wekesa et al., 2011) and cost are also a deterrent to informal settlement upgrading whilst other challenges in in-situ informal settlement upgrades include lack of trust between government and communities due to a pattern of unfulfilled promises in the past (Mistro & Hensher, 2009). The lack of more collaborative approaches by the government with

communities has largely led to unsustainable in-roads towards upgrades culminating in protests action (Akinboade et al., 2014; Mistro & Hensher, 2009). As cited by Marais and Ntema (2013), the major criticisms to South Africa's approach in informal settlement upgrades have been the neo-liberal, market orientated development policies that take on an autocratic approach, negating the importance of community participation. These policies drive a 'one-size fits all' (Huchzermeyer, 2010) solution that fails to address the apartheid spatial legacy by limiting developments to the periphery of urban areas. Marais and Ntema (2013) further argue that the blame for success of upgrade programmes does not only lie on the government and its implementing agents but as past studies have shown also on the beneficiaries of upgrading projects that sell off their properties, or simply abandon them and return to informal settlements. However other literature proposes the reason that beneficiaries sell off their RDP houses is because of their locations which are far from places of work, are of poor quality of construction and unsuitable design (Hunter & Posel, 2012; Jay & Bowen, 2011). This interesting phenomenon articulated to the scope of this study in exploring the conditions that perpetuate such behaviours which are contrary to empowered community settings.

Security of tenure has been a debatable issue in the context of in-situ informal settlement upgrades as slum dwellers are particularly vulnerable to insecure property rights, while zoning and city planning are cited as instruments of exclusion to them (Brown, 2015). Scholars have cited tenure as key to self-driven developments, as Brown (2015) notes how Turner's 1977 seminal work, *Housing by People*, has influenced policy and practice of self-help housing over the past 30 plus years in its backing of security of tenure. Marais & Ntema (2013) also quote past scholars who confirm security of tenure as critical, and as a proponent of the UN-Habitat's Global Land Tool Network cited by Brown (2015), which advocates for pro-poor land management, improved land administration, and gendered land tools giving both women and men equal land and property rights. Nakamura (2014) noted that tenure formalisation increases the average amount of money spent on housing construction. Nevertheless, Nakamura's (2014) study also discovered that a proportion of households who would improve their houses is estimated to be higher in non-formalised settlements. This supports the notion that not only formalising slums but also supporting self-help efforts by the residents of non-formalised slums is effective for improving their housing conditions. On the other hand, Parsa, Nakendo, McCluskey

and Page (2011) found that the introduction of residential licenses in Dar es Salam informal settlements whilst potentially assisting in creating legal certainty did not result in the financial sector accepting them as full security against loans. Of some significance however was that the registration of property in the informal settlements provided the opportunity of formal property transactions within these settlements. Handzic's (2010) study of a slum upgrading program in Brazil established a contrasting notion that the full regularisation of land tenure through land titling is not essential in the slum upgrading process, but noted that difficulties can arise when powerful private owners of land inhibit the upgrading process based on legal grounds. In establishing the empowering community settings within the South African context, this study sought to explore how far tenure is an inhibiting factor in self-driven upgrades.

State housing provision through the RDP and now BNG programmes has also created a sense of dependency and unwillingness to contribute by individuals (Landman & Napier, 2010; Mistro & Hensher, 2009). This unwillingness to contribute is speculated by Mistro and Hensher, (2009) as perhaps stemming from the culture of non-payment for municipal services as defiance against the then apartheid struggle. Nonetheless, the rigidity of the capital subsidy framework of housing policy based on an individualistic approach, has also limited the feasibility of a more collective approach to in-situ upgrading and improvement of living conditions sans relocation (Huchzermeyer, 2010). Compounded with these and other factors, other scholars have gone further to suggest that the slow pace in informal settlement upgrading is accounted by political and economic opportunists who wish to maintain the status quo as they exploit rent seeking opportunities within such communities (Fox, 2014). Political agendas at different levels of local and national government have also been accused of interference in upgrading efforts at the expense of the residents who become political pawns (Huchzermeyer, 2010).

2.5.3. Empowerment And Self Help In-Situ Informal Upgrades

Literature in the past decade has put emphasis on the essence of community based developments as producing better results where informal settlement upgrading is concerned (D'Cruz et al., 2009; D'Cruz & Mudimu, 2013; Marais & Ntema, 2013). In the field of settlement upgrades, savings groups are emerging as a powerful driving force in communities championing upgrade projects (Devries & Rizo, 2015). Organisations

for the urban poor such as Slum Dwellers International (SDI) have taken on a very pivotal role in coordinating and driving collective community driven settlement upgrades via the institutions of savings groups. Despite this, self- drive by the communities has largely been the key ingredient in ensuring success and empowering communities to go beyond just their savings. D’Cruz and Mudimu (2013) emphasises this notion through the account of a community leader of the Zimbabwe Homeless People’s Federation a former slum dweller who through her savings group mobilised the issue of land by the government for members to build self financed houses. The group raised funds through their savings group which they utilised to grow their vending business and grow their savings. The federation has since marshalled the upgrade of informal settlements through savings groups without any funding from the government (D’Cruz & Mudimu, 2013).

Studies have also revealed that a facilitative environment aids the process of savings groups led informal settlement interventions. In a study of water, sanitation and hygiene services (WASH) project led by women savings groups in Guatemalan urban and rural areas, sensitisation and capacity building for the savings groups through collaborative partnerships with the municipalities, government, universities ensured the achievement of goals of the projects. Devries and Rizo (2015) highlight from this study; setting, a clear social agenda, leadership opportunities (within and outside the group), and the implementing organisations’ ability to create a facilitative environment where empowered savings groups are leveraged to promote larger development objectives which respond to their needs as the key factors contributing to savings groups capacity and desire to take collective action. This conception concurs with empowering community settings literature from the conception of a facilitative settings maintenance and change.

2.6. Conclusion

The empowering community settings’ theory, developed by Maton (2008), offered the study a salient template to explore and to incorporate the transformative features of interventions that will challenge the practice of traditional in-situ upgrading programmes by exploring the feasibility of utilising savings from the community to drive such projects. Whilst the literature presents South African informal settlements as complex, literature on the possibilities of empowering savings groups to tackle greater

community challenges sheds a light of hope on the possibilities of community led interventions.

In reviewing the studies across diverse empowering domains and the nature of settings, is that when all six sets of empowering organisational characteristics and related psychological intermediaries are in position, community-based settings actually function as feasible and essential relational communities (Maton, 2008). Devries and Rizo (2015) relate to these empowering settings when they identify setting a clear social agenda, leadership opportunities (within and outside the group), and the implementing organisations' ability to create a facilitative environment as advancing larger development objectives that empower communities to take collective action.

The crux of this study was therefore hinged on exploring what settings exist in the South African context that antagonise the success of community savings led initiatives in the in-situ informal settlement upgrade and low income housing sphere. The aim was to determine how far off or near the mark South Africa is.

3. CHAPTER 3: RESEARCH QUESTIONS

The aim of this study is to identify the disempowering and empowering settings of the South African context with regards to the utilisation of stokvel savings to drive community led in-situ upgrades in informal settlements. By identifying these the study intends to provide insight into policy, practice and programs that will transform the disempowering characteristics into empowering ones by understanding the underlying characteristics in the context of informal settlements and community savings. The importance of the concept of empowering communities resides in part in its integrative, bridging potential.

3.1. Research Proposition

Empowering community settings focus concurrently on marginalised or oppressed individuals and the environments that affect their lives, encompassing multiple levels of analysis—specifically, empowering community settings are distinctive in their potential to simultaneously contribute to individual development, community betterment, and positive social change.

3.2. Research Questions

The study seeks to explore the South African context from an empowering community setting perspective. Below are the questions this study seeks to answer:

- **Research Question 1:** Why has in-situ upgrading been difficult to implement so far?
 - Are there structures that are from in-situ upgrade programmes, policies, stakeholders involved and other factors required in driving in-situ upgrades that are not conducive to enabling empowered communities from both an individual to a community perspective.
- **Research Question 2:** What components of psychological empowerment within low income communities in informal settlements and community savings groups are crucial in driving community initiatives such as in-situ informal settlement upgrades?

- NGOs, in conjunction with CBOs and various role players have conducted upgrade projects based on community savings with success to an extent e.g. re-blocking in Cape Town. Conversely other projects have failed to see substantial savings coming from the community- what is the shortfall in the environment for this from the perspective of the communities PE?
- **Research Question 3:** What are the possibilities of utilising stokvels for self-driven in-situ informal settlement upgrades and low income housing efforts from a perspective of the empowering community settings present or absent within such communities?
 - The communities by engaging in stokvels clearly display a level of empowerment by taking action to better their financial scenarios. What are the enablers and barriers to this setting that limit/encourage communities to engage further in self driven in-situ upgrades?

3.3. Research Objectives

The study endeavours to achieve the following objectives: aim

- Explore stokvels as a practical platform for collective action on informal settlement challenges
- Identify psychological empowerment factors and characteristics of empowering community settings contributing to success in mobilising stokvel participants to recognise, analyse and act on development challenges that matter most to them.
- Contribute to the growing body of research which points to the significant role of savings groups in creating not only financial, but also social and community empowerment in extremely vulnerable populations in informal settlements.

4. CHAPTER 4: RESEARCH METHODOLOGY AND DESIGN

4.1. Choice Of Methodology

The research was approached through a qualitative design in an exploratory nature so as to provide insights into how stokvel participants residing in informal/low income settlement view these informal savings clubs as a viable financing mechanism for the upgrade of their environments. This supported the choice of an exploratory study as it aimed to “seek new insights, ask new questions and to assess topics in a new light,” (Saunders & Lewis, 2012) The aim of the research was to understand the aspects of ‘what’, ‘how’ and ‘why’ therefore the exploratory nature. The area of study was within the field of development studies and is reliant on observation of social relations which leant towards a qualitative approach (Flick, 2009).

Research questions evolved and became refined as the study progressed, as it is the case in qualitative research designs (Braun and Clarke 2013). More specifically, the study design endeavoured to explore perceptions and understandings about the forms and experiences of empowerment that are related to utilisation of community savings (inductive analysis) and analyse these perceptions and understandings through the lens of the empowerment theory in self-help upgrades of informal settlement environments.

A qualitative approach was utilised through use of expert surveys conducted through semi-structured in depth interviews to draw insights from NGOs, CBOs, experts within the fields of alternative finance, savings groups and informal settlement upgrades. Furthermore the qualitative approach sought to understand the experiences and attitudes of stokvel participants towards utilisation of their savings in upgrading their environments and their insights and expectations on self empowerment versus reliance on government.

A methodology consistency matrix (See Appendix 1: Consistency Matrix) was utilised to align the relationship between the problem, research questions, literature reviewed and data collection and analysis methods.

4.2. Unit Of Analysis

Zikmund, Babin, Carr, and Griffin (2010) define the unit of analysis as the 'what' or 'who' that is being studied that is providing data and to what level of aggregation. In this particular study, the research interrogated the possibility of informal settlement residents utilising their communal savings to empower themselves through self-motivated upgrades of their environments. Stokvel participants residing in informal settlements, CBO representatives and individuals involved in the areas of informal settlement upgrades, community savings, and housing delivery formed the unit of analysis of the study with their insights and perspectives formulating the data collected.

4.3. Population

The study population was members of stokvels/community savings groups residing in informal/low income settlements of South Africa as well as NGOs, CBOs and influential individuals who make contributions in informal settlement upgrade programs, community savings, and housing delivery. Though NGOs are organisations, they can be considered as populations according to Saunders & Lewis, (2012). A sampling frame for this universe was not practical to develop, as there was no comprehensive list available. This population was pertinent to the study as the groups of people mentioned were the relevant source most suitable to answering the research questions.

4.4. Sampling Method And Size

A sample is defined by Zikmund et al.(2010 pg387) as 'a subset, or some part, of a larger population' -the study sample comprised of participants of stokvels residing in the informal/low income settlements of Diepsloot and Alexandra (Alex), in the north of Johannesburg selected on the basis of convenience and accessibility to the researcher. Non-probability sampling through a snowballing technique was employed to ensure that a representative sample was interviewed. Since a data base of stokvel participants residing in informal settlements was non-existent, this sampling approach was utilised by identifying people within the settlement that participate in stokvels/community savings and thereafter obtaining referrals to other savings groups. Where a sampling frame is non-existent, Saunders & Lewis, (2012) infer that non-

probability sampling techniques are used instead of probability sampling techniques. This sample group was referred to in the course of this study as the Stokvel sample.

Judgement or purposive sampling was used to select an information rich sample of NGOs, CBOs and knowledgeable individuals within the areas of informal settlement upgrades, community savings, and housing delivery for the purposes of conducting interviews. This type of sampling relies on the judgement of the researcher to actively select the sample that would be most suitable to answer the research questions (Saunders & Lewis, 2012). The criteria used for the purposive sampling was to obtain diverse insights in the subject of informal settlement upgrades through people who have extensive experience in the arena but from different roles. A heterogeneous sample with informants of diverse roles enabled the study to note findings of particular interest and value from emergent patterns in responses which represented the key themes in the research subject. Bajpai (2011) recommends the use of a small sample for qualitative research and this was taken into consideration in determining the sample size for this study and a small sample size is also favourable with the use of judgement sampling. This sample group was referred to as the Expert sample in the study.

4.5. Measurement Instrument

Semi-structured interviews were held with key players/experts in NGOs, informal settlement upgrades, community savings, and housing delivery to obtain insights on previous project experiences as well as obtain opinions on enhancing such approaches for better benefit and empowerment of informal settlement residents. The main questions centred on the challenges, success factors, and experience with informal settlement upgrades and savings groups. (See Appendix 2: Semi-structured Interview Guide).

For the stokvel representative interviews an interview guide was drawn up with key questions. The ECS framework as adopted from Maton, (2008) formed the basis of the design of the questionnaire (Appendix 3: Stokvel Semi-Structured Interview Guide) with questions clustered to cover the six areas of ECS (See Figure 2: Empowering Community Settings: Organizational Characteristics And Psychological Mediators). A

pilot test of the interview questions was conducted with a community facilitator to check if questions could be easily understood by the participants.

4.6. Data Gathering Process

Data was collected through semi-structured interviews for all participants with questions based on guides. A total of 12 face-to-face interviews with 16 participants were held with the interviewees allowed to explore the questions asked and even divert to other insights that they related to the questions. As highlighted by Greener (2008), the use of semi structured interviews allow for the focus to be on the interviewee which is crucial to gain insights.

In favour of the NGOs, CBOs and knowledgeable individuals within the areas of informal settlement upgrades, community savings, and housing delivery, the interviews were based on prior research conducted on the different participants based on their roles and involvement in informal settlement upgrade programmes or savings groups. Participants were contacted by email and telephonically for introduction to the research and researcher with a formal consent being obtained in writing upon conducting of interviews (See Appendix 4: Informed Consent Letter). As participants had a personal or professional stake in the topic the semi-structured approach allowed them to freely express their views and to also explore topics that were identified in the review of literature highlighting areas of particular interest.

Stokvel member representatives were identified and appointments made in advance for scheduled interviews in order to minimise the rate of 'no shows'. Before commencement of each interview participants signed an informed consent letter and demographic information was collected as per Appendix 5: Demographic Information Form. Semi-structured interviews were also engaged to gather perceptions of the representatives using key questions and probes into deeper aspects of the topic. This approach was used to allow the participants to fully express themselves therefore by asking key questions and probing further to gain more detail. In some instances interviews were held with representatives of different stokvels which gave depth to the discussions and allowed some sort of debate on certain questions. Participants were therefore able to fully discuss topics and even provide other insights that would have

otherwise been limited by the structured questions. During the interview process, Bryman and Bell (2003) also cite that the relinquishing of control to a certain extent as a moderator in sessions will allow issues of importance and concern to surface which is a crucial consideration in the context of a qualitative study and gave the researcher a chance to study ways in which the interplay of individual and collective dynamics influence how participants make sense and construct meanings around empowerment and upgrade of their environments through communal savings.

Saunders & Lewis, (2012) recommend choosing a location convenient for participants hence all interviews were held in the participant's chosen venues to allow them to be comfortable and be able to express themselves fully. The interviews were recorded and transcribed to enable analysis and notes were also taken to note key points during the discussion

4.7. Analysis Approach

Atlas.Ti , a Computer-Aided Qualitative Data Analysis Software (CAQDAS) was utilised for the analysis of the interview transcriptions so as to manage the data efficiently and increase the quality and transparency of the analysis. Atlas.Ti allows for the uploading of the data in different formats such as word rich files, videos and audio; which is then analysed through the process of coding according to different themes or contextual meanings the researcher uses. Sequences of words in the text attached to codes can be retrieved from the program in addition to presentation of categories of conceptual networks made during the analysis process. Atlas.Ti also allows for the listing of codes and quotations, generation of quantitative data based on recurrence of codes and themes which can then be imported to other programs such as SPSS, Excel and Microsoft Word.

To conduct the inductive content analysis, the interview transcriptions were uploaded onto Atlas. Ti and were organised as per the two sample groups used that is, expert sample and stokvel sample. The analysis process was then conducted starting with open coding of data by writing notes and headings as the researcher read through the texts to create major categories of the information (Creswell, 2013). The list of categories were then grouped under higher order headings (axial coding) before being

categorised under categories related to the research questions or core concepts such as psychological empowerment. This process that was followed is referred to as abstraction which is the formulation of a general description of the research topic or research questions through generating categories (Elo & Kyngäs, 2008)

The frequency of themes was then analysed and used to generate comparisons and draw inferences on topical issues per the categories of the concepts. Data was imported from Atlas.Ti to Excel to enable clearer presentation of results and quotations per the various codes were imported to Microsoft word to facilitate retrieval of supporting quotes per the different themes in the results.

4.8. Credibility, Dependability and Transferability

In the context of qualitative research, the concepts of trustworthiness, credibility, dependability, transformability and transferability replace the concept of validity and reliability of data collected (Flick, 2009). Measures were taken in this study to ensure credibility, dependability and transferability of the data to ensure validity and reliability of the collected data.

Credibility refers to "the accuracy of the documentation, the reliability of the producer of the document and the freedom from errors" (Flick, 2009, pg. 258). Triangulation from sources (Saunders & Lewis, 2012) was used to validate the data collected by interviewing different individuals in the space of informal settlement upgrades, community savings, housing delivery, NGOs and CBOs in order to gain different perspectives on the topic of in-situ informal settlement upgrades. Different stokvels from two different areas were also interviewed for the same purposes of enhancing credibility of the data collected.

Another aspect of trustworthiness of data is dependability which refers to the extent to which data changes over time and modifications made during the analysis based on the decisions made by the researcher (Flick, 2009). To warrant dependability of data an audit trail was made through the recording of interviews followed by transcription of the interviews into a word format. The interview transcriptions were checked against the recording first by the transcribers and the researcher so as to minimise

considerable effects on the analysis. The recordings facilitated an iterative analysis process to achieve meaning, accuracy and understanding of participant responses. Data was also checked against the notes taken by the researcher during interviews. The raw data was kept for cross checking during the analysis process.

Trustworthiness of data also looks at the transferability of the study which is the extent to which the findings of can be related to another context beyond the current study situation (Flick, 2009). To facilitate transferability the report details distinctively the culture and context of the research as well as outlines the selection and characteristics of participants, data collection and analysis methods utilised. The research raw data including a detailed and vigorous presentation of the findings together with appropriate quotations has also been presented to enhance transferability.

4.9. Ethical Considerations

An ethical clearance process was conducted before conducting the study. Creswell (2013) suggests the consideration of ethical issues in qualitative research as they apply to the phases of the research process. The research methodology was submitted for review to the GIBS ethical committee and approval was granted to proceed with the study (See Appendix 7: Ethical Clearance Approval). All participants were presented with consent forms before each interview that they signed for approval to conduct the interviews. Participants were reminded that they could stop the interview process if they wished to without any consequence. The researcher also assured participants of their confidentiality and anonymity of the participants was kept throughout the research report.

4.10. Limitations

The limitations of the study were as follows:

- The research was conducted within a timeframe of 5 months and this definitely posed time limitations and therefore extensiveness of the research.
- Interviews and discussions with informal settlement stokvel participants were held by the researcher and brought in an element of subjectivity. Objectivity was achieved by ensuring that questions were not leading in nature and the

repeating of questions in different sections of the discussion to check consistency of responses was utilised.

- Another limitation of the research was the confinement to Johannesburg in terms of the area of study; perspectives may differ in other parts of the country.
- It was difficult to determine sampling error due to the use of judgement sampling which results in non-random sampling. The sampling method did not also allow for comparison of the researcher's judgement versus another party and posed the risk of making the sample unrepresentative hence data could not be projected beyond the sample.

4.11. Conclusion

The study took an exploratory path through a qualitative design consisting of semi structured interviews of representatives of NGOs, CBOs and knowledgeable individuals within the areas of informal settlement upgrades, community savings, and housing delivery as well as stokvel representatives. This produced data in the form of interview transcriptions which were analysed using an inductive content method aided by Atlas.Ti. to generate results of the analysis presented in the following chapter.

5. CHAPTER 5: RESULTS

5.1. Introduction and Chapter Overview

This research aimed at exploring the empowering community settings associated with how savings groups in the form of stokvels can be a platform for self-help driven informal settlement housing and services efforts.

The chapter details the results obtained from analysis of semi-structured in-depth interviews held. Two groups of people were interviewed, the first being NGOs, CBOs and experts in the field of community savings, financing affordable housing and informal settlement upgrades which will be referred to going forward as the experts sample. The second group of participants was eight stokvel representatives, five based in Diepsloot and three in Alexandra Township, representing a total of 10 stokvel groups as some belonged to two groups.

The format of this chapter begins with descriptions of the sample groups starting with expert sample group and the stokvel representatives sample group. The results are presented through an analysis of the qualitative data in line with the research questions posed:

Research Question 1: Why has in-situ upgrading been difficult to implement so far?

Research Question 2: What components of psychological empowerment are crucial within low income communities in informal settlements and community savings groups in driving in-situ informal settlement upgrades?

Research Question 3: What are the possibilities of utilising stokvels for self-driven in-situ informal settlement upgrades and low income housing efforts from a perspective of the empowering community settings present or absent within such communities?

5.2. Expert Sample Description

The experts interviewed included academics and practitioners as well as experts and CBOs in the field of community savings, affordable housing finance and informal settlement upgrades. These are summarised as per Table 1 below.

Table 1: Experts Interviewed

Reference	Area of Specialisation	Description
Academic 1	Alternative Building Materials Expert & researcher in informal settlement housing.	Technical Group Leader of a research institute in South Africa. He has a doctorate, MSc and BSc honours degrees in civil engineering, is a registered professional structural engineer and an accomplished lecturer, researcher and mentor. He has published in peer reviewed journals and conference proceedings and is co-author of a paper reviewing the physical and socio-economic characteristics and intervention approaches of informal settlements.
Academic 2	Professor in the Department of the Built Environment focusing on Urban Development and Housing.	Accomplished academic and Professor of Housing at a leading University in South Africa. Her research area has been more on the policy level, but also how policy is interfaced with people in informal settlements. A published author and policy influencer on South African Housing policies and also sits on the board of an NGO actively involved in informal settlement development initiatives in South Africa.

Reference	Area of Specialisation	Description
Finance Expert	Affordable Housing Finance Specialist	Housing policy expert who has worked in policy formulation in the transition government and was involved in the formulation of the Independent Development Trust during tenure with the Department of Housing. This affordable housing finance expert is a founder of an organisation that provides research and advise on affordable housing solutions in Africa and has led numerous conferences and talks on low income housing in Africa with associated publications.
Housing Coordinator 1	NGO International Pro Poor Non Governmental Organisation	Programme Coordinator for the South African arm of an International Organisation that specialises on development aspects and savings groups in informal settlement areas. Coordinates in-situ upgrade projects funded by savings groups across the South African Provinces with collaborations with savings focused CBOs and partnerships with government, other civil society, higher educational institutions, funders and other stakeholders.
Housing Coordinator 2	NGO Local Non Governmental Development Organisation	Programme Coordinator for a local development NGO that focuses civic empowerment through participatory governance, integrated human

Reference	Area of Specialisation	Description
		settlements and community development. This Coordinator has been with the organisation for 16 years and was the champion for some of the pilot PHP informal settlements developments in South Africa.
CBO representative 1	National CBO working in informal settlements driving savings groups and self help in-situ informal settlement upgrades.	CBO Finance Coordinator for Gauteng arm and Inland Provinces of a national CBO. Works with the communities to set up savings groups and administers saving groups accounts, also a beneficiary of in-situ upgrade driven by International Informal settlement NGO and CBO.
CBO representative 2	National CBO working in informal settlements driving savings groups and self help in-situ informal settlement upgrades.	CBO Manager for Gauteng arm of a national CBO. Works with the communities to set up savings groups and administers saving groups accounts, also a beneficiary of in-situ upgrade driven by International Informal settlement NGO and CBO.
Government Consultant	Informal settlement upgrade government consultant	Consultant for a development bank in South Africa with experience in coordinating integrated development programmes that include informal settlement upgrading where responsibilities entail scenario planning, long term development planning, multi- MTEF period funding projections, fund sourcing via Provincial and National departments in terms of Inter-Governmental- Relations mechanisms. Has extensive

Reference	Area of Specialisation	Description
		experience in social facilitation of marginalised communities related to planning and implementation requirements.

5.3. Stokvels Representatives Sample Description

A member or two represented the stokvels and answered questions on behalf of the group activities and beliefs of the group. Some stokvel representatives interviewed participated in more than one stokvel group and questions were therefore asked on the different groups they participate in.

For the stokvel representatives demographic information was collected to determine the age of participants, gender, status of housing typology within the townships and also to obtain reasons for staying within the townships. The gender count leaned towards a more female biased sample as of the eight representatives only one was male. However it was interesting to note the participation of males in stokvel activities as one group represented has an all male membership and two other groups have mixed male and female membership. Other data collected related to the source of income of stokvel representatives, their length of stay within the settlements as well as their housing type and property tenure status. A summary of the data collected from participants is tabled in Table 2: Income and Residential Information below.

Table 2 : Income and Residential Information

Participant	Demographic Information	Source of income	Length of Stay in Township & Reasons for staying in Township	Type of House and Building Material & House Ownership
Simunye 1	Gender: Female Age: 31-40	Trader- sells firewood	13 years Diepsloot is affordable and there	Iron and timber shack Allocated stand

Participant	Demographic Information	Source of income	Length of Stay in Township & Reasons for staying in Township	Type of House and Building Material & House Ownership
	Nationality: Other		is a market for business.	
Simunye 2	Gender: Female Age: Nationality: Other	Formal Employment- works as a domestic	3 years Diepsloot is affordable and family leaves in the surrounding area.	Informal brick & mortar external room Renting
Itirsano Mogo Representative	Gender: Female Age: Nationality: South African	Formal Employment- Admin assistant	12 years It is very difficult to get a house elsewhere.	Brick & mortar house Bought a stand and built a house
Diepsloot Jazz Investment Club	Gender: Male Age: Nationality: South African	Trader- Runs own business	15 years Relocated to Diepsloot after finishing my studies in financial accounting to look for job opportunities	Brick & mortar house Own house- self build

Participant	Demographic Information	Source of income	Length of Stay in Township & Reasons for staying in Township	Type of House and Building Material & House Ownership
Siyabutha & Women in Building Representative	Gender: Female Age: Nationality: South African	Trader- Clothing manufacturing	14 years Work opportunities	RDP brick & mortar Family owned house
Eastern Cape	Gender: Female Age: Nationality: South African	Unemployed- retrenched	+/- 30 years Grew up in Alex, mid suburbs, easy to find/look for jobs and one can find a way to survive in Alex without a job.	Informal brick & mortar room Self built room
Sharing is Caring	Gender: Female Age: Nationality: South African	Informal employment- part time jobs & receives three child grants	36 years I was born in Alex.	Brick & mortar structure Council 'bonded' house & owns RDP
Imbalezinhle	Gender: Female	Trader- runs own business (the first and only beauty)	20 years Parents live in Alex and runs own	Brick & mortar structure House owned by

Participant	Demographic Information	Source of income	Length of Stay in Township & Reasons for staying in Township	Type of House and Building Material & House Ownership
	Age: Nationality: South African	spa in Alex)	business in Alex.	parents

The first part of the interviews of stokvel representatives delved on the background information of the stokvels in order to gain an understanding of their structure and operations. Table 3: Stokvels Interviewed below summarises the stokvels interviewed.

Table 3 : Stokvels Interviewed

Name of stokvel and membership	Why did it start/ why did you join	Constitution & Rules	Monthly contribution
Eastern Cape Stokvel 287 Male & Female Members	A church group started the stokvel 10 years ago. <i>"I only joined it when it had already started but one of the founders is my</i>	There is no formal constitution however minutes of stokvel meetings are kept. A member who defaults on payments should settle their payment by June of	Accumulating savings and credit group with each member contributing R200 and borrows an amount that is repaid with an

Name of stokvel and membership	Why did it start/ why did you join	Constitution & Rules	Monthly contribution
	<i>friend and she decided to start it with the other ladies she went to church with."</i>	that year.	interest rate of 30%.
Eastern Cape Burial Society 287 Male & Female Members	The burial society was started to help members of the Eastern Cape Stokvel with their funerals and repatriation of the deceased members to their rural homes.	No constitution	Members contribute R50 each when a member dies.
Imbalezinhle Stokvel Seven Female Members	The founder saw the positive effect stokvels had on her mother and wanted to start one with the ladies at church. The stokvel was started in April 2016.	The stokvel subscribes to a set of rules that include being at the meeting venue by 2 o'clock, adhering to a dress code and praying before commencement of meetings.	Rotating savings with a member contribution of R1 500 every month. A R50 monthly contribution is made towards a communal account.
Itirisano Mogo Five Female Members	The stokvel was started to enable members to extend their RDP houses and those who did not have their own houses to buy or build their own houses. The stokvel was started in 2013.	There is no written constitution members attend the same church so stokvel dealings are based on trust. A R100 fine is imposed for late contributions.	Members contribute R1 000 each per month. Each member sets aside R1 000 each cycle for contribution towards a group holiday in December.

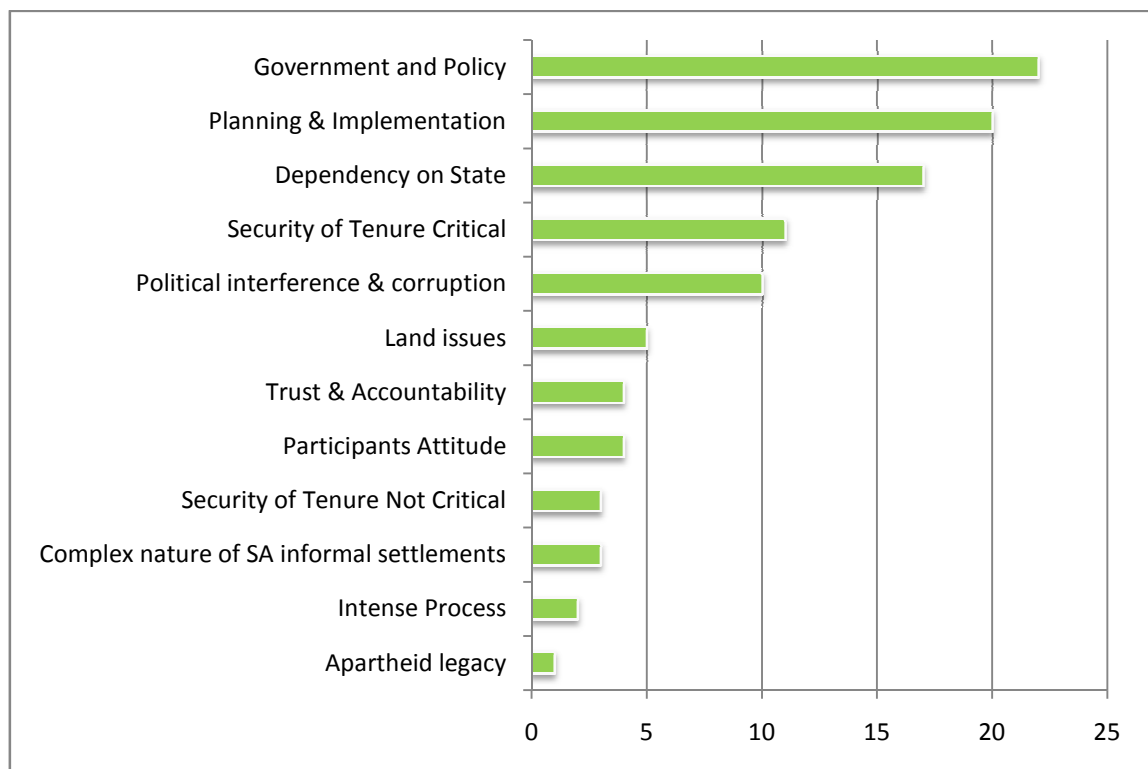
Name of stokvel and membership	Why did it start/ why did you join	Constitution & Rules	Monthly contribution
Sharing is Caring Stokvel 10 Female Members	Started in 2013 to enable participant to save and supplement their incomes.	The group does not have a constitution, stokvel relations are based on trust.	R1000 monthly contributions are made for rotating savings.
Grocery Stokvel 6 Female Members	The stokvel was started in 2013 as a savings scheme for festive season groceries.	There is no constitution members trust each other. If a member misses contributions for more than three months they do not get the groceries at the end of the year.	Members contribute R350 per month and pay it to Freedom (a grocery store & wholesaler in Alex).
Simunye Stokvel	Started as a stokvel to buy groceries in 2010 and now includes 2 other savings for kids fees and cash savings. <i>"...when I got a job, I decided to look for other people that I could start a stokvel with so that we could balance our</i>	The group constitution consists of a set of rules and affidavit from the Police Station. Members pay a R10-R20 fine for late payments.	Monthly contribution are made as follows: R400 for groceries saved in an account with Power Save in Randburg (a grocery wholesaler) R400 for kids school fees and

Name of stokvel and membership	Why did it start/ why did you join	Constitution & Rules	Monthly contribution
	<i>finances."</i>		supplies R500 cash savings
Diepsloot Jazz stokvel 6	The stokvel was started to be a club for jazz music enthusiasts as well as to build investment portfolios for the members. The stokvel was established in 2013.	A formal constitution is utilised and proceedings of all meetings are recorded.	R2250, R250 goes to buy food and drinks and R2000 goes into the investment. R4000 combined
Women in building stokvel	Started in June 2016 to facilitate members to build and renovate homes.	Based on trust there is no formal constitution.	R3000
Siyabutha Grocery Stokvel	Savings and lending scheme stokvel started in 2013 to enable savings for groceries.	Based on trust there is no formal constitution.	Accumulating savings and credit group -members contribute R200 per month which is loaned out at a high interest.

5.4. Results: Research Question 1

The first research question interrogated why in-situ upgrading has been difficult to implement so far and to understand the challenges behind this, recurrence of challenges stated by interviewees was used to determine the main themes in the analysis of the interview transcriptions of the expert sample.

Figure 4: Ranking of Challenges of In Situ Upgrades



The main challenges stemming from the participants included issues around government and policy, planning and implementation shortfalls of projects, dependency on the state, security of tenure and disempowering political interference and corruption.

5.4.1. Government and policy

Policy distortion came up as a deterrent in successful in-situ informal settlement upgrades.

Finance Expert

"There is a policy distortion where informal settlements are concerned. Initially the policy leaned heavily towards greenfield relocations which ended up relocating the people to the edges of the city which is not where they want to be. The site and services schemes were also a challenge because they required a heavy investment upfront.

Subsidies have also not helped the situation as one can get a subsidy of up to R160 000 and you find that recipients do not use the subsidies for housing but for paying off debt, investing in children's fees or starting businesses."

Furthermore, Academic 2 reiterated similar sentiments regarding the disjuncture between policy and reality especially where subsidies in the housing policy are concerned by highlighting that, *"But many of the people don't qualify for subsidies and so these stokvels become really important."*

Government was also said to have played an inhibiting role in upgrade projects through irregular cash flows that leave the project implementers strapped for funds. The change of government was a recurrent theme regarding disruption of upgrade projects, interviewees alluded to how the change in government terms and lengthy government processes threw projects off path.

NGO1

"...government owes the funds a lot of money, and with our funding arm we have a revolving fund that we use for development but when the money doesn't flow, and they change staff, and they change government, and they change Ministers, it becomes problematic to go, because you have to start the program from scratch."

NGO 2

"You know what, that's when you learn that government operates differently, one of the big problems was the flow of money- cash flows. We ended up dipping into our money which was not ideal. Secondly, just the approval of the plans, unless you go sit on their necks, it takes time."

Governmental planning was also raised as a key factor in implementation of in-situ upgrades, short term planning was highlighted as insufficient to drive such programs and in the end costs the government and plans are abandoned without serving communities in need.

Consultant

"That's what happened then but now 20years later it's unforgiving that people do not plan and have plans available in time, you know what your population growth will be and you know that urbanisation using urbanisation trends is not going to stop so therefore you should actually look ahead and that is what the National Development Plan speaks of. To say you have this five year increment of your planning with every election you get a new council and then you plan five years, in fact you should actually plan for 20years minimum and then work back in five year increments. Because in five years in practice if we all agree as a society that we will develop the vacant land in the area, from the final agreement until the first brick is laid, if nobody messes it's about four or five years so it didn't makes sense and then the next election the next Councillor says it's not my priority and we move to that one. So government lost a lot of money, it doesn't make sense that the communities still sit without services.

5.4.2. Planning and Implementation

Interviewees raised issues around general planning and implementation, the notion strongly felt was that poor planning or implementation thwarted projects that could have been successful. One interviewee gave an interesting analogy as follows:

"There is generally perceptions of poverty in informal settlement areas but if you count the number of DSTV satellite dishes you see, it speaks a different story.

In South Africa the issue regarding housing is not necessarily affordability but housing supply, we do not have a DSTV supply problem but a housing supply problem. DSTV have found a way to get their product to the market, which is missing in housing supply." (Finance Expert)

Several interviewees also highlighted lack of technical support in upgrade projects as a hurdle to in-situ upgrades.

"For self- help housing to succeed the support of technical skills is critical... You should not forget your architectural and building skills in this research because what is needed to make stokvels in informal housing work is the whole package. So we need people who will think how they can package the building aspect such that it is easy to build. There is a market in the informal settlements for housing." (Finance Expert)

In reference to a PHP project in Ivory Park, one interviewee noted how poor implementation frustrates efforts in in-situ upgrade projects in addition to not following best practices stipulated in policies;

"So the idea was good but it was very crude, terribly crudely implemented and of course fell flat. Perhaps if there had been stokvels they could have helped people to get together to save money, but no they weren't.

They refuse to engage with the principles of the UISP so what they have done is that ok then you are forcing us to do in-situ upgrades, here is a housing plan that we will plonk onto the settlement and they call that in-situ upgrading- that's very disruptive because people have to move, they have to live in transit camps, some are relocated back, some don't. It's unbelievably disruptive, so that's the opposite of what in-situ upgrade tends to do." (Academic 2)

5.4.3. Dependency on State

Interviewees cited people's dependency on state and the state over providing as a disempowering aspect in driving self-driven housing solutions in informal settlement areas. The general sentiment was that the welfare state of South Africa did not provide an advantage to the locals in finding sustainable solutions to their housing problems. Comparisons were drawn with other African and developing countries that do not have grant facilities or where state intervention is limited, that enabled their people to find solutions for themselves and therefore realise successful self-driven upgrades.

"At the moment no, the environment is not empowering, that's why now the government should try and empower people. . . . The people are used to the government providing, the apartheid government was very good at it, giving you what you want and that's it. This created the mentality of expecting donations and we need

to break it. This does not happen in other African or developing countries where people find their own solution with little government intervention. Government does not have the money to solve everything." (Academic 1)

"You see in South Africa, we get land from government, we get subsidies, we get land, everything we get. Up the road in Namibia, the Urban Poor Fund is nothing in comparison to what we have here, they have R13million in Namibia in their Urban Poor Fund. Because they know that without serious savings and contributions they are not going to get anything - they don't get anything. Their government will not come with land or the municipality will come and help with the taps or whatever. So that's the difference working with people who were promised land, housing, infrastructure, school, pension, grants, education, health. And in other countries, Zimbabwe, Swaziland, Botswana, no other country gives, that's the big difference so you find the energy is much more, they already know the price in terms of how they operate." (NGO 1)

The Finance Expert interviewed echoed the same outlook regarding reluctant participation in self-driven housing upgrades resultant from expecting government to provide.

"In South Africa the issue of the housing subsidy has had a huge impact on people. Because people expect to receive a housing subsidy the push for them to tackle housing issues on their own is not great. There is a somewhat a sense of expectation."

On the other hand, interviewees did not want to entirely relive government on taking up its role and responsibility to its electorate and felt that government still had a role to play in empowering its people.

" But, in a context were in South Africa the government is obliged- it has obligations, I personally will not let the government off the hook entirely and I would never say to a poor household, 'Don't knock on the door of the government, because you can actually save and do it yourself,' there is a present obligation of the government. So the question is how do you marry those properly?" (Academic 2)

5.4.4. Security of Tenure

Security of tenure usually compounded by land issues was mentioned as critical to the success of in-situ settlement upgrades. This according to participants was profound in encouraging participants to take action towards self-driven upgrades.

"How do I build a house when I don't know if I will be here tomorrow? But if I know that this is my land, I own it and I have the title deeds to it, I invest there and that is the biggest problem that we have in South Africa. You cannot build a house because you do not own that land." (Academic 1)

"Tenure to some extent influences people to invest in their properties and also in informal settlements the question is that do I invest in this land and what if I am evicted?" (Finance Expert)

The Academic 2 participant gave both local and international examples whereby through security of tenure communities were empowered to successfully drive their own upgrades using their own means.

"And they were doing stokvels, to build houses. So this was people that had already been settled on serviced sites around 92 and they didn't have top structures and she (Anna Mofokeng) was organising these people to get gradually, you know room by room and every time if it was your turn if you get R2000 or whatever you could start by getting bricks to start building. And she you know, they gave technical support and helped one another build. They took us to quality houses that were built that way and some were little landlords and they had rooms at the back and they were decently built, they built their own houses properly."

"...they have done some very nice work in Kenya that I am aware of it's the what is it called, Kambimoto, yes it was what they call a slum area with landlords. The landlords who manage the area and tenants agreed that each one would get a little plot rather than having a large plot and funny enough they have been building one on top of the other in a little block that's attached to one another and it really makes, it's a transformation of the built environment and it's funded by savings."

"...there was a period in Brazil when evictions were a non issue, very, very seldom would people be evicted from favelas. So people had a sense of security and where already in an age starting to build they would occupy the shacks and very quickly start

to built complete brick structures. I remember, I was there in 1997 and they would basically be facing the problem downstream, so rather than having no toilets and having an open sewer they came together and put toilets inside their houses and connect to the sewer and down stream's the problem it runs into the river or runs to the rest of the settlement until those people would come together and extend the pipe"

Although there was a huge consensus on security of tenure being a key in self-driven upgrades, participants also shared compelling examples where even without security of tenure communities have gone ahead to improve their rudimentary structures. Reasons cited were investment in comfort, mitigation against fire hazards, investing in structures for economic opportunities as well as a sense of security in the community being too established to evict them.

5.4.5. Other Factors

Other notable challenges cited included political interference, land issues, trust and accountability and attitudes of participants. Political interference and corruption were noted as crippling to informal settlement upgrades by hampering progress and deterring willing communities from going the self help route. Academic 1 notes ideological resistance by politicians and politicking as follows:

"...there is a lot of ideological resistance to in-situ upgrading, political (interference)-politicians saying how can we reward those voters who are on the waiting list... politicians manage to be very disempowering. So they will still say to communities they are wrong in aspiring to in-situ up-grade, they should listen to the government and wait for their house, adhere to being relocated. It comes so top down, so whether it's in Ekurhuleni, whether it's in Harry Gwala till to this day has not been upgraded. And then there's Slovo Park here, communities get excited about up-grading and then government says, 'No all we can do is you happen to be 3 000 households but only 300 can get houses here why don't you accept it?'"

NGO 1 interviewee noted political meddling especially in Gauteng as a problem.

"In Gauteng particularly it is very challenging, because of the politics. So in informal settlements you will find the people being politically orientated, so we apolitical, we don't want to get involved with politics. So in Gauteng it's too politically charged, it's too

political so we battle but when you go say to the Western Cape they have already moved from that and saw that this is not going to benefit us."

Corruption was noted on the government side as well as contractors and suppliers. NGO 2 participant noted how the steering committee of the upgrade project he was working on was compromised by a supplier.

"When this time was coming to an end, they took five of the steering committee members and took them to Emperor's palace and gave them R500 each and nice watches and took them to lunch as you know the power to procure was with the steering committee- we could advise but in the end they took the decision. So they made a very big mistake because when you take five out of 15 the others come with nice watches the others start talking and the rest were very upset so there was that corruption. They called for a meeting and they were voted out as they had compromised the project. I think that's one really big issue that nearly collapsed the project."

5.5. Results: Research Question 2

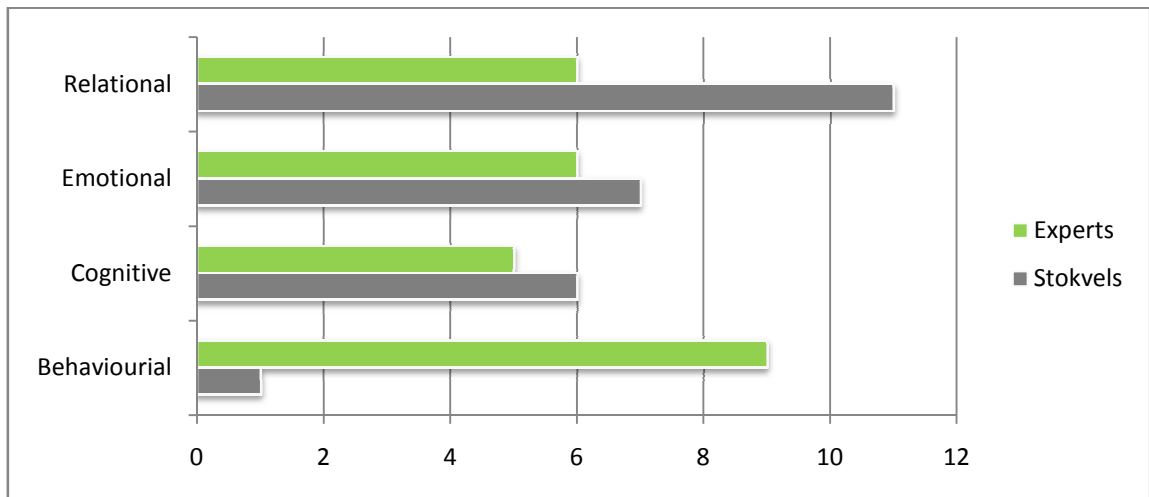
Question 2 of this research sought to understand the crucial components of PE within low income communities in informal settlements and community savings in driving in-situ informal settlement upgrade projects. The expert sample was asked on previous success factors in similar projects, their experiences were analysed to draw out aspects of PE of the community participants that ensured the success or failure of the projects. Interviews with stokvel representatives also drew insights on the PE aspects that enable the success of the groups in achieving their goals and these were compared to the outcome of the experts to depict the similarities and differences.

5.5.1. Comparison of PE Constructs

Ranking of the most recurrent PE dimensions from the expert interviews and stokvel interviews were made and compared between the two sample groups to understand the perceptions of the two groups. The stokvels representatives cited the relational component of PE as critical to their environment followed by the emotional component which encompasses the individuals motivations, perceived control and competency and self efficacy. In contrast the most cited components by the experts were the

behavioural aspect and the relational and emotional aspects came second as illustrated in Figure 5 below.

Figure 5: Comparison of PE Construct



5.5.2. PE Constructs According to Expert Sample

Key quotations were used below to highlight the aspects of the PE constructs that the expert sample quoted. The key quotes drew out the characteristics of the PE component that interviewees observed.

Table 4 : Rank And Recurrence Of PE Constructs From Expert Interviews

Rank	PE Aspect	Interview Excerpts	Recurrence
1	Behavioural	<p>Community Involvement & Organisational Participation</p> <p><i>"So this was people that had already been settled on serviced sites around 92 and they didn't have top structures and she (Anna Mofokeng) was organising these people to get gradually, you know room by room and every time if it was your turn if you get R2000 or whatever you could start by getting bricks to start building." (Academic 2)</i></p> <p><i>"So it's very, very important and a well</i></p>	9

Rank	PE Aspect	Interview Excerpts	Recurrence
		<p><i>capacitated CBO is a requirement because every month we had meetings to report to the community, on the progress of the project, about the money and what is planned for the next month. It was their responsibility , they had to prepare the report and I would type it for them to make sure all is well and they would present the report to all the beneficiaries." (NGO 2)</i></p> <p>Coping behaviours</p> <p><i>"So we told them that don't go to the streets and burn things, let's go to them, let's go and stand there, they will hear us, if they don't want to hear us. Some of us we won't go home today because we want them to listen to what we are saying. But because we are doing different than other organisations and institutions, they (government) try now to listen to what we are saying because they can see that people are changing the life of the people" (CBO 1)</i></p>	
2	Emotional	<p><i>"I know of a lady from Khayelitsha who started looking after HIV orphans in her house, when she didn't have enough space, she started visiting building sites and she would collected discarded bricks. One by one she built for herself without any building skills because she needed the space." (Finance Expert)</i></p> <p><i>"We particularly focus on the saving and that's because the savings is the start of everything. Their motto is 'Money is power,' so once they start saving they are not begging. So if an NGOs says they don't have money- they can</i></p>	6

Rank	PE Aspect	Interview Excerpts	Recurrence
		<p><i>use their savings, if a donor says there is no money- they can use their savings, if government stays too long with the money- there is funding. So that is the premises of the savings." (NGO 1)</i></p> <p><i>"It was the People's Housing Process (PHP) and the community at the time made it very clear that they wanted to build houses for themselves and the request that came was to facilitate that process." (NGO 2)</i></p>	
3	Relational	<p>Network mobilisation</p> <p><i>"...we (are) also exchanging the ideas we learn from each other. If we find out that the group is becoming weak we send them to the stronger group so that they can be mobilised." (CBO 1)</i></p> <p><i>"So in saving, we change a lot of things in this world even if they don't want to recognise us. There's no workshop, there's no conference that government can do without Federation because they want their input. They give their input because of the saving, and then we are different than other community that are made up by just the community waiting for government to do things for themselves. We say we meet our government halfway , we are the centre of attraction, by doing the small savings we are doing, we attract the government and the donors and anyone who can come and contribute to our money with the little that we have. So they started to be interested for what we do and they, maybe in future they can</i></p>	6

Rank	PE Aspect	Interview Excerpts	Recurrence
		<p><i>organise. If we are going to be strong and then we get the support from the government we can change all the way."</i> (CBO 1)</p>	
4	Cognitive	<p>Skills development</p> <p><i>"The second phase I think we all had experience and it became a bit smoother but also what was important was the role the owners of the house played in terms of quality assurance. They would say no, no, no I have been trained - so don't build the house like that."</i> (NGO 2)</p> <p>Resource mobilisation</p> <p><i>"I don't have money but because we are working with the money here, I know that when we have R1000 we have to save R200 for groceries for the end of the year. We know that R200 I can open an account so that my children can get clothes. I know that R400 I can buy the rest of the things and other money I can keep in my saving scheme because we've got a stokvel amongst us, we don't want to save outside the federation.""</i> (CBO 1)</p> <p>Critical awareness</p> <p><i>"We also have other form of saving because most of the people are doing the small business and some are saving for groceries for December and then some are saving, like stokvel, yeah they just lot of money so that in December they must have lots of money or some to register children for school in January because you know if you are poor sometimes</i></p>	5

Rank	PE Aspect	Interview Excerpts	Recurrence
		<i>you can't save money at the bank.</i> " (CBO 2)	

5.5.3. PE Constructs According to Stokvel Sample

Key quotations highlight the aspects of the PE constructs that the stokvel representative sample quoted. The key quotes drew out the characteristics of the PE component that interviewees observed.

Table 5 : Rank And Recurrence Of PE Constructs From Stokvel Interviews

Rank	PE Aspect	Interview Excerpts	Recurrence
1	Relational	<p>Facilitating others empowerment</p> <p><i>As for me there are three people that came to thank me for helping them. They were working but didn't know how to save their money. The other one used to drink a lot and couldn't take care of her child but I took her and made her join the stokvel and guided her. Today she has a car and a house in Extension 4 and her kids are now even going to good schools. (Simunye 1)</i></p> <p><i>I've got this other lady, when we moved into our house, the one that we built. She was asking me, When did you buy all these things? And I told her about stokvel, I said, you know all things is from stokvel, I don't wanna take glory and say I was paying money , no, no. So that helped the lady, and she went and got a group of ladies and they started stokvel. They started stokvel, they were not giving R4000 like us but R1500 but she was saying it's working. (Itirisano Mogo)</i></p>	11

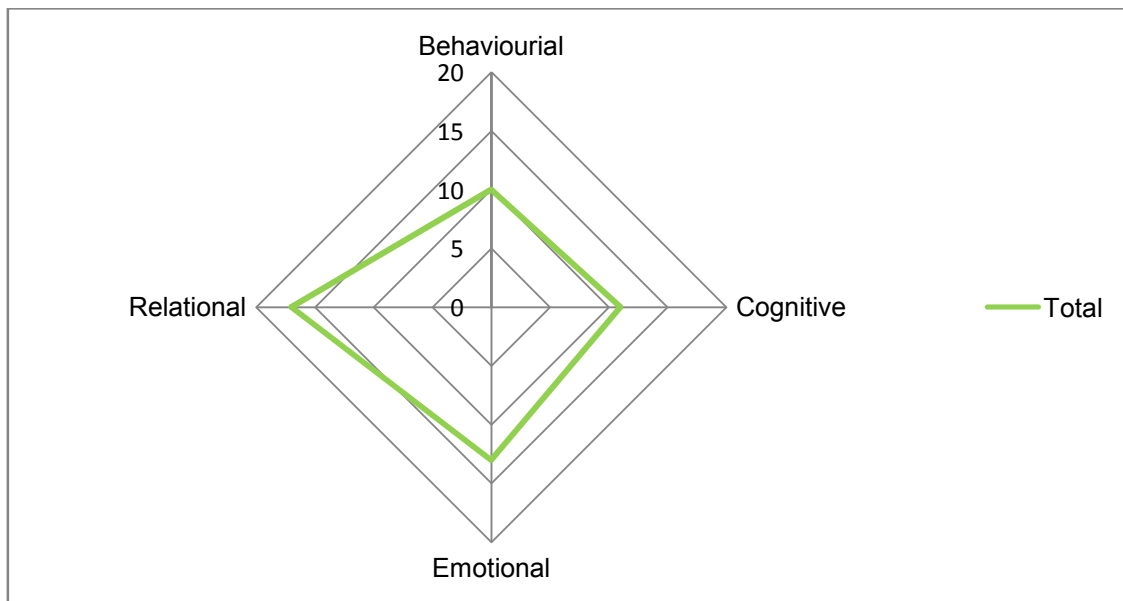
Rank	PE Aspect	Interview Excerpts	Recurrence
		<p>Passing on legacy</p> <p><i>So it's quite interesting that we learn, we try to make this (Diepsloot) home, we want to make some kind of a legacy. (Diepsloot Jazz)</i></p> <p><i>I started this stokvel because I grew up having a mother who was always in stokvels, I think I looked up to her because if you go inside our house, most of the things you see is from the stokvels. She bought almost everything with the stokvel money so eventually I realised that the concept of stokvels it can actually help. So I talked to the ladies and told them that I think this could help us too. (Imbalezinhle)</i></p>	
2	Emotional	<p><i>"Another thing was that stokvels would allow us to be self sustainable and not need to depend on anyone or men." (Simunye 1)</i></p> <p><i>So I saved money and built the room downstairs and then saved money again and built this room upstairs. (Imbalezinhle)</i></p> <p><i>I just wish they can come and join us, they can do it for themselves. (Siyabutha & WIB)</i></p> <p><i>Once we have money on our side, remember the people who are taking your pension fund, they take your medical aid, these are people like Liberty, who are using your money and my money to make the money go round. We want to do that, we want not to wait for the government, that's an opportunity. (Diepsloot Jazz)</i></p>	7
3	Cognitive	Resource Mobilisation	6

Rank	PE Aspect	Interview Excerpts	Recurrence
		<p><i>"So we are saying let's keep our money, let's start a revolution, let's use that money to develop our selves so that the whole this is about the community we are building, so it will be the Unity of Stokvels. We will have our own ways of doing things but of course we are going to be supervised by the Agency of Cooperatives under the Treasury."</i> (Diepsloot Jazz)</p> <p><i>"Let me tell you a secret, that interest is not necessarily R50 but R30, but here in the township all the money lenders charge an interest of 50%. So we take advantage of that and loan the R100 and get back R50 and take the R30 to the stokvel and keep the R20, that's how then you make extra money."</i> (Eastern Cape Stokvel)</p> <p><i>"I think that's why we start these stokvels, cause we see the problem and how are we going to solve this problem. Let's just come together and put money together and see what we can do to solve this problem."</i> (Siyabutha & WIB)</p>	
4	Behavioural	<p>Community involvement and organisational participation</p> <p><i>"And we are working together to bring into the community a community bank. I am the link between Department of Treasury and the community to set up the community bank. It was a blessing in disguise that I met Fatima, with Ous Fatima we have been together in the</i></p>	1

Rank	PE Aspect	Interview Excerpts	Recurrence
		<i>Transnet project there at the village in capacitating the SMEs. It's because she is doing what she is doing, we want to bring her into the board of the community bank. So I thank you that you brought us here together today." (Diepsloot Jazz)</i>	

By combing the output of the two sample groups, the critical PE components required in community driven initiatives were found to be the relational aspect of PE followed by the emotional, cognitive and lastly behavioural factors as illustrated in Figure 6 below.

Figure 6: Overall PE Components Ranking



5.6. Results: Research Question 3

Research question 3 looked at the possibilities of utilising stokvels for self- driven in-situ informal settlement upgrades and low income housing efforts, from a perspective of the empowering community settings present or absent within the communities and stokvel groups. The data of the research interviews was coded to identify characteristics of ECS that were both present or absent, in the projects cited by the

experts and the efforts of stokvel participants engaging in self help upgrades of their shelters or acquisition of property.

5.6.1. Self-Driven Housing Initiatives In Stokvel Context

The first point of the analysis looked at efforts of the stokvel participants building their own houses and these are presented per findings of each stokvel looking at the building/upgrade interface and the empowering or disempowering settings present.

Table 6: Summary of Self Driven Housing Initiatives Findings

Stokvel Representative	Comments
Simunye 1	<p>Participant built their own house in their rural home in Zimbabwe using stokvel savings. However on being asked on their efforts to build or upgrade their shack in South Africa the participants cited their immigrant status as deterrent to obtaining land to build.</p> <p><i>"We would love to build but for some of us the problem is the permits that we have. We were given five year permits that they renewed but now there are rumours that they won't renew. So we don't know what this means and this does not allow us enough time and opportunities to secure land to build our own houses here in South Africa that's why we built at home."</i></p> <p>The participant also made efforts to upgrade their illegal electrical connection to a legal one however the Electrical Authority's regulations thwarted this initiative:</p> <p><i>"I once tried it on my own, I bought the box (distribution board), meter and cables and went to Eskom so that they could connect for me but they said they did not connect the squatter camps. I had everything but they said they could not assist because their laws did not allow them."</i></p>

Stokvel Representative	Comments
Women in Building (WIB)	<p>This stokvel was initiated on the premises of enabling the participants to kick off efforts of upgrading their RDP houses as well as starting to build for members who did not have their own properties.</p> <p><i>"We saw the need because, ok most of our members have RDP housing and would like to build rooms and rent them out. Some of us like me, I still have my site but I don't have anything. I don't even have an RDP house so I want to start building my own house. So I think this will help me to build that house. And most of us don't have men (are married) that's why we call it Women in Building."</i></p> <p>However in these efforts the participant noted the challenges they have with storage of materials,</p> <p><i>"My only problem at the moment is that when we buy our bricks and we put them there, people come and steal and pull us back."</i></p> <p>The participant supported the idea of a community bank for stokvels that could assist them getting around these hurdles through loans that could allow them to build faster.</p> <p><i>"Now imagine with our own bank we can just get enough money to build at once with the banks now, they just check your credit record and say you don't qualify."</i></p>
Itirisano Mogo	<p>The participant noted the reason for starting the stokvel as follows:</p> <p><i>"We are a group of five ladies who are going to the same church and we do church together. We wanted to do the same thing the other one was staying in RDP house and wanted to extend and me I was staying in RDP also. I wanted to buy a house or stand so we met and we formed</i></p>

Stokvel Representative	Comments
	<p><i>our stokvel."</i></p> <p>With stokvel savings the participant and her husband bought a stand and built their own house, Initially the participant had tried applying for a house through government but had not qualified on their own and when they made a joint application with the husband, they were over qualified. The participants noted their frustrations with government policy where housing subsidies were concerned.</p>
Imbalezinhle	<p>Although the participant did not use stokvel savings for their building efforts, the participant used their personal savings to build their business property.</p> <p><i>"I was working for Sorbet and I also had other clients who I worked from my mum's home- in her dining room. I used to do people's nails there and my mum kind of got irritated because the house was always full and she couldn't even do her own things and also messing up her table with the chemicals. So I saved money and built the room downstairs and then saved money again and built this room upstairs."</i></p>
Sharing is Caring	<p>The participant used their stokvel savings to first build backyard structures for rental income and then to extend their RDP house. On being asked how they funded their building efforts the participant had the following to say:</p> <p><i>"By stokvel, the R10 000 stokvel, the part time jobs and the child grants I receive. I also raise additional funds - I have some shacks at the back that I rent out so that money added to the money for building...When I finish building, with the money for the stokvel I want to start my own business for print screening for the t-shirts. I am already doing t-shirts here at home but I want to grow the</i></p>

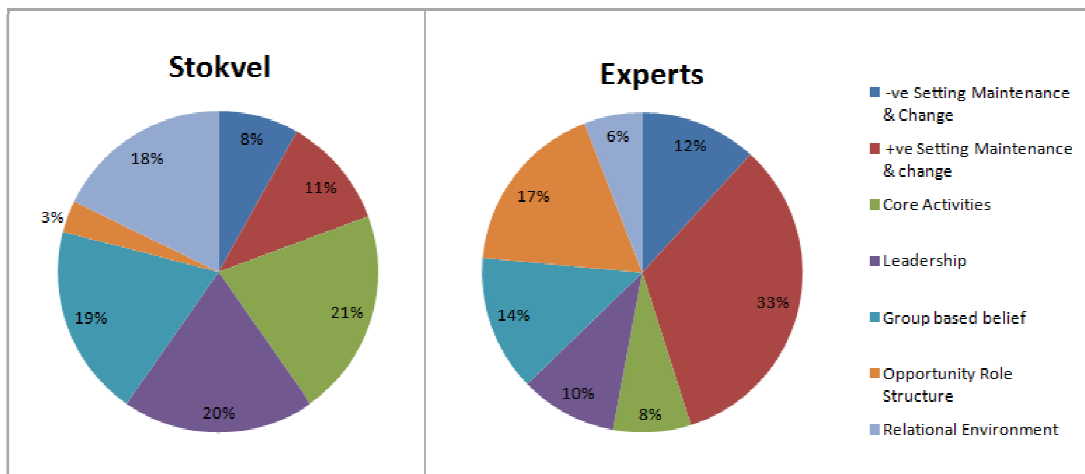
Stokvel Representative	Comments
	<p><i>business."</i></p> <p>On being queried about the attempts of other stokvel participants in incremental upgrades of their shelters, the participant brought to light that other members build in their rural homes because they do not have space in the township,</p> <p><i>"Yes some they build in the rural areas because they don't have space to build here in Alex."</i></p> <p>An interesting phenomenon that participant also referred to was that some members feel they are not going to permanently live in Alex hence they build in their rural homes yet they spend most of their time in Alex and only visit these homes intermittently during the year.</p> <p><i>"It's like some used to join stokvels here in Alex because they want to build houses and some in their rural areas because they do not belong here as residents of Alex so some send their money back home to build their houses which is different from me who was born here in Alex... Some would but most I don't think so because of the way they think. They say they do not belong here in Alex but in their rural homes, but most of them they work here, their kids attend school here and they have been living in Alex for years. They only go to their rural homes short times during the year- they think they live in Alex temporarily but they are permanently here."</i></p>
Eastern Cape	<p>As also highlighted by the participant above, this participant invested in their rural property because they are not going to live in Alex permanently yet the participant has lived in the township for more than 30 years. Their reason for not adding to their one room or building a bigger house was as follows:</p>

Stokvel Representative	Comments
	<p><i>"Above that we don't think we can add anything else and especially on housing because everyone stays in their one-rooms and all of us are do not have permanent roots here."</i></p> <p>The participant however used their stokvel savings to build their rural property.</p> <p><i>"Through this stokvel, when I used to borrow the money then I would use it for myself. I would buy material and send it home and I have my mother's friend who would do everything for me. So when I go back home in December I stay in my house. It's just that I cannot buy a house here unless my kids want a house, they can buy but not for me."</i></p>

5.7. Empowering Community Settings

The above results documented the various initiatives by stokvel participants to invest in their habitats, a step was taken further to investigate the general ECS characteristics within this context that could drive or hamper such initiatives. A comparison of the emergent themes of ECS characteristics derived from analysis of the stokvel and experts' interviews are shown below in Figure 7. The figures show a vast divergent outlook between the two sample groups on the ECS characteristics that are discussed by the two groups.

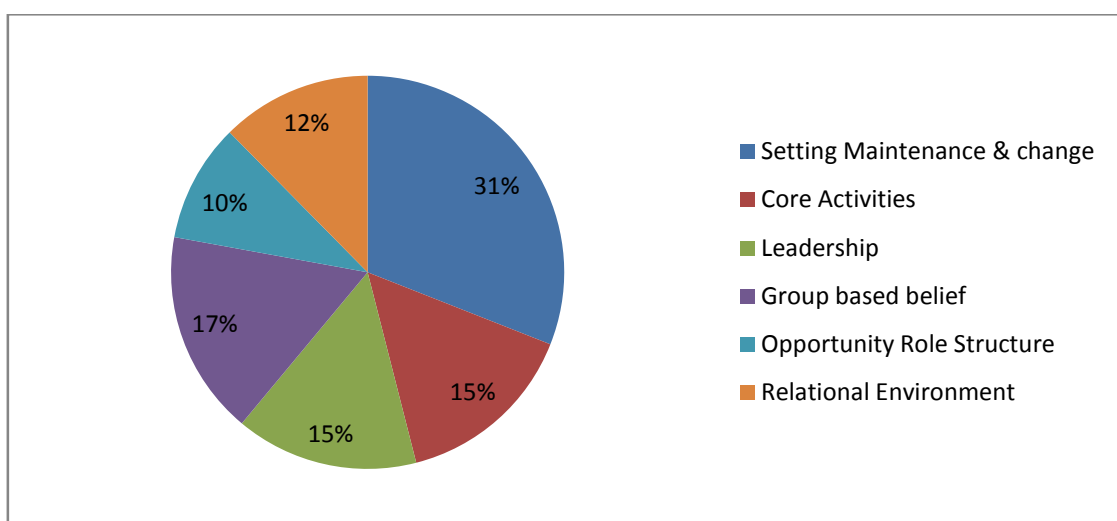
Figure 7: Comparison of ECS Characteristics Theme Recurrence



The results were further collated across the two groups to determine the key ECS characteristics across the entire research sample. Setting maintenance and change was the most recurrent theme therefore was the most significant in the research. Group based belief system was the second ranking characteristic whilst core activities and leadership shared the third ranking. The lowest ranking of the characteristics was opportunity role structure whilst the relational environment was the fifth ranking.

Figure 8 below provides a snapshot of the rankings.

Figure 8: ECS Characteristics Overall Ranking



5.7.1. Setting Maintenance and Change

Collectively the setting maintenance and change characteristic dominated the themes of ECS in responses of the expert sample. The role of financial institutions, technical expertise and policies that facilitate the functions of projects were the key discussion points as bridging mechanisms required for success of community driven in-situ upgrade projects. The analysis of the data was conducted to highlight connotations of both negative and positive elements observed by all participants regarding setting maintenance and change. The positive spoke to both what enhanced projects as well as what experts suggested would make for an enabling and empowering setting and maintenance change. It also took into account discussions on enabling settings that stokvel representatives have experienced as well as suggested that would better enable them to transcend shortfalls within their environment. The negative were observations across both sample groups of disempowering settings in existence within the operating environs. The table below summarises key quotes regarding the positive and negative setting maintenance and change aspects that were highlighted by the interviewees.

Table 7: Setting Maintenance and Change Results Summary

Positive Setting Maintenance and Change	
Learning focused	<i>"And we are working together to bring into the community a community bank. I am the link between Department of Treasury and the community to set up the community bank. It was a blessing in disguise that I met Fatima, with Ous Fatima we have been together in the Transnet project there at the village in capacitating the SMEs. It's because she is doing what she is doing, we want to bring her into the board of the community bank. So I thank you that you brought us here together today." (Diepsloot Jazz Investment)</i>
Bridging mechanisms	<i>"So stokvels also need someone who will wear a suit and talk the language that banks talk and be able to broker matching finance for their savings. That's where we also come in and help the banks understand the behaviour of stokvels. By showing them a consistent pattern of saving, the banks can</i>



	<p><i>get a sense of comfort on repayments of loan. Many a tie there is a wrong perception of poverty and behaviour- poverty is not a synonym to dishonesty because even an upper middle income person like myself can easily default in repayments." (Finance Expert)</i></p>
<p>External linkages</p>	<p><i>"Maybe this time I will borrow from what I have heard from other people whereby multinationals international investors who come in with technologies on materials are encouraged to establish in the country. In informal settlements they use timber and iron sheets to build houses and we know that these materials are not good for insulation etc. So the investors role will be to look at how they can improve on the performance of these materials and produce them in a more organised manner and employ mass production methods that also create jobs. And people can continue the way they were building but now with improved materials and easier installation" (Academic 1)</i></p> <p><i>"And also what was interesting was that some of the ladies who were domestic workers, their employers actually came and said they heard their employee is in a housing project, I am willing to contribute, R10 000- R15 000 so it also helped a lot. So some of them came and said my employer wants to contribute give me proof so I had to write letters and attach the documentation for the subsidy and so forth." (NGO 2)</i></p>
<p>Negative Setting Maintenance and Change</p>	
<p>Learning- focused</p>	<p><i>"Unlike with RDP you just get your house, you don't know how to build, you haven't learnt anything new yet here if you want to extend your house in the future you know what is needed and the process..." (NGO 2)</i></p> <p><i>"So we sort of assume that if we sort out security of tenure people will do it this way but it doesn't, because if you don't have that level of care and understanding it's a senseless exercise- people need knowledge and therefore it's essential</i></p>

	<p><i>to demystify government processes. If you make it practical is that if I am squatting here, I think I have my foot in the door, if I don't understand the municipality processes to put my name on the list and on the database, I am going to send you off to the moon, because here I have got something and what you are saying is something doesn't make sense to me and I won't sign the charter. And without this government can't actually move to upgrade this place. So you see where it gets stuck and that's just one example. (Consultant)</i></p>
Bridging Mechanisms	<p><i>"If we could do it ourselves we would want to drain them (toilets) maybe twice or thrice a month but we do not have the means because the toilets don't flush and especially in the hot season they are a danger as they bring a lot of flies and diseases. It's particularly risky for our children as kids just get in no matter. So what we do for ourselves is at least buy chemicals and clean as much as we can- that we do it for ourselves." (Simunye)</i></p> <p><i>"Yes we face challenges but we solve them. Like we had this problem of the other lady who always used to bring her money late and that was challenging because if you planning your money, you know there are four people coming with four thousand." (Itirisano)</i></p>
External linkages	<p><i>"It is the same with savings groups, they can save a lot of money but there needs to be mechanisms in place that allow them to borrow for immediate use- in this case housing and be able to pay in the future." (Finance Expert)</i></p>

A critical aspect of an enabling setting maintenance and change that was highlighted across the board by all participants was the negative current setting of financial institutions that do not take the initiative to understand workings of stokvels and be able to bring better suited products that will facilitate empowerment of stokvels to achieve beyond day to day sustenance. The analysis of the interview scripts therefore grouped the disabling and enabling financial institutions themes that were cited. Regarding

enabling financial institutions, almost all participants advocated for financial institutions that will bridge the funding gap for stokvels and provide a more collaborative approach. Participants also cited lessons learnt especially from other African countries such as Kenya and Zimbabwe that have made inroads into self funded housing developments, focusing in particular on their financial institutions that were empowering to stokvel settings. Key quotes were captured in the table below on the disabling and enabling financial institutions;

Table 8: Financial Institutions

Disabling Financial Institutions	Enabling Financial Institutions
<p><i>"...there are people who have been left out in the formal financial models. However these people have the ability to raise some little money. But again banks don't allow (accommodate) them so they end up doing these stokvel things and therefore we are now looking at how we can mobilise these funds so that we can build houses." (Academic 1)</i></p>	<p><i>"If you also get a chance to go to Zimbabwe there a number of successful housing initiatives in the informal sector such as ZINACO a cooperative supported by Rooftops Canada. There (Zimbabwe) they have what they call cooperatives, so it's also interchangeable with community driven upgrades with a stokvel base. Zimbabwe's programmes were largely assisted by the fact that they had building societies. You should find out if CABS (Central African Building Society) and CBZ (Commercial Bank of Zimbabwe) still have products for cooperatives." (Finance Expert)</i></p>
<p><i>"If we don't (start own community bank) we will remain where we are where we are still supervised by international rules. I know that in Africa in Kenya, and other parts of Africa there are many banks for people and credit institutions, in South Africa we have 4 major banks don't speak to us on the streets and they don't want to transform. They can't even buy me a</i></p>	<p><i>"I think stokvels should be able to access the financial institutions with government but not again with regulations that nobody understands. There must be oversight to the financial institutions so that people are not abused and exploited. It would be imperative to say Mr XYZ bank you should actually take a portion of the money that you pay tax and reinvest into registered</i></p>

<p><i>house, I have built and bought my houses without them." (Diepsloot Jazz Investments)</i></p>	<p><i>stokvels where the collective ensures they get unsecured loan payback. This will give stokvels a boost and access to a little more capital but the mechanism of repayment is already there." (Consultant)</i></p>
<p><i>"Stokvels would be hugely successful if they can leverage off loans from banks which is the key gap in South Africa. Banks do not understand the workings of stokvels and so they do not have products or facilities that accommodate them. Kenya's National Cooperative Housing Union has bridged this gap and South Africa could take lessons." (Finance Expert)</i></p>	<p><i>"The stokvels in Kenya, they evolved into cooperative banking. Now the cooperative banks, because you are a member and a shareholder, when you take a loan it is interest free because it is your money. The bank is free to invest it's money elsewhere where it earns interest and grows. This is a way that can incentivise the stokvels to save. This can be a way that can be utilised to take an incremental approach in building houses." (Academic 1)</i></p>

5.7.2. Group Based Belief System

Group based belief system had the closest output figures between the two sample groups. In both samples this was the third ranking recurrent theme with references to the importance of salient goals, shared vision and looking beyond self to a larger purpose. Three stokvel representatives spoke of their group's intentions of tackling projects that fulfil a larger purpose within their communities.

Diepsloot Jazz Investment

"Once we have money on our side, remember the people who are taking your pension fund, they take your medical aid, these are people like Liberty, who are using your money and my money to make the money go round. We want to do that, we want not to wait for the government, that's an opportunity."

Simunye 1

"We have also thought of what more we can do to create more income for our group using some of our stokvel savings. We are thinking of raising funds to buy an oven and

baking utensils so that we can start a bakery that bakes bread and sells to the locals, there is a huge demand for fresh bread in the area. The bakery is a project that we will do with some of our South African counterparts in the group as we are a mixed group."

Itirisano

"You know we have been thinking about that, we were talking about it last month. Maybe next year we take the R1000 that we have been saving, in fact first of all we thought of increasing the money to R5000 and we will say, the R1000 it will be for an orphanage, we will choose an orphanage and then we will give that money to the orphanage. We were just thinking about it and we looked at a place like Vuselela or we can buy pads (sanitary pads) for girls, or maybe we can buy food parcels, it may not be much though. We were just talking about it but we haven't finalised."

A shared vision and purpose was also cited by some of the experts as critical in success of in-situ upgrade projects driven by community savings groups. Their insights were as follows:

NGO 2:

"We really did not have a problem from the community, I think because they were united in what they wanted. So we didn't have a problem- we had a 110% participation from them, it was their project. All they needed was a support organisation to assist them to understand the technicalities and that's what we did for them and also to negotiate for them for requisition of subsidies. So we did not have a challenge from them"

Consultant:

"For instance the Mthatha and Grabouw social charter for implementation says, "We the people of Grabouw have a vision that when a baby is born today, that baby will be 21 years and will see the following.." then it describes in principle the planning and integration of society, housing... So this creates a sense of ownership in developing the plan with the existing social structures and co-creation"

On the contrary, from some of the mindsets mentioned by stokvel representatives, the common group beliefs can be limiting in the activities that stokvels tackle especially regarding in-situ upgrades. When queried about the attempts of other stokvel participants in incremental upgrades of their shelters, one of the participants brought to light that other members build in their rural homes because they are not going to stay in

the townships permanently yet they would have spent the greater part of their lives in those townships as the participant notes as follows;

"It's like some used to join stokvels here in Alex because they want to build houses and some in their rural areas because they do not belong here as residents of Alex so some send their money back home to build their houses which is different from me who was born here in Alex... Some would but most I don't think so because of the way they think. They say they do not belong here in Alex but in their rural homes, but most of them they work here, their kids attend school here and they have been living in Alex for years. They only go to their rural homes short times during the year- they think they live in Alex temporarily but they are permanently here."

Another participant echoed the same sentiments and spoke of how they invested in their rural property because they are not going to live in Alex permanently yet they had lived in the township for more than 30 years. The participant also confirmed that their Stokvel was only for people from the Eastern Cape because they shared the same beliefs and culture and the stokvel members did not see a need to add to their one room shelters.

"Above that we don't think we can add anything else and especially on housing because everyone stays in their one-rooms and all of us are do not have permanent roots here."

5.7.3. Leadership

Leadership was the second most recurring theme amongst the stokvel representatives. Though it was not significantly mentioned by the expert sample, a key observation that one of the Finance Expert noted as follows regarding stokvel groups;

"The use of stokvels is a wonderful idea because everybody saves. The thing with stokvels is not only the monetary aspect but the social capital because to initiate a stokvel the person who usually does that is desperate to get out of a financial situation. You find that the initiator is someone with great qualities to mobilise a group of people and make them have a collective goal. Imagine the potential of people like that in the community if opportunities are made available to harness that leadership potential."

This notion was supported with the drive and success of stokvel leaders as mentioned by the stokvel representatives most of whom were the leaders of their stokvels. Most of

the stokvel leaders also had leadership roles within the community and were influential within the communities they serve. The following quotes support the multidimensional leadership of the stokvel leaders;

Diepsloot Jazz Investment

" am the Chairperson of the stokvel, we have the Chairperson, the deputy Chair the Secretary, the Treasurer and Head of Committees.

I am the secretary of the Ekurhuleni Trust, we have a bigger one which is region A. I am the secretary of the entire region, in terms of business, I then sit in the Johannesburg Business forum and I sit in the Committee of Investment in the Committee of the City of Joburg."

On being asked if the Imbalezinhle stokvel leader had other leadership roles outside of the stokvel and her business she responded as follows:

"Yes, I also host beauty features on Alex fm every Friday and I talk about beauty, how to take care of yourself, how to put on makeup, how to do your nails you know, stay healthy and things like that. So I host those shows on Alex fm."

The concept of shared leadership was also prevalent amongst the stokvel representatives' responses. Even though some stokvel representatives noted that there was a leader for their stokvel, the leader was mentioned more as a facilitator to enable all members to participate equally and their individual voices be heard within the group.

5.7.4. Core Activities

The stokvel sample referred to the core activities aspect of ECS the most, referencing core activities as forming the basis of their groups. Stokvel representatives interviewed referred to the active learning environment that their groups provided with opportunities for feedback from other members and reflection. Participants also talked about engaging in meaningful and harmonious activities as a group, details pertained to the benefits of the activities engaged in towards learning and developing themselves on a personal level. The quotes below illustrate how important learning from the group is towards their personal growth and development; three participants alluded to learning to save and budgeting being key.

Itirisano

"And another thing, we teach each other about savings. One thing for sure is that if we give you money this month and you just use it for grocery, next month we will be asking you what you did with the money that we give you. You can't be telling us about groceries we want to hear that you bought a fridge, you built a wall , don't be telling us about buying children's clothes no!"

Diepsloot Jazz investment

"And also budget, you do talk, this is how I save my money, others will tell you I put my money in an envelope, this one's for groceries this one is for this and this one for that and I will never touch it. So these are the type of things that you think that budgeting is only about writing down and your money is in the bank account but you learn other ways of budgeting from other people. So those are the type of things that we learn."

Simunye

"It also helps us a lot when it come to our children because at the end of the year, we are able to budget for their school things such as books and uniforms and we know we don't have to worry throughout the year. We are able to buy before schools open and we can budget."

This sentiment of learning to budget through the activities of stokvel groups was also echoed by one of the CBO representatives as they stressed the importance of savings as an empowerment tool that unlocked opportunities to greater development. The CBO representative talked how they engage in daily savings with even little amounts to build a culture of savings,

CBO 1

"We have the daily savings which is called, Sukhuzonkhe, we save daily, if you are in the informal settlement you can save R1 a day or 50cents a day. Some of the people think that 50cents is a little money but they don't understand when we are a group when you are 50 and saving R1 per day, it's going to be R50 the following day, at the end of the week it's going to be money. So they start to understand now that we are poor but we are not hopeless, we have money but we don't notice how. So in this organisation it's were we help them to say that the little that we have it can make you rich."

5.7.5. Relational Environment

Mention of the relational environment ECS characteristic was significant in the stokvel representatives' interviews as compared to the experts. The stokvel representatives alluded how fundamental the relational aspect was to their groups. They spoke of other members being a form of support system outside of stokvel activities, caring for peers and mentorship within the groups was also highlighted. Overall stokvel representatives in their interviews mentioned a sense of community as their stokvel groups went beyond provision of financial support through caring relationships cultivated within the group members.

Stokvel members related how support from their fellow members had enabled them to succeed and challenge them to do more in their lives. Representatives made it clear that stokvels are not just transactional vehicles but vehicles that provide support understanding even when other members cannot meet their financial obligations to the stokvel due to circumstances beyond their control such as loss of jobs.

Simunye:

"We have a rule in our stokvel that if someone loses their job, it's understandable and if they want to withdraw their money as a result, we give them. So if your job ends and you no longer want to participate we give you your money the day we share."

One of the CBO representatives also related to this aspect of the groups going beyond the transactions to be a support system for the participants;

CBO 1:

"So it's daily savings, there's one person going house to house and collect the money but not only the money but to collect the life of the people in the house because sometimes you cannot see Alina for maybe five meetings, she's not coming to the meeting maybe there's a problem. We then go to that person's house and see if she's alright. If she's not alright then the savings scheme will see what to do with that person. What we are saying is that we are building the person and then we also build the house."

A shared sense of understanding each other's backgrounds, needs and struggles also came out as a key theme under the relational environment as stokvel representatives shared of the support offered by their groups due to members sharing the same

struggles, a quote of note came from the Diepsloot Jazz Investment Representative who put it across as follows:

"You see stokvels are created because (sihlupikile) we are struggling, once (sihlupika) we struggle we want to have ways of learning from each other and how do you do it, how do you succeed, lets come together, let's do it together. We have got that thing, a background of (kuhlupeka) struggling, and a bond that we want to succeed together, if you can crack that bond, if you can understand why then you can provide solutions that can talk to stokvels but for now they don't."

In describing the impact of a community savings driven upgrade project that he participated in the NGO 2 representative related the effects of the relational environment ECS cultivated by participants in the project's sense of community. He related how the project became more than a housing project with the community establishing a community home based care initiative. He recounts as follows;

"The reason why we also established home-based care was when we were building we came across this gentleman who was living by himself who was extremely sick with HIV and he was even walking on his fours. So we had to change his house so that he could crawl from his room easily to the toilet. That's when a group of women said its good we are building houses but what we are seeing in these houses we didn't know. So a group of 25 ladies started home based care and we supported them so they had a facility and so they went around where we were building and they would check. That was not enough, we then started a food garden to supplement the home based care so NDA supported us and gave us money and we bought a tractor and we had about half a hectare of land where we were planting. So it started as a housing project but we realised that it's not only a house but there is more to it so that's how we then did the project."

5.7.6. Opportunity Role Structure

The opportunity role structure characteristic of ECS was a significant theme that came out of the data analysis of the expert sample interviews. Participants mentioned this aspect as key to driving community driven in-situ upgrade projects. The emphasis was on the need of the projects and programs to provide multiple roles that can encourage the communities to develop new skills, build confidence and give them a voice in the developments. This characteristic was mentioned as a key an empowering setting and

success factor and pertinent to the intensity of in-situ upgrade projects that call for community buy in and participation.

NGO 1:

"So the one team will be busy with enumeration, one team will be busy with profiling, the one team will be busy with the building or installing- the technical work, the one team will be in meetings with the municipalities so things happen all around. Now that's ideal the community is empowered!"

NGO 2:

"So that was very important that it was not only a financial contribution but also the up-skilling because part of this was to say in the near future once the project is complete you may want to extend your house, now you know that if I am to extend my house, I will need that black sheet to cover the floor, I need bricks I need this and I need that and if someone is going to build it, this is how I am expecting it to look like. So already we have skilled you with the necessary building skills which you didn't have before, so it's not just about building the house but also to manage the program because we gave them the construction program too... eventually after about 3-4 years there was a hospital built in Vosloorus and most of the sub contractors came from Extension 28 because they know how to build and we encouraged people to start their own little enterprises, companies, cooperatives and etcetera. So they also benefitted beyond the initial process, so we are creating employment we are creating new skills..."

5.8. Conclusion

A rigorous analysis of the in depth interviews provided the results presented in this chapter which provide answers to the research questions presented earlier. By categorising the results per each research question, the aim is to provide a logical flow of findings that will be further conferred in the following chapter against the literature reviewed.

6. CHAPTER 6: DISCUSSION OF RESULTS

6.1. Introduction

This chapter discusses the results which were presented in the previous chapter that gave a background of the sample characteristics, demographics and narrated supporting evidence of themes brought out in the data analysis through quotations and quantifying of recurrent themes associated with the research questions.

Subsequent to the presentation of the results, Chapter 6 assesses the findings from the perspective of the literature reviewed in Chapter 2. The format of this chapter will be based on discussions of the results of each research question as set out in Chapter 5.

6.2. Discussion: Research Question 1

Research question 1 proposed in Chapter 3 was as follows:

Research Question 1: Why has in-situ upgrading been difficult to implement so far?

South African informal settlements present a complex and challenging environment juxtaposed with a sense of providing a haven for the urban poor to make a living with the least possible means (Huchzermeyer, 2009). As participants cited their main reasons for living in the informal settlements as affordability and ease to survive without means of formal income generation, this concurred with Huchzermeyer (2009) identifying South African informal settlements as driven by human needs. This therefore greatly brings into light the need to master in-situ upgrades to address the plight of already struggling communities.

Where upgrading these environments is concerned, Marais and Ntema (2013) cite the major criticisms to South Africa's approach in informal settlement upgrades as the neo-liberal, market orientated development policies which drive a universal solution. Consequently, results to this study revealed the main challenges facing in-situ upgrade efforts as issues around government and policy which also promotes developer driven projects as cited by Marais and Ntema (2013) with planning and implementation shortfalls of projects, dependency on the state, security of tenure and disempowering political interference and corruption topping the list (See Figure 4: Ranking of Challenges of In Situ Upgrades).

6.2.1. Government and policy

Policy distortion came up as a deterrent in the successful implementation of in-situ informal settlement upgrades with participants citing policy as leaning heavily towards greenfield relocations thereby supporting the notion that, informal settlement upgrade initiatives in South Africa fail to address the apartheid spatial legacy by limiting developments to the periphery of urban areas (Jay & Bowen, 2011). This therefore has major drawbacks to upgrade programmes as they often face resistance by the communities. As one participant noted,

"...but when you build houses at the periphery of the city and give to people and tomorrow they wake up and see that it's far from their work, then they abandon those houses or hire them out and go back to the shacks because they are better located. So it means something is not right." (NGO 2)

This strongly supported how the current practices in in-situ upgrading defeats the purpose of promoting as little disruption as possible whilst going against the UISP which advocates for relocation as a last resort (Huchzermeyer, 2009; National Department of Human Settlements, 1994).

Marais and Ntema (2013) also argue that the failure of upgrade programmes should not be wholly blamed on the government but partly on the beneficiaries that sell off their properties or simply abandon them to return to informal settlements. The reasons given by the stokvel representatives of why they settle in the informal settlement areas mainly due to convenience refute the notion posed by Marais and Ntema (2013) of voluntarily abandoning the government's efforts and support the proposition of Jay and Bowen, (2011) who list remoteness of greenfield relocations as unfavourable to beneficiaries. This further illustrates the disjuncture between policy and implementation by not assessing why the people move into the informal settlements in the first place and provide solutions that address these primary concerns.

Policy shortfalls were also highlighted in regards to the emphasis on greenfield relocations versus in-situ upgrades as well as subsidies in the housing policy. Of concern was the fact that the bulk of the people who need housing especially were in-situ upgrades are concerned hence supporting literature that speaks to the inflexibility of the subsidy framework and its failure to make progressive inroads in the South

African housing delivery (Huchzermeyer, 2010). This is clearly highlighted in the Itirisano Stokvel's representative's statement that says,

"But with myself the time I was looking for a house from government, I applied for a house to government I was told I don't qualify on my own. When I went together with my husband, we were over qualified, we didn't want something that we were not able to pay. We wanted something that we could afford."

In the same light the results revealed that government also plays an inhibiting role in upgrade projects through irregular cash flows that leave the project implementers strapped for funds. The change of government was a recurrent theme regarding disruption of upgrade projects, interviewees alluded to how the change in government terms and lengthy government processes threw projects off path all bearing reference to the challenges of poor governance in management of informal settlements (Wekesa et al., 2011).

6.2.2. Planning and Implementation

Interviewees raised issues around general planning and implementation as detternts too the success of upgrade projects. Failure to meet housing supply demand was through lack of technical support in upgrade projects which becomes an obstacle to in-situ upgrades. Devries and Rizo (2015) support the need of programme support through regular sensitisation, capacity building for savings groups and the provision of technical and financial resources as factors of the setting maintenance that are facilitative to empowering of the groups to achieve success in initiatives such as community driven in-situ upgrades.

In reference to a PHP project in Ivory Park, one interviewee noted how poor implementation frustrates efforts in in-situ upgrade projects in addition to not following best practices stipulated in policies. As another participant also noted that PHP itself was a noble policy but, government itself did not give it the support it required, was slow to approve budgets therefore made planning impossible and constricted project cash flows.

6.2.3. Dependency on State

Interviewees cited people's dependency on state and the state over providing as a disempowering aspect in driving self-driven housing solutions in informal settlement areas. The general sentiment was that the welfare state of South Africa did not provide an advantage to the locals in finding sustainable solutions to their housing problems. Comparisons were drawn with other African and developing countries that do not have grant facilities or where state intervention is limited, that enabled their people to find solutions for themselves and therefore realise successful self-driven upgrades.

The Finance Expert interviewed repeated the same outlook regarding reluctant participation in self-driven housing upgrades resultant from expecting government to provide. Though this supports literature individuals (Landman & Napier, 2010; Mistro & Hensher, 2009), interviewees did not want to entirely relieve government on taking up its role and responsibility to its electorate and felt that government still had a role to play in empowering its people. The question was how to marry government's role and its responsibility towards its people.

6.2.4. Security of Tenure

Scholars have alluded to tenure as key to self-driven developments, as Brown (2015) notes how Turner's 1977 seminal work, *Housing by People*, has influenced policy and practice of self-help housing over the past 30 plus years in its backing of security of tenure. In the results of the study, security of tenure usually compounded by land issues was mentioned as critical to the success of in-situ settlement upgrades. This according to participants was profound in encouraging participants to take action towards self-driven upgrades as they could invest knowing they will not be evicted. In the literature reviewed Nakamura (2014) noted that tenure formalisation increases the average amount of money spent on housing construction. The importance of tenure was further highlighted by participants who gave both local and international examples whereby through security of tenure communities were empowered to successfully drive their own upgrades using their own means.

On the other hand Nakamura's (2014) study also discovered that a proportion of households who would improve their houses is estimated to be higher in non-formalised settlements. Although there was a huge consensus on security of tenure

being a key in self-driven upgrades, participants also shared compelling examples where even without security of tenure communities have gone ahead to improve their rudimentary structures. Reasons cited were investment in comfort, mitigation against fire hazards, investing in structures for economic opportunities as well as a sense of security in the community being too established to evict them.

6.2.5. Other Factors

Other notable challenges cited included political interference, land issues, trust and accountability and attitudes of participants. Political interference and corruption were noted as crippling to informal settlement upgrades by hampering progress and deterring willing communities from going the self help route. Ideological resistance by politicians and politicking was noted which relates to some extent to aspects of what Fox (2014) and Huchzermeyer (2010) infer of politicians safe guarding their own interests at the expense of their electorate as they push for political agendas.

Corruption was noted on both the government side as well as contractors and suppliers. NGO 2 participant noted how the steering committee of the upgrade project he was working on was compromised by a supplier. This adds to the unique factors of the South African context and relates to a certain extent with Fox (2014) notion of both political and economic opportunists exploiting rent seeking agendas

6.3. Discussion: Research Question 2

Research Question 2: *What components of psychological empowerment are important within low income communities in informal settlements and community savings groups in driving community initiatives such as in-situ informal settlement upgrades?*

In answer to this research question, the expert sample was asked on previous success factors in similar projects, their experiences were analysed to draw out aspects of PE of the community participants that ensured the success or failure of the projects. Interviews with stokvel representatives also drew insights on the PE aspects that enable the success of the groups in achieving their goals and these were compared to the outcome of the experts to depict the similarities and differences.

6.3.1. Psychological Empowerment

The results showed that the relational component of PE is critical to the stokvel environment followed by the emotional component which encompasses the individuals motivations, perceived control and competency and self efficacy (Angulo-Ruiz & Pergelova, 2015; Peterson, 2014). The most cited components of PE by the experts were the behavioural aspect followed by the relational and emotional aspects with the same ranking. In total across the total sample, the ranking of the PE components required in community driven initiatives were found to be the relational aspect of PE followed by the emotional, cognitive and lastly behavioural factors as illustrated in Figure 6.

The importance of the relational component of PE to community savings groups is best explained by the need to establish trust (Benda, 2013; D’Cruz & Mudimu, 2013). The results also showed that most of the stokvels did not have constitutions but based their dealings on mutual trust. The dynamics of relations within the community settings therefore becomes crucial especially where relational ties are critical in fostering trust- a key ingredient in the constitutions of community savings groups (Benda, 2013; D’Cruz & Mudimu, 2013). Literature also notes the lack of trust between government and communities due to a pattern of unfulfilled promises in the past as one of the major challenges in in-situ informal settlement upgrades (Mistro & Hensher, 2009). These results accordingly support the value of the relational aspect of PE in activities that require collaboration between the community and outside groups.

From the stokvel participants, the relational aspect of PE transcended not only in collaborative competence and bridging social divisions but mostly into facilitating other’s empowerment through network mobilisation. Most stokvel participants related (See Table 5) how they supported other members of the community to start their own savings groups as well as influence their growth in certain aspects of their lives. This supports what Devries and Rizo (2015) say that through engagement and participation in savings groups, a sense of self-confidence and collective empowerment ensues, which often is a precursor to group advocacy on behalf of other members or implementing community-level projects through social actions.

The emotional component which ranked second signify in particular to locus of control (LOC) and motivation which point to beliefs about one's ability to exert influence in different life spheres (Angulo-Ruiz & Pergelova, 2015; Peterson, 2014). Literature associates purposeful action with individuals possessing an internal LOC who expect that their actions will produce predictable outcomes. This was supported by the stokvel representatives who spoke of being, "self-sustainable", "doing it for themselves", (See Table 5) which related to a domain specific self-efficacy, perceived control and an internal LOC (Christens, 2012b) all of which are measures of the emotional component of PE.

On the other hand, individuals with external LOC subscribe to the notion that events are under the control of luck or powerful others and therefore are less likely to master the knowledge and skills to achieve their goals (Peterson, 2014). The expert sample in citing the huge dependency on the state in the provision of housing speaks to this external LOC. Angulo-Ruiz and Pergelova (2015) quote Hoffman, Novak, and Schlosser (2003) who contend that the more people believe that outcomes are the result of external forces, the less likely they will be to engage in goal-directed behaviour which is critical in community driven projects that require a desired outcome.

Literature on PE speaks to the marginalised rising to take action to better their situations (Angulo-Ruiz & Pergelova, 2015; Carrasco et al., 2016; Zimmerman, 1995). The community involvement and organisation aspect of the behavioural component was illustrated by one of the participant's illustration of a community initiative championed by one lady Anna Mofokeng, who mobilised savings groups in her community to build structures on their serviced land, delivering 92 houses in the process. This example illustrates how an individual stokvel member can take action within a collective setting to bring about collective empowerment thereby endorsing Zimmerman's (1995) view of the interdependencies of psychological empowerment to other levels of community and organisational empowerment.

6.4. Discussion: Research Question 3

Research Question 3: *What are the possibilities of utilising stokvels for self-driven in-situ informal settlement upgrades and low income housing efforts from a perspective of the empowering community settings present or absent within such communities?*

The data of the research interviews was coded to identify characteristics of ECS that were both present or absent, in the projects cited by the experts and the efforts of stokvel participants engaging in self help upgrades of their shelters or acquisition of property.

6.4.1. Self-Driven Housing Initiatives in the Stokvel Context

The first point of the analysis which looked at efforts of the stokvel participants building their own houses explored the building/upgrade interface and the empowering or disempowering settings present. Results of this analysis revealed that most of the stokvel representatives had made efforts of some sort in providing better shelter and living conditions for themselves without the assistance from the state. The results presented in Table 6 in Chapter 5 confirm that self-driven housing initiatives are indeed possible through funding from stokvel savings. In relating their efforts the stokvel representatives substantiated Angulo-Ruiz and Pergelova (2015) conception that motivation plays a part in people putting effort into acquiring financial knowledge and resources that they need to achieve goals, as well as the knowledge of how to obtain and manage those resources (Peterson, 2014). One participant in particular clearly demonstrated this as follows;

"I once tried it on my own, I bought the box (distribution board), meter and cables and went to Eskom so that they could connect for me but they said they did not connect the squatter camps. I had everything but they said they could not assist because their laws did not allow them." (Simunye 1)

As a result of the above statement which clearly shows that people have the drive but certain factors within their surroundings limit them to go further it was imperative to go further and understand what aspects of empowering community settings cultivate or limit the possibility of self-driven and communal-funded initiatives such as in-situ upgrading.

6.5. Empowering Community Settings

In Chapter 5 a comparison made of the emergent themes of ECS characteristics derived from analysis of the stokvel and experts interviews was shown in Figure 7. The results were further collated across the two groups to determine the key ECS characteristics that have a strong impact on the utilisation of saving groups as a vehicle for self driven housing efforts and in-situ upgrades. Setting maintenance and change ranked first followed by group based belief system with core activities and leadership sharing the third ranking, followed by the relational environment and lastly opportunity role structure.

6.5.1. Setting Maintenance and Change

Collectively the setting maintenance and change characteristic dominated the themes of ECS in the responses of the participants. The role of financial institutions, technical expertise and policies that facilitate the functions of projects were the key discussion points as bridging mechanisms required for success of community driven in-situ upgrade projects. The analysis of the data was conducted to highlight connotations of both negative and positive elements observed by all participants regarding setting maintenance and change. The positive spoke to both what enhanced projects as well as what experts suggested would make for an enabling and empowering setting and maintenance change. It also took into account discussions on enabling settings that stokvel representatives have experienced as well as suggested that would better enable them to transcend shortfalls within their environment.

The negative aspects of setting maintenance and change in existence were observations across both sample groups of disempowering settings in existence within the operating environs. The key quotes regarding both positive and negative setting maintenance and change aspects that were highlighted by the interviewees were summarised in Table 7.

The Diepsloot Jazz Investment Stokvel representative spoke of creating external linkages with partners to facilitate the opening of a community bank. This concurs with Maton's (2008) description of a learning-focused environment that leads to being responsive and adaptive to the need of stokvels requiring specialised financial

institutions that understand and support them. To further support this, the NGO 2 representative spoke of how a facilitative environment in the PHO project he championed ended up attracting employers of domestic workers who were involved in the project to assist in adding towards their employees savings. These external linkages were a door to extra resources through fruitful partnerships which speaks to the external linkage aspect of setting maintenance and change as described by Maton (2008)

Experts also spoke of the need of creating a learning focused environment with community driven upgrade projects. The current setting maintenance and change in programs such as RDP was highlighted to miss the aspect of learning as well as of developing new skills both of which are key to communities fully participating and making such projects successful. The results also spoke to the need of 'demystifying' government processes in carrying out community driven projects in order to limit resistance by communities and obtain their buy in. This assists in establishing trust between communities and the government and ensure success off projects

Results of this study also alluded to the need of bridging mechanisms that allow stokvel groups to be able to use their savings for greater and over arching needs than just groceries and day-to-day sustenance. The Finance Expert spoke of how there needs to be, "*... someone who will wear a suit and talk the language that banks talk and be able to broker matching finance for their savings.*" , thereby substantiating the need of collaborations and partnerships that bridge the gaps within the setting such as technical expertise, finance and policies that facilitate the functions of projects.

This then led to the critical role of financial institutions in the setting maintenance and change of particularly stokvels that both limit or enhance the potential of stokvels tackling bigger projects in South Africa. All participants spoke of the negative current setting of financial institutions that do not take the initiative to understand workings of stokvels and be able to bring better-suited products that will facilitate empowerment of stokvels to achieve beyond day-to-day sustenance. Most participants spoke of how banks are not offering products that can include members of stokvels which supports Ndweni's (2015) notion that individuals in low income environments who engage in stokvels often do not have the luxury of financial institution backing.

Regarding enabling financial institutions, almost all participants advocated for financial institutions that will bridge the funding gap for stokvels and provide a more collaborative approach. Participants also cited lessons learnt especially from other African countries such as Kenya and Zimbabwe that have made inroads into self funded housing developments, focusing in particular on their financial institutions that were empowering to stokvel settings. This supports literature regarding community-funded efforts.

6.5.2. Group Based Belief System

Group based belief system was the second ranking recurrent theme with references to the importance of salient goals, shared vision and looking beyond self to a larger purpose. Silva and Langhout (2016) propose that as a result of a central support and belief system, individuals within the community are empowered to explore their surroundings and seek support among the collective which allows them to 'grow' and discover their potential. They further propose that even as settings shift, the existing sense of community strengthens relational bonds among the individuals as they undergo the empowerment process and begin to take on "meaningful and multiple roles" (Silva & Langhout, 2016). This conception was substantiated by the stokvel representatives who spoke of their group's intentions of tackling projects that fulfil a larger purpose within their communities. Stokvel groups represented were looking at projects bigger than their usual daily savings such as formation of a community bank, adopting orphanages, building a service station and starting a bakery.

A shared vision and purpose was cited by some of the experts as critical in success of in-situ upgrade projects driven by community savings groups hence supporting the importance of this aspect in ECS.

However, from some of the mindsets mentioned by stokvel representatives, the common group beliefs can be limiting in the activities that stokvels tackle especially regarding in-situ upgrades. On being queried about the attempts of other stokvel participants in incremental upgrades of their shelters, the participant brought to light that other members build in their rural homes because they are not going to stay in the townships permanently yet they would have spent the greater part of their lives in those townships as the participant notes as follows;

"It's like some used to join stokvels here in Alex because they want to build houses and some in their rural areas because they do not belong here as residents of Alex so some send their money back home to build their houses which is different from me who was born here in Alex... Some would but most I don't think so because of the way they think. They say they do not belong here in Alex but in their rural homes, but most of them they work here, their kids attend school here and they have been living in Alex for years. They only go to their rural homes short times during the year- they think they live in Alex temporarily but they are permanently here."

This interesting 'permanent, temporary,' phenomenon that the participant referred to was echoed by the Eastern cape Stokvel representative who invested in their rural property because they are not going to live in Alex permanently yet the participant has lived in the township for more than 30 years. The participant also confirmed that their Stokvel was only for people from the Eastern Cape because they shared the same beliefs and culture and the stokvel members did not see a need to add to their one-room shelters.

"Above that we don't think we can add anything else and especially on housing because everyone stays in their one-rooms and all of us are do not have permanent roots here."

This collective mindset is testimony of the group based belief systems hindering progressive action by informal settlement dwellers engaged in stokvel activities. The 'permanent temporary' mentality also brings an interesting perspective on perhaps on some form of lack of interest in upgrade programs and could account for some resistance.

6.5.3. Leadership

Leadership was the third recurrent theme and as the Finance Expert observed, regarding stokvel groups;

"The use of stokvels is a wonderful idea because everybody saves. The thing with stokvels is not only the monetary aspect but also the social capital because to initiate a stokvel the person who usually does that is desperate to get out of a financial situation. You find that the initiator is someone with great qualities to mobilise a group of people

and make them have a collective goal. Imagine the potential of people like that in the community if opportunities are made available to harness that leadership potential."

This notion was supported with the drive and success of stokvel leaders as mentioned by the stokvel representatives most of whom were the leaders of their stokvels. Most of the stokvel leaders also had leadership roles within the community and were influential within the communities they serve.

The concept of shared leadership was also prevalent amongst the stokvel representatives' responses. Even though some stokvel representatives noted that there was a leader for their stokvel, the leader was mentioned more as a facilitator to enable all members to participate equally and their individual voices be heard within the group. Silva and Langhout (2016) emphasise the importance of rotational leadership role within group settings that gives opportunities for development of leadership skills as well as spill over in creation of multiple opportunity role structures. As a result the concept of shared leadership cited by the stokvel representatives supported that shared leadership roles serves as central components to the structure and growth of the stokvels and provides members with ability to shape their environment.

6.5.4. Core Activities

Participation in meaningful core activities not only helps build skills but literature as reviewed by Maton (2008) denotes the increase in self-efficacy amongst individuals, a critical aspect of the emotional aspect of psychological empowerment. The stokvel sample referred to the core activities aspect of ECS the most, referencing core activities as forming the basis of their groups. Stokvel representatives interviewed referred to the active learning environment that their groups provided with opportunities for feedback from other members and reflection. The responses from the participants supports the build up of self efficacy and building of skills cited in literature as participants noted their engagement in meaningful and harmonious activities as a group. Members mentioned learning and developing themselves on a personal level through the activities they engaged in thereby further reinforcing findings from literature on how important learning from the group is towards personal growth and development of group members. Practical lessons from stokvel activities included saving and budgeting which helped them unlock opportunities for greater development

which was found to be the main reason people participate in savings groups according to the Old Mutual 2015 Savings and Investment Monitor Survey (Old Mutual, 2014).

6.5.5. Relational Environment

The relational environment communicates to the support systems, relationships and sense of community within the group (Fox, 2014; Huchzermeyer, 2010; Maton, 2008; Neal, 2014) which stokvel representatives alluded were the fundamental aspect of their groups. The stokvel members spoke of other members being a form of support system outside of stokvel activities, caring for peers and mentorship within the groups was also highlighted. Overall all stokvel representatives in their interviews mentioned a sense of community as their stokvel groups went beyond provision of financial support through caring relationships cultivated within the group members.

Stokvel members related how support from their fellow members had enabled them to succeed and challenge them to do more in their lives. Representatives made it clear that stokvels are not just transactional vehicles but vehicles that provide support understanding even when other members cannot meet their financial obligations to the stokvel due to circumstances beyond their control such as loss of jobs.

Silva & Langhout (2016) particularly cite emotional support as key specially for historically subordinated groups who face more obstacles from social structures. This was illustrated by a shared sense of understanding each other's backgrounds, needs and struggles which came out as a key theme as stokvel representatives shared of the support offered by their groups due to members sharing the same struggles.

In describing the impact of a community savings driven upgrade project that he participated in the NGO 2 representative related the effects of the relational environment ECS cultivated by participants in the project's sense of community. He related how the project became more than a housing project with the community establishing a community home based care initiative further reinforcing literature as mentioned above.

6.5.6. Opportunity Role Structure

Participants opportunity role structure as key to driving community driven in-situ upgrade projects. The emphasis was on the need of the projects and programs to provide multiple roles that can encourage the communities to develop new skills, build confidence and give them a voice in the developments. This characteristic was mentioned as key to an empowering setting and success factor and pertinent to the intensity of in-situ upgrade projects that call for community buy in and participation. The opportunity to take on such roles, affirms individuals on the importance of their membership and involvement in achieving the goals of the group, further solidifying their sense of community (Silva & Langhout, 2016). Further to this Jorge-Monteiro et al. (2014) in their study found how participants highlighted the value of participation and accessing capacity-building opportunities as a transformative platform in their organisation.

6.6. Conclusion

The results largely concur across the board the need for capacitating communities to find their own sustainable solutions. In-situ informal settlement upgrades have largely been difficult to implement as a result of a cocktail of complex factors. The emergent challenges from this research have shown problematic areas as mainly governmental, policy and the welfare state mentality cultivated by the government aiming to provide for its electorate.

7. CHAPTER 7: CONCLUSION

7.1. Introduction

Results of the study as presented in Chapter 5 were weighed against the literature reviewed and a discussion presented in the previous chapter. Chapter 6 draws together the discussions and answers to the research questions based on the objectives of the study spelt out in the beginning so as to highlight the key findings.

The chapter begins with an overview of the research objectives and background before going into the key findings of the study. Thereafter recommendations to practice, policy and the business interface will be presented followed by a review of the limitations of the study. Implications of the research outcomes towards nascent research will be proposed before drawing to the conclusion.

7.2. Research Background and Objectives

A ground breaking ruling by the Gauteng Local Division of the High Court in April 2016 ordered the City of Johannesburg to engage the Slovo Park residents in their upgrading plans of the settlement. The City had initially refused to engage the residents of this 20-year-old settlement who had drawn up their own upgrading plans. The ruling specified that the City was in contravention of the UISP and that in-situ upgrading was the constitutional right of the people. The City was ordered to abandon its plan to relocate the residents, and directed to make the appropriate application to the provincial Minister for Human Settlements for a grant for the in-situ upgrade of the Slovo Park Informal Settlement (Socio-Economic Rights Institute, 2016).

The ruling not only showed the importance of in-situ upgrading which has been hailed by many scholars but also what a community can achieve when it takes matters into its own hands. It highlighted the importance of community structures and settings that encourage empowerment of communities in addressing their basic needs. One such community structure that has historically helped people in South Africa are savings groups/stokvels and this study therefore endeavoured to marry the two and explore stokvels as a practical platform for collective action on informal settlement challenges. It also sought to identify the psychological empowerment factors and characteristics of

empowering community settings in the South African context contributing to or limiting success in mobilizing stokvel participants to recognise, analyse and act on development challenges that matter most to them.

Finally this study aimed to contribute to the growing body of research which points to the significant role of savings groups in creating not only financial, but also social and community empowerment in extremely vulnerable populations in informal settlements.

7.3. Principal Findings and Recommendations

Literature has cited the challenge towards in-situ upgrading emanating right back to apartheid times where the government then resorted to evictions and removals of people to the periphery of the cities (Fox, 2014; Huchzermeyer, 2010). More than two decades later the current government sits in the same predicament. Though massive efforts have been realised by the government towards supporting a pro in-situ upgrade policy environment, the bipolar mentality has not helped but keep its head up with the use of terms such as 'eradication' and 'cities without slums' (Huchzermeyer, 2010). This study therefore found the main challenges to in-situ upgrades being largely a government that is making efforts but directed in less sustainable solutions and needing a fresh perspective on alternative policies that speak to the unique situation of its people. Policy refreshment is crucial in order to adapt and capacitate the people in honing solutions that are sustainable in the long run.

7.3.1. Towards Community Driven In-Situ Upgrades

The results largely concur across the board the need for capacitating communities to find their own sustainable solutions. In-situ informal settlement upgrades have largely been difficult to implement as a result of a cocktail of complex factors. The emergent challenges from this research has shown problematic areas as mainly governmental, policy and the welfare state mentality cultivated by the government aiming to provide for its electorate. Other challenges revealed in this study that generally concur with literature were planning and implementation shortfalls of projects, security of tenure and disempowering political interference and corruption. Government and policy were revealed in this study to have a significant disempowering effect on pursuing up grade initiatives concurring with literature on in-situ upgrades. Policy refinement is required

especially in subsidy matching by considering some flexibility in the framework to allow for more people to qualify.

Security of tenure is still a major concern in driving community driven upgrades due to the fear of eviction and loss of investments made on their habitats. However, a notable finding of this study is that quality of life concerns have driven self help housing and upgrades as people invest in their comfort with better structures as well as guarding against hazards such as fire. In communities that have not experienced evictions in a long time, community structures have gone so strong that residents have invested in upgrading to permanent structures despite the absence of legalised tenure. This is a window of opportunity that government can take advantage of facilitating consolidation of such communities that are developing themselves.

Whilst dependency on the state was cited as another deterrent in participation of community members in in-situ projects, it is not all dark and gloom as the stokvel participants of this research provide a sense of hope in their efforts to empower themselves and look for solutions to their needs without 'waiting for the government', as they have realised that, *"...with the government you will wait forever.."*

7.3.2. Stokvels As A Possible Tool

As the UISP looks to empowering people in informal settlement areas through promotion of upgrade projects that enhance security of tenure and enhance the health and security of people (National Department of Human Settlements, 1994), psychological empowerment becomes important to empower the communities. The aspects of PE that are crucial in empowering communities were found to be the behavioural aspect which speaks to the mobilisation and involvement of the community which in this study was found to be through meaningful activities that foster skills development. Secondly the relational component was noted as a key PE construct that allows for collaborative competence, bridging social divisions, facilitating empowerment of others and network mobilisation for the benefit of the issues at hand (Maton, 2008).

Solid community structures were found to be a critical component in community driven efforts. This study found the relational aspect of PE as the most important aspect to

achieve group cohesion and establish a common purpose. Even in bridging to other external stakeholders in physical projects this was noted as key, with calls for the need of social facilitation before engaging in upgrade projects so as to get communities together and allow for collaboration with other stakeholders. In the context of the stokvel groups, the relational component forms the basis of the 'psychological contracts' established amongst group members through a common basis of trust. On this basis in order to engage in successful initiatives with stokvels, trust is the first and foremost thing to be established.

A key finding of this study was the high internal locus of control that stokvel participants especially founders of stokvels have. This personal belief in themselves to do something about their situations influenced their peers and led to most of them investing in some form or another through their savings towards creating better living conditions for themselves. They did not look at the provision of housing for themselves as the government's preserve. Stokvels are therefore a possible avenue for community driven in-situ upgrades as these groups of people have already taken ownership of their circumstances. To successfully gain the advantages of stokvels in community driven upgrades, such programs need to align to the goals of the members and speak to their sense of empowerment.

7.3.3. Creating Empowering Community Settings

The study found that the setting maintenance and change aspect of empowering community settings is key to creating a facilitative environment to allow self-driven, community funded initiatives in the informal settlement upgrade space. As established in this study, the drive towards self-help housing is present however shortcomings in the environment become a mammoth task to enable scaling of activities. An enabling environment that allows for bridging mechanisms to external linkages that capacitate communities financially, technically and allows them to learn and develop new skills is a requirement if stokvels are to be a vehicle for community in-situ upgrades.

The South African context in this study was found to be crippling especially where financial institutions are concerned in the setting maintenance and change. Whilst there is a drive towards using stokvels as a means for upgrading and building houses from scratch, stokvels require additional financial backing or flexible financial products that

can help them obtain credit or finance part of the developments. Hence, there is need to enhance the setting of stokvels through financial backing tailor made to their needs that will ensure favourable results.

7.4. Recommendations

7.4.1. Policy and Practice

Like one participant asked, how to marry the role and responsibility of government to its people in such a way that it does not create a culture of dependency but allows for successful collaborations that empower communities. The answer is in government being a facilitator in bringing the different parties required together. Practical changes in policy can be concentrating on titling land and service provision in addition to promotion of an incremental approach to construction of top structures.

Facilitation of a policy environment that encourages the set up of Building Societies and Cooperative Banks is required to provide vehicles for financial inclusion of stokvels. To further enhance the functionality and impact of such institutions government can incentivise cooperative banks as in other African Countries to invest the savings of stokvels and be able to offer credit at a lower cost to members. Such facilities will be able to scale stokvel activities and be able to tackle issues such as in-situ upgrades by the communities themselves.

In one instance a participant noted of how employers of domestic workers who were involved in a PHP housing program came in to add contributions to their employees funds. In-situ programs can be structured to take advantage of these type of collaborations were programmes have a fund that allows employers to partner with their employees who belong to a building stokvel and match to their savings. An opportunity is therefore available for government to provide tax benefits for employers who participate as well as incentivise corporates that can "adopt" a building stokvel and match their savings or partner with stokvels for discounted building materials.

Government also needs to take a long term approach to planning of in-situ upgrade projects and involve the community with agreements in place that will see the fulfilment

of projects despite regime changes. This can only happen through intensive workshops with the communities and establishing community led structures that are not influenced by government change but achievement of the common vision.

7.4.2. For business

Business needs to add to the facilitative environment of the setting and maintenance change of empowering community settings. As one participant relayed businesses in the construction materials industry have an opportunity to look into innovative solutions in affordable building materials that can easily be adapted for self-build. The communities are already using their meagre savings to build so creativity is required to bridge the needs. A bottom of the pyramid approach is required that will assist stokvels involved in community driven self help upgrades whilst also enabling the businesses to realise profits.

Banks and other private financial institutions also have prospects of adding to stokvels to their customer base to create viable products that can earn them profits whilst serving the unique needs of stokvels. Immersion into the context of stokvels is the first and foremost thing banks will need to do so that they can understand the behaviours and practices of stokvels in order to tailor make solutions for this potential market. Looking to other countries such as Kenya and India where they have mastered financial products linked to other developmental needs of such communities is an opportunity that presents itself to the South African corporates.

7.5. Limitations

The main limitations to this study pertained to the research only being limited to Gauteng, especially Johannesburg only. Participants of the study alluded to how the political climate and the involvement of the beneficiaries differs across the country. The findings of this could then be different in other parts of the country.

Respondent distribution was also a limitation to this study as representatives of stokvels interviewed may not necessarily have conveyed the sentiments of the whole group therefore there are limitations to infer findings on the greater population.

A further limitation was the timeline of the research. The study could have benefitted if longitudinal studies over a period of time could have been carried out. A longitudinal design allows for data collection over a longer period of time whereby visible development and change can be recorded.

7.6. Implications for future research

This study unearthed an interesting phenomenon dubbed "permanent- temporary" mentality whereby residents of informal settlements are not interested in establishing permanent structures as they will eventually go back to their rural homes. This is one avenue that could be investigated in detail in order to determine the extents of this mind set in informal settlements. Perhaps it could explain the resistance by certain communities on upgrade programs.

Future research is required in exploring bottom of the pyramid approaches and innovation that can be used to make the process of informal settlement upgrading profitable and affordable for businesses. Research is required to go into the details of financing mechanism that can be used to link stokvels to these business models. Initiatives such as Patrimonio Hoy in Mexico have shown that this can be a viable business model (London, 2012). South African business could therefore benefit from a study that gets into the intricacies of stokvel based partnerships in the building context. Pertinent investigations would be to look at viable financial models that can be applied to tap into the stokvel context.

The current study identified the perceptions of stokvel participants regarding self-driven housing solutions. It would be imperative to conduct a study that investigates the perceptions of both stokvel and non stokvel participants so as to establish if any differences exist. As in-situ upgrades involve entire communities such a contrast is beneficial in determining whether the same mindsets exist and what empowering settings are required if differences are present.

7.7. Conclusion

Stokvels clearly display psychological empowerment of their members as they have found a way to take action and address their challenges. The South African context of stokvels holds possibilities of solving greater and overarching needs of communities such as in-situ upgrades. Whilst certain aspects of the community settings are disempowering, it is worthwhile to hold the empowering settings existent in esteem and learn how to enhance the settings further. As one participant of this study said, "*...the poor are the experts of poverty you know and if you come there with your assumptions that you actually have to unlearn.*" (Academic 2), this study has found that building a facilitative environment will result in communities finding sustainable solutions as already witnessed by the success of stokvels as a vehicle not only for savings but possible avenue for in-situ upgrades.

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9. Appendix 1: Consistency Matrix

PROPOSITIONS/ QUESTIONS/ HYPOTHESES	LITERATURE REVIEW	DATA COLLECTION TOOL	ANALYSIS
<p>Research Question 1:</p> <p>Why has in-situ upgrading been difficult to implement so far?</p>	<p>(Wekesa et al., 2011)</p> <p>(Marais & Ntema, 2013)</p> <p>(Hunter & Posel, 2012)</p>	<p>Semi structured interviews with experts and CBOs</p>	<p>Inductive content analysis</p>
<p>Research Question 2:</p> <p>How important is psychological empowerment within low income communities in informal settlements and community savings in driving in-situ informal settlement upgrades?</p>	<p>(Silva & Langhout, 2016)</p> <p>(Jorge-Monteiro et al., 2014)</p> <p>(Maton et al., 2010)</p> <p>(Maton, 2008)</p>	<p>Semi structured interviews with experts, NGOs, CBOs and Stokvel members</p>	<p>Inductive content analysis</p>

PROPOSITIONS/ QUESTIONS/ HYPOTHESES	LITERATURE REVIEW	DATA COLLECTION TOOL	ANALYSIS
<p>Research Question 3:</p> <p>What are the possibilities of utilising stokvels for self- driven in-situ informal settlement upgrades and low income housing efforts from a perspective of the empowering community settings present or absent within such communities?</p>	<p>(Benda, 2013)</p> <p>(James, 2015)</p> <p>(Maluku & Kaseke, 2014)</p> <p>(D’Cruz & Mudimu, 2013)</p> <p>(Maton et al., 2010)</p>	<p>Semi structured interviews with experts, NGOs, CBOs and Stokvel members</p>	<p>Inductive content analysis</p>

10. Appendix 2: Semi Structured Interview Guide for Expert Sample

Interviews*

1. Describe your background within the field of community savings/informal settlement upgrades/housing finance.

Probes: What has been the most difficult project concerning in-situ informal upgrading that you have faced? What kinds of issues arose? What are the barriers and enablers in informal settlement upgrades? Do you perceive any gray areas or problems weighing issues about community participation and government involvement in such projects? If so, what? How do you address these?

2. Do you think community savings can be utilized as a driver to in-situ informal settlement upgrades, and if so, how?

Probes: What is your experience with such initiatives within the south African context? Are there any examples that you know of community funded informal settlement upgrades done in South Africa? If so, where they successful or not and what determined their success or failure?

What behaviours/mindsets/attitudes did the participants display and how did these affect the projects?

How important was community participation and leadership in these projects?

3. If you were to compare South African community funded informal settlement upgrade projects with others :

How are they similar and different in terms of participants involvement; success/outcome?

4. How do you perceive the locals in carrying out upgrade projects from the lenses of their self belief? Do you think the context of South African informal settlements encourages self-driven projects? If so why and if not why?
5. Do you have any other thoughts about these issues?

**Note: Additional follow-up questions will be asked, as appropriate, with each participants*

11. Appendix 3: Stokvel Semi-structured Interview Guide Agenda

1. Introduction (10 mins.)

Introduce the research team and roles

Aim and format of the interview

Conventions (confidentiality, recordings, where there are more than two participants, speak one at a time, everybody's views, open debate, report of proceedings)

Personal introduction of participants, and filling of form

2. Discussion Topics

General

What is the name of the stokvel?

How many members participate in the stokvel?

When and how was the group formed? (no. of years in existence)

What were the reasons for starting the group and saving?

What are the contribution amounts and frequency?

What is your group's policy on membership withdrawal?

Core Activities

What activities does the group engage in, in the running of their stokvel?

Have members learnt anything new in participating in stokvel activities?

e.g. are there any new skills members have learnt or taught other group members.

What challenges do you face in your group? How have you managed to resolve these challenges?

How do you deal with members who miss contributions or default?

How has participating in the group activities changed their lives/thinking or way of doing things?

Do members utilise their savings individually or collectively? What are the reasons for this?

Do members think the activities of their group are good, meaningful and have added value to their lives?

Opportunity Role Structure

Does the group have a constitution and how are decisions made within the group?

What roles do members play in the stokvel?

Are the opportunities within the stokvel to take up different roles?

Do members feel free to voice their opinions and suggest different goals from stated stokvel goals?

Leadership

Is there a leadership structure within the stokvel?

Do members get a chance to lead?

Does the stokvel see itself as a potential influencer in the community? If so how?

Are there community leaders within the stokvel and how does their influence impact the group and the community?

Does the stokvel have the capacity to influence other community driven projects?

Relational Environment

Do members see their fellow members as part of their lives? i.e. shared history, common places, similar experiences

Do stokvel members interact and offer each other support outside of stokvel activities?

Do group members feel like they matter within the group?

In what ways?

Do members have a sense of responsibility to support the well being of other members and help each other to succeed?

Group-based Belief System

What are the core values and beliefs of the group?

How do members feel about their living conditions- the houses they live in and the services in the informal settlement?

What have members done individually or collectively to build houses/better where they live?

Has the group ever thought of using their savings for building better houses, adding rooms or improving services in the settlement?

What are the members expectations on the government providing them housing or improving their settlements?

Does the group feel a sense of responsibility to not only better their own housing but community services as well?

Have there been community led projects in the area on upgrading services or houses?

Does the stokvel participate in such community based activities related to housing improvements or service improvements?

Setting maintenance & change

Are members well informed on government programmes and NGOs that facilitate housing upgrades in their area?

Do members think the following are doing enough in helping people have houses or good places to live: Government; Big businesses (Corporate); Banks; NGOs

How do members think the above institutions can help them in using their savings to build better houses or improve their communities through better roads, provision of water electricity etc?

Would they want to partner with any to improve, build houses and services using their savings as a base?

3. Summing Up (5mins)

Thanks for participation

4. Break up

12. Appendix 4: Informed Consent Letter

Dear Sir/Madam,

I am conducting a research on the feasibility of utilising community savings as a micro-finance tool for self-help in-situ informal settlement upgrades within the South African context.

I would like to interview you as an expert on the subject matter related to housing, housing finance and informal settlements upgrades. The interview is scheduled to last for an hour and will provide informed insights on the issues that support or negate the use of community savings in improving South African informal settlements inhabitants' environments. To facilitate the interviewer's job, the interview will be recorded. However, the recording will be destroyed as soon as it has been transcribed.

A snow balling technique is being utilised to gain access to experts within the areas of informal settlement upgrades, community savings, and housing delivery therefore referrals by you of key players who may provide valuable insights into this research will be greatly appreciated.

Your participation is voluntary and you can withdraw at any time without penalty.

Please note that, all data will be kept confidential. If you have any concerns, please contact my supervisor or myself. Our details are provided below.

Researcher name: Hazel Chigumira

Research Supervisor: Dr. T Taft

Email: 15388396@mygibs.co.za

Email: trevor@cihp.co.za

Phone: 062 372 6162

Phone: 083 553 6318

Signature of researcher: _____

Date: _____

Participant name: _____

Signature of participant: _____

Date: _____

13. Appendix 5: Demographic Information Form

Name of Stokvel Group	
Participant	<p>Gender</p> <p>Male <input type="checkbox"/> Female <input type="checkbox"/></p> <p>Age Group:</p> <p>20-30 <input type="checkbox"/> 31-40 <input type="checkbox"/></p> <p>41-50 <input type="checkbox"/> Above 50 <input type="checkbox"/></p> <p>Nationality</p> <p>South African <input type="checkbox"/> Other <input type="checkbox"/></p> <p>Source of Income</p> <p>Formal Employment.....</p> <p>Informal Employment.....</p> <p>Trader.....</p> <p>Grants (specify).....</p> <p>Length of Stay in Diepsloot/Alexandra</p> <p>.....</p> <p>Reasons for staying in Diepsloot/Alexandra</p> <p>.....</p> <p>Type of House and Building Material</p> <p>Own.....</p> <p>House.....</p> <p>Backyard shelter.....</p> <p>House Ownership</p> <p>Own house/stand.....</p> <p>Renting.....</p>

14. Appendix 6: Atlas Codes Used

Code-Filter: All

—

HU: Interview Analysis Hazel 28Oct16

File: [C:\Users\Hazel\OneDrive\Integrated Business Research\...\Interview Analysis Hazel 28Oct16.hpr7]

Edited by: Super

Date/Time: 2016-10-30 21:46:12

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* Disabling Financial Institutions

*Enabling Financial Institutions

Other: Apartheid legacy

Other: Complex nature of SA informal settlements

Other: Employment & Economic opportunities

Other: Information

Other: Planning & Implementation

Other: Trust & Accountability

Other: Intense Process

Other: Political interference & corruption

Other: survival mode

PE: Behaviourial

PE: Cognitive

PE: Emotional

PE: Relational

Q1: +ve Government and Policy

Q1: Land issues

Q1:Challenges

Q1:Dependency on State

Q1: -ve Government and Policy

Q1:Participants Attitude

Q1:Security of Tenure Critical

Q1:Security of Tenure Not Critical

Q2: Community Leadership & Engagement

Q2:Community Benefits

Q2:Meaningful Activities

Q2:Success Factors

Q3: -ve Setting Maintenance & Change

Q3: +ve Setting Maintenance & change

Q3: Core Activities

Q3: Leadership

Q3:Group based belief

Q3:Opportunity Role Structure

Q3:Relational Environment

Stokvel Money Use: Group

Stokvel Money Use: Individual-Group Accountability

Stokvel Money Use: Individual no Accountability

Stokvel Money Use: Individual Use-Common Goal

Stokvel Outcome

Stokvel Permanent Temporary Mentality

Stokvel/Building Interface -ve

Stokvel/Building Interface +ve

15. Appendix 7: Ethical Clearance Approval

Dear Mrs Hazel Chigumira

Protocol Number: Temp2016-01355

Title: In situ Informal settlement upgrades through community savings: Possibility or farfetched dream In the South African Context

Please be advised that your application for Ethical Clearance has been APPROVED.

You are therefore allowed to continue collecting your data.

We wish you everything of the best for the rest of the project.

Kind Regards,

Adele Bekker

