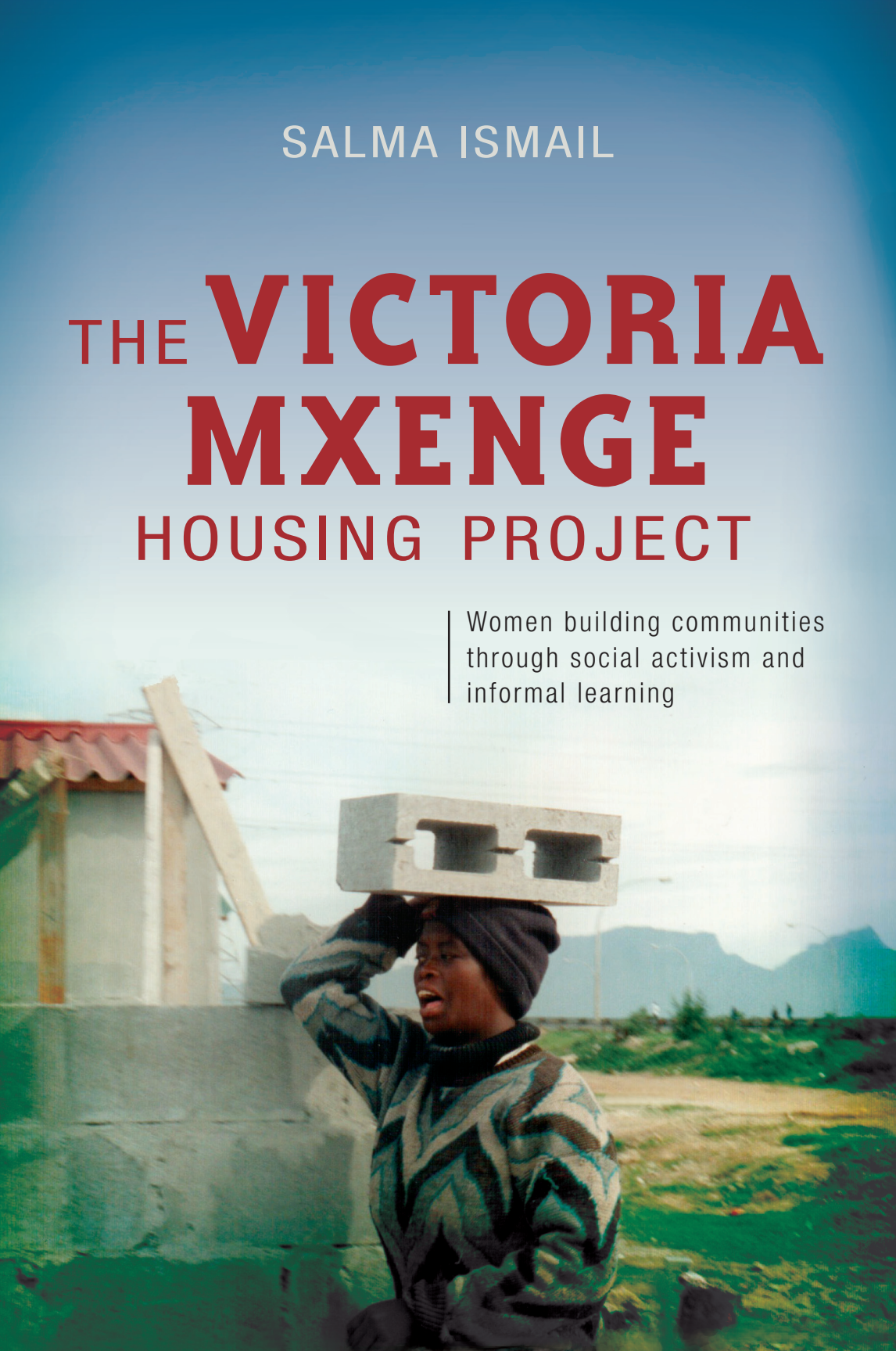
SALMA ISMAIL

THE VICTORIA MXENGE HOUSING PROJECT

Women building communities through social activism and informal learning



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UCT PRESS

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Dedication

I dedicate this book to my son Ilan —
to his free, abundant and radiant spirit.

Acknowledgements

The motivation for this book is to share how poor semi-schooled African women learned through social activism and community development in South Africa. It covers fieldwork research that I did from 1992 to 2003, putting together a detailed case study on the history of the Victoria Mxenge Housing Development Association. Document and follow up visits took place until 2012. During this time many people contributed to this book. I particularly wish to express my thanks to the Victoria Mxenge women, the director of the People's Dialogue, the architect (also known as the technical adviser) of People's Environmental Planning, and all the interviewees who participated in this study, for their time and patience. I am indebted to the women who shared their experiences with me over a long period of time and who were always inspirational.

I would also like to thank Sandy Shepherd from UCT Press for her endless patience and faith that the book would be realised. This book has greatly benefited from Liz Mackenzie's editing and comments from the reviewers. I am thankful to them for making it readable to a wide-ranging readership. Then I am indebted to my family — Mark, Mischa, Tariq and Ilan — for remaining interested, for encouragement, and for moral and technical support. I am also grateful for moral support from many colleagues, family and friends, to ANFASA for the award and the University of Cape Town for sabbatical leave, which enabled me to write the book.

About the author

Dr Salma Ismail holds a Doctorate in Gender and Adult Education from the University of Cape Town, where she is currently a senior lecturer, teaching Adult Education at all levels. She has also taught literacy in communities and been an activist in worker and political movements. Her research interests include adult learning in informal contexts, namely development projects and social movements, and how knowledge is produced in these sites, which can lead to social transformation. Salma is involved in the university's Recognition of Prior Learning (RPL) admissions process, where she assists staff and students to navigate this process. She was chair of the Centre for Higher Education and Development's (CHED's) transformation committee from 2004 to 2009 and ran mentoring and diversity training workshops for both administrative and academic staff.

Salma has published in the field of feminist popular education, equity and institutional transformation. Her latest publications include a chapter in *Holding Onto Transformative Practices in a University: Musings of a Feminist Popular Educator* (Palgrave Macmillan, 2012) and a journal article, 'Researching transformation at a South African university: Ethical dilemmas in the politics of representation', in *Studies in Higher Education* (2011).

She is part of an international and national network of popular educators (PEN), is an adviser on the international board for the journal *Studies in Adult Education*, and a trustee of ASSET, a non-profit organisation that administers bursary funds for poor students.

List of figures

Acronyms and abbreviations

ACHR	Asian Coalition for Housing Rights
Alliance	The partnership between the South African Homeless People's Federation, the People's Dialogue and the Utshani Fund known as the South African Alliance
ANC	African National Congress
ANCWL	African National Congress Women's League
ANCYL	African National Congress Youth League
CBO	Community-based organisation
CETA	Construction Education and Training Authority
CORC	Community Organisation Resource Centre
CWD	Catholic Welfare and Development
DAG	Development Action Group
DAWN	Development Alternatives for Women
Federation	The South African Homeless People's Federation
FEDUP	Federation for the Upliftment of the Poor
GEAR	Growth, Employment and Redistribution, a macro-economic policy adopted by government in 1996
Idasa	Institute for a Democratic Alternative for South Africa
ISN	Informal Settlements Network
KUYASA	Name of an NGO, means the 'new dawn', which manages micro-credit finance and has links with DAG
National Forum	National meeting in which all the regional federations report on progress and put forward arguments for increased resources, either finance or technical expertise and exchanges
PD	People's Dialogue on Human Settlement (previously the People's Dialogue on Land and Shelter); refers to the director and technical staff in Cape Town
PD leadership	Director in Cape Town
PEP	People's Environment Planning
PHP	People's Housing Process
RDP	Reconstruction and Development Programme
SANCO	South African Civic Organisations
SDI	Shack/Slum Dwellers International
SETA	Sector Education and Training Authority
Ufundu Zufes	Regional governing body, decides on loans. Each regional federation has its own governing body

UNDP	United Nations Development Programme (UNDP)
Utshani Fund	Revolving fund, allows the People's Dialogue and the Federation to give loans in lieu of housing subsidies
VM community	Members of the Victoria Mxenge community
VMDA	Victoria Mxenge Housing Development Association or Project
VMHSS	Victoria Mxenge Housing Savings Scheme
VM women	A core group of African women who formed the Victoria Mxenge Housing Project and were interviewed for the study on which this book is based

Statutes and cases

Case reference

Government of the Republic of South Africa and Others v Grootboom and Others 2001 (1) SA 46 (CC), 2000 (11) BCLR 1169 (Grootboom).

Statutes

Communal Properties Association Act 28 of 1996.
Development Facilitation Act 67 of 1995.
Extension of Security of Tenure Act 62 of 1997.
Group Areas Act 41 of 1950.
Home Loan and Mortgage Disclosure Act 63 of 2000.
Housing Act 107 of 1997.
Natives Land Act 27 of 1913.
Native Trust and Land Act 18 of 1936.
Housing Consumers Protection Measures Act 95 of 1998.
Recognition of Customary Marriages Act 120 of 1998.
South African Constitution Act 108 of 1996.

Terminology

Many South Africans, including myself, would like to move away from race classification. Unfortunately the present inequities and realities in this country are still being explained in racial terms and coincide with socio-economic divisions. The use of these terms is problematic as they come with particular historical associations and are open to abuse and misinterpretation.

However, in this book the terms black, Indian, coloured, white and African are used without intending any negative inference. I use these terms as they were used in the anti-apartheid struggle to include all those who were disenfranchised during apartheid. I would like to acknowledge that there are now newer understandings of these terms, but which cannot be debated here.

African refers to black South Africans who are descended from isiXhosa, Sesotho, isiZulu or other indigenous cultures. In my portrayal of the VM women as African, I recognise that there are 'particularities and commonalities of African experiences' (Mama, cited in Imam, 1997: 25)—these experiences can be compared with other women in South Africa and women on other continents.

Coloured refers to people who were disenfranchised during apartheid, are of mixed origin and speak Afrikaans or English.

Class is used as an economic and social category to denote relations of economic inequity and power.

Formal learning is planned, long-term and takes place in a formal institution (Walters, 1998).

Gender is used as a social and historical construct of masculine and feminine roles.

Indian refers to people with ancestry from India and Pakistan.

Informal learning is unplanned and incidental and occurs through various activities such as savings clubs (Walters, 1998).

Non-formal learning is usually planned, short-term and not certified (Walters, 1998).

Popular Education is a term inspired by Paulo Freire (1983) and is used in informal contexts to define educational practices that aim to challenge social injustices and oppression. The methodologies that popular educators use are based on experiential learning, dialogue and participation.

Rand/dollar exchange rate: in 1992 there were R3 to US $1; by 2002, there were R9 to US $1 (taken from XE Currency Converter).

White refers to people who had the franchise under apartheid policy.

Contexts

The *broader political context* consists of the South African state in a time of economic globalisation and external forces which shaped events and were not static. In this period the dominant party in government was the African National Congress (ANC) which came to power through the democratic vote in 1994.

The *organisational context* includes the following organisations: South African Homeless People's Federation (Federation), the People's Dialogue (PD) and the Shack/Slum Dwellers International (SDI).

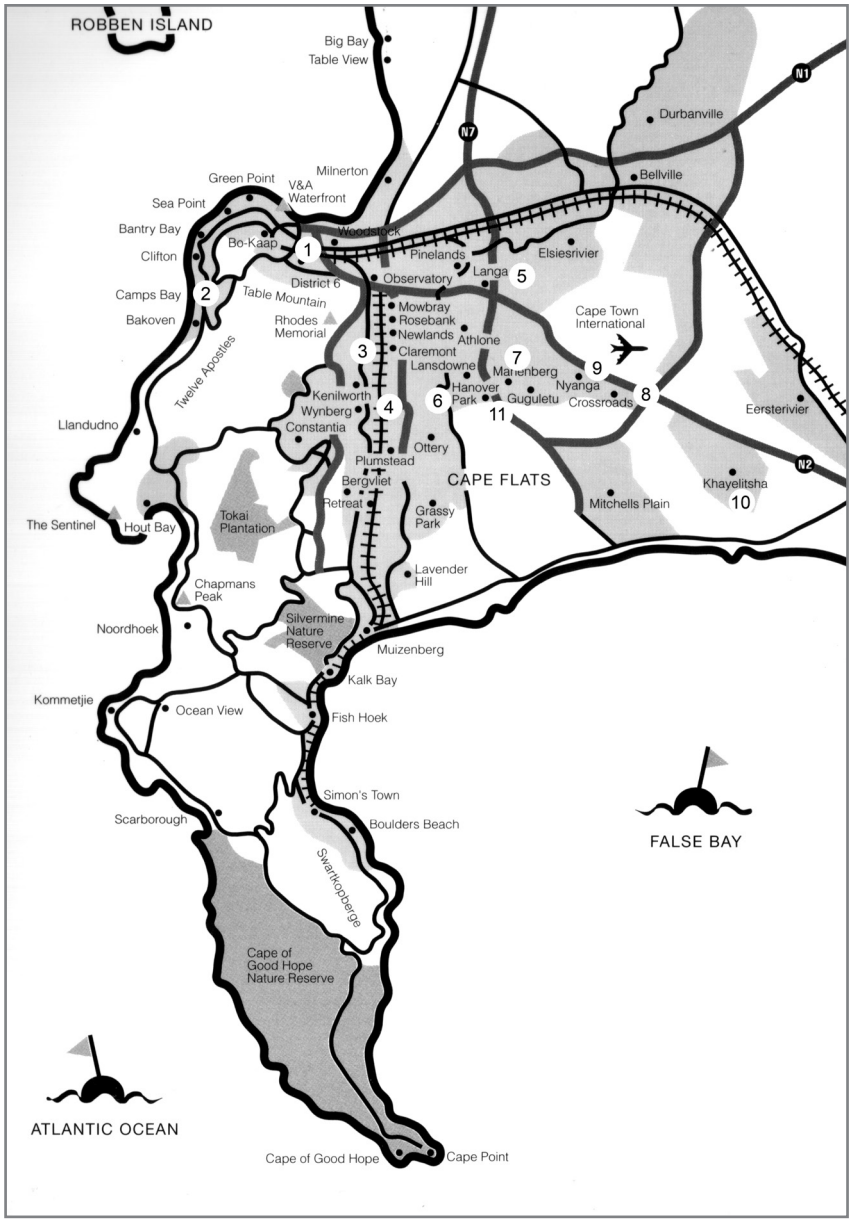
The *micro-context* consists of a group of poor African women within civil society, who were constituted as the Victoria Mxenge Housing Development Association (VM), which is aligned to the South African Homeless People's Federation and was supported by the People's Dialogue and the Shack/Slum Dwellers International (SDI). It also includes their relationships to the South African Homeless People's Federation and the People's Dialogue on issues around land, the state and SDI.

The official statistics used are for the period 1992–2003, which may vary depending on the source. There may be differences in reporting by government, media and social analysts because they all have different methods of producing data.

The statistics and timeline used for the Victoria Mxenge Housing Development Association may also vary depending on the source used and when the data was collected. I have cross-checked the information from interviews and the documentation.

Key to map:

1. Central Business District
2. Camps Bay
3. Claremont
4. Wynberg
5. Langa
6. Hanover Park
7. Manenberg
8. Crossroads
9. Nyanga
10. Khayelitsha
11. Victoria Mxenge



Map 1: Map of Cape Town indicating the city, Victoria Mxenge and informal settlements.

Figure I.1: Nokhangelani Roji, a founding member of the VM Housing Project, and her family outside their house in 2014.

Introduction

We were talking of saving one rand or 50 cents per day. People would ask us, 'Where have you seen a house for fifty cents or a one rand?' People never took us seriously; they thought that we were telling them a fairy tale. Once we started building in Victoria Mxenge, everybody started to believe us.
(Nokhangelani Roji, VM member, 26 February 2001)

Nokhangelani Roji, a key member of the Victoria Mxenge Housing Development Association (VM) explains her commitment to resolving the housing crisis in the Western Cape by saving money — any amount of money. Saving schemes were the vehicle used by the South African Homeless People's Federation to organise poor women to find a solution to the housing crisis.

* * * * *

In a rapidly urbanising country with a history of violent land dispossession, in which demands were made by Pan African leaders to redistribute land without compensation and to end apartheid-style housing, the expectations of the South African black majority for redress after the end of apartheid in 1994 were tangible.

Post-apartheid, the new political dispensation presented important opportunities for reconstruction and development and for critical engagement with government. There were promises of one million houses to be built in the first years of democracy, and the release of land as well as financial assistance and technical support for social housing. The state has built many houses, provided sanitation and electricity to thousands of poor people but it did not live up to the promises presented in the South African Constitution that was mapped out in 1994.

Against the background of this political context, this book tells the story of poor, homeless African women in the Victoria Mxenge Housing Development Association (VM), an affiliate of the South African Homeless People's Federation, who, through a process of learning, acquired the skills to save, secure land, build more than 5 000 houses and become leaders of a housing social movement which later became an arm of the state. It describes the choices faced by women in an ever-changing social movement caught up in a struggle to mobilise for land and housing.

Many of the Victoria Mxenge women came to Cape Town from poor, rural areas in the Eastern Cape (the former Transkei). Some of them brought

their children with them while others left them behind in the care of their grandparents. Most of them had some schooling, which varied from three to 11 years. In the Eastern Cape they lived under African customary laws, by which the male is the head of the household and women have no right to the land. Once they moved to Cape Town, they lived on the outskirts of the city in often hostile environments. Under the apartheid government, the communities in which these women lived were regarded as illegal and therefore the state provided no housing or basic services to these communities. They suffered constant forced removals by the apartheid state and vigilante groups. Their main sources of income were domestic work, selling fruit and vegetables, and providing childcare. They attribute their low levels of work to their minimal education and their poor English.

This story explores the creative and critical role that radical adult education played in a development context in South Africa. It illustrates how poor citizens learn through social activism and community development in South Africa and why this is important. The research took place from 1992 to 2012, and discusses how 'popular education' oriented to transforming poor people's lives was advocated by the South African Homeless People's Federation (the Federation) and its parent non-governmental organisation (NGO), the People's Dialogue (PD); how it was implemented; how an increasing disjuncture between learning and teaching occurred; and how pedagogy (teaching and learning) was shaped by political and personal factors.

The pedagogy in VM was collective — it employed a political framework for learning and encouraged consciousness-raising through participatory struggle, mobilisation and advocacy. Women became empowered in the tasks of learning to save, learning the skills for building and the organisational skills to sustain and maintain the project. Women's struggles for ownership of their homes, sharing of family responsibilities, freedom of movement and a consciousness of their reproductive rights constituted important spaces for learning. Their learning made a social impact in that it resulted in improved living conditions for many poor communities and linked women internationally across cultures.

As the story unravels, I argue that NGOs are contested sites in the struggle between the state, the interests of capital, and people's aspirations for a just and humane society. I discuss the interactions between social movements, NGOs and the state. The VM story illustrates that NGO identities are not rigid and that under certain political conditions can be either transformative or fill the gaps to provide services and thereby conform to maintain the present status quo.

* * * * *

In 1994 I met Patricia Matolengwe, the leader of the Victoria Mxenge Housing Savings Scheme, an affiliate of the housing movement, who came as a student to my class at the Centre for Adult and Continuing Education at the University of the Western Cape. Before coming to Cape Town, Patricia had worked in the Eastern Cape on rural projects in her village. She was passionate about learning. As part of our assessments of the students, we observed them teaching in their own context, and so I went with Patricia to Site C in Khayelitsha, an informal settlement where poor people live in makeshift shack housing, and watched her trying to get women to join her housing project. Patricia told them about savings and the technical support they could get from the People's Dialogue (PD). The PD would assist them to get land, apply for housing subsidies from the government and provide technical knowledge in the construction of houses. The PD also had access to donor funds and, together with a governing body of the South African Homeless People's Federation, would issue loans to housing savings schemes. I had asked a person from the community to translate the isiXhosa into English so that I could understand what was being said.

I was extremely impressed by Patricia's workshop and facilitation skills. But she wanted further help from us to hone her skills in order to get people to sign up for the savings scheme. During 1994, I went to Site C often and also attended community meetings she set up. It was very exciting: from her passion and the momentum she built up I could see that it would work. She was highly committed to building the housing savings scheme as part of her dedication to improving the living conditions of poor people.

I started to research this project as I was interested in how people learn in social movements and I was trying to understand the active role of women in providing housing. I was also interested in these women because they were using Popular Education methods which they learned from the PD and their own political organisation, the ANC Women's League, and rural development projects. For example, they used role-play, they built on traditional knowledge and they challenged some patriarchal practices. One way this manifested was when the women needed to go to their meetings, but their husbands resisted looking after the children. The women told them that this work was very important and that it would help to strengthen their marriages and families. When the men saw the first houses go up they started to believe in the women and thereafter the men cared for the children.

My interest in this project was further sparked by this new gender dynamic, as women consciously took the lead and owned both the

educational process and the building of houses. I was inspired and amazed as a feminist adult educator to witness how they questioned male authority in a socially conservative and patriarchal setting, and by their ability to influence decision-making. I was fascinated by the motivation of the women, their capacity to learn technical skills as well as their physical strength, required to construct a house. The women knew that this was an arduous task, and where possible they involved men, especially with the construction of roofs. I needed to understand how their accomplishment, which was surely a dream of many feminist educators, had come about.

By 2000 the five core women whose work I was documenting all held leadership positions in the Federation and were taking their development approach to other communities to help them. During that time there was an increase in social movements taking the government to task for not delivering basic services, and a feeling of disillusionment with the state had started to creep into poor communities. For example, in 2003 the Treatment Action Campaign took legal action against the government to make it provide free medicines to HIV-positive people and there were street protests about the slow delivery of basic services. In a democratic context where the state is divided between redress and growth, the struggle for basic needs occurs in many different sites and in many different forms, ranging from street to courtroom battles.

* * * * *

I have had a long history with the Victoria Mxenge women, having worked with them since 1994. Permission for my research was negotiated in an organisational meeting of about 100 women. The research methodology included a combination of in-depth qualitative, quantitative and archival research. The qualitative research included 24 individual and seven focus group interviews. I interviewed the leaders of VM, the People's Dialogue (PD), two sister organisations, the Landless Committee, a coloured savings group and a leader of an NGO with a different approach to low-cost housing, as well as the technical advisers of the PD and VM. I observed and recorded six public meetings, eight organisational meetings and made six on-site visits to observe the building of model houses and their own homes. I also video-recorded a mass meeting and a model house display. Numerous informal conversations with VM members and casual visits over weekends took place to observe how the general VM community 'lived'. In 1996 the Institute for a Democratic Alternative for South Africa (Idasa) asked me to write an article about leadership in poor communities for their newspaper *Poverty Profile*.

For this I interviewed Patricia and women in the community she worked with, documenting her methodology for getting people to join her.

Quantitative data was gathered from a number of surveys conducted by the PD and the Federation. This data provided background information, such as a profile of the community in terms of employment, income, skill level, the number and quality of houses built, increase in membership, savings recorded, land gained and subsidies received. This data was also used to substantiate the qualitative data.

Archival documentation from the PD and the Federation provided a historical description of VM, to contextualise the study, to give an account of the organisations's development praxis, achievements, problems and solutions. The names of people and of the organisations are used in this study with their permission. I have not used names of people who sought confidentiality.

I worked in a principled way with great respect for the community throughout this time. This held me in good stead—when I did the follow up in 2011, I was greeted with warmth, and permission for further interviews was gladly given. I have not written about how my involvement with VM affected my own life as I do not wish to detract the reader from the women's story. What I learned from my involvement with the women is recorded here and I hope that I have represented them accurately and truthfully. I wrote many articles and based my doctoral thesis on this project, which I shared with the women. I gave them copies of all the publications, which were held in their Resource Centre. The five women from VM with whom I worked consistently from 1994–2003 are Patricia Matolengwe, Rose Maso, Veliswa Mbeki, Nokhangelani Roji and Xoliswa Tiso. In 2011, when I did follow-up interviews with the core group, Xoliswa Tiso was no longer active in the Federation and was unavailable for the last set of interviews. Appendix A gives biographies of the people interviewed.

How the book unfolds

I wish to share this story with a multiple readership, which includes academics, students, development practitioners and social movement activists interested in how people learn in social movements where learning is not limited to cognitive and technical learning but also includes deciding on political strategies to access social goods from the state.

The structure of this book is influenced by wanting to write a story which illustrates the strong, visionary and determined efforts of the VM women to improve their lives, as well as to provide a critical framework which explores the strengths and weaknesses of this development model.

This book covers the period from 1992 to 2003. I have divided the most important time period from 1992 to 2003 into three phases, each in a separate chapter, to provide a timeline so that the reader can more easily comprehend the different shifts in the organisations. The limitation of presenting the story this way is that it may not capture the constant flow and movement in the organisation or the many and different roles some people held in the organisation over time. The reader should bear in mind that there was much overlap of basic events between the phases. In 2011, when I started to write this book, I went back to the VM community to update my research. The findings from 2003 to 2012 give a broad account of how the VM women I met in 1994 sustained their role in the housing movement, and of the new challenges they faced as a Section 21 company and a non-profit organisation (NPO). Each phase of the story is set against the background of the broader political and organisational context and describes the interplay between these contexts, which includes the interrelationships between the people in the organisations. By describing these different contexts, the reader can identify how contexts impacted on the organisation the VM women set up and shaped their learning.

Chapter 1 provides the context for the origins of the housing movement establishing the historical background to the lack of housing, the issues faced by the post-apartheid government and how they responded to the housing crisis and the alleviation of poverty. It describes the particular legislation and financial processes that enable women's access to housing. It also unpacks the multiple layers of context to explain the connections between learning and context and to highlight the different ideologies and power dynamics within the organisations.

Chapter 2 sets out the theoretical and development framework and makes links between a people-centred view of development and the concept of Popular Education. It includes the role of radical adult education in the struggle to obtain land and housing, explains why the VM members chose to be a women's organisation and shows their agency in terms of multiple identities in a more democratic and global South Africa.

Chapter 3 describes phase one from 1992 to 1998, during which the VM women organised themselves from a loose grouping of women living in Site C into a housing savings scheme, and then formed a housing development association which enabled them to get communal rights to land in Philippi, an outer suburb of Cape Town. In this phase the VM women applied for housing subsidies, drew up a budget, and designed and built houses and communities. In this chapter I explore the interconnections in this project between learning and a range of development areas.

Chapter 4 describes phase two, from 1998 to 2001, when the VM women became leaders in the South African Homeless People's Federation and advocated for a people-driven housing process. This chapter documents how they built the housing movement through establishing other savings schemes, held mass meetings and put up displays of model houses to show that poor people can build their own homes.

Chapter 5 describes phase three from 2001 to 2003, and shows another shift in the organisation's identity, to that of a service provider. In this phase the VM women worked alongside the state to provide services such as processing subsidy applications. I recall several organisational meetings which illustrated the changed educational and organisational practices and the challenges the VM women leadership faced. At the end of this period the VM women were voted out of their leadership positions in the South African Homeless People's Federation.

In Chapter 6 I reflect on the learning challenges that the VM women faced in building a housing movement and relate my findings to the literature and the analytical framework. I highlight key insights and contradictions in the institutional context, the influence of different ideologies, different conceptions of women's agency, the tensions in the pedagogy and different power dynamics in the institutional context.

Chapter 7 is a summary of the developments from 2003 to 2012. In this period there was a new institutional arrangement and the housing movement became deeply fractured. The South African Homeless People's Federation split into two separate organisations with one part referring to themselves as the Federation, registered as a Section 21 company and as a NPO. Members of the second group called themselves the Federation for the Upliftment of the Poor and used the acronym FEDUP to signal that it had embarked on a more radical programme. The VM women who were restructured out of the old Federation in 2003 became the leaders in the new Federation. The People's Dialogue closed down in 2005 due to lack of funds, with the state being its biggest debtor.

Figure 1.1: The author with some of the founders of the Victoria Mxenge Housing Project in 2014. (Left to right) Salma Ismail, Nokhangelani Roji, Veliswa Mbeki, Patricia Matolengwe and Nolulamile Nqnbeni.

Chapter 1

Setting the contexts

This project was brought by Patricia Matolengwe,
she brought it to the women who were meeting time and again
to discuss how they can move out of shacks.
(Rose Maso, 1996)

Land and informal settlements

The struggle to obtain land from the state to build houses for the poor is ongoing and reflects the colonial and apartheid legacy of the ghettoisation of poor people. It is important to read VM's story against the background of the wider political context and the huge housing backlogs inherited from the past. South Africa's history, which has been characterised by waves of land hunger, dispossession (Natives Land Act of 1913 and Native Trust and Land Act of 1936), forced removals (Group Areas Act of 1950) and the growth of informal settlements, has led to poverty, inequity and a host of other socio-political and spatial problems. Women, in particular, suffered a lack of access to land, housing and finance, especially African women who were penalised under both apartheid and customary laws. Land and housing were allocated to families via male 'heads of households' and African women were considered minors under the law and therefore could not own property or access finances. This situation created racialised and gendered patterns of poverty and inequity.

Today in Cape Town the housing crisis has intensified due to several factors: the rapid growth in population, the growth of informal settlements as people migrate from rural areas and other parts of Africa in search of better social and economic prospects; unemployment; inflation; and increasing poverty. Additional social factors are the HIV/AIDS epidemic which has disproportionately affected women due to susceptibility, stigmatisation and rejection. Homelessness is also a significant problem, resulting from domestic violence and families left destitute after storms or fires.

Between 1994 and 2003 only 2 per cent of land claims had been resolved and the number of homeless people was estimated at 7 million. The problem is compounded by the burgeoning number of informal settlements: in 2003 there were 1 088 informal settlements around the country (as reported to the Human Sciences Research Council by researchers Tabane and Sefara); by 2011 the estimated number of informal settlements in the country was 220 000 (Harber, 2011: 164).

The origins of the housing movement

Patricia Matolengwe lived in Site C, an informal settlement in Khayelitsha. She and other women who had migrated from rural areas were constantly looking for ways to improve their housing needs. She had been active in the ANC Women's League (ANCWL) and in 1991 was chosen to go to a meeting as an ANC Women's League representative in Broederstroom, in what was then the province of Transvaal (now Gauteng). At this meeting, the People's Dialogue (PD) and Shack/Slum Dwellers International (SDI) presented their solution for the housing problem in South Africa. The SDI is very active in South Africa, India, Brazil and the Philippines.

On her return from the historic meeting at Broederstroom in 1991, she was inspired to start a savings scheme along the lines presented by the South African Homeless People's Federation (the Federation), the PD and the Indian SDI.

At the beginning, eight, then 12 women joined Patricia in 1992 in Site C to start a savings scheme for housing which they named the Victoria Mxenge Housing Savings Scheme (VMHSS). They named it in honour of Victoria Mxenge, a Durban-based political activist and human rights lawyer who was assassinated on 5 August 1985, along with her husband Griffiths Mxenge. In 1992 they agreed that their umbrella body would be the PD and they joined the Federation as it provided a viable solution to their housing needs. The Federation consisted of savings schemes organised informally into a national federation of housing savings schemes. The Federation formed part of an international social network with similar organisations such as the SDI based in India. The SDI was initiated from a network of pavement dwellers who formed a women's savings collective, Mahila Milan (Patel, 1996). The SDI and the PD planned and coordinated international links and exchanges between Mahila Milan and the VM women. These organisations believed that international exchanges were important horizontal learning events where poor women could build solidarity across continents and learn both technical and political knowledge from each other.

Patricia's approach was participatory and she worked from the bottom up to sway people to her vision of development. As a natural leader she gathered people who trusted her and felt she would do what she set out to do. She said that a key lesson for her was to encourage the collective confidence of the members and to know when to separate politics from her work, as politicising issues could divide people's energies and delay delivery. She said that she liked to direct people single-mindedly to address the need for housing (Ismail, 1996: 4).

The VMHSS followed the ideas of the Federation and agreed to a structure consisting of several working committees, such as management, land, treasury, survey, building and networking. They rotated the position of chairperson to develop the leadership skills of every member of the committee and used a form of governance that was participatory and democratic. Generally the Victoria Mxenge community resolved conflict through dialogue. Their vision for housing was based on enabling people in the community to take charge of their own lives. In 1993 the membership consisted of 286 members of which five were men. In 1993 they made a bid for a piece of land in Philippi, a suburb of Cape Town, which was owned by the Catholic Church and the NGO Catholic Welfare and Development (CWD). And in 1994 the land was promised to VMHSS. In 1996 the VMHSS formed the Victoria Mxenge Housing Development Association in order to apply for transfer of the land from the Catholic Church and CWD through the Communal Association Bill. This would enable them as a communal association to access the housing subsidy.

The organisational context

The organisations involved in the VM story include the following NGOs: the South African Homeless People's Federation (Federation), the People's Dialogue on Land and Shelter (PD) and Shack/Slum Dwellers International (SDI).

The South African Homeless People's Federation (Federation)

The origins of the Federation also lie in the grassroots conference, 'The South African People's Dialogue on Land and Shelter', held in Broederstroom in 1991, and convened by the Southern African Catholic Development Association and the Asian Coalition for Housing Rights. This conference proposed a model of housing development modelled on that of the SDI, which included organising poor women into savings groups and providing micro-credit to them to enable them to participate in the informal economy and to build their own homes. In this process the poor become the developers and are

involved in all the decision-making processes, from financing and design to building their own homes. Their participation goes beyond housing delivery and is characterised by participation in other activities that will sustain the community. This process empowers the poor and enables people to learn a number of different skills. The Federation believes that it is only the poor who will help the poor. Integral to this philosophy is to build autonomous learning communities who are confident enough to take charge of their own lives.

The Broederstroom meeting brought together more than 120 community leaders from the informal settlements to share ideas and experiences. At the end of the conference these community leaders were tasked with initiating and supporting the formation of savings schemes based on the Indian SDI model.

The starting point in this approach was to mobilise poor women to save on a daily basis. The reasons for targeting poor African women were that their repayment rate was good and that they were mainly responsible for the home and children. The main vehicle through which the model was publicised was daily savings through the formation of housing savings schemes (HSS). Savings was one of the most important social practices in this social movement.

By 1993 more than 50 savings schemes were active in South Africa, which were organised into an informal national federation of savings schemes. In 1994, there were more than 1 500 autonomous savings schemes and the South African Homeless People's Federation (the Federation) was officially launched (Baumann, 2002a: 3–12). The Federation's focus was on the empowerment of poor people. It claimed to be not solely a housing movement but more broadly sought to address poverty and cost-effective systems of development. The Federation had a federal structure divided into regions, affiliated to the national Federation. The national leadership consisted of elected members from regions, who were paid a stipend of between R600 and R1 600 by the PD, which recognised the time and commitment regional leaders put into building the organisation and the social movement.

Each regional member had a specific portfolio and a decision-making position on the region's Nqolobane Fund, which was a regional account. One of the key criteria in deciding which savings scheme should get loans or other forms of assistance was the proportion of savings they had deposited into the Nqolobane Fund relative to other savings groups. Another important criterion was the active participation of the savings scheme in the activities of the Federation.

To facilitate more resources for the poor, in 1995 the Federation and PD initiated the Utshani Fund or Utyani Fund (meaning 'grassroots' in isiZulu

and isiXhosa, respectively). Donor funds and funds from the Department of Land Affairs and Social Development were also deposited into this fund. The fund was lodged with the PD until 2003, after which it was transferred to the Federation.

Any housing savings scheme group was eligible to apply for a loan from the fund. A central governing body (Ufundu Zufes) made decisions on loans and determined the amount that could be borrowed over a 15-year period. On average, R120 per month was expected as repayment. There was a 2 per cent levy on the loan. Each woman who applied was termed the applicant and was responsible for repayments. The governing body was firmly rooted in the Federation, with representatives from each of the nine provinces, while two PD staff members were represented on this body but did not have voting rights. Patricia Matolengwe was the representative on the governing body of the Western Cape Federation.

The fund's procedures were closely modelled on those of the housing savings schemes. It was envisaged that the fund would be used for the following: to transfer subsidies to local authorities or developers; to facilitate learning; and to build capacity in managing housing processes. This resulted in building international relationships between the SDI, in particular Mahila Milan in India, and the South African national and local governments. It was also envisaged that the fund would be used to 'create a critical mass of low-income communities able to influence resource flows in towns, cities and provinces, and to create space for women, especially women-headed households, to secure land and build affordable houses' (Baumann, 2002a).

In 2000 the Federation, the PD and the Utshani Fund joined forces and formed the South African Alliance (Alliance). The Alliance claimed that the needs of the poor were not a government priority and believed that poor people needed to be mobilised to secure working relationships with developers, government and financial institutions. But it wanted to make an impact using formal channels and not focus its energies on protest action. This distinguishes it from other more radical social movements, such as the Anti-Privatisation Forum and Abahlali baseMjondolo, who often engage in protest action to demand housing and basic services (Mtyala, 2005).

The People's Dialogue (PD)

The 1991 meeting in Broederstroom also led to the formation of the People's Dialogue on Land and Shelter (PD). The PD expressed the purpose of supporting and sustaining a network of housing savings-scheme groups (Bolnick, 1993: 91). Patricia Matolengwe had attended this meeting in her capacity as an African National Congress Women's League (ANCWL)

representative. On her return, she reported on her experience to the women in Site C. A small group of ANCWL women resolved to start such a group, along the lines laid out by the PD.

The PD was a small, non-governmental organisation consisting of administrative staff and financial and technical advisers. It employed consultants such as architects for expert advice. The PD staff were mainly white, middle-class people and the relationships between this organisation and the Federation were complex and constantly evolving. The PD framed the vision in the housing movement; it provided a people-centred view of development and Popular Education and learning practices, which helped to shape VM's learning. The structure and participatory style it promoted facilitated and supported learning. The fact that the PD 'triggered' the social action as an outside agency and also provided funds, set the basis of VM's interaction and relationship with the PD (Bolnick, 1993: 94). The PD raised funds from external donors for the Utshani Fund and the exchange visits, and paid a stipend to regional Federation leaders. The PD also organised and supported exchange meetings in India with the SDI[1] and Mahila Milan, and in Brazil with Cearah Periferia, and thus linked the umbrella body of savings schemes in the Federation to a global vision of development practice. [1]

The state and broader context

My conceptual framework takes account of both the macro-context (the state) and the micro-contexts (institutions). The framework includes the interaction of these contexts and argues that changes in the ruling party in the macro-context have an impact on the micro-context. Because of South Africa's particular history of racial capitalism, other dimensions such as class, gender, race, socialisation and poverty, which determine the nature of social change, also required attention. The challenge and significance in telling this story is to illustrate that in certain contexts NGOs are catalysts in articulating radical transformative politics linked with people's struggles, while also showing that the conditions in which NGOs work can become limited and that the nature of the state can influence the direction of NGOs, either towards or away from people's struggles (Choudry et al, 2013). It also shows that progress towards equity is not necessarily linear and gains made at one point in time can be eroded under different social and political conditions.

1 The SDI consists of a network of pavement dwellers that formed women's savings scheme collectives.

The state, as I describe it, is in the South African context after the democratic election in 1994. The broader context is the period of globalisation in which wider, global, socio-economic and political forces shaped the South African context. The South African state has both legislative and executive power and comprises complex bodies which maintain overt power, such as the legal system, courts, police, prisons and the army. Ideological forms of control are exercised through the media, education and social institutions.

In the period of this study, the dominant political party in South Africa is the African National Congress (ANC), which came to power in 1994. On the mandate of the Freedom Charter and Reconstruction and Development Plan, the ANC promised it would change the inequalities in society based on race, class and gender and 'bring a better life for all' (ANC party slogan).

This was after a long protracted national liberation struggle which involved legal protests, a liberation army, civil and workers' protests, international sanctions and a negotiated settlement. The economic policy of the South African state changed in 1996 to the Growth, Employment and Redistribution (GEAR) programme, geared towards free-market capitalism and redistribution through a pro-poor policy. Post 1994 legislation and international relations enabled South African capitalists to participate in trade and compete on a global scale.

The micro-context

The Victoria Mxenge Housing Development Association (VM) is one of the flagship projects of the South African Homeless People's Federation and played a leading role in Cape Town in advocating for the Federation's approach to housing delivery. The VM was supported by the People's Dialogue (PD), which is affiliated to the Indian NGO, Shack/Slum Dwellers International (SDI). The Federation, the PD and the Utshani Fund joined forces to form the South African Alliance.

The VM women exemplify the learning paradigm of the Alliance. They expressed their own agency and motivations and subjective responsiveness in the following ways: they chose self-consciously to be a mainly women's organisation; they were organised around building houses; they wanted to obtain land tenure; and sought to improve the quality of their lives and to rebuild family life. Their own experiences and desires mirror those of other communities within the Federation. In this collective group, human agency is highlighted to illustrate that people can make choices and use the political opportunities that arose from the Reconstruction and Development Programme (RDP) context to challenge the rebuilding of South Africa.

The hegemonic ideology throughout the period was that capitalism, or a free-market economy, would ensure that equity would be attained through growth and the trickle-down effect. As South Africa entered the global market there was a renegotiation between state and civil society — a shift in language from social rights to competition, productivity and efficiency; a shift from the public to private; a shift from the social to family to the individual; a shift from citizen to consumer. These ideas and the rapid enrichment of the ANC leadership, some of whom were accused of corrupt practices, impacted negatively on the vision and agency of social movements who were loyal to an ANC government.

Post-apartheid, the state spoke the language of reconstruction and development, and *masakhane* (self-help), which aimed to support the poor. The state's commitment to addressing the land and housing crisis was reflected in the Constitution, which endorsed the right to adequate housing. Land distribution policy spoke of the delivery of basic services to the poor.

The national policy concerning women's access to housing was reflected in the removal of discriminatory legislation in the Constitution Act 108 of 1996 and the Housing Act 107 of 1997. These Acts made provision for black women to own land and houses and gave women access to finance mechanisms for this. However, in 2012 these rights were again under threat from the Traditional Courts Bill. This Bill restores the right of the traditional chiefs to distribute land and also to decide who will inherit land should a woman become a widow (Claasens, 2004; Sparks, 2004).

Since 1996 a housing subsidy has been an entitlement under the law based on the Constitution. This is a one-off subsidy to low-income households earning less than R3 500 per month. The amount is provided on a sliding scale in relation to income, and it is increased annually. The subsidy is for building a new house. It can be used for land tenure, infrastructure and a house. The subsidy for a 40 m^2 house in 1996 ranged from R5 000 to R9 000. This has increased annually and in 2003 it ranged from R16 000 to R22 800; and in 2012 from R72 000 to R88 000. Additional funds are released if there are disabled family members. Those who receive subsidies may sell their houses to the state after five years and to a private buyer after eight years.

The delivery of housing is the responsibility of the national and provincial Departments of Housing. The national Department of Housing allocates funds to a provincial Department of Housing and Human Settlements, which implements the housing policy.

Local governments act as developers and provide bulk engineering services like water, sanitation, electricity and roads. While the budget for

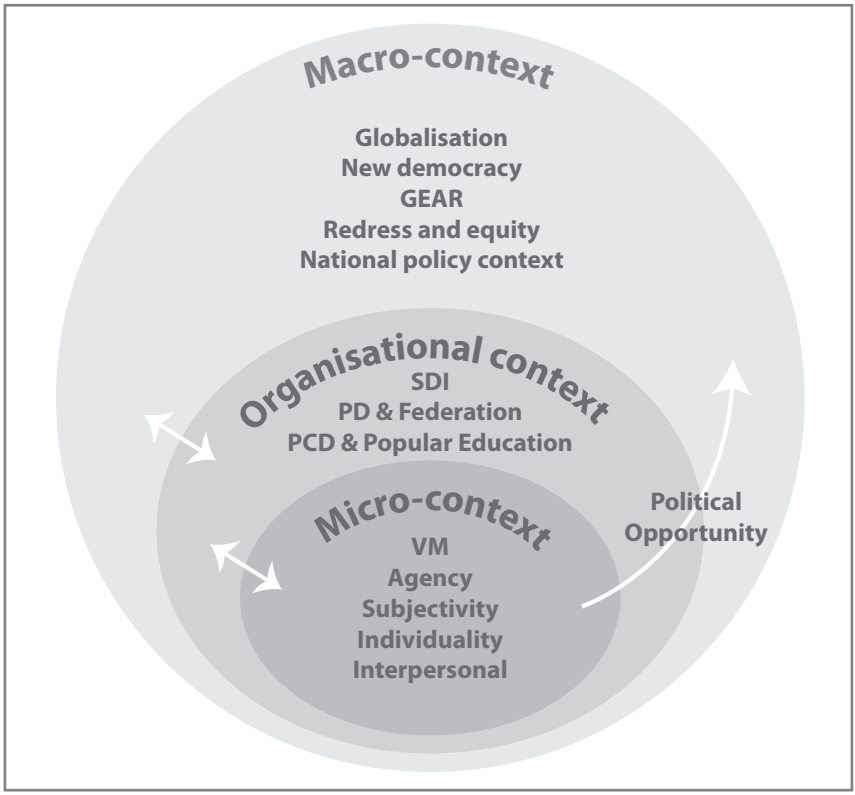


Figure 1.2: Diagrammatic representation of the analytical framework. The major role-players, showing the interaction of the macro-context, the organisational context and the micro-context.

housing increases annually, most provinces do not spend the full amount and the funds are rolled over to the next year.

Since 1996 the housing sector has not functioned well. The main constraints are the slow release of land, problems in delivery, inefficient administration and keeping pace with the rapid increase in informal settlements. Other factors that impede progress are: under-investment in terms of the national budget; the limited capacity of the construction sector; institutional bottlenecks; and the fear of risk among financial institutions. For some critics (Bond, 2000) the failure is with the entire thrust of policy described as 'market centred'. For others (Van Rooyen & Mills, 2003; Thurman, 1999) it is the inappropriate design of housing subsidies (May, 2000). Other critics (Huchzermeyer, 1999; De Satge, 2002) argue that if the state were to incorporate the alternative housing interventions, as proposed

by the Federation and the PD, the state would have greater success in meeting its targets as people would provide labour and take responsibility for their own housing development. In addition, they argue that land and housing subsidies should be released at a faster pace. More recently, critics such as Huchzermeyer (2011) and the organisation Abahlali baseMjondolo have argued for in situ upgrading in informal settlements as not all poor people can afford to live in houses because many are unemployed. They also argue that the state's preoccupation with evictions has drawn attention away from the provision of basic services. Others, such as Isserles (2003), Dolhinhow (2005) and Podlashuc (2011), are critical of the people-centred development paradigm. They argue that this is a fashionable discourse of development that is dominated by housing, micro-finance and social capital, which is portrayed as grassroots development but essentially carries out and is consistent with the economic policies of neoliberalism. Both Dolhinhow (2005) and Podlashuc (2011) argue within a Gramscian framework that organisations like the SDI, the PD and the Federation have fallen prey to neoliberal ideologies and have become complicit in facilitating the partial incorporation of the underclass and diminishing their agency. Podlashuc claims that the participatory development practices of organisations like the SDI and the PD have taken social responsibilities away from the state and passed these onto the squatter, who is now framed as citizen.

The VM story illustrates some of their critiques and I think it best to view the VM case as a model for learning towards change rather than as a recipe for social change and for the alleviation of poverty.

Chapter 2

Radical adult education in development

The theories of Gramsci and Freire underpin most of the literature on people-centred development, 'Popular Education', feminist pedagogy and social movements, and I have used this theoretical framework for my study. Gramsci and then Freire both considered the role of education in social change. The ideas of both theorists were known among radical workers' groups in South Africa. However, Freire's ideas and philosophy were more popular than Gramsci's in the struggle against apartheid. Both accorded an important role to the development of critical consciousness, which involved a movement from object to the subject of one's own history in the struggle for democracy. For Freire this was the process of praxis—a process of action and reflection, traditionally referred to as conscientisation (Mayo, 1999: 63–5).

For Gramsci, the key to transformation was to challenge the dominant ideas (hegemony), which did not arise from an analysis of education alone but included an analysis of the state. He stressed the inter-relationship between the world of ideas and the material world, and the need for continuous theorising and reflection. He was a Marxist who came to realise that under Western conditions, vanguard forms of organisation would not be sufficient to raise a revolution. His writings centred on the fact that the revolution had to be a collective project rather than a pre-ordained one and he conceived of the workers' movement as a collective, whose prime task was to create a political culture which involved a political process. This led him to propose that, aside from the vanguard party, the task was also to create a cadre of 'organic intellectuals' developed from the working class to complement the 'traditional' intellectuals from the party. He theorised that the working class

would produce a counter culture or cultural hegemony, which would enable autonomous initiatives and help them build coalitions with other social formations (Tarrow, 2012: 11–12).

For both Gramsci and Freire, people undertake social action as a logical consequence of enhanced critical insight in order to bring about social change. According to them, 'educators and oppressed groups need a critical understanding of the relationship between ideological struggles and material struggles in order to effect transformation' (Thompson, 2000; Mayo, 1997). Gramsci acknowledged the superiority of intellectuals in an educational role and made a distinction between their knowledge and the 'common sense' beliefs of the working class, which could be brought to 'good sense' by organic intellectuals in their role as educators. Adult educators who engage in counter-hegemonic activity are, according to Gramsci, organic intellectuals who can lead an oppressed group to power. The relationship between the PD and VM women could be classified in Gramscian terms thus: the PD comprised mainly white, middle-class professionals with a populist ideological orientation rooted in a Catholic welfare and Freirean approach; the PD represented traditional intellectuals from the bourgeois class, but did not serve ruling-class interests; and their function was to develop 'organic intellectuals' from the working class for counter-hegemonic activity. The VM women, in this framework, were the organic intellectuals who progressed from 'common sense' to 'good sense' and, as organisers and mobilisers of the poor, played a direct role as advocates for a counter-consciousness. They were the group who would lead their class to a critical consciousness that would challenge dominant ideas.

In Freirean terms, the PD leadership and technical staff were both combining expert and local knowledge and creating an enabling culture for the development of critical consciousness (Ismail, 2009a).[1] The VM women developed from a naïve to a critical consciousness and took action to change their situation in a process termed conscientisation. However, these roles changed as the context changed and weaknesses in the development model started straining relationships between the VM women and the PD. These changes are highlighted in Chapter 6, where I argue that there is no automatic relationship between political consciousness and social change. Indeed, this case study illustrates the 'variable nature of engagements of both NGOs, social movements and the state, wherein class relations are contested and reworked as the stakes get higher' (Choudry, 2013: xi), and when the state cannot fulfil its social responsibility in a neoliberal economy.

1 Available at www.tandfonline.com (accessed 20 November 2014).

Popular Education and development

'Popular Education' is a term inspired by Paulo Freire (1983) and is used in informal contexts to define educational practices that aim to challenge social injustices and oppression. Popular Education is often linked to social movements that strive for social change as intellectuals and activists realise that education alone cannot transform society. The learning involved is linked to democratic values and is participatory. Popular Education methods are often used in alternative development approaches, such as people-centred development, in which social movements are concerned with the overall improvement in people's quality of life, the ability of a community to control resources, sustainable ways of living, and cultural systems which do not oppress women. Many radical educators (Foley, 1999; Kane, 2005) argue that one of the limitations of a populist pedagogy is that there is no clear-cut opposition to the state.

The VM women are an example of people striving to develop themselves and their life circumstances. Through their own learning they built houses and communities which became a social movement in this process. The VM women's development model was an alternative to the mainstream approach, which is usually top down, with little consultation or involvement of the constituency. The South African Homeless People's Federation (the Federation), to which VM was aligned, was people-centred and embraced a Freirean philosophy, which starts with people's shared experiences and aims to build autonomous communities, who become confident enough to take charge of their own lives.

The regional governing body of the Western Cape branch of the Federation was called Ufundu Zufes, which means 'you learn until you die'. This name captured their strategy for development in which learning was a main focus, not only for 'building houses but also people and communities'. Learning was seen as key to empowerment and necessary for accessing social goods such as land, housing and other basic services.

In the Federation, the learning that took place was informal and non-formal. In this context, informal learning was often unplanned and incidental, and occurred through learning how to save in the savings scheme. Non-formal learning was usually planned, short term and not certified, and took place in workshops to teach technical skills, such as designing a house (Walters, 1998). Women in the Federation learned in a variety of ways: from one other; through social practices and exchange visits; on site from other community members (which the Federation called horizontal learning); in training sessions conducted in nearby factories; from technical experts; from building a model house; and through social

action, such as marching through a community to advocate for their approach to development.

During these marches, women used the slogans, 'We want knowledge, power and money' and 'Everyone must learn so that the skills are evenly distributed'. The learning came through their activities and was continuous. They also learned from crises and disasters, such as when there were outbreaks of taxi violence or when councillors joined new political parties and the women didn't know whether their previous agreements would be honoured. These crises potentially destabilised their community, but the women overcame them by reflection, by seeing them as challenges and by learning new strategies to build communities.

What drove the women's vision of building houses was also the aspiration to build a more democratic and equal society. This was illustrated by the fact that VM women applied for social compact status, which meant that all the stakeholders (the Federation, the PD and civic bodies) formed a development entity to manage an agreed project, with the state acting as facilitator. The VM women also spread their organisation and organised their own Xhosa community as well as coloured communities, in order to break the social divisions of apartheid.

The VM women valued learning because most of them had had little schooling. They said that learning brought self-reliance, it could enable poor communities to help themselves and they could gain formal knowledge informally. For them the housing movement acted as the school (Kane, 2000) and the housing site was the classroom.

The activism of VM is rooted in a long history of black women's struggle in the liberation movement, on the factory floor and in women's organisations. Their agency can be traced back through their mothers' and grandmothers' history of struggle against apartheid, and for land and houses (Maseko, 1997; Walker, 1991; Cole, 1987; Meer, 2000). The VM women thus set out to build a strong network of supportive relationships in the informal settlements, which to some extent replaced those left behind in the rural community.

The women built their organisation around a common purpose and used the identities of 'rural', 'mother', 'poor' to mobilise other women to secure land and houses, and to rebuild their families and communities. To some extent the notion of democratic citizenship was developed during the apartheid struggle in which popular organisations established models of debate and accountability. In the new democracy, the Federation and the PD exposed their members to new ideas and new perspectives, using their rights as citizens to build an active citizenship. During the long process of building houses and communities and forging international links, the VM women's

identities changed, from learner to adult educator to housing movement intellectual, and in these roles they became the innovators and advocators of the wider housing movement. As 'social movement actors' they provided an alternative vision to learning in development, which is different to the mainstream.

The women used different learning processes and combined these with the creative methods and critical content of adult education to build a poor people's housing social movement. They developed their own styles of learning, which they termed 'a poor people's pedagogy' and is expressed in their slogan, 'When ideas move in people's hands and hearts, they change, adapt and create new solutions' (Asian Coalition for Housing Rights, 2000: 6). In their philosophy they made learning a key focus to empowerment and were continuously innovative in finding different ways to build the movement.

Within the framework of Popular Education, the learning that took place had strong echoes of feminist pedagogy. This pedagogy was aimed at consciousness-raising and valued working with women's experiences, local knowledge, making the curriculum relevant to learner's needs, collective decision-making and participation at all levels of the programme. The learning model supported the struggles of poor women. It addressed not only housing but, more broadly, poverty, and aimed to create sustainable ways of living that were cost-effective and under the women's control (Federation newsletter, 1997).

In October 1997, the VM women won an award from the United Nations Development Programme (UNDP) for taking significant strides to eradicate poverty. The VM community was visited by many cabinet ministers, as well as Bill and Hilary Clinton and the United States Secretary of State, and won wide respect among progressive development practitioners (Baumann, 2002a). The achievements of the VM project illustrate the 'interconnections between women's education and empowerment, the attributes of collective strength and (individual) self-reliance' (Medel-Añonuevo, 1997).

Why a women's organisation?

The VM women came together in 1992, sharing the experience of arriving from rural areas, living in informal settlements, fighting constant forced removals, being vulnerable and living without basic needs such as access to water and sanitation. This commonality helped them to form a tight-knit group and was the starting point in building trust through community meetings and in the savings schemes. It also made them willing to work together to find solutions to problems by exploring alternatives through discussions with the Federation and its supporting NGO, the PD.

In an interview, Patricia Matolengwe, passionately and without any ambiguity, expressed her views on why women are involved in housing: 'What motivates the women is the need for a house, the dynamism of working with other women and the strong, supportive relationships that have formed' (Individual interview: Patricia Matolengwe, 18 July 1997).

Rose Maso aptly described their feelings.

> *Victoria Mxenge was about housing which was everyone's problem. People lived in shacks for so long and we all had a common vision to own a proper house. We started by learning to know each other; we did this by attending meetings. It was imperative for us to know each other's name, surname and we got closer to each other and we knew where people lived. We bonded as if we were born of the same mother. The advantage though, was that we — a big group — all of us came from the same place in Site C, Khayelitsha.*
> (Focus group interview: Rose Maso, 26 February 2001)

Nokhangelani Roji added that they had joined the Federation because no other organisation presented a viable solution.

> *Here, with the Federation we were talking of saving one rand or 50 cents per day. People would ask us, 'Where have you seen a house for fifty cents or a one rand'. People never took us seriously; they thought that we were telling them a fairy tale. Once we started building in Victoria Mxenge, everybody started to believe us. We were the first and the only established group. We were committed and dedicated to the housing project. That is the reason that Victoria Mxenge has been a case study for the Western Cape and South Africa.*
> (Focus group interview: Nokhangelani Roji, 26 February 2001)

The struggle for housing in the Crossroads informal settlement in the 1980s in the Western Cape was led by women, as portrayed by Cole (1987), and is comparable to that of the VM. The Crossroads women were often pitted against some of the men who collaborated with the apartheid government.

The VM and Crossroads women shared the same vulnerabilities: they migrated from rural areas, lived in 'squatter' settlements, were labelled 'illegal', and had been forcibly removed several times under apartheid. They lived without basic services and without their husbands. Thus the VM women and Crossroads women had a common history and culture of sharing their solutions to problems, and expressing their individuality in the collective.

Together they formed a women-only organisation based on the general history of women organising in informal settlements in South Africa, and because they felt that men related differently to power, and that men wanted to hold onto traditional patriarchal power relations within organisations (Cole 1987). In the period 1992 to 1998, of the 286 VM members, only five were men, although men were not actively discouraged from joining. But both Xoliswa Tiso and Veliswa Mbeki said:

> *We are not against men being part of us but we want the majority to be women because we are the ones who feel the pain of looking after the children and having to witness our houses burning and the rain coming inside the house, even when it comes to evictions the women are at the forefront protecting the houses.*
> (Focus group interview: Xoliswa Tiso and Veliswa Mbeki, 4 November 1996)

Similar responses were given in interviews with women from the Women's Committee in Crossroads. When asked why no men were invited to participate in their play, *Imfundiso*, which described their lives in Crossroads and in which women performed both male and female roles, they said that 'we had no men in the play as we felt that it was really us who feel the pain, we fought for Crossroads' (Kaplan, 1997: 146).

Two VM women, Mama Msiza and Nokhangelani, added:

> *Men also want to earn salaries; our salaries are our houses. It is clear to us that we are very important in the family even if men call us the tail end of the family as it is us who will know how to spend the money for food, clothes and paraffin even if the money is very little.*
> (Focus group interview: Mama Msiza and Nokhangelani Roji, 11 November 1996)

Patricia added that during public holidays and when men were on leave they did help. In 1998 they had trained many men from other savings groups. She said that they spent a lot of time teaching men to work slowly so that others could learn from them as well as teaching them not to waste materials by being accurate in their measurements. This was because men worked for big companies where speed was important and in situations in which the costing allowed for wastage (Individual interview: Patricia Matolengwe, 14 April 1998).

The VM members' views on men are not very complimentary. Many of them had lost their husbands to girlfriends or shebeens (local pubs), or their men had refused to move from the single-sex hostels, built for male migrant

labourers under apartheid to keep them out of the city at night. Some of the women had lived through the struggles over land in Crossroads in the 1980s and had experienced how men related to power. They felt that men resolved conflict by fighting. Mama Msiza said men liked to fight and she pointed to the taxi conflict as an example of a men's organisation. She said that in KwaZulu-Natal, the women from all the different political parties worked together and this reinforced their belief that the women had to be in the majority in the Federation (Focus group interview: Mama Msiza, 4 November 1996).

One man, Tata Sigebe, came to the men's defence: 'The men are away at work all day; they leave early and come home late, and they have very little time' (Informal conversation: Tata Sigebe, 4 November 1996).

Research by Rebekah Lee (2002) on identity formations among three generations of African women in Langa township, supports the VM women's views. The research concludes that three generations, from the early 1900s onwards, display negative opinions of African men. Their images of men are that they are inefficient, corrupt, alcoholic, abusive and unfaithful. Lee implies that since women were united in their mistrust of men, it forged identities of self-reliance and autonomy, and laid some basis for mutual assistance among women.

Furthermore, motherhood in South Africa was deeply politicised and sometimes this brought women into direct conflict with men, either as husbands or as political allies. In the Crossroads struggle, the men met on their own with the government to discuss the community's removal to Khayelitsha. The VM women were part of the ANC and the national liberation struggle, and also belonged to the ANC Women's League (ANCWL). Because the national liberation struggle subsumed the struggle for women's rights in South Africa, the ANCWL did not always make distinctions between the struggle against apartheid and gender oppression (Meer, 2000). The debates that emerged out of women's movements to do with women's interests and women's consciousness-raising were not prioritised above national issues. The VM women's political history and housing activism reflects that of the broader South African women's movement. A key difference is that the VM women's activities were directed specifically at poor, marginalised women. When the VM women started organising in the Western Cape, they did not organise in the peri-urban area because, like the Crossroads women who organised to stop evictions from the land in the 1980s, they felt that the 'township' women did not have much to offer them — they had no experience of their struggles around land and housing. A common membership that they did share with peri-urban,

black women was membership of the ANCWL, membership of mothers' unions and as domestic workers.

In post-apartheid South Africa, the VM women saw themselves as citizens and part of building a better quality of life in partnership with the ruling party. They formed strong links with the different housing ministers and their activism was based on inclusionary politics. However, as this story will show, political representation in Parliament was not sufficient in the democratic neoliberal context to persuade parliamentarians to provide housing for those living in shacks. Even so, the VM women's initial practical motivations for their activism sometimes resulted in them taking up strategic issues, and they did have some impact on state policies, even though this was short-lived.

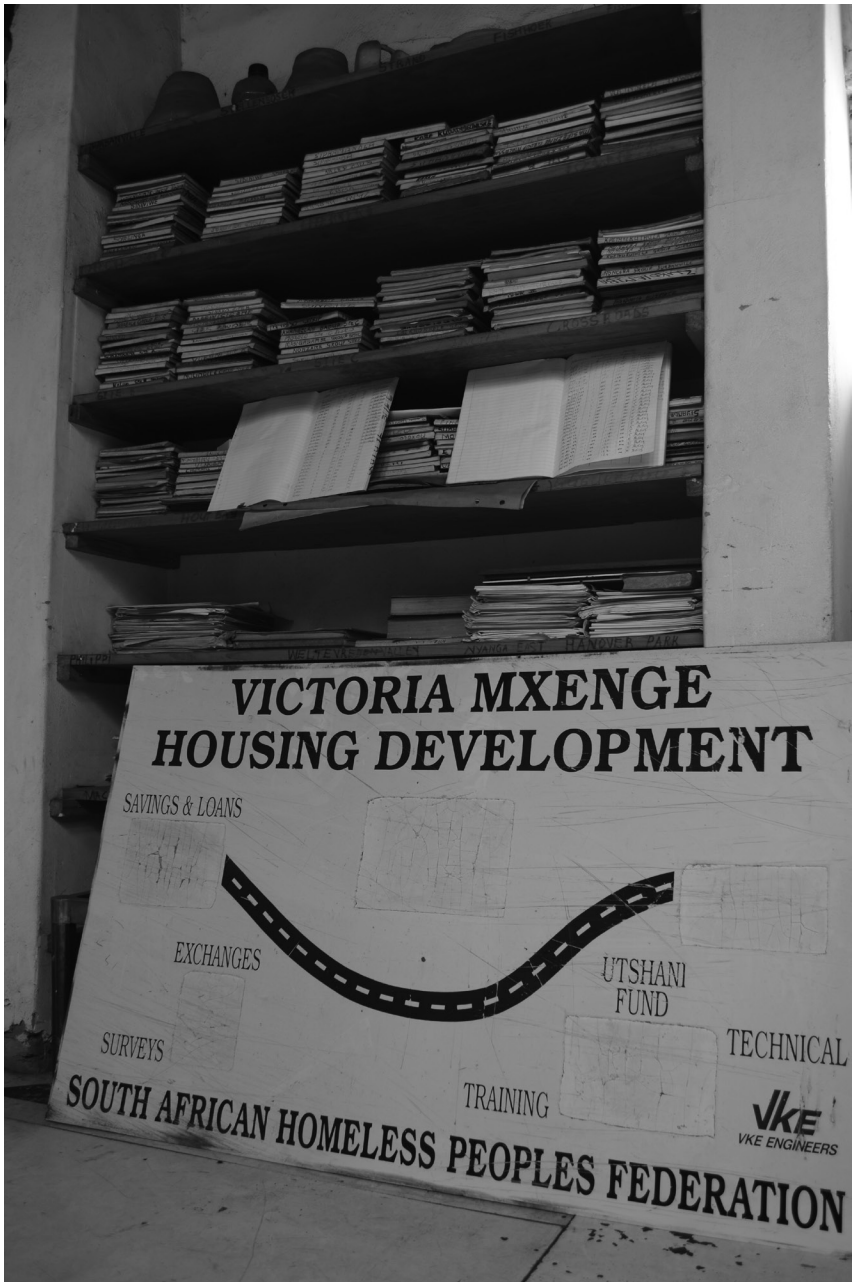


Figure 3.1: The savings books of the VM savings scheme.

Chapter 3

'We build houses, people and communities'[1]

Phase one: Building houses and communities (1992–1998)

The city of Cape Town reflects the spatial arrangements of apartheid urban planning. The more affluent, usually white, people live in the inner-city suburbs, which are well serviced. Coloureds and Indians live farther out and Africans live on the outskirts of the city in townships and informal settlements (see map of Cape Town and the spread of the informal settlements on page xvii). There have been some changes since the removal of apartheid laws and the resulting socio-economic upward mobility and increased urbanisation, but, on the whole, suburbs are still separated into different 'race' groups. Townships, such as Langa and Guguletu, generally consist of small concrete or brick houses built by local councils, some of them with wooden Wendy houses in the backyard, and surrounding these are self-built shacks. It was to these areas that many black families were moved from the inner-city areas. In 1923 Africans were moved to Langa from District Six, and as a result of overcrowding, people were then moved to Guguletu in 1958. During the 1960s and 1970s in Langa township, there was also an array of single-sex hostels to which large numbers of migrant workers were consigned (Thompson & Tapscott, 2010: 266). These are fairly well urbanised, low socio-economic communities, and like other townships

1 South African Homeless People's Federation slogan.

have high rates of unemployment and crime. With the collapse of apartheid in the late 1980s and early 1990s, and the ending of influx control laws, which had inhibited the movement of black people into the city, there was a rapid flow of people into Cape Town and the majority had to live in informal settlements (Thompson & Tapscott, 2010: 266). Crossroads, Khayelitsha and Philippi are examples of these informal settlements.

Many African women from the Eastern Cape, who came to Cape Town in search of their migrant husbands or work, came to live in Philippi and Crossroads. Many families were forcibly removed to Khayelitsha in the 1980s but returned to Philippi and Crossroads in the 1990s. Philippi is also fertile farmland and there are smallholdings, usually owned by white farmers.

Learning to save

At the historic Broederstroom meeting, a viable solution to the housing needs of the poor was presented, as discussed in Chapter 1, which included the establishment of savings schemes. Patricia Matolengwe and 12 women from Site C in Khayelitsha started the Victoria Mxenge Housing Savings Scheme in 1992. They agreed that their umbrella body would be the People's Dialogue (PD) and they would function as a committee in 'which everyone was considered a leader' (Individual interview: Patricia Matolengwe, 27 August 1996). In 1996, when they applied for housing subsidies, they formed the Victoria Mxenge Housing Development Association (VMDA).

Teaching the community to save was the main way of mobilising them to save to build houses (Ismail, 2009a).[2] In the savings groups, women drew on their previous experiences of savings clubs, like stokvels. These community savings clubs sometimes play the role of social clubs and burial clubs. Most stokvels work as rotating savings clubs, in which the members contribute a specified monthly sum to the clubs and each of them keeps the contribution when their turn in the rotation arrives.[3]

In the Federation, small groups of about 20 women formed a housing savings scheme. Each member of the group had a responsibility to save on a daily basis, and it could be any amount. Within the group, someone was nominated as the treasurer and she collected the money and kept a record of the savings of each member. She deposited the money either daily or weekly with the regional Federation's bookkeepers. She was usually nominated because she attended meetings and was considered trustworthy. The women came together on a weekly basis to check the records, see who

2 Available at www.tandfonline.com (accessed 20 November 2014).

3 See www.savingsinstitute.co.za/faq.html (accessed 10 September 2013).

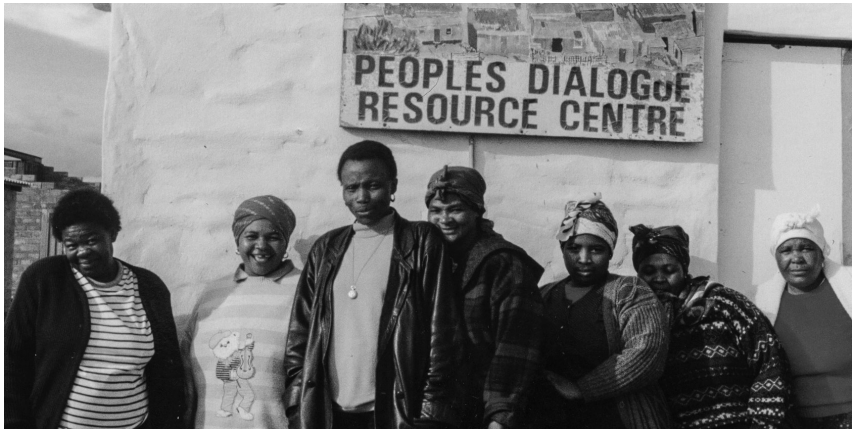


Figure 3.2: VM community members outside the first PD office in 1996.

was contributing regularly, and to find out who attended and participated in the meetings. In this way the women learned to save and keep records of their savings, and to trust the group effort. These savings groups formed the lifeblood of the Federation, and it was in this way that the organisation grew and sustained itself.

The amount of savings a team accumulated would ensure a loan from the Federation's Utshani Fund, the central fund that gave out loans to members, towards a housing subsidy, to start a small business, or to cope with unexpected difficulties — for example, funeral expenses for a family member.

As explained in Chapter 1, any housing savings-scheme group was eligible to apply for a loan from the Utshani Fund, which consisted of donor funds and funds from the Department of Land Affairs and Social Development. A governing body (Ufundu Zufes) consisted of elected National Federation members from each of the nine provinces and two PD staff members with no voting rights. They made decisions on loans and determined how much could be borrowed over a 15-year period. Loans were given to individual members and the woman who took the loan was responsible for repayment (on average R120 per month). The criteria applied at the Ufundu Zufes in deciding which savings scheme or individual should get loans was the proportion of savings deposited into the fund, and the active participation of the savings scheme or the individual in Federation activities. In cases where there was a default in payment or someone absconded with the money, the savings group or individual would be called to a meeting with Ufundu Zufes and a solution sought from all. Often in such cases, if the non-payment was due to unemployment or a sudden disaster that absorbed all the family's

resources, a sympathetic approach would be taken. However, in cases where there was fraud or theft, the defaulter had to repay the loan and would not necessarily be considered for future loans.

Later on, as I describe in Chapter 5, certain procedures turned out to be vulnerable to fraud, such as when the VM leadership became entrenched in their leadership positions. Then there were claims of favouritism and mismanagement of funds by members of other savings groups. Also, when a culture of entitlement took root, the non-repayment of loans became endemic. These were some of the factors that led to the downfall of the VM leadership and the Federation.

The women described their understanding of the practice of saving in the following ways. Veliswa Mbeki, who in 1996 was the technical adviser, said: 'Savings schemes collect people, and they collect resources, so when we negotiate with the government we come with resources in our hands' (Focus group interview: Veliswa Mbeki, 11 November 1996).

Xoliswa Tiso, who was the savings co-coordinator in 1996, said that the saving scheme was:

> *A breath of life, the pulse, the glue that keeps people together; it's a strong idea and links with savings practices within African communities. People have been saving for funerals, weddings, since they were unable to access credit from banks due to apartheid laws and today, by being poor ... The daily collectors are like social workers. They see the situation of every house and then we hear who is sick and who is in need of work. It is in the groups where all the problems are heard and can be potentially solved.*
> (Focus group interview: Xoliswa Tiso, 11 November 1996)

Rose Maso, who was the building supervisor in 1996, said:

> *Bank managers don't know us, the people in the savings scheme do know us — they come from our community and they are our people, they know where I live and when my daughter is sick.*
> (Focus group interview: Rose Maso, 11 November 1996).

Rose Maso and Xoliswa Tisa added:

> *We elected old people to be the collectors so that they could also participate fully in the programme. People saved any amount of money that they could afford and we are still saving today. We never stopped doing it.*
> (Focus group interview: Rose Maso and Xoliswa Tiso,
> 11 November 1996)

Another member was more critical and noted irregularities in this process.

> *Sometimes the daily collector or treasurer takes the money and spends it but she usually puts it back. We check at the meetings if the money has been paid in, especially if the collector and treasurer are absent from meetings. When this happens there are discipline measures, for example, the person is taken to the Ufundu Zufes* [governing body] *meeting at VM.*
> (Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001)

The savings group kept in touch with its members by recording their presence at meetings. The group leader explained this procedure:

> *A roll call book records members' attendances at meetings. If a person is absent for a long time and you don't hear from them, then you report their absence to the convenors and general meeting. Someone will be nominated to follow up on the person so that we can know what is happening.*
> (Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001)

The VM women learned during the course of doing things, with the first part of the cycle being to learn to save and becoming part of a team or a collective. The savings scheme laid the foundation for long-term relationships and opened a path for further development of personal skills and for a continuous cycle of learning. Within the savings group a process of skills development was initiated and trust was built, as it was here that each member in a group had to be vigilant and rigorous about financial records. It was through this vehicle that members got to know each other, trust was built, and accountability was a shared responsibility that set the basis for forming solidarities. From the knowledge and skills gained in the savings group, the VM women went on to join committee structures, and if they attended and participated in Federation activities they were more likely to receive a loan, be nominated for training or to represent the Federation at local, national and international exchange meetings. In the savings group, collective reflection would take place and discussions would lead to further strategies to solve problems and further action.

The experience of saving, lending and financial management provided a platform for the development of further skills. The VM savings group started with savings of R56 in 1992; a year later this had increased to R11 532; and by 1996 it had grown to R25 498. This was the highest recorded savings of all the groups in the Western Cape Federation. This amount has since grown

further. In 1993 the PD recorded that an average household saved R2 per day and a total of R60 per month.

In 1996, 20 loans were made which amounted to R226 562. The repayment rate was above the level at which the VM savings schemes were required to repay— at roughly 111 per cent (People's Dialogue, 1996b). The VM records of savings and repayment from the period 1992 to 1996 indicate the motivation, levels of trust, commitment and accountability in this community.

According to the PD (1994a: 1), not one of the VM women could have imagined that the little co-operative they had formed was soon to become one of the strongest people-based housing organisations in South Africa. In May 1992, the VM was the youngest and smallest savings collective in the Federation — today they are the benchmark against which all other groups measure progress (Ismail, 1999b).

The meticulous record-keeping of savings, the publication of each group's savings and loan record in Federation newsletters and the annual report to the National Federation ensured accountability and transparency at local, regional and national level. These records were often used to interpret Federation members' commitment to the philosophy of the Alliance.

Central to sustaining the trust among members were the notions that all members had the capacity to become a leader and that all members were part of the decision-making process and that democratic participation built collective support for poor women. These ideas formed the basis of a people-centred development framework and were demonstrated in the structures of the organisation, which allocated each member to a portfolio, ensured that

Figure 3.3: The VM community sharing their designs and plans in 2000.

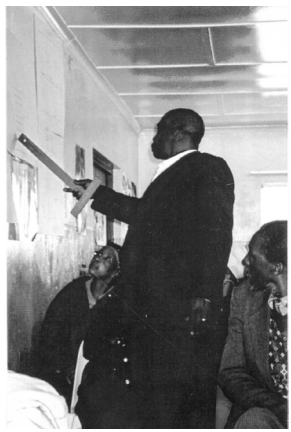


Figure 3.4: The VM community sharing house plans.

each member was responsible to the collective and was learning. Not only was the savings scheme the 'social glue' that kept women together but it also supported collective responsibility.

Once the women had sufficient savings and were ready to apply for a housing subsidy, the next phase was to get a plot of land and do a community survey. Part of the PD training programme was that individuals learned to map and profile settlements, and gather basic socio-economic data about residents in the community, a practice known as enumeration. The next steps were to design, plan and cost each house as required in the subsidy application, and to get permission to construct a house' (People's Dialogue, 1994a).

Doing a community survey

In 1993 the VM group competed with other NGOs and communities for land in Philippi that the Catholic Church and the NGO Catholic Welfare and Development (CWD) wished to donate to a poor community or NGO. The women complained that they were not being listened to at the community meetings where this issue was discussed, and sought advice from a visiting Catholic priest from Brazil. He taught the women strategies to ensure they were heard. He said: 'Go with your babies on your backs, ululate, make yourselves heard, and speak in your own language' (People's Dialogue, 1994a).

With the help of PD staff, the women undertook their first enumeration exercise to prove that they should be given the land. They were sent on exchange visits to India and learned to design and conduct their own survey, which listed their employment details, housing details, household information, migratory histories and their housing savings record. The information from the savings group was put together in a document entitled 'What we need now is the land', and was circulated at meetings and in the community when discussions were held about the land.

The data for the survey was gathered in 1993 from 113 out of 148 households. It revealed that the majority of the people in the VM community were unskilled (42 per cent), a low percentage was semi-skilled (15 per cent) and 2 per cent were skilled. Eighteen per cent were self-employed, 16 per cent lived on government grants, 9 per cent were unemployed and 57 per cent were employed. Most of those employed were domestic workers. Forty-five per cent earned R750 or less per month, 33 per cent earned between R750 and R1 500 and 22 per cent earned more than R1 500. Mostly the men held semi-skilled or skilled jobs and were employed as clerks, painters, foremen, welders, taxi-drivers or pre-school teachers. Many of the families were supported by pensioners or government grants. The data showed that 80 out of 113 households were female-headed and most people had lived in Site C for more than six years.

Within two months, the title deed was transferred to the Victoria Mxenge Housing Development Association. They believed they were rightfully given the land for no payment, not only because some of them had lived in that area before, but also because they had demonstrated their need as well as their ability and potential to save money and build houses (People's Dialogue, 1994a).

Accessing the housing subsidy

The Provincial Department of Housing claims to 'embrace women with the full knowledge that they are low income earners' (Pillay et al, 2002: 15). The experience of VM members, 90 per cent of whom were women and had applied for housing subsidies, had not been easy and many members would probably be surprised by this 'official speak'. The housing subsidy application process is indicative of the complex relationship between the state, NGOs and social movements. This relationship involved, as the narrative illustrates, dependency, conflict and co-operation.

For the VM members to obtain a housing subsidy, they had first to secure tenure and title to the land. They chose to form a Communal Development Association (CDA) through the Communal Properties Association Act 28 of 1996. This meant drawing up a constitution and engaging in a lengthy process of negotiation with the Department of Agriculture and Land Affairs. After two years of negotiations, the VMCDA was granted communal tenure and rights to the land in Philippi. However, individuals had the right to apply for individual title deeds and most of the members chose to do so. One of the reasons they gave was that the local municipal council refused to bill the community collectively for water, sanitation and electricity.

The women started the housing subsidy application process in 1994. This was a complex process with many hurdles and was long and drawn out. Among the difficult legal issues they learned to deal with were the following: correctly filling in the subsidy form; finalising the constitution for the savings scheme; drawing up the deed of donation of the land from the Catholic Church to the VM community; working out the system for accessing the subsidy from government and funds from the PD; getting agreement for the building techniques; signing the participation agreement of technical and financial support between the PD and VM; getting planning permission granted and making sure that all VM members understood the Communal Property Associations Act of 1996 (Individual interview: Patricia Matolengwe, 18 July 1997). The VM members experienced several problems with the legislation concerning the subsidy. One was that the payment of the subsidy was received only after completion of the house; this

decreased the capital of the Utshani Fund (which provided bridging loans) and slowed down delivery, and it meant that the members were paying 1 per cent interest, which they could ill afford. The rapid increase in the cost of building materials also pushed up costs to individual homeowners. Further hurdles came in the actual application. Pensioners were refused a subsidy on the basis that they had no dependants for whom they were responsible. The VM members then demonstrated that pensioners had a social responsibility towards their grandchildren, as well as sometimes being the only people with an income (through social grants) in households where unemployment was high. Obtaining the necessary documents also proved difficult. For example, wage slips are never (or rarely) issued to women employed in casual domestic work, and many were self-employed. Then there was the question of names and surnames on identity documents or birth certificates. The names did not always match since these might have changed after marriage. The surnames of children often differed from that of the father, who might no longer be part of the household. In spite of these obstacles, the first 36 members of the VM received their subsidies in November 1996. Most of the subsidies had been paid by 1998 (Focus group interview: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, 16 July 1998), although by 2003 there were still some unresolved applications.

While the VM members waited for their subsidies to be paid, the PD supported them with funds from Misereor, a German Catholic Bishops' Organisation for Development, and they accessed some of the funds (R10 million) that Joe Slovo, the first housing minister in the new government, had put aside for such projects. They argued that they had saved a lot themselves in a short period and had built up their organisation, therefore they should benefit from these funds. They also had invited different housing ministers to visit their project and so had gained political leverage. The PD took Derek Hanekom, when he was the Minister of Agriculture and Land Affairs, to India on an exchange visit to show him how Indian women built their own houses with micro-financing and their own savings. The VM association fought long and hard through red tape for their subsidies and for the government to release the funds set aside by Joe Slovo. Finally, after most of the subsidies had come through, they had built 5 000 houses for their own and other communities.

By the end of 1998, the VM enjoyed significant political support at all levels of government with both the Department of Housing and the Department of Agriculture and Land Affairs, at national, provincial and local levels.

The Federation and the PD, however, remained critical of the government's delivery system. In a newsletter, the Federation reviewed their relationship

with the government and concluded that it used legislation to derail and lengthen the processes of obtaining land tenure and housing subsidies. The Federation said that the administration of these procedures disempowered members, and the control mechanisms of the government inhibited the quick delivery of housing, and placed additional stress on the loan scheme. They felt that the government had not seen their involvement as an equal partner, but wanted to control resources and dictate development. The women say of the government's attitude: 'We have lit the match; now where is the firewood?' (People's Dialogue, 1996: 29).

Allocating plots

The complex allocation of plots on the donated land was managed by a committee within VM. The changes to South Africa's customary law of communal ownership of land made it easier for the women to form an association to allocate each household the same size plot, as is done in rural areas. Veliswa, who sat on such a committee, talked about some of the issues the committee had to deal with:

> *I have learned to talk to people and remain calm, as it is not easy to allocate plots, especially to show someone a piece of land that has nothing on. Sometimes two people want the same plot; in these cases the committee resolves the problem.*
> (Focus group interview: Veliswa Mbeki, 4 November 1996)

The VM community was fortunate in that that it had received land from the Catholic Church and the NGO Catholic Welfare and Development and so did not have to lobby the state for the release of land. However the VM assisted other communities in this endeavour. Mamma Lizzie from Hazeldene tells her story of how they identified land for housing by, for example, visiting the Deeds Office to identify vacant land. Eventually the Federation bought land next to the VM from a German farmer who had left South Africa. The land known as Hazeldene also included a beautiful heritage house. This house has been restored and was named the Derek Hanekom Resource Centre after the former Minister of Agriculture and Land Affairs. This centre was initially used as a resource centre and for workshops, but later in 2005, when the Federation split and was no longer supported by donor funding, the centre was hired out for accommodation to generate income for the Federation. In the final chapter I explain the events that led up to the split and developments from 2002–2011 in the housing movement.

Design, plan and cost

A professional architect from the NGO People's Environment Planning (PEP), who wished to remain anonymous, facilitated informal workshops on modelling and costing with the VM women. He was employed as a consultant by the PD, and was also known as a 'technical adviser'. Apart from these workshops, he trained Veliswa Mbeki (from VM) and others in the Federation in technical skills, and they in turn used the workshop exercises in other communities.

The purpose of the first workshop was to equip the community with the necessary skills to plan, design and cost the building of their own homes with the amount of money that they could afford, and to take into account their own resources, both material and technical (PEP, 2000: 1). The architect understood that the community had previously built shelters or houses in the rural areas, and that they had some basic concept of building. His main aim was to demystify the concept of a modern house and the process of building it.

Usually the workshop involved a practical exercise. Firstly the women were allowed to dream about their imaginary house and then there was a discussion about what a house should offer. The ideas were brought to life by modelling houses using cardboard.

> *We make the cardboard houses and then the technical adviser [the architect] improves them. After we designed these cardboard houses we cost them. We look at how much concrete would be needed, how much sand, cement and how many bricks needed. In terms of dividing the house, it was collective thinking; everybody had to say where we should have a kitchen, bedrooms and the lounge. People built according to the size of the family and the amount of money they have.*
> (Focus group interview: Rose Maso and Nokhangelani Roji, 12 February 2001)

The VM community was advised to build their houses with sufficient space between them to ensure privacy and to avoid congestion but more importantly so that emergency vehicles like ambulances and fire engines could pass between the houses.

Measuring and costing a house

The second workshop was about learning to measure and cost the house more precisely. It used the basic principles of adult education, that is to begin with the learner's experience and pay particular attention to involving the learner in an equitable relationship. The trainer started off with the person's

knowledge and gradually added more complex exercises. The trainer used visual and physical measurements within the understanding of the new homebuilder. The costing was calculated by using elementary sums, such as working out how many bags of cement were required and then multiplying that number by the cost of one bag of cement (Ismail, 1999b).

Transferring knowledge

The architect gave some insights into the teaching methods he used to transfer knowledge to individuals in the group.

With Victoria Mxenge ... the process went on for a very long time. We used pencil and paper to draw a house, just plan and dream the house and see what it is that they wanted to do. Forget about metres and square metres. Basically they get the chance to design their house and present their houses at a group meeting where everybody is allowed to comment and criticise. I would go through the principles of house design and I would go step by step talking about things to avoid — what ways of achieving the same accommodation with different designs and how to avoid waste and save a lot of money. We worked through a lot of principles of that design. And then, one of the houses is chosen by the people sitting in that meeting according to what satisfies their needs. In another workshop we were outside and built the life-size model of the house they chose. We forget about tape measures and only look at the space that we've got. We look at the space in terms of whether it is big enough for a double bed and the wardrobe. Then we look at the bathroom. And I question them whether they have placed certain fixtures in the correct places. For example, sometimes they have a bath, basin and wash-basin and we check whether this is excessive and shuffle and change it until we get something that they are happy with. I would generally run around myself and measure it. We would then go back inside and start looking at measurements and what are the implications thereof. In looking at structuring or providing a material list we all need to work out the costing for that particular house. We arrive at a certain amount, and we get to talk about possible ways of saving money and how they will do this. These are all different aspects that would come out of the workshop. I would then draw for them the Council admission standards and send them back. They managed all this phenomenally well.
(Individual interview: Architect, 24 May 2002)

The women said: 'It's like baking a cake. We use cups and spoons, but with this bigger cake we use hands, feet, bags of cement, wheelbarrows and bricks' (Focus group interview: Veliswa Mbeki, Rose Maso and Nokhangelani Roji, 16 July 1998).

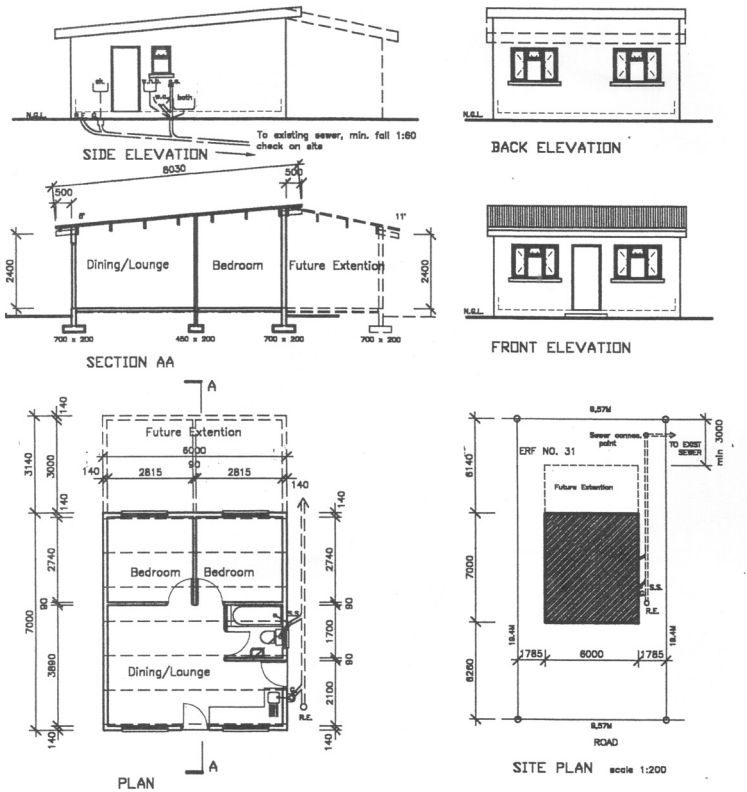


Figure 3.5: A house plan.

Constructing houses

The construction of each house was done by a team, with more experienced members leading the group. The women learned to build through observation and doing the actual task. For example, when a German funder, Misereor, donated a brick machine, Mama Msiza and Mama Dlamini went to a brick factory, while a few others went to a training centre in Khayelitsha to learn brick-making. They also learned about the various types of sand, different ways of mixing the sand for tiles and bricks, as well as *udaka* (mud) for the brick-making machine.

From the women's descriptions of learning and teaching it can be concluded that the technical expertise was provided in a non-authoritarian way. The architect from PEP usually started from the experiences and knowledge of the group and took them through a learning journey with a curriculum that was relevant to their context and needs and built on this.

K T C, Nyanga - HOUSE COSTING SHEET

House Type.....

House Area.....

Name of Owner.....

MATERIALS FOR a 48m² HOUSE - (2 bedroomed)

	DESCRIPTION	Unit	Quantity	Estimate Cost	Actual Cost	Materials Rec	Remaining Bal R9 200
1	**Strip Footing & Floors slab**						
1.1	Sand	m^3	4.5				
1.2	Stone	m^3	6				
1.3	Cement	Pkts	24				
1.4	250 Micron plastic	m^2	50				
2	**Superstructure**						
2.1	Brickgrip 150x40	Roll	1				
2.2	Brickforce	Roll	5				
2.3	Concrete blocks 140xl90x390	No.	1000				
2.4	Concrete blocks: 90x190x390	No.	400				
2.4	Sand	m^3	3.5				
2.5	Cement	Pkts	15				
2.6	Lime	Pkts	12				
2.7	Plastic Air Vents	No.	8				
3	**Roof Structure**						
3.1	SA Pine(treated) 150 x 38mm	3.6m	20				
	75 x 50mm	m	52				
3.2	Wire nails	kg	2				
3.3	Roof sheets & ridging (if needed)	m^2	60				
3.4	Roof screws & washers	No.	140				
3.5	3mm. Galvanised wire	m	15				
4	**Doors & Frames**						
4.1	Pressed metal frame	No.	3				
4.2	Masonite Hard core door (toilet)	No.	1				
4.3	BB solid door (front & back drs)	No.	2				
4.4	Steel hinges	Prs	3				
4.5	Wood screws	No.	24				
4.6	3 Lever lock-set & handles	No.	2				
5	**Windows**						
5.1	Glazing & putty (depends on window sizes)	m^2					
6	**Labour**						
6.1	Skilled						
6.2	Unskilled						
7	**Optional Extras**						
7.1	Additional doors & frames						
7.2	Varnish/Paint for frames						
7.3	Bathroom & kitchen fittings						
	Total						

Figure 3.6: Working out costs.

The end product was an increase in knowledge, cognitive development and tangible social products, as expressed by Rose Maso:

> *We then started by building a model house, which was 54 m². It was a four-roomed house, which attracted everyone. It was after that when people realised that women can build a modern brick house.*
> (Individual interview: Rose Maso, 26 February 2001)

Under apartheid, the Western Cape was a Coloured Labour Preference Area and African men there could not be trained as artisans. It was, therefore, very difficult to find trained African artisans in the community. Fortunately for the VM group, Tata Sigebe (who was Mama Msiza's partner), lived in the community and had a diploma in building, obtained when he had lived in Gauteng. As the project's artisan, he trained the women to build. He said that: 'The secret of being a good teacher is to trust the learners, and once you show them that there is trust they do things responsibly and people in the project are eager to learn' (Informal conversation: Tata Sigebe, 4 November 1996).

Some members learned in formal workshops with government officials about norms and standards in the building industry. Nokhangelani and Rose spoke proudly and confidently of their training and how they built their homes:

> *We volunteered ourselves for a training programme. We were going to learn how to make bricks and build houses. We started doing the material to build our own houses. We also learned how to do trusses [has to do with the roof construction]. The idea was, when we were done with the training, we were going to train other members. We built our first house in 1996, in VM. It was built by members of VM and the majority of those were women — a show house, which was in Victoria Mxenge. Its cost was R9 976. The Minister of Housing, Sanki Nkonde Mahanyele, came to see the house. It is from that house that we could claim that we know how to build. We proved to ourselves that we could call ourselves 'builders'.*
> (Focus group interview: Nokhangelani Roji and Rose Maso, 12 February 2001)

The VM celebrates its achievements

Whenever a new housing development was completed a huge celebration was held. Surrounding communities, regional Federation members and, in particular, the housing ministers, MECs and local councillors were invited. There were speeches, songs, dancing and food. And the most important moment was when ministers were led to the new houses and cut the ribbons

Figure 3.7: 'Building is an arduous task' says this young woman.

Figure 3.8: Women digging the first foundations.

Figure 3.9: Participants watch with interest as the house model takes shape.

or were given the keys to unlock the front doors. This was done with great pride and joy. It was in these moments that the VM women realised the extent of their achievements and the impact of the learning they had undergone.

Initially, 190 plots were laid out for the VM savings group but only 148 people moved because, for various reasons, some of the community decided to stay in Site C. One of the reasons was that the VM plot sizes were too small. An average house size of 65 m^2 in VM was smaller than the average shack size in the informal settlement but significantly larger than the government-built houses (colloquially known as RDP houses, named after the Reconstruction and Development Programme).

The benefits of building a home

The VM women acknowledged their learning in many different fora, such as the public opening of VM, exchange visits and report-backs on victories with the state.

When asked whether the project had changed their quality of life, there was a resounding 'yes'. Nokhangelani Roji said:

> *When you live in a shack and then move into a house which you can call home, something happens to you. You change in every respect. The physical appearance changes you and you suddenly see your direction. Our lives have changed since we started living in houses.*
> (Individual interview: Nokhangelani Roji, 25 May 2001).

Figure 3.10: The VM women make their own bricks.

Figure 3.11: The Mahila Milan visit in 1993.

The architect who worked with VM from its inception concluded:

> *The VM women have changed. They have developed phenomenally, they have developed a huge amount of self-confidence, and they have developed skills in language, in self-expression, in communication and in so many ways. The growth has been phenomenal. They are powerful in their community and powerful in dealing with outside people. They*

certainly don't hold back, now they are dealing with building material suppliers maybe white, coloured, Indian or black, whatever … they know exactly what they want. They have a lot more confidence. Someone like Nokhangelani who could not speak a single word of English now is fluent, virtually. There's a bunch of women who would never put up a hand or say a word in a meeting. They are now quite happy to chair a meeting. They kind of have this intelligence that they naturally grew into in a number of years. Now, I don't spend much time, like day to day with them, as I used to before. I occasionally come and I'm just bowled over by how they have grown. It really is quite phenomenal.
(Individual interview: Technical adviser, 24 May 2002)

From the time Mama Lizzie left Transkei in 1966, she had never had a proper home. Now, reaching 60, she had her own house. She exclaimed:

For years I have waited for a house. I am now almost a pensioner. I moved around from shack to shack, however if I had found a house sooner I would not have learned as much. I now have knowledge and a house.
(Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001)

Democratic and participatory forms of learning

The focus in all VM activities was on participation, reciprocity and learning as a shared process. There was a reciprocal process between the individual and the community as individual learning was transferred to the collective, and community building. This was sometimes planned and conscious and also just an assumed way of communal living. The VM members built on traditional practices, including the practice of mutual obligation, which is that when someone is in need of money or food, a family or friend would help on the understanding that this would be reciprocated when they were in need; therefore building in a team was not such a difficult task. Some VM women in the team took care of the children; others did domestic chores like fetching water and cooking, while the other team members built houses, because they knew that this would be reciprocated.

The women did not romanticise communal living but emphasised that this was a way of ensuring their survival, and pointed out that poor people needed to stick together as only they would support one another. They said that individual households did not have the stamina required to deal with the complicated procedures of securing land tenure, applying for housing subsidies, or building their own infrastructure or homes (Ismail, 1999b).

Figure 3.12: Patricia Matolengwe speaking at the opening ceremony.

In a people-centred approach to development, forms of governance are usually participatory and democratic. Democratic forms of governance were meant to give voice to the excluded and to encourage participation. Popular Education also aspires to these values. Dialogue is encouraged to diffuse power relations, to create social awareness, to build greater solidarity through shared activities, shared reflections and experiences, and shared responsibility for successes and failures. Participatory methodologies are experiential and the techniques are easily understood and accessible. Participation is often strongly equated with learning and these terms were used almost interchangeably: 'to participate was to educate and equally to educate was to participate and learn, participatory democracy implied a learning society' (Van Genugten & Perez-Bustillo, 2001: 186).

Organisation skills and project management

The VM membership's experiences of practising participatory democracy were not derived theoretically. Many of them saw participatory democracy as a continuation of traditional ways of resolving problems (ubuntu) and a continuation of political forms of the 1980s. Through participatory forms, women had waged similar campaigns for economic and social rights in the past, and now in the 1990s they were campaigning in a similar vein for these rights under the banner of human rights. This was a significant change, as

Figure 3.13: Lizzie Mgedezi's house in Hazeldene, next to VM, completed in 2002.

through this campaign, they established their social citizenship within the province.

Since most of the members were women, some of whom had experienced male-dominated structures, these alternative forms of practices were welcomed and helped to challenge old notions and beliefs.

The methodologies used during the exchange visits between different savings groups and in training sessions were participatory and the outside experts were conscious of their role and power, as were the VM membership (Individual interviews: Patricia Matolengwe, 14 April 1998; Director of the PD, 20 May 2002; Focus group interviews: Rose Maso, Nokhangelani Roji and Veliswa Mbeki, 16 July and 11 November 1996).

In the interviews, all the VM women repeatedly said that they learned a lot from other members in the various meetings. These included the savings, governing body and convenors meetings; general community meetings; and meetings the VM women had with their community or other communities and various government officials. They learn through observation, listening, copying and participation; that it was through discussions at these meetings that problems were solved. Their accounts of how they learned further illustrates that much of the learning was incidental and occurred as part of other processes, as well as consciously in the building of democratic organisations.

The VM women learned important organisational skills such as project management, how to chair meetings and to give reports at different types of meetings. In this process they learned how to participate effectively in government and different NGO forums. They learned important office skills such as faxing, photocopying and reception duties.

They also learned facilitation skills, gained knowledge on group dynamics, how to communicate with communities from different situations, how to approach each community differently and how to approach the same community issues differently. They learned how to communicate with older people, people from different races and class groups, and in different positions of power. The VM women learned to speak English by listening and copying.

In the many meetings I attended between May and June 2002 there was a chairperson; an agenda, which was often not prepared beforehand but emerged from the general meeting; and translation was provided mainly from isiXhosa to Afrikaans. Sometimes at the mass meetings an interpreter for deaf people was provided. Minutes were rarely recorded even when provision for this was made. Later in 2002, the absence of a record, however, of meetings and accurate language translations became contentious issues when the Federation expanded and the VM women had to answer to community members who felt that their issues were not being addressed.

The meetings were characterised by starting and ending with a prayer. Often during the meeting when discussions were at ebb or when people needed to move quickly onto the next item, there were injections of slogans (such as 'Amandla', meaning 'power to the people' — popularised during the anti-apartheid struggle) and singing. The women used a mixture of conservative and progressive political forms of engaging to create an atmosphere of inclusion and to be sure that everyone would have their say.

The members at most meetings were given an enormous amount of time and space to air their views, to present concerns, issues and problems. This was very similar to how issues were discussed and resolved in traditional African rural areas where agreement was sought by all. Meetings would sometimes last for four hours. Agreement was sought from a majority before the meeting moved onto the next item. Meetings were a key way of sharing information and for consultation. It was also at meetings that tasks were distributed and shared. The VM women learned their skills of facilitating and chairing meetings through attending regularly and participating.

The members learned different financial skills and how the subsidy money was released. They had to deal with banks for the first time in their lives. This meant personal encounters with bank officials, as well as learning

about financial administration systems, in particular how cheques were issued.

Building trust and accountability

Accountability and transparency became critical in building and maintaining the VM organisation. Trust and the building of trust through the savings groups were central to building the group. At the convenors and governing body meetings there were regular report-backs of group savings and the leadership had to account for group savings, loans and the payment of subsidies. Although ideas were disseminated mainly orally through meetings and in workshops, there was a fair amount of literature circulated among members. There were regular Federation newsletters, which included information on savings and gave accounts of exchange meetings and position papers from the PD and Federation leadership. These also included news of similar groups and NGOs, locally and internationally, such as the Asian Coalition newsletters. The state information about housing subsidies, local council and community newsletters on housing issues informed Federation members of new procedures and achievements. Only a few VM members said that they learned through reading and through discussing these articles (Focus group interviews: Rose Maso, Nokhangelani Roji, Veliswa Mbeki 16 July 1998 and 12 February 1999). Most of the PD's literature was written in English, whereas the Federation's newsletters were written in the various provincial languages, as well as in English. The low level of reading could be attributed to the low literacy level and to the prevalence of an oral culture.

On the walls of the VM hall were large pieces of newsprint showing the latest record of savings, loans and repayments of all the savings groups in the Western Cape. This dissemination of information through print made the membership aware of the savings and loans in the organisation and their common struggles to save and repay loans. Often women said that they could not save more because of increased food prices or school fees or that their families wanted to be fed well.

The organisation's structure also supported their learning process as the leadership was meant to rotate. This was changed in the last phase. Skills were passed on and most members were eligible to go for skills training. In the first eight years this transfer was more widespread than in the later years. The VM group developed strong learning systems and the women used their accumulated experiences and specialised knowledge of community needs to build capacity within poor communities. The VM women managed to build significant social assets within the Federation based on strong relationships of trust and accountability. The social assets were key alliances with other

NGOs in South Africa and internationally, and with the South African state. This is further evidenced by the exceptional social solidarity the VM women created within the Federation. Almost any VM member could 'preach the gospel' of the Federation and knew the pedagogy. The regional governing body in the Western Cape consisted mainly of the VM women. They were asked to advise on many important issues for their members and were always willing to offer their expertise to build long-term relationships with other communities in the Federation. Participatory practices changed at different points in the history of the organisation, pointing to tensions with this practice and within the Alliance. I will explore these changes in further detail later on.

Problem-solving through dialogue

In a predominantly oral culture, dialogue is a critical pedagogical tool and the power relations can be gauged by 'who speaks from the front', who opens and closes the discussion and who plays a key role in resolving issues. Through the PD and the Federation, the VM women came into contact with social movements from Brazil and India that used similar practices. The women took pride in the fact that people from other countries, such as India and Brazil, valued this practice. They learned from these networks — information that strengthened their confidence in dialogue, such as checking whether 'it builds each person's confidence' (Individual interview: Patricia Matolengwe, 14 April 1998).

Patricia pointed out that people in the rural areas grew up with the practice and philosophy of sharing and discussing experiences and finding solutions to problems. In rural areas, an oral culture operates and this makes it easier to sit down and talk (Individual interview: Patricia Matolengwe, 27 August 1996 and 18 July 1997).

The women were proud of the participatory and democratic way of operating. Maso, a member of the management committee said:

> *We are sometimes faced with problems but we normally sit down as a committee and discuss those problems. Each person would give her view and we try to resolve the problem because we have formed this organisation for a certain purpose. The reason we are here is housing only.* (Focus group interview: Rose Maso, 11 November 1996)

Early on in the project Patricia became the target of angry husbands, who objected to her as an unmarried mother and to her political involvement. Her response was to organise house meetings with the men and she encouraged them to take an active interest in the savings scheme by pointing

to the fact that in rural areas it is the women who build the homes. This approach won their confidence and respect (Individual interview: Patricia Matolengwe, 14 April 1998). Other VM members also commented on this issue and said that once the evidence of their work became apparent, the men were more likely to support them with childcare and household chores, as their efforts would result in them having houses. This phenomenon was reported throughout the Federation as housing was not only a women's issue. The gender dynamics within households are always shifting as the power dynamics change, and sometimes gains made by women can either be strengthened or eroded over time. In a community like VM, where there was continuous change and learning, and where women learned *in* crisis and also *from* crisis, one had to consider their responses to changing conditions as these occurred.

The culture of solving problems through dialogue was highly regarded, even with significantly difficult problems that were brought to the meetings. The VM women said, for example, 'If there is a land struggle in Port Elizabeth, women from Stellenbosch will share their experiences with eviction notices to assist them in solving their problems' (Focus group interview: Rose Maso, 11 November 1996).

Other issues that the governing body (Ufundu Zufes) tried to solve with members included obtaining title deeds, subsidy applications and non-payment of loans, land struggles and inheritance of property. Through these mechanisms, Federation members expressed their agency, as they favoured solving their own problems through negotiation with their communities and the state before consulting expert legal opinion.

In this process local politics was transformed. It was seen in trans-local terms and as different to the hierarchical politics of local government bound to macro-structures. As noted before, VM politics were expanded horizontally to different geographical areas; people made decisions affecting their own lives; the experiences of disempowerment were discussed and they tried to find solutions to counter local government practices that blocked them. The VM members knew, however, that negotiating with local government was necessary; therefore they pursued parallel actions of protests and conflict resolution with local government to gain social goods.

Learning political skills

In this phase VM pursued a careful and sustained strategy of critical engagement with the state. This strategy involved inviting government officials to visit the various regional federations. Both President Mandela and the late Minister of Housing, Joe Slovo, visited regional federations. Before

Joe Slovo died, he promised to donate R10 million to the Federation. After his death, members of the Federation were compelled to negotiate for two years to receive this money, as officials said they had no record of such a promise. Eventually in 1998, the Minister of Agriculture and Land Affairs, Derek Hanekom, intervened on the Federation's behalf (Federation and PD newsletter, 1996).

The provincial ministers of housing, as well as other officials, were invited to Federation meetings, irrespective of political affiliation. The purpose of the meetings was to demonstrate that poor people are far more capable than officials recognise and that capacity is built through everyday experience, not through abstract teaching by so-called experts. Government and financial institutions needed to understand development processes and support these processes through legislation and finance (Ismail, 1999b).

Learning to negotiate

Other instances of critical engagement with the state were in negotiating for land and more subsidies. These negotiations took the form of persuasion, public displays of their competence, and demonstrating need through survey data. The VM women came to learn these skills with the active support of the PD, and their own histories of struggle in the liberation movement. Negotiating skills were learned early in the organisation's life. The director of the PD explained the rationale behind this:

> *Traditionally the government sees the urban poor as beneficiaries for the delivery of their entitlements. We are trying to change that. The government should change its understanding and see organised sectors of the poor as partners who have identified their needs and want a resolution. They should regard organisations of the urban poor in the same way that they view other organisations such as university institutions and private sector institutions. That is the critical method of community-based organisations that allows government; to engage seriously with them — with two or so community organisations, you will never be able to do that but if you are many and linked you have a better chance. And the second thing you need is self-awareness, self-confidence and self-reliance in the community organisation.*
> (Individual interview: Director of the PD, 20 May 2002)

Nokhangelani, Rose and Patricia described this process:

> *The kind of experience that we have acquired in negotiating with people from government, especially on subsidy issues, has been a pillar for us. People's Dialogue has been very helpful to take us on board regarding*

such issues — they taught us how to handle the process of negotiations. Firstly, before we go to such meetings we caucus amongst ourselves so that we go with the common understanding. Secondly, we take advice from the People's Dialogue when we go to discuss land and housing issues, which are certainly big issues in South Africa. From constant interaction with People's Dialogue on how to deal and handle these issues, we managed and we grow strong every day. It was a problem before — not any more. We know how to tackle the land issues and the subsidy issues and how to treat them differently.
(Focus group interview: Nokhangelani Roji, 12 February 2001)

We go to meetings with government and we come back and explain to other people. Like for instance, with regards to subsidy, we used to complete one form, now we are going to see a form with 12 pages. We heard about it when we went to a meeting with them.
(Focus group interview: Rose Maso, 12 February 2001)

We speak our own language in negotiations with local government, so we had nothing to worry about. They have interpreters to assist them to understand us. You feel free when you express yourself in your own language. You only feel uncomfortable when you are expressing yourself in a foreign language; you are worried about making mistakes [laughter].
(Focus group interview: Patricia Matolengwe, 12 February 2001)

Yes, we always go to Parliament. We always go there to seek new, and more information. Sometimes they also invite us when there are interesting issues we should listen to, regarding housing.
(Focus group interview: Rose Maso, 12 February 2001)

Before the women attended important meetings with government officials, they role-played the situation among themselves and made sure that everyone understood the central purpose of the meeting, and how to interact with the officials. The women often attended parliamentary meetings when pertinent issues on land, housing and the poor were being discussed. In these meetings they kept in touch with new legislation and developments on housing, land and subsidies. Sometimes they staged protest meetings, but they were often wary of overt political action and said that they preferred a pragmatic approach. This approach was to show the government the capacity of poor people and invite the state to put in more resources or to deliver on promises made.

The quotations above and recollections of strategies show that VM women learned to negotiate with the state through the combination of pressure and

persuasion and tried to convince the state to honour its social contract. Through their interactions with the state their identity of active citizenship took shape and through their efforts the state altered its own policies to more enabling financial legislation, identified more land for urban use and pledged its support for the People's Housing process.

Socially responsive building

Within their own community the VM women had shifted from building houses to more socially responsive issues and building social capital[4] (that is social and political trust within a community) by addressing a range of other issues, such as youth development, building a crèche, HIV/AIDS programmes, and income-generating projects. The income-generating projects were jewellery-making, pottery, managing the Working for Water Project and issuing loans for informal trading.

The VM women, like the Crossroads women before them, were responsive to larger social issues. From the outset their slogan, 'We build houses, people and communities', was given substance by their initiatives to include larger social issues such as the early care of pre-school children, the education of school-going children and building a sense of permanence and community. The VM women had hosted a few public meetings and had gone through many struggles with local, provincial and national government on different issues in the delivery of housing. The women were highly regarded by different levels of government and had influenced the state to recognise that poor people could contribute to their own development — as a result, the state was encouraged to initiate and support a People's Housing Process (PHP).

The outcomes of teaching and learning

In Popular Education, the outcome of learning is that people are able to undertake social action to bring about social change as a logical consequence of enhanced critical insight. This is the process of conscientisation and empowerment. For Freire, this was the process of praxis — a process of action and reflection. Praxis is traditionally referred to as conscientisation.

4 Social capital is a contested concept and open to criticism. The World Bank defines it as internal social and cultural coherence necessary for development. Liberal economists define it as important relationships of trust in civil society and support networks necessary to generate economic development or to focus on addressing social problems. Bourdieu (1977), coming from a broadly political economy perspective, defines it as part of capital, which is unevenly distributed. See Mayo (2005: 45–52) for a discussion of the definitions and ambiguity associated with this concept.

Empowerment is when one expresses one's political agency and becomes the subject of one's own history (Mayo, 1999: 63–5).

The individual outcomes of learning for the VM women were reflected in their ability to examine power relationships within the home and in the wider political context. In this project, conscientisation and empowerment happened in the process of accessing resources, in the activities of building houses, mobilising people and building communities. This process was personal and collective and led to enormous gains for the women, including a 'greater spiritedness' (Horsman, 1999).

Challenging ownership

In traditional African customary law, women are not able to own land or property. While the new Constitution affords women these rights, social perception and practices have not changed. However the VM women broke through these traditional barriers and claimed ownership of the land and their houses. Through the project, the women became the officially registered owners of their houses. Women gained control over financial resources as they applied for subsidies and loans, and became responsible for paying off loans through the savings schemes (Ismail, 1999b).

Figure 3.14: An informal entrepreneur selling chickens at the building site (1996).

Figure 3.15: The VM houses are almost ready.

The VM members took a decision in 1998 to inform all husbands that the houses were to be registered in their wives' names as they were responsible for paying back the loans, applying for the subsidies and paying for basic services and rates (Individual interview: Patricia Matolengwe, 14 April 1998). This decision caused a major shift in the organisation's discourse, as previously women had been loath to claim ownership lest their husbands leave them or reduce financial contributions to the household or the women should fall prey to domestic violence. Conflict was managed by the older women paving the way. They spoke to difficult husbands and 'it either strengthened the marriage or the marriage broke down' (Focus group interview: Rose Maso, 16 July 1998). Some women did forego their rights to ownership. Afshar (1998: 2) cautions, 'empowerment may not be achievable within a single generation as access to resources would not immediately wipe out centuries of cultural conditioning'.

Their challenge to cultural traditions of ownership and power relationships in the home was continuous and did not end after the meetings. Women's experiences differed and were dependent on their partner's dominance, as well as views of traditional notions of motherhood and the roles of wives as subordinates in a patriarchal culture. Also key to the power dynamics was the solidarity and support from other women, and whether they could access resources such as savings and convince their husbands that they had common

Figure 3.16: The VM women celebrate the completion of a road.

goals. These factors would then offset arguments from men that the project was taking women away from their traditional roles and responsibilities. The choices individual women made in these instances were often strategic and not based on their level of conscientisation.

As the project progressed, it became clear that the VM women's gender position was changing and this had significant effects on their relationships with their husbands and men in general. This is a finding supported by Ina Conradie's research into aspirations and capabilities with a community of women in Khayelitsha, who were also migrants from the Eastern Cape, and some were members of the Federation. In Conradie's investigation, she reported that the women's aspirations and capabilities impacted on gender roles and she concluded that 'most of the women refused to adhere to prescribed gender roles and were reshaping their cultural context to have the freedom to act on their own and in their children's interests (Conradie, 2013: 9). These aspirations and capabilities were also evident among most VM women.

However, the state introduced new title deed regulations in 2002, which favoured joint ownership and made allowances for different types of cohabitation arrangements. These regulations did not discourage some women from claiming full ownership, as they were often the applicants for the subsidy or loan.

Challenging power relations

The VM women broke through traditional social and legal barriers relating to ownership of land and property, and challenged the traditional power relationships within their marriages, dispelling the idea that women are inferior. They were strongly driven by the need to offer their children decent places in which to grow up and thrive (Ismail, 1999b). The following quotes demonstrate some aspects of changed gender relationships.

Nokhangelani Roji:

> *Men must know we are their left-hand partners because they stay in the house built by us. Our husbands see that the houses are ready but before they thought we were lying, but now they have visions of themselves in the new houses.*

Xoliswa Tiso:

> *It is not so easy for them to kick you out because you have built the house, so you are strong in the marriage.*

Mama Msiza:

> *This project builds married life because the whole family gets involved in building the house and at the same time the marriage grows stronger because people are working with and not against each other.*

Rose Maso:

> *Before, our husbands used to fight with us when we were out late — they thought we were up to mischief. We sat down with them and explained the process and when the model houses were up they saw things differently. It has come to a stage where they are part of the process and they have settled with the idea of cooking for the children while we are out, reminding us of meetings. We changed roles in the name of development.*
> (Focus group interviews: 4 and 11 November 1996).

The VM women were empowered not only in the home, but also in their interactions with male-dominated organisations at many levels, such as government, technical construction, building and design experts, political organisations and community organisations (Ismail, 1999a: 98).

Self-confidence

The acknowledgement of their ownership and control over vital resources shifted gender relations at home as women participated in most of the activities of the project. This increased their freedom of speech and movement. For example, they could leave messages with their children for

their irate husbands when they were away at meetings. Some gained their husband's or partner's enthusiastic support for the project and it also gave them more control over their reproductive decisions. They could discuss family planning and sometimes choose the method of contraception (Focus group interviews: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, Xoliswa Tiso, Mama Msiza, 11 November 1996; 16 July 1998; 12 February 1999).

The VM women's activism could be compared to Pnina Werbner's (1999: 221–40) descriptions of motherhood movements in Latin America that valorise maternal qualities. In these movements, women capture the moral high ground because their members' mixed agenda and embeddedness in local traditions enable them to mobilise ordinary women on a vast scale and attain a measure of autonomy. The VM women did not see their organisation as threatening to men, yet their activism was of concern to their husbands and partners, and sometimes threatened the delicate power balance of relationships. These men became aware of their wives' increasing skill and knowledge, as the women built the houses. This created a tacit understanding that relationships, expectations, and the demands made of each other had changed (Ismail, 1999b). For instance, the women felt that they could talk about contraception and family planning with their husbands and partners.

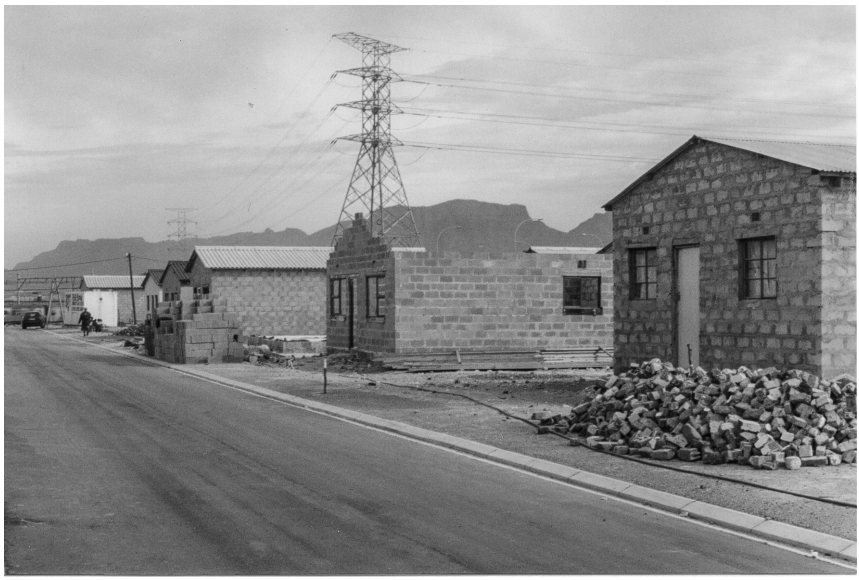


Figure 3.17: Roads link VM to nearby transport.

Figure 3.18: The VM community celebrates its achievements.

The literature on gender and development argues that women are motivated to learn and participate in development in the interests of their children and livelihood (Mies & Bennholdt-Thomsen, 1986). Other theorists (Walker, 1991; Walters & Manicom, 1996; Ross, 2003; Kaplan, 1997) explain women's activism on behalf of their family as an expression of 'motherism' or grassroots feminism. I agree with Drew (1993) that motherism or grassroots feminism and feminism are not mutually exclusive, because 'the nurturing of life is not antagonistic to gender equality, as long as it is not enforced on women'.

The process of learning to dream, save, keep records, and then to build gave women a sense of self-confidence and empowerment that exceeded their own expectations. Gains made during the process, such as learning financial office management, building and buying skills, had encouraged them to continue, and not be discouraged by the often frustrating slowness of the housing and infrastructure development process (Ismail, 1999b). Added to this, the emphasis placed on everyone's participation in the process and that everyone was a leader, set the framework for a cohesive set of relationships and gave most women a sense of pride and empowerment, as reflected by Veliswa: 'Today I can build a house from the bottom up. I never thought I could do that in my life, so I hope that in this new South Africa we will be able to learn and build it up' (Focus group interview: Veliswa Mbeki, 16 July 1998).

The strong support from different government bodies, NGOs, communities and international support, added to their confidence and allowed them to continue their campaign for socio-economic rights.

This process, where women act as a collective and become empowered — which can be captured in their sense of achievement and growth in self-confidence and a change in consciousness, as the quotes above illustrate — did lead to changed gender relations. The VM women, like their counterparts in India, evolved intuitively, and with their access to education and a body of new ideas, they located areas for change and planned for change (Patel, 1996). This process of empowerment emerged from them and took different forms in different spaces in women's lives. This process was personal and unique, even though a particular woman may go through the same experiences as the collective. As in Rowlands's study in Honduras with women in an educational programme, the VM women's empowerment could also liberate and empower men, both materially and psychologically (Rowlands, 1998).

Figure 4.1: Patricia Matolengwe on street named after her.

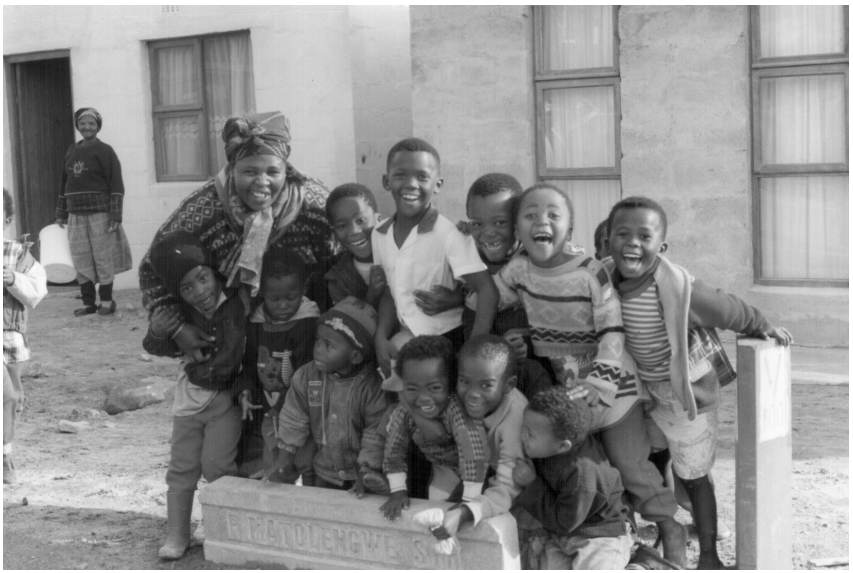


Figure 4.2: Rose Maso with VM children on Matolengwe Street.

Chapter 4

'*Spreading the word*'[1]

Phase two: Leading a social movement (1998–2001)

In 1998 the country was in its fourth year of democracy and the state had changed the policy of reconstruction and development to a macro-economic policy linked to global capital and markets, which they named the Growth, Employment and Redistribution (GEAR) programme. The strategy was to have growth through economic development coupled with a pro-poor policy. This policy made some progress but was not adequate in dealing with the scale of the growing poverty. In fact, many critics (Bond, 2000; Huchzermeyer, 1999) argued that GEAR was not pro-poor.

The Federation and the PD (the Alliance) had nominated the VM women to advocate for the Alliance's philosophy of development, and the VM women supported a number of savings groups in their progress towards greater autonomy. The VM women had developed a global partnership with similar organisations internationally through the SDI and had been involved in a number of exchange visits, both as hosts and being the exchange group visitor.

The PD based its model of informal settlement intervention on the traditions of the SDI in India. The PD's interaction with the state was also based on the Indian model, which proposed that poor people's energy should be directed towards trying to gain resources from the state rather than trying to overthrow the state. So like its counterparts in India, the PD started off with critical engagement with the state, and showed what poor people could

1 Federation slogan.

achieve and why they should be given responsibility and resources for their own development.

It was during this period, 1998–2001, that the VM women learned to advocate for people-centred development and mobilise poor communities to join them, and lobby the state for more resources and for a People's Housing Process (PHP). The VM women shifted from self-help to movement activism and held leadership positions in the housing movement.

Leadership

The leadership of the VM women's organisation was exceptional. Leadership in the Federation developed from the participatory and democratic ways of organising and built on previous political experiences. The women developed a keen sense of consciousness through participatory struggle, advocacy, and in the actual tasks of learning to save, learning the skills for building and organisational skills to sustain and maintain the project. The leadership was both collective and individual as some members developed into powerful leaders who could engage in debate with the state. Leadership qualities also developed out of identity formation, consciousness, a sense of agency, and a sense of worthiness, connectedness and shared social justice (Kilgore, 1999: 201). Patricia Matolengwe, one of the founding members, was highly committed and dedicated to the housing saving scheme and to improving the living conditions of poor people. So, too, were the leaders of the Federation, the PD and the NGOs with whom they had exchange visits, notably Mahila Milan of India. In the first years of the organisation, the strategy of continuous leadership training for all members helped to prevent the consolidation of resources in the hands of a few dominant people. The knowledge of basic co-operative leadership principles was widespread and this helped the development of local leaders who, in turn, trained more people, locally, nationally and internationally. Most of the original VM women formed part of Ufundu Zufes (the governing body) and held important portfolios. The VM women were often called on to represent the interests of the convenors of savings groups or were asked to suggest strong people who were active and who could argue for resources at national Federation meetings.

Each of the original members of VM became leaders, either at regional or national level. All of them developed some expertise in a portfolio of work. Patricia became the project manager of the VM Housing Development Association early on and held a powerful political position in the national Federation. Her work in VM was highly regarded by government officials and she was consulted when the government was developing its People's Housing

Process (PHP). The PHP supported building initiatives by individuals, families or communities by acting as a facilitator and offered support with the housing subsidy and building process. In 2003 she was elected onto the task team for the mayoral committee on housing for the City of Cape Town (Individual interviews: Patricia Matolengwe, 12 February 1999; February 2001).

Similarly, Rose Maso started off making bricks and then progressed to house construction, then to project manager of the Working for Water project and became part of the regional team and governing body (Individual interview: Rose Maso, 26 February 2000).

Nokhangelani Roji also developed her skills, from the initial phase of brick-making to house construction. Later she managed the enumeration exercises for the Federation and played a leading role in community surveys, conducting surveys for the City of Cape Town and then nationally (Individual interview: Nokhangelani Roji, 25 May 2000).

Veliswa Mbeki progressed from teaching technical skills such as drawing up house plans and costing; she became an accountant for the region and went on to hold a national position as the skills trainer (Individual interview: Veliswa Mbeki, 25 April 2002).

Xoliswa Tiso, who was the daily collector for the group, became the savings representative, then the bookkeeper for the project and then treasurer of the regional Federation (Individual interview: Xoliswa Tiso, 18 May 2002). The leadership's commitment was shown by making a large contribution to pooled savings at regional level and their members' record repayment rate. It was also evident in the strong relationships they built up within the Federation and in alliances with similar NGOs, internationally with the SDI and nationally with the Development Action Group (DAG), the South African National Civic Organisations (SANCO), the housing micro-finance organisation KUYASA and the civics, as well as with the state. The VM also had public support from successive Ministers of Housing and Land Affairs. The VM women were long-term committed leaders with deep experience of mobilisation and development. In their role as movement intellectuals, the Federation gained new members in many communities, and they gained specialised and unique knowledge of community needs and capacities. Political assets, which the VM women gained, were strong donor support and strong support from the UN. In 1996, at the UN Habitat Conference in Istanbul, the VM women received a standing ovation for their presentation on women-delivered housing (Individual interview: Patricia Matolengwe, 14 April 1998). In October 1997, Patricia Matolengwe received a leadership award for achievements toward poverty alleviation.

Spreading the ideology

Through the PD, the VM women were involved in many exchange visits, locally and internationally, as hosts and participants. During these exchange visits, the VM women sought to promote the PD and Federation ideology of 'collecting people' by promoting rituals of daily savings, and enumeration exercises, and used the networks as vehicles to create new solidarities and to become an example from which others could learn. From 1998 to 2001 there was a shift away from focusing on their own development to building membership in other communities, and assisting other savings groups to save and build houses, and it was then that the VM Development Association (VMDA) began to identify itself as a social movement.

The VMDA mobilised a number of different savings groups in the Western Cape — in Macassar, Imizamo Yethu in Hout Bay, Ottery, Hanover Park and Khayelitsha — and started to organise backyard shack dwellers in the urban townships. Many people came to the VM offices to ask for help. They had heard about the organisation through NGO networks, radio broadcasts, community newspapers, public celebrations, workshops or the provincial Housing Board, or had been part of enumeration exercises (Individual interviews: Patricia Matolengwe, 12 February 1999; 10 May 2001; 26 February 2000; 25 May 2000) (Focus group interviews: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, 12 February 1999; 16 July 1998).

During this period the VMDA continued to organise among the landless and across racial lines. Their reasons were not only altruistic but also politically motivated — they wanted to prevent the invasion of land set aside for Federation members because the Federation had a policy of not evicting poor people. In their experience, once people had settled on their land it was difficult to organise them.

In 2000, the PD and the Federation formed The South African Alliance (Alliance), thus enabling the social movement to embark on a more concerted campaign to access resources from the state.

A people's pedagogy

The VM women were aware of the importance of using experience, traditional and local knowledge, and participatory methods to mobilise others and to engage in poor, rural, African people's culture of social activism. They were evangelical in the manner in which they taught the Federation's philosophy and rallied women to join their approach to building houses and communities. They often said that they were 'spreading the word' and were 'worshipping houses', or that they were 'spreading the gospel of the Federation'. When the national Utshani Fund of the Federation was nearly depleted and

the organisation wanted to restore the practice of saving, they called the campaign a 'revival of the savings scheme' (Focus group interview: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, 12 February 1999; Observations: 26 August 2000; 25 November 2000).

The cultural symbolism the women invoked was strongly missionary. They used the rhythms and expressions with which African women who had been schooled in missionary education, church groups and mothers' unions were familiar, comfortable and confident (Lee, 2002). This was expressed in their dress, songs and the ways that meetings were addressed. The VM women said they 'believe in learning and teaching all the time and sharing with other women who have no money and are poor like us; if they can do it so can other communities' (Focus group interview: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, 12 February 1999; Observations: 26 August 2000; 25 November 2000).

For Federation women, there was a qualitative difference between learning from peers and formal training. This was expressed by the quote, 'When you see ideas being put into practice by people as poor as you, it is powerful, you see possibilities that did not come from a textbook or an expert' (Asian Coalition for Housing Rights, 2000: 6, quote from member). In this way poor women became committed to learning how to build a house, even if it took a long time. In the larger group process of learning, each person felt responsible for her own individual learning as it was through this that she would secure land, housing or finance. Learning was based on poor people's own learning systems, on raising critical consciousness and on learning what was relevant, useful and how people could improve a situation and solve problems (Asian Coalition for Housing Rights, 2000: 4–10, quote from adult educator).

As Veliswa's experience illustrates

> *I learned to draw plans by taking the plan that S. drew. I drew a new plan which the group accepted. I could show the group how narrow the plots were and explained to them to go for a bigger size plot. I also showed them this concretely by taking them to Xoliswa's house and showed them that Xoliswa's house fitted on her plot but there was very little space around it — even a child couldn't move around the house — then people understood.*
> (Individual interview: Veliswa Mbeki, 25 April 2002)

The VM women stressed that it was important to know how to approach and work with people.

It's a very difficult task. When you work with people you have to know how to approach them, know how to present your subject, you must be able to present the Federation's guidelines, you must know the community well, so you do not make any promises, especially about employment. (Individual interview: Leader of sister savings group, anonymous, 19 December 2001)

Building a social movement

In the 1998–2001 phase, the VM women embarked on a campaign to build trust and social networks. Their language of mobilisation was saturated with social capital imagery: 'We build houses in order to build people'; 'we don't collect money, we collect people' (Robins, 2003: 12).

The women promoted these slogans through savings groups to advocate for their model of development. The women learned about the importance of organising on a wide scale from other social movements such as the SDI. Their own experiences in Crossroads and in the mass democratic movement showed them the value of forming alliances with similar communities. Participation and collective activism was critical to their mobilisation strategy, and inherent in this strategy was the use of common purpose and individual self-interest.

VMDA mobilised other communities in practical ways, through training communities in the entire development process. This involved starting

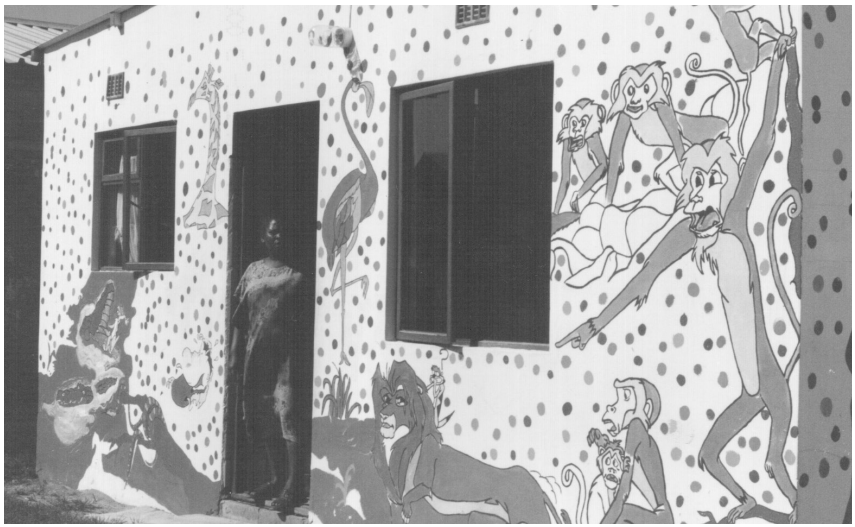


Figure 4.3: The crèche at VM.

a savings scheme, learning how to identify vacant land through physical mapping and visits to the deeds office, conducting enumeration exercises, negotiating tenure, applying for the housing subsidy, and learning about house design and costing, as well as layout design. It also involved training in the construction of houses, building a 'show house' in a new community, and organising mass meetings. Public meetings were held to celebrate and acknowledge personal and collective achievements. In this collective action it was clear that the VMDA's purpose was about delivering housing to the poor by involving the poor in the process as an effective alternative to the government's top-down approach.

Community surveys

The enumeration exercise is essentially a survey of a community's profile. But one of its main aims was to publicise the Federation and 'to collect more people' (Federation slogan). Nokhangelani described this practice:

> *I am busy now with the enumeration of the entire Western Cape. We visit all the groups, even if people have started to build or not, whether people are members of the Federation or not, we ask them to fill in forms, house by house. We count all the shacks, measure the shacks and then report back our findings. We look at how many people reside in a particular area, how many of them are poor, how many are pensioners, how many are unemployed, and how many are working. We need to have this information in the Federation so that we can start expanding the Federation. Should people indicate their interest we begin to inform them about how the Federation works and take it from there.*
> (Individual interview: Nokhangelani Roji, 25 May 2001)

The PD saw enumeration as an important practice of gathering information, which could be used to lobby for more resources. Through this practice, Federation members learned the skill of conducting surveys, gained knowledge of the profile of their communities and began to have a more sophisticated understanding of statistics and census practices.

Mobilising through education

As the VM women became more confident they took on the role of teaching others the process and skills of 'building houses and communities'.

Veliswa talked about her teaching methods:

> *I teach people until they can do it themselves; I show them practically. I do not have a teaching plan; it's all in my head. I don't believe in having a*

teaching plan as people come with different requests and different people attend the workshops every week.
(Individual interview: Veliswa Mbeki, 25 April 2002)

Xoliswa taught people about buying and keeping financial records.

I was the treasurer and I have to show all the groups in the Western Cape how to keep their books, how to record savings, how to apply for a loan or subsidy, how to write cheques. I demonstrate this to them on a cheque, we fill in the information needed, the dates and counterfoil. I am only happy with the training once I know people have understood the process.
(Individual interview: Xoliswa Tiso, 18 May 2002)

Another member felt good about the learning she gained through meeting many people in the exchange visits. She said that now she had knowledge and skills other than just sewing clothes. She exclaimed that, 'learning, it has opened my mind' (Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001).

A leader of one savings group, who was critical of the VM's leadership because there had been no rotation of leaders for a few years, made some positive statements about learning from VM. Of the pedagogical process, she said that she felt supported by the VM women and not only had she learned about building houses, but, more importantly, the women had assisted in her group's formation and allowed the group to voice their own ideas. They had also learned about design and planning and were supported in the construction of their houses by VM.

We used to come to VM every day, for support and advice and to learn about building houses. From the meetings we got to know one another, how to come together, how to raise ideas, what are the best available systems to build our savings scheme. All those discussions are built from people's ideas.
(Individual interview: Leader of sister savings group, anonymous, 19 December 2001)

I visited VM every day as I wanted to know what was happening, to tell my neighbours [110 members in Nxolo]. *We learned how to save from VM women and through meetings. I became a convenor of my savings group and came to meetings every Tuesday at VM, and then I report back to my group. Every time I meet with VM I learn new things in the discussions and by listening.*
(Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001)

These statements illustrate the supportive relationships that VM women formed with other savings groups and that these relationships enabled the transfer of knowledge for development and learning in social movements, which extended beyond housing to 'building people and communities' (Federation slogan). A Federation member said that the emphasis in the learning process was on sharing, seeing what others could do and copying and gaining confidence from that. She said that she learned every step from the VM women and passed this knowledge onto her group (Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001).

The Federation believed very strongly that learning needed to be supported; therefore training was done in a collective. Learning was a collective and social process, and knowledge was a communal asset. The PD valued horizontal exchanges as it fostered direct learning experiences from peers as opposed to expert-driven methods of formal training (Robins, 2003). Their descriptions of teaching and learning illustrate that VM women were astute adult educators. They started from a person's knowledge and gradually added new knowledge through a process of action and reflection.

Mass meetings and model-house displays

The mass meeting and display of a prototype or model house are social movement activities that involve organisation, advocacy and a process of learning in action. These activities emphasise collective learning, supportive

Figure 4.4: Mobilising through role-play.

Figure 4.5: Mobilising communities through traditional song and dance.

relationships and a display of the resources of the social movement. The mass meeting and the model house display are used as a way of celebrating a milestone and to send a message that this particular savings group is ready to build its own homes and that they need land and resources from the state (Asian Coalition for Housing Rights, 2000: 6).

The mass meeting brought together a number of different stakeholders to ensure that different groups were represented. The purpose of the meeting was to show concretely what poor women could achieve and to advocate for more land and finance for the poor.

An example of a mass meeting and model house display, which was organised and run by the VM women for the savings group Imizamo Yethu in Hout Bay, took place on 26 August 2000. Preparation for the mass meeting stirred up a lot of excitement among the members of the VM and Imizamo Yethu savings groups. The women's confidence and energy increased as arrangements and details had to be finalised. First they had to secure a plot of land from the local authority on which to build the model house to show to the community and public officials, in particular, the state representatives. The building of the model house was used as an opportunity by the VM women to train the Imizamo Yethu savings group to survey their own housing needs and design their dream houses. The VM women and local savings scheme members erected a huge tent because there was no building

in which to hold the meeting. They hired chairs, tables and a sound system, prepared food for the visitors, and informed the national television station of the event to secure news coverage. They furnished the model house and collected data to present at the meeting, such as the cost of building the house and sketches of the house plans.

During the week of preparations, they hosted the national representatives of the Federation, who had travelled down from the different provinces, providing for Federation members' accommodation and food. The VM women involved Federation members in the ongoing activities of the organisation, such as finalising the programme and confirming the invitations for speakers at the meeting. These exchanges allowed community leaders to meet, talk and see what other poor people were doing. The Asian Coalition for Housing Rights argues that the exchanges began an education process that allowed the leaders to explore the lives and situations of other people and to pick up ideas that might be useful back home. This process built trust and partnerships, where teaching and learning from each other became quite natural. It was a critical strategy for education and mobilisation of the poor by the poor (Asian Coalition for Housing Rights, 2000).

On the day of the mass meeting and model house display, women from different savings group in the Western Cape marched through Hout Bay settlement, Imizamo Yethu, to the model house display. The march through the settlement, during which women carried banners and sang and shouted slogans, was used as an educational and organisational tactic to encourage the community to attend the mass meeting.

The atmosphere was electric, with lots of energy, excitement and anxiety as the different housing savings groups took the courage to say publically, 'Enough is enough, we are tired of this kind of life, and don't want to die in fires any longer', and 'We work with all our hearts to do the good work and do not want to be pitied and we will rebuild our lives as we build our homes' (National Federation speaker: 26 August 2000).

During the meeting, women sang hymns and traditional songs, which they combined with protest songs from the liberation movement and new protest songs from the Federation. They sang about the hardships of living in shacks, especially how they were prone to fires, flooding and evictions. Shack settlements periodically burn down due to overturned paraffin stoves or candles. The women clearly wanted proper houses, land and an increase in the state housing subsidy. Their slogan was 'We want power, knowledge and money'. There was also dancing. The membership and visitors were attired in traditional or smart clothes, which signified the importance of the meeting and the audience.

Iris, the host of ceremonies, brought humour to the meeting by acting as a provocateur, interpreter and facilitator. At one point she asked the government officials to add their voices to the meeting when the women sang their songs; at another she lambasted them for not doing enough to house poor women.

The technical and publicity documentation the VM women had collected was displayed in the model house. This house had separate rooms, such as a kitchen and a bedroom — which was important because houses built by government-employed developers, such as the RDP houses, usually had only one room. This display was a powerful demonstration of women's planning and mobilisation, and made effective evidence when bargaining in negotiations to secure land tenure and for approval of development plans.

The climax of the mass meeting was when the parliamentary official cut the ribbon to the model house, symbolising the state's approval of the house. (The descriptions of this event were taken from the video recording and field notes, and the photographs were taken at the event on 26 August 2000.)

Negotiating for land and housing subsidies

The VM women supported other savings groups in their negotiations with the state for land and subsidies. The following accounts are recollections of the strategies used to access state funds and land.

Figure 4.6: Iris as the host of ceremonies at the mass meeting in Imizamo Yethu.

Figure 4.7: Women in the mass meeting in Imizamo Yethu sit opposite the officials from the Western Cape Housing Board.

In 2001, a leading member from the Hazeldene group recounted their story in searching for and securing land:

> *The first problem to solve was: how will we find land? The strategy we used was to locate vacant land and then to find the owner. There are different ways of looking for the owner; you can look on the boards on the land or go to the deeds office. We found land here in Hazeldene, and learned that there were many owners; they were a farmer, an Indian businessman and a German. We learned that many foreigners own land here, but they are away and that land is earmarked for business. The Federation bought the land from the farmer from the Utshani Fund and we will repay the loan from subsidies. We paid R880 000.00 and each plot measures 140 square metres. This is land for 110 members.*
> (Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001. The interview took place in 2001 but she was referring to the 1998–2001 period)

The Federation's strategy to locate land was to approach local officials first, but if they were unhelpful then they would go on to the next level, to the provincial or even national level. In this way they opened the doors for further discussions at all levels of government. The Federation did not advise its members to invade land but sometimes the saving groups became

Figure 4.8: Officials from the Housing Board and the local and provincial government representatives at the mass meeting in Imizamo Yethu.

impatient with the government; for example, when a particular savings group had endless discussions with government about the ownership of a piece of land, and discussions were left unresolved. (Land invasion refers to land that is illegally occupied by groups of people who are homeless and cannot afford to buy land.) Here are a few examples of how savings groups found ways to secure land.

One savings group held their savings group meetings on vacant land:

> *We already came to an arrangement that we should use this land even before building. We agreed to hold our meetings on this land to show people in power that we wanted the land and to mark the land so that others would not invade it.*
> (Individual interview: Leader of the landless committee, 6 June 2002)

Another savings group felt that government was wasting their time by forcing them to repeat the same discussion with different officials, so they invaded the land. 'Often once the land is invaded then the government acts faster and the truth about who owns the land comes out' (Individual interview: Leader of the landless committee, 6 June 2002).

Federation members found innovative ways of identifying land and gaining access to it. But many felt frustrated and said, 'The government is taking too long even though we have opened discussions with the government about land' (Individual interview: Leader of the landless committee, 6 June 2002). They felt that they had made a start to secure land and build houses but that the government was not taking its responsibility to provide land and housing to poor people seriously. They would say, 'We have lit the fire, now

Figure 4.9: Women march through the community to advocate for their model of development in Imizamo Yethu.

where is the firewood?' (Federation newsletter, 1996). Federation members felt this sentiment was still applicable in 2002.

By 2001, the effects of the slow pace of redistribution had resulted in a number of land invasions, with landless people occupying vacant land and erecting makeshift shelters in Khayelitsha, Cape Town. Over two weeks in July 2001 there were five land invasions. The state tried to blame opposition parties for the invasions but the residents denied political involvement and said, 'We are citizens, we need a place to stay, we have had enough of government promises and want them to feel the pressure' (Peer & Witbooi, 2001).

The widespread land invasions signalled dissatisfaction with government and led to a further escalation of protests in 2002 and 2003. The protests and the state's response signalled that if poor people could articulate or demonstrate 'effective demand'[2] then the state would be forced to act. This is a term arising from Keynes's economic theory but in this context it is used to express the ability to express political demands for housing needs. In economic theory, 'effective demand' in a market is the demand for a product or service which occurs when purchasers are constrained in a different market. For example, there may be a demand for certain goods but labour constraints may affect the amount that can be produced thus creating disequilibrium, in other words, the effective demand for goods.[3]

2 'Effective demand' is a term used to articulate housing need and the capacity to articulate the need. It is a term associated with the demand-driven housing budget and communities' ability to express demands for access to resources (Baumann, 2002a: 22).

3 See www.en.wikipedia.org/wiki/effective-demand (accessed 10 September 2013).

Figure 4.10: VM's model of development as displayed by the model house in Imizamo Yethu.

Figure 4.11: Community entrepreneurial project to grow lilies for sale, 1999 –2000.

People were protesting as citizens and demanded entitlements to land, housing subsidies and basic services. The political opportunity for mobilisation was thus created by the state, which failed to implement its own policies and meet its own targets of redistributing land, build sufficient houses and deliver basic services, and was reactive to 'effective demand'. The state's old 'waiting list system'[4] was proving incompatible with its pro-poor policies and set up potential friction between coloured families and backyard shack dwellers who had been on the waiting list since apartheid times, and African informal settlers who had recently migrated from the Eastern Cape.

The inability of the state to respond to land and housing needs and demands led to institutional changes, which impacted on the philosophy, vision and pedagogy of the PD and VM. These changes are discussed in Chapter 5.

4 'Waiting list'— during the apartheid era, mainly coloured families were placed on municipal lists in order of need or request for council housing.

Figure 5.1: View of the VM Housing Project from the Community Centre.

Chapter 5

'*Leaders becoming bosses*'[1]

Phase three: Becoming service providers (2001–2003)

So far I have traced the VM group's life through two phases, as a development organisation and as a social movement. During the next period, 2001–2003, the research findings illustrate the negative impact of the state and wider political context on the VM women and the Alliance. The continued slow delivery of resources by the state and the changing discourse of Federation members presented new challenges. The VM and the PD sought to meet these challenges by expanding their operations.

Institutional changes

In 2001, the PD leadership entered into a partnership with the Department of Housing, which was under the authority of the ruling ANC party within the state. This development is common in many developing countries where neither a single NGO nor the state can deliver basic services or make an impact on development, then NGOs are under pressure to form partnerships with the state to realise a common goal. There is no consensus on the definition of partnerships. Broadly defined, partnerships include interdependence and commitment between two partners, equality in decision-making and rights, and responsibilities to each other, while maintaining organisational identity. However, as argued by critics such as Haque (2004), the benefits of such partnerships are seldom realised for NGOs and partnerships can change the character and effectiveness of the NGOs.

1 Comment by a Federation member.

The terms of the partnership were that the PD would provide bridging funds (termed proxy subsidies) from the Utshani Fund to its members in lieu of the state subsidy. It would also oversee the subsidy application process and house construction. This decision to become a partner, and the responsibilities the PD leadership undertook, cast it into the role of developer. But usually with a developer, the homeowner has no control over the process and there are no broad development goals.

The PD leadership rationalised this decision by arguing that it was in the process of 'scaling up' — 'it needed to expand its operations because of increasing membership' — 'and because the PD was tired 'of chasing subsidies' and took the path of least resistance (Baumann & Bolnick, 2001: 109). The phrase 'chasing subsidies' referred to the long time it took for the state to release subsidies and the endless administrative drain on PD staff to check when subsidies would be released for Federation members. However, becoming a partner with government meant that the PD had to hasten the subsidy and development processes in order to retain and increase its membership. In taking the decision to 'scale up', the PD was faced with two huge issues: that of widening its membership, and consolidating a people's development process based on its vision of control from the bottom up. At the same time the PD had to spend money within a specific time period and deliver quickly on a sufficient scale to obtain more subsidies and donor funding.

The decision to act as a developer had an unintended consequence for the Alliance' — 'there was a fundamental shift in vision, from seeing its central function in development as building people to being motivated by delivering subsidies and houses. The PD's and the Federation's capacities were limited and the resources of the Federation had to be keenly balanced between expansion and consolidation.

This tension between scaling up and consolidating its membership meant that the PD was attracted to the guild system, because it would allow for quicker delivery. Guilds were construction teams similar to emerging contractors. The teams were made up of men who were trained to build houses by the Federation and were employed and managed by the PD. The guild system was used to build faster, 'scale up' and to see that houses were completed.

In exploring parallels between the Federation's guild system and the guild or tenant associations and housing co-operative schemes which mushroomed in Britain after the First World War, I found that in this period in Britain poor people also experienced housing shortages and unemployment, and there was popular social experimentation of collective housing through a system of building guilds, which was partly inspired by socialism.

The guild socialists advocated state ownership of industry (and housing) combined with 'workers' control' through the delegation of authority to the national guilds, which were organised internally on democratic lines. They differed about the function of the state itself, some believing that it would remain more or less as it was and others that it would be transformed into a federal body representing the workers' guilds, consumer organisations, local government bodies, and other social structures.[2]

The first tenants' associations were founded in England in the 1920s (Grayson, 1996), and were neighbourhood organisations formed to represent the long-term interests of tenants. In his history of the tenants' movement, Grayson describes how the movement was concerned not just with rent, but with the wider issues of the quality of housing, good sanitation and the public ownership of homes. Here there is a similarity with the aims of the Federation members, who also sought a better quality of life.

The key differences between the two countries and periods were that the housing movement in South Africa did not seek state control although they did organise and advocate for changes in state housing and land policy, and espoused values of common ownership. The Federation's main focus was to work the system to obtain social goods (Thompson & Tapscott, 2010: 269).

Another significant difference was that guilds in England were a society of skilled craftsmen, which developed in the Middle Ages, and they had lengthy training periods and apprenticeships by Masters. Their training and expertise are not comparable to the men in the guilds referred to in the Federation. These men were taught by Federation members who had received basic training and learned their skills 'on the job', so the levels of expertise differed, as well as the investment in a particular skill. The Federation men saw their skills mainly as a means to a job rather than as an identity to protect.

When asked why only men were in the guild system, a Federation member explained: firstly VM women could not offer the training because they had no time and no capacity as they were involved in 'collecting members', assisting savings groups with the subsidy application process and in negotiating for more land from the government. She added that women had many responsibilities: they took care of the children and the household and were sometimes the only breadwinner, which meant the building process took a long time and often they did not complete the building and they were not strong enough to do the roofing. This resulted in a snowball effect: when the process was slowed down, building materials lay around for a long time and were stolen, the prices of building materials increased, for

2 See www.answers.com/topic/guild-socialism (accessed 10 August 2014).

which members had not budgeted and then members had to borrow more money. She complained that women who were trained by the Federation were also discouraged because they could not find work in the building industry without a certificate, but that men were employed regardless of certification' —' all they required was building experience (Individual interview: Leader of sister savings group, anonymous, 19 December 2001).

Because the PD contracted the guilds, supervised the building process and financed this operation, these development stages were managed by them instead of the Federation. Some key functions, like the construction of houses and receiving the subsidy to pay off loans, which had previously been managed by the savings scheme and Federation, were now assumed by the PD (Individual interview: Technical adviser, 24 May 2002).

The technician from the PD who supervised the guild in Hazeldene, a sister savings group next to VM, felt that it would have been more effective if the Federation had managed this system, because then it would have given the community some measure of control and returned important areas of learning and development back into the hands of the savings schemes. He acknowledged that the building process was time-consuming and that often skills gained informally had no credibility outside the Federation context.

In order to meet the twin goals of consolidation and 'scaling up', the PD was in need of a model of good practice and a confident leadership, who had been through the development process and could take a lead role in its vision of expansion. In the Western Cape, the regional Ufundu Zufes, which was based at the VM office and whose membership consisted of many of the key leaders of VM, was given this responsibility. In taking it up, the VM women's role changed from mobilising people to being a service provider to the state, and it acted as an NGO instead of a supportive group to other savings groups. The VM women continued to oversee many of the development processes, such as the subsidy application process, but with a difference—they increasingly took on an advisory role and new savings groups were not taken through the entire step-by-step procedure, but had to learn in more authoritarian ways. This meant that important rituals and practices, like building in teams and managing finances through a savings group, which in the past had established mutual trust, solidarity and confidence, were short-circuited for processes that could deliver on a bigger scale.

These developments further entrenched a division of labour within the Alliance, whereby the PD took care of technical issues and financial management, such as loans and state housing subsidies, and the VM women took on the role of organising the membership and savings groups, and the savings groups took on the development process (Individual

interviews: Director of the PD, 20 May 2002; Technical adviser, 24 May 2002; Observations: 10 and 17 May 2001). This became an increasingly complex task as the demographics of race, age and motivations of the Federation membership changed.

Cracks in the system

Despite the Alliance's new partnership with the state, the lack of delivery and uneven release of land tenure, subsidy and title deeds by the state continued and had a negative impact on the Alliance. It set up potential conflict situations between the Alliance and its members. By 2001 members had begun to treat the Alliance as a local government authority, equated the Utshani loans to subsidies and depleted the Utshani Fund (Baumann & Bolnick, 2001: 107).

In 2001, the state was the PD's biggest debtor with over R32 million owing in subsidies. By contrast, Federation members owed R8 million in top-up loans (Baumann & Bolnick, 2001: 107). Federation members who built houses with loans from the PD, but had not received their subsidies, were expected to pay interest on their loans. Because of government inefficiency, the poor now had the burden of paying interest and struggled to receive the subsidy to which they were entitled (Baumann & Bolnick, 2001: 107).

As the Utshani Fund became depleted, the PD placed a moratorium on loans. At the same time, the repayment rate had fallen and the Alliance embarked on a programme to revive the savings schemes as a way to organise its members, as well as to encourage savings.

This extract taken from a Ufundu Zufes meeting hinted at the extent of the problem. In this particular meeting there were savings group representatives from Strand, Kraaifontein and Driftsand. These are communities who live very far from the city and had travelled about 100 km by taxi to come to the meeting. They requested that the meeting discuss ways of taking forward their struggles around land, title deeds and housing subsidies. The main issue under discussion was the uneven way in which the state released subsidies and title deeds to members of the same savings group, even though they had all applied as a group at the same time.

Patricia suggested:

> *We take all the issues to the Housing Minister and show her how uneven the approval is and tell her how frustrated the people are as they have applied since 1997, and issues of land, subsidies and title deeds are still not resolved.*
> (Field notes and transcription: Ufundu Zufes meeting, 2002)

She ended the meeting with the following comments:

> *It is very sad to know that people think we* [Ufundu Zufes] *are the ones sitting on their money. After we have seen the Minister and the Housing Board* [officials in the housing office] *they should give us a written report of who they have given subsidies to. This will protect us from people who go to the Housing Board* [and do not receive answers]. *The Housing Board always blames us to protect themselves from being responsible.*
> (Field notes and transcription: Ufundu Zufes meeting, 2002)

These last comments referred to Federation members who blamed the governing body of the regional federation for delays in receiving their subsidies and who threatened it with protest action or refused to repay loans.

Ideological differences in the leadership

The relationship between the VM women and the PD was a complex one and in the Western Cape this complexity was increased by their different ideological orientations and visions of development' —' the PD as developer and contractor, and the VM as NGO and service provider.

According to the PD's theory of popular development, the organisation posed no direct challenge to the state, although on its website it often vilified political leadership for its materialism and greed (People's Dialogue, 1994c).[3] The PD leadership agreed with the Indian NGO, SDI's view of the state, which asserted that the state could not be entrusted with eradicating poverty. In its relationship with the VM women it sought to show that the South African state, although at a different stage in the democratic process to India, was also not consistent in its poverty alleviation efforts. The PD leadership was white, male, middle class and had come from a strong Catholic welfare tradition of organising among the poor. This tradition praised hard work, selflessness and compassion. As mentioned in Chapter 1, the leadership drew on a Freirean tradition of learning through development, action and reflection, with the poor being in control of the process and goals of development. Unlike its Indian counterpart NGOs which gradually formed coalitions' —' for example, SDI' —' and mistrusted state solutions, the formation of the Alliance was a conscious intervention. It did not emerge gradually, but was built on traditions of political mobilisation in the apartheid era. Its view of an alternative society involved poor people controlling some resources and managing their own lives within the present capitalist state (Baumann, 2002a: 53–4).

3 From www.dialogue.org.za/pd/index.htm-no (This website is no longer active).

In contrast to the PD, the VM leaders were African, middle-aged women, and newcomers to a democratic system of government. Unlike their Indian counterparts, they had some faith in the state, which was not entirely misplaced because they did leverage resources from it. In fact the VM women were politically and culturally closer to the ANC government-led state than to the PD. The VM women were veteran ANC Women's League (ANCWL) members and were schooled in the politics of the ANC through the various mass democratic movements. In addition, they enjoyed the patronage of the state, which was demonstrated by the many ministerial visits to their settlements (Robins, 2002: 262–3). But the VM women were critical of service delivery and the rampant materialism within the ANC party and government.

Other issues that complicated the relationship included the PD's skills. The PD staff had technical and professional expertise and could move easily between state institutions, such as government planning departments and corporate professional institutions, whereas the Federation's power was based on the 'moral authority' of poor people (Baumann, 2002b: 13). This meant that Federation leaders were dependent on the PD for finance and their facility in dealing with professional institutions. This accounted for Federation leaders not coming out into the open to oppose certain PD policies but rather 'snipe from the sidelines', and in this way they disputed or undermined it (Baumann, 2002b: 13).

Another problem for the PD was that the VM[4] women had become the movement's intellectuals. They had drawn on different cultural traditions of political leadership, which at times did not represent the official PD ideology and deviated from the model of development that the PD and the SDI advocated.

The changed roles of the PD and the VM brought these competing tensions to the surface, which had a negative impact on the development process. The Alliance had to deal with these political tensions and the problem of managing more resources. This led to a tendency within the Federation to become centralised, less transparent and less participatory.

As the director of the PD summed it up:

> *Ufundu Zufes sacrificed the building of human capital at the expense of managing institutional resources and because they did not want any problems or didn't want donors to say that they made mistakes.*

4 By 2001 three of the core VM members were part of Ufundu Zufes, and two others held portfolios so were present at most of the governing body meetings.

> *Over time the culture shifted to controlling resources and controlling knowledge, and people became subjects rather than participants.* (Individual interview: Director of the PD, 20 May 2002)

The director stated that a pattern appeared to be developing in the Federation—in regions where there was greater transparency and participation, there was also increased fraud and mismanagement of funds. In an area like the Western Cape, where there was greater centralisation, there was tighter control over the finances and more accountability. However, the director was frustrated that the Federation had placed the management of resources so far above innovation, diversity and participation. The director argued with hindsight that the PD should have intervened earlier to defuse the centralisation of the organisation (Individual interview: Director of the PD, 20 May 2002).

The PD leadership and staff expressed a concern about the way the VM leadership taught. The PD thought the pedagogy had become more instructional, less experiential and less participative, and that peer learning had decreased. The director expressed the dilemma in this way:

> *At VM there are very competent and highly effective leaders but they have lost contact with the base and run the programme like a government department* [bureaucrats] *rather than seeing it as a learning process.* (Individual interview: Director of the PD, 20 May 2002)

He acknowledged that the changed pedagogy had to do with broader societal influences. These included the fact that the Federation's agenda was determined by the state, and donors demanded sustainable and financially viable organisations, which could balance their books and were market driven. However he acknowledged the VM women's extraordinary capacity and skills around having this knowledge, memory, managing systems around subsidies, around land acquisition, land identification and management of resources (Individual interview: Director of the PD, 20 May 2002).

He said that because of this, the Federation leaders had managed R115 million worth of resources and created R500 million worth of assets. They had sustained a 10 per cent loss due to mismanagement of funds, but with that scale of development, the amount of money misused or expenditure not accounted for was a small percentage (Individual interview: Director of the PD, 20 May 2002).

The impact of the abuse of funds on the Federation's morale was, however, serious. It disillusioned those who played by the rules and created perverse incentives for those who wanted to take advantage of the flaws in the system (Baumann, 2002b: 18).

Federation members complained that 'the PD had taken a soft position with regard to abuse of financial resources, and gave people second chances and turned a blind eye to corruption where favoured leaders were involved' (Baumann, 2002b: 18).

Similarly, the staff of PD complained about their changed role—instead of facilitating knowledge and skills they were managing and controlling development, which had previously been managed by the Federation (Individual interview: Technical adviser, 24 May 2002).

The PD's technical support staff complained that it was difficult to speed up development as most members learned mainly through an informal process, which required time and dialogue. They were faced with a difficult dilemma: how to build learning communities that were self-aware and self-reliant, as well as being able to 'scale up'.

Federation members agreed with them and said that the PD did not let Federation members manage their own processes and that the PD's decision to give proxy subsidies was the catalyst in changing membership's attitudes towards the development process (Baumann, 2002b: 18).

Critics from similar NGOs argued that it was the PD's own philosophy of autonomous development and dependence on informal learning that had led to the formation of power blocs and the mismanagement of funds. They said that although the VM women were good at accounting and bookkeeping, they were not sufficiently skilled to pick up fraud and fund mismanagement. They argued that the system was not sufficiently sophisticated and, therefore, it was easy for new members to find fraudulent ways in which to enrich themselves (Informal conversations with leading members of DAG and KUYASA: 2002). The PD had also come to this view and the director interpreted the misuse of funds in this way:

> *Because capacities were undeveloped at local level, the situation was more open to abuse and we are moving towards a more structured way of creating interventions; we are formalising the teaching and exchange programme.*
> (Individual interview: Director of the PD, 20 May 2002)

Although the director was open in his views about the VM women's development and present position, the VM women did not critique the PD openly. Instead, they expressed their frustration that the PD deducted money from their salaries to repay their loans, but that the rest of the community, who were not repaying their loans, were not similarly 'penalised'. They complained that this was unfair. They complained further that they could not find employment in the building industry because their skills were not

certified. They were exhausted because they worked long hours into the night and over weekends, and sometimes needed to go away for long periods of time, which meant leaving their children with family or friends. They felt that they were not paid adequately and were unacknowledged by the PD and the Federation membership (Field notes: Informal conversations with VM women from May to July 2002).

These cleavages presented the PD leadership with the opportunity to put forward its restructuring proposals to decentralise the regional Federation, to have a system of rotational leadership and replace participatory democracy with representative democracy. Other proposals were to rebuild the savings groups to become the main organising vehicle, to devolve decision-making powers to savings schemes and usher in a new leadership, with members from the landless groups taking up key positions. The emphasis on increasing the membership of the landless at leadership and grassroots levels was an attempt to radicalise the organisation and displace the current leadership. The critical advantage that the PD leadership had in this power struggle was that they held the financial power and technical skills. The PD leaders' initial attempts to restructure did not go uncontested.

Other criticisms made of the PD were that the leadership did not always hold steadfastly to the principle of organising only among the poor. The technical adviser recalled that some members, who were better off and who wanted larger homes, often applied for bigger loans and came into conflict with the PD leadership. The PD leadership preferred to fund smaller projects as its philosophy changed to organise the poorest of the poor. However, in most cases the PD leadership approved loans to more affluent members.

Proposals for restructuring were discussed in 2001, task teams consisting of Federation and PD members were set up to gather information, and certain processes like the revival of savings schemes and reflection sessions began in 2002. The re-election of national office bearers took place at the end of 2003.

Discontent with the leaders

But just as the Alliance was discontented with their members, there were also rumours of discontent among the VM membership with their leaders. They expressed concerns about mismanagement of funds, self-interest, nepotism, problems with exchange visits and the leadership 'acting like bosses' and requested that teaching and meetings should be decentralised and not always held at the VM's community centre.

A member from a sister savings scheme who assisted in the VM regional office expressed her disillusionment in this way:

> *Mxenge* [that is, the VM] *were the first one, they would like to own everybody. The way that they preach the gospel of Federation is not the way they act. They are not implementing what they are preaching. They have become very possessive. I am willing to let go, that is why I am looking for another job so that someone else can come in my place. VM must learn the same things I have learned. There's a lot I have learned. Another thing they do not expect a person to make mistakes, but when they make them, they expect people to understand and accept that as a mistake.*
> (Individual interview: Leader of sister savings group, anonymous, 19 December 2001)

She complained that the leadership was not holding to their principles of rotation and members in leadership positions found it difficult to give up their status.

A leading member of a different savings group defended the VM women and quoted two examples of the leadership changing hands from the VM women to other members, 'For example, Charlotte took over from Rose Maso and Nomana took over from Veliswa' (Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001).

Not only did the leadership itself come under critique but so did their methods of teaching, which were perceived to have changed. The technical adviser, who worked with the VM leaders, said that he had noticed that sometimes they would go into a community and talk down to them as though they knew all the answers. He added that usually someone would intervene to change the dialogue.

Some members argued that these problems were a direct result of the divided authority between the PD and the Ufundu Zufes:

> *The leaders are equal to each other and find it difficult to challenge each other, so membership are unsure who is to hear their grievances and so power becomes entrenched as no one takes responsibility for tackling the hard issues.*
> (Baumann, 2002b: 16)

Although some of the critiques were valid, the composition of the governing body had changed, and the VM women were less dominant in the Ufundu Zufes (governing body). However, because the VM women were the most knowledgeable and skilled in all the facets of the development process, they were relied on and were called on regularly to give advice or to oversee developments. It should be noted that the VM women had been nominated into leadership posts because the members had confidence in their ability

and trusted them, and there were indications that the VM women were training new leaders. Some members felt that Federation members were too reliant on the VM women. Zodidi Vena, who had taken over from Veliswa as the technical trainer, said that people were too dependent on the VM women and should take some responsibility. In defence of the VM leadership she said:

> *If you are a good listener and a person who asks when things are not clear, then you learn quickly. You get knowledge when you are curious, like I am. I wanted to know more about the organisation and look at the process of getting a house. I became more active and learned fast and now I am the technical trainer.*
> (Individual interview: Zodidi Vena, 6 June 2002)

She said that she had learned various office skills from Veliswa, including how to use the fax machine, the photocopier and answer the telephone. The way that she learned best was 'through copying, listening, observing and by doing'. She said the emphasis in the learning process was on sharing, seeing what others could do and copying, and gaining confidence from that.

Another new member said that he had learned a lot from the VM women and that members should identify how best they learned. He learned best from small meetings and by learning different things from different people:

> *We know that we are unable to answer all our questions overnight, therefore we rely on continuous discussions to come up with answers.*
> (Individual interview: Leader of Landless People's committee, 6 June 2002)

Restructuring the Federation

From 2001 onwards, the effectiveness of the VM leadership came under scrutiny and, as a result, the Federation was restructured. The PD was openly critical of the whole leadership in the Federation and was the driving force behind the restructuring. In interviews and PD publications, the PD strongly criticised the national Federation leadership, claiming that democratic practices had become an end in themselves and were smoke-screens for the disappearance of democracy. The PD's attempts to change the Federation leadership is illustrated by the quote by a PD facilitator who addressed a landless people's meeting:

> *You can't let Ufundu Zufes run everything since some of them are members of the steering committee and they also sit on the national structure. At the moment you are relying heavily on Ufundu Zufes to*

help you with everything, but unfortunately I don't blame Ufundu Zufes for that, but yourselves.
(Field notes and transcription: Landless People's meeting, 6 May 2002)

In no public meetings where restructuring was discussed did any member question whether restructuring was the answer to the problems that the organisation faced, nor did any member question whether voting out the experienced leaders with specialised capacities and skills was a good strategy for the organisation. The silences in many meetings suggested that members were unsure or were not confident about speaking out, and hoped that the VM leadership would still serve the community, even when they became ordinary members. One of the decisions taken at the restructuring meetings was that each region would identify two of its national leaders for formal, paid employment positions.

After the restructuring in 2003, the Alliance shifted from participatory decision-making to representative decision-making. The experiences of the different regional leaderships in the Federation had led them to question their assumptions about participatory democracy as an organisational form. After these discussions the Alliance opted for new structural forms, which they hoped would keep the leadership accountable to its members.

During this phase, 2001–2003, the composition of the membership of the Federation changed. Previously, the members had been poor, African women, over 26 years of age, from informal settlements. From 2001, younger people who were single parents or had dependants joined the Federation; more men joined; coloured and poor white people joined; and they were all meeting at the VM's offices. The greenfield development, which was a new form of integrated development in which savings groups from different areas joined to plan a new development on unused land made available by the state, brought diverse groups together. This presented a number of challenges, not least of which was building a community with people who had not come from just one settlement, and who had a history of antagonistic relationships. Some of the youth were members of the Philippi Forum. They were recent 'drop-outs' from tertiary education and most of them were unemployed.

The VM women explored different activities in which to engage unemployed youth so that they, too, could lead a more productive life, and they encouraged the youth to take more responsibility for their own learning. The women knew from the experiences of their own sons and daughters that youth were a critical concern in a country where unemployment is almost 40 per cent, where youth were involved in crime and were a high-risk group for the transmission of HIV/AIDS. Some of the women said that their sons,

who were in their late 20s, had never held down a proper job and the women continued to support them (Individual interview: Leader of sister savings group, anonymous, 19 December 2001).

The VM women developed programmes together with youth groups, which covered a wide range of subjects, such as seminars on topics of interest to the youth, debates on development, clean-up campaigns, sports, dance and other recreation clubs, and a counselling programme for people in the community with HIV/AIDS (Field notes: Observation of Philippi Forum and informal conversations, August 2002). Another way of resolving the problem of unemployed youth was to offer young women training in technical skills and to allow them to draw house plans for savings groups or community projects for a small fee. Young men were not excluded. The NGO, People's Environmental Planning (PEP), supported this training in technical skills and issued certificates of competency to these young learners (Individual interviews: Leader of Landless People's Committee, 6 June 2002; Technical adviser, 24 May 2002).

More men joined and were registered as joint owners with their wives or partners. The men who joined contributed to the savings, thereby increasing the investment value of the Federation.

In the Alliance's attempts to radicalise the membership, it began organising among the poorest of the poor — the landless. The VM women had managed to organise savings groups among landless coloured people from Hanover Park, Ottery and Mitchell's Plain. These members operated from differing cultural traditions. For example, the language most coloured people speak is Afrikaans, whereas the VM women largely spoke Xhosa; some coloured people were Muslim, whereas the VM women were mostly Christian. The coloured members were not familiar with a culture of meetings or savings, and there were deep prejudices and suspicions between the two groups, which surfaced in the smaller meetings. During apartheid, coloureds were given preferential treatment in the Western Cape. This included being placed on a waiting list for housing and being given the first option to council housing. Generally, working-class coloureds in post-apartheid South Africa have not been loyal to the ANC (Hendricks, 2005).

The PD director commented on the 'breakthrough' of having 35 coloured families living among 200 African people in Philippi and the fact that people from Mitchell's Plain and Hanover Park were coming to VM for meetings. He cautioned that this situation 'had to be handled very carefully else there will be setbacks', and he agreed that 'there existed tensions between the different racial groups which had to do with formal meetings, language, culture'. He expressed potential clashes of culture in these terms:

The Xhosa groups often find the coloured groups chaotic and confrontational when dealing with problems through dialogue, and the coloured groups find that the Xhosa groups prolong dialogue and discuss issues interminably.
(Individual interview: Director of the PD, 20 May 2002).

A shift in attitude

From 2001–2003 the Alliance's discourse changed with regard to the poor. Increasingly, the PD staff, the VM women, the Western Cape regional Ufundu Zufes and older savings group members expressed disappointment at the lack of commitment of the new members, and remarked on their propensity for acquiring material goods and lack of community cohesion.

In interviews with two older leaders of savings groups, they expressed the opinions that the Federation membership's attitude had changed, and that members were lazy and did not want to invest time in the organisation or in building their own homes. They felt that the new members had a poor understanding of the Federation's philosophy and had joined simply to access more resources. The technical adviser, who had provided technical assistance to the VM women, expressed similar views. He said:

I believe there's been a whole shift in attitude and approach to this housing thing from within the Federation. The whole community kind of thing is definitely dwindling I would say. People are looking very much after themselves and have lost interest in building their own homes. People have become very selfish. They steal from each other, something which would never have happened in the past.
(Individual interview: Technical adviser, 24 May 2002)

The PD leaders confirmed these views and said that the new savings groups were not saving much, and that their main motivation for joining appeared to be for the Utshani loans, which were used as bridging funds in lieu of the subsidy (Bolnick, 2001: 1). The rate of repayment was low and the Utshani Fund became depleted. In addition, participation in building decreased as the construction was done by guilds, and members' participation in Federation activities often ended when they completed their houses. The PD's proposals to resuscitate the savings collectives and encourage the building of strong communities, as well as being a way to decentralise decision-making and control over financial resources, was also an attempt to reconnect members (Robins, 2003: 264).

Two of the Ufundu Zufes leaders expressed disappointment in the youth, whom they felt were not prepared to struggle as hard as they did. They

thought that the youth wanted material things and wanted to be amused all the time, and could not deal with present difficulties (Individual interviews: Leader of sister savings group, Mama Lizzie, 17 May 2001; anonymous, 19 December 2001).

Changing methods of teaching and learning

The first significant incident I observed, which that had to do with the changed pedagogy, was when I observed a savings group trying to complete their housing subsidy application forms, in May 2001. It was Rose Maso's task to check the subsidy applications and the savings records of new savings schemes, and then to send the applications onto the PD, who in turn captured the data and sent the forms onto the Western Cape Housing Board. During this process, she did not take the entire group through the exercise but instead simply corrected their errors. She did very little explaining of the subsidy application process to the entire savings group, but instead explained to the savings representative, on the understanding that the representative would mediate and transfer the knowledge to the group. She later said that she could not take each member through the entire process as it took too long and the VM women were already overstretched. One of the weaknesses of this approach was that not all the members had a clear understanding of the subsidy application process, and so they blamed the VM women for delays in receiving their subsidies or accused the VM women of mismanaging funds.

A director of a similar NGO revealed a different scenario. She said that Federation members waited so long to receive subsidies because the facilitating members were not properly trained to fill in the forms or to instruct others. She said that their members filled in the 12-page form without difficulty. She felt that the Federation procedures were too informal and that the VM needed a properly structured education programme.

She described the weakness in the method:

> *People need to know that information is passed on. In a structured environment people are conscious that information and knowledge is given and transferred, so they can take the information and teach others.* (Individual interview: Director of NGO, anonymous, 2001)

In her organisation they had formal workshops with manuals, and left the community only once they were satisfied that the community had a thorough understanding of the process. She felt that this method was more empowering, as the community was given the knowledge and could not blame the organisation for the uneven release of subsidies (Individual interview: Director of NGO, anonymous, 2001).

The VM women did not think that their new role of being instructors was problematic as they saw it as a new way to assist with housing delivery on a bigger scale. They did not foresee that some members would confuse their new role with that of local government,[5] and that this perception would create a distance between them and Federation members. Nor did they foresee that they would become the target of angry and frustrated savings groups.

From facilitation to persuasion

The second significant incident I observed, which illustrated the tensions between the VM women and the PD, and the PD's changed facilitation style, was in a meeting to elect delegates to a National Forum and to discuss the restructuring of the Western Cape Federation (Ufundu Zufes). In the National Forum different regional federations present their programmes and argue for resources from the central fund. At this particular one, the issue under debate was the restructuring of the national leadership of the Federation and the possibility of electing new leaders. The VM women held key positions on the National Forum and made up 70 per cent of the leadership of the Western Cape Federation (Ufundu Zufes).

Verbatim extract from discussions about restructuring of Ufundu Zufes (6 May 2002)

PD facilitator in a meeting with the Landless People's Committee:

The PD facilitator: We need to go back to the savings group and get them strengthened first. We all need to ask ourselves what has happened to the belief of ownership of the process, why is the process not in our hands any longer. And then look at the reasons and come up with something that will change this situation. We joined the Federation because of the development of the poorest of the poor, getting together to build our own houses and getting knowledgeable in the process. Those are the reasons that we all joined the Federation but we must never again end up in this situation.

The PD facilitator: It is time that Ufundu Zufes and their networks are replaced by other structures where people will take their own decisions. I want to tell you that this is a very challenging issue since the positions that they have are paid for. They earn money. So, you should know that for people to step down while they know that they earn money is difficult.

cont.

5 Local government is part of the municipal government and has a history of inefficiency, long delays and losing documents.

Member: I think Ufundu Zufes at this moment should carry on doing the work until another structure is formed, when our representatives come back from the National Forum.

PD facilitator: We need to do restructuring as soon as we can because we cannot afford to rely on Ufundu Zufes. I think it is up to you, really, to decide on whom to vote as delegates to the National Forum to elect new leaders. You can't let Ufundu Zufes run everything since some of them are members of the steering committee and they also sit on the national structure. At the moment you are relying heavily on Ufundu Zufes to help you with everything, but unfortunately I don't blame Ufundu Zufes for that, but yourselves. Maybe we need to pass this issue because I'm being too controversial. My question to you is, 'how long are they going to decide how things should be done?'

Member: That will depend on us as the savings schemes.

Member: Groups should know the criteria of people whom they elect. They should elect strong and active people within their groups.

Member: We really need to have active people and those who attend meetings and understand issues as at the National Forum. They will have to argue for resources for us. We cannot afford to elect people who do not have these qualities or knowledge of the processes and the resources in the Western Cape.

(Extract from transcript: Landless People's meeting, 6 May 2002)

The PD facilitator dominated the meeting because she was keen to discuss the restructuring and oversee the election of delegates for the National Forum. This was probably because the PD was leading the restructuring process and saw the proposed structure as a way to limit the powers of the regional and national leadership, and to return power back to the savings group. The facilitator's approach was contrary to the PD's usual dialogic approach, illustrating the PD's frustration with the process, or even the PD's wish to impose its ideas onto the members. Throughout the meeting the PD facilitator appealed to people she thought were sympathetic to her opinions. The discussion on the reasons for replacing the Ufundu Zufes structure took a long time as some members saw some personal advantages in the status quo. Many people believed that a strong leadership reflected a strong organisation. An implied definition of 'strong' was someone who was hardworking, had information and could argue for increased resources. Some people felt that it was too early to have this discussion and thought that they should rather brief people on the reasons for the restructuring. They

took a long time to select people to the National Forum, but spent very little time discussing the importance of the forum or what would take place at forum meetings. The words and actions of the PD facilitator showed that she wanted people to be more critical of the leadership and wanted acceptance of the new model. She presented the new model as though it was inherently good and without inviting any critique of it. In spite of her critique levelled at the leadership, some members showed a great reluctance to nominate people who were new in the organisation or who were not active members. Members were concerned that new leaders would not have the knowledge and skills of the present leadership and, therefore, would not have the same capacity to argue for more resources from the National Forum or the state, or have the knowledge and training to enskill other newer savings groups. This meeting did not select any delegates to go to the National Forum. This issue was then taken up by the next convenors' meeting.

The facilitator raised another issue of concern for the PD, which was that the regional and national Federation members were paid a monthly stipend, whereas volunteers were not. The PD felt that this created divisions and problems, which related to accountability and status. Since the payment was made directly from the PD, it was difficult for Federation members to challenge the women when they did not do their work properly, or when they were rude. The PD also couldn't challenge them since they had no direct authority over them. Therefore the PD argued that the paid leadership operated 'in a no man's land with respect to accountability' (Baumann, 2002b: 9).

From the findings presented on the changed pedagogical practices, it appeared that both the VM women and the PD leadership had deviated from their initial vision of development for reasons outlined earlier in the explanation of the political context. The PD's resolution was to argue for restructuring as a way to return to their original vision. However, for the VM women, restructuring meant a potential loss of leadership and livelihood as they could be voted out.

Learning in the collective

Below are two extracts taken from two meetings with the landless, which illustrate further the complex relationships between African and coloured groups, and how these played themselves out in meetings.

The first meeting discussed plans for an exchange visit in which the coloured group had to sleep over in Vukuzenzele (an African housing development), where they were going to learn how to divide up the land into plots for their savings group. This practice was commonly known in the Federation as 'lay out of the land' and helped to build supportive relationships.

However, when the arrangements for this exchange were made, the coloured group refused to sleep over in an African township.

Discussing exchange arrangements (25 May 2002)

In Afrikaans, a Hanover Park member (coloured) is unhappy that mothers have to attend the exchange visit without their children.

HP member: The majority of women are married. How do I leave a four-year-old girl alone?

African woman: Excuse me, my child is three years old but I will sacrifice by attending these meetings because I need a house.

The discussion carries on like this in acid tones.

Chairperson: Please, people, let us not get personal about these issues.

Nobody listens to him, the argument grows, the chairperson is losing control of the meeting, and women are shouting at each other over this issue. The woman who is not prepared to go to the meeting is accused of being less committed to the cause of the Federation.

Chairperson: (in a harsh manner) Let's be in a meeting please, let's be in a meeting.

African woman: I think that we need to make arrangements regarding children. When we go and leave them behind for the whole week, we should each of us make arrangements because that is the only way out.

PD facilitator: I would like to make a point that the reason for the exchange programme is to learn. We learn much better in that form, which we refer to as horizontal learning. In the Federation people learn by sharing information and experiences.

The issue is unresolved and is taken to the convenors' meeting — this is a meeting of all savings group representatives.

* * *

Using different languages in meetings (30 May 2002)

African woman: When they speak Afrikaans we do not complain, even if we don't understand, but we compromise because we do not learn a language by complaining; we try to understand what the person is saying because issues are around housing. Why is it a problem when we speak isiXhosa?

PD facilitator: Maybe we need a meeting where we will discuss relationships in groups among the Federation. We need to get used to each other.

African woman: They also do not like it. When we speak isiXhosa all the time, they feel that we are talking about them and they feel uncomfortable. The same happens with us but we do not complain. They speak Afrikaans all the time. We also feel excluded when they do that, but because we are a team there's nothing we can do but to work together with the understanding that we are different people with different backgrounds.

African woman: I want to say this. If people speak Afrikaans it is their democratic right as long as there is translation — people can speak Tsonga or Afrikaans or Xhosa, we need to respect that as long as we understand each other even if it's through translations.

Chairperson: We can't work together if we do not have an approach of talking to each other — we must accept languages we bring with us to the Federation. What do we do when we go to Namibia or other places where languages spoken are not easy to understand? Let us teach ourselves to accept each other.

African woman: The issue of language is problematic but we have always found ways of communicating and understanding each other. Why can't we do the same here? Even with English in Parliament they speak a different one but we do understand because we find ways of understanding. Maybe we don't need a translator in these meetings and maybe then we will learn each other's language faster. There's nothing wrong in speaking in Afrikaans but the thing is they do not translate because they swear sometimes.

Chairperson: Swearing in our meetings is not accepted — maybe we need discussions around this issue.

At the following convenors' meeting, the issues of exchange visits and languages were discussed. The meeting decided that if the coloured women were not happy about leaving their children at home, they should be allowed to come onto the exchange and not stay overnight, but return home every day to their children. This arrangement was agreed on with the understanding that the coloured women would miss critical opportunities for building relationships; they would miss some critical parts of the training; they would have to pay the cost of transport every day; and they would have to be punctual and arrive at 8.00 am.

On the language issue, it was decided that translation should be provided whenever possible and that in cases where there was no translator, members should learn patience and respect each other's languages.

The above incidents show that as the membership became more diverse, it became increasingly difficult to hold onto the principle of maximum participation in all the Federation's activities, and members had to adapt to accommodate the various needs of the new members.

A major issue for the Alliance was that once savings group members had their houses, they either left the Federation or stopped saving. It was, therefore, difficult to 'build communities' on which they could draw for exchange visits or in other struggles. However, the Alliance admitted to contributing to this situation, with its objective of becoming more product-driven, and that its interventions were not as developmentally driven as before.

The Alliance's relations with the state were amiable but were under strain. This was due to a number of factors. Key factors included the debt owed by the state to the Utshani Fund; the state's uneven release of subsidies; and its divisive ways of granting land tenure and issuing of title deeds to members of the same savings scheme. Other factors were the general lack of housing delivery and and the slow release of land. On the other hand, new housing legislation to increase the subsidy, to offer more rental accommodation and to house most of the families next to the N2 highway, was generally met with approval by the Alliance. However, the Alliance was careful not to become too involved and criticised the N2 development for its lack of community participation, lack of involvement of NGOs who had worked in the area, and its quick-fix solutions, which could create conflict if expectations were not met or if delivery appeared to favour one group over another.

These developments illustrate Hague's (2004) research in Africa, which shows that these partnerships are controversial because the NGOs and state have different goals. NGOs eventually lose their empowerment goals and become service providers. Hague (2004) argues that a feature of partnering with the state is that it can avoid its responsibility and shift both responsibility and blame onto NGOs.

Development critics, Edwards and Hulme (2000), in their assessment of the advantages and disadvantages for NGOs when partnering with the state and scaling up, conclude that such a situation can lead to rifts with beneficiaries and limit NGOs' capacity to experiment, to be flexible and to lobby for their own views. They argue that organisational expansion can have a dramatic effect on organisational culture and structure, and often members compete among themselves for resources, which erodes the aims of building people and communities. These critiques manifested themselves in this phase of the organisation's history and impacted negatively on the visions, leadership and membership, as well as the pedagogy of the Alliance.

Questioning strategies of participation and dialogue

Chapters 3 and 4 illuminated the VM women's practice of participatory democracy through meeting procedures and their experiences of learning through discussions. Members said that they learned through observation, listening and participation.

In the group's earlier two phases of 'being a development organisation and operating as a social movement', the membership confirmed that they learned and solved problems through democratic participation. But in the third phase of its life as a service provider, members became more critical of the Ufundu Zufes regional governing body and often insisted on greater transparency by requesting proper procedures during meetings. In the meetings, members began to question the reliance on the leadership's ability to provide accurate verbal feedback, and the amount of time spent trying to recall decisions taken at previous meetings. They questioned whether the practice of minute-taking was implemented. Sometimes minutes were taken at meetings but, once taken, they did not seem to be used; nobody brought them to follow-up meetings or referred to them when trying to confirm or present decisions taken at previous meetings. In the past, this practice had gone unnoticed as there was a high level of trust and confidence in the leadership. But the context had changed and members felt more at risk because of rumours of mismanaged funds and entrenched leadership. To some extent the greenfield developments which brought together members from diverse communities, had added to the need for greater transparency and accountability.

The members became aware of the weaknesses of an oral culture when no accurate records existed. This led to frustration, as expressed in a May 2002 meeting:

> *My problem is you are saying we should be writing but what I want to know, where is a written document that we can learn from? You never did it yourselves. How are we going to learn if there is no previous written document? You can't begin to say we are not developed when you did not set an example. We need to have a record of what we did before so that we can refer to, now. They are teaching us, they should have asked us all to begin by writing notes in our groups.*

Another member agreed and said:

> *I would like to talk about the issue of writing. Even at school one needs a leader and that leader is the teacher. The same applies here, when we talk about representatives we need people who will be attending classes and therefore we need to behave like learners, and that means going to the forum prepared about taking notes, which will be reported back here.*

It appeared that the old way of relying on the representatives to listen attentively and to report back accurately was no longer adequate or efficient for the democratic process.

Impact on learning

The findings in this section illustrate that the VM leadership became more occupied with the subsidy process, land issues and title deeds, and were engaging with new demands as the membership increased and became more diverse, with different expectations. This meant that the VM women exceeded their capacity and they took shortcuts in the development process. Their pedagogy became more instruction-oriented, leadership became centralised and their accountability and transparency came into question. However, important pedagogical practices remained, such as learning by example and being supported; learning through exchange visits and discussion; and new members learned through these methodologies.

The PD's drive to increase its membership, to negotiate proxy subsidies with government and to increase its own output, also placed pressures on the VM women to perform beyond their capacity. Furthermore, the decision by the PD to 'scale up' was not met with an equal response by the state, and this led to tensions between the VM, the PD and members.

The PD was partially to blamed for the Federation's slide into entrenched leadership, lack of democratic process and changing pedagogy, as indicated by various PD staff and the director — that 'things were left too late'. This was partly due to the PD's philosophy that the poor should manage their own processes. The PD intervened only once structural factors, such as the non-repayment of loans and loss of membership, reached a critical stage. At the same time the PD's own pedagogy changed. In its efforts to speed up development, the organisation took on a managerial role rather than a facilitative role. In its interactions with Federation members to change policy, the PD staff became more persuasive as the organisation felt under pressure to restructure the Federation.

As argued, these tensions led to shifts in priorities and eventually impacted negatively on the development process. It appeared to the Federation membership that the PD leadership intervened and took the decisions to 'scale up' and subsequently to restructure the Federation.

In 2003, a process was set in motion to restructure the VM women out of the regional governing body (Ufundu Zufes) and leadership positions of the national Federation. Patricia Matolengwe remained in the Alliance and she became the loans and savings co-ordinator for the PD. Veliswa Mbeki remained for a short time as a committee member to oversee the

restructuring process in the Western Cape Federation, and afterwards went to work for the Urban Resources Network. Rose Maso and Nokhangelani Roji wanted to ensure that the state learned from poor people's experiences and chose to assist the Cape Town City Council with enumeration surveys and the People's Housing Process (PHP) after leaving the structures of the VM. Xoliswa Tiso found employment at a local supermarket.

When these projects came to an end, Veliswa Mbeki, Nokhangelani Roji and Rose Maso completed a building course with the government skills development training sector to qualify with a certificate in building construction. It was unfortunate that the women had to undergo more formal training, as they knew the basic principles of building very well. But the Construction Education and Training Authority (CETA) did not have an understanding of the women's pedagogy and therefore this SETA could not implement their own policy of recognition of prior learning. After the training, the three women formed a small women's construction company. The women thus came full circle in 10 years. From initiating the organisation to building a model social project and movement, they rose to leadership positions but then became small-scale entrepreneurs.

Figure 6.1: Four of the women who founded the VM Housing Project outside the Derek Hanekom Resource Centre in 2014. Left to right: Nokhangelani Roji, Veliswe Mbeki, Patricia Matolengwe and Rose Maso.

Chapter 6

Learning through Popular Education in a social movement

In this chapter I offer insights into the role Popular Education can play in social change, as practised in the VM Housing Project. In this instance, there was an interplay between the wider political context, on the one hand, and human agency and personal ideologies, on the other, and this interplay shaped and changed pedagogical processes, impacting on consciousness and social change. In my analysis I draw on critical, radical adult education, feminist and postcolonial theories.

The failure of state policies

South Africa saw the birth of a new democracy in 1994, when an ANC government was voted into power and, for many, there was the promise of a better quality of life. From 1994–1996, during the transitional phase, the state had the twin goals of economic growth and redress. This was given substance through the Reconstruction and Development Plan (RDP), which aimed to address socio-economic inequities created by apartheid. The state set a number of goals for poverty alleviation, with targets for the provision of housing, water and electricity, and job creation. Its housing policy for the poor promoted the ideology of '*masakhane*' or 'self-help', later known as 'sweat equity',[1] to encourage people to access the housing subsidy. Coupled with this was a programme of land reform, which has, however, hardly been realised (May, 2000; Bond, 2000).

1 'Sweat equity' refers to people's labour, when the homeowner contributes their own labour to build their own building.

During the period 1994–2003, the state did make some inroads in delivering basic services but, overall, it could not deliver social goods at the rate of need or expectation. It provided six million people with houses, sanitation, water and electricity (Intergovernmental Fiscal Review, 2003). However, although the delivery rate was impressive and may have been unparalleled in comparison to other developing countries (Harber, 2011), it came to a halt. Some theorists (Bond, 2000; De Satge, 2002) argue that this was a result of the government adopting a neoliberal macro-economic policy in 1996, termed Growth, Employment and Redistribution (GEAR), which did not provide sufficient funds to alleviate poverty. GEAR replaced the RDP and its funds were shifted to various departments in the Ministry of Finance. By 2001 the number of homeless, impoverished and unemployed people had grown, and despite an increase in the housing subsidy, the introduction of a people's housing project, and interaction with NGOs, the state still had an underspent budget for housing in the Western Cape and an increased housing backlog. The housing need in the Western Cape was particularly high because, in addition to the problems experienced elsewhere around the country, of previous apartheid policies and land not having been identified for redistribution, there was a huge population migration to the Western Cape in search of employment, education and health facilities (May, 2000; Bond, 2000; Budlender & Liebenberg, 2002).

From 2001–2003, the state's GEAR policy operated in tandem with the pro-poor policy it had introduced in 1996. But the slow pace of land redistribution, provision of houses and service delivery resulted in a number of land invasions and protests for housing and basic services, which heightened racial tensions and political factionalism in the Western Cape (May, 2000; Intergovernmental Fiscal Review, 2003; Bond, 2000).

In an effort to meet and increase targets for housing, the state considered alternative options and engaged with NGOs and communities to assist with building houses through a People's Housing Process (PHP). This programme was meant to support poor homeowners with technical, logistical, administrative and financial assistance. The PHP was first offered through the provincial office and later through local municipalities. However, the staff did not have sufficient expertise and the roles and responsibilities of the different partners were vague. In addition, there was no line department dedicated to this function, so this function fell between the cracks[2] and the project was closed once new housing plans were launched in 2004.

2 See www.besg.co.za, 2004: 10

Another reason for the failure of partnerships with NGOs, as this study illustrates, was that the municipalities were unable to provide services or release land, even with committed funding and NGO intervention. Added to these reasons was the ambiguous nature of the policy, which was open to many interpretations, and local government did not have the capacity to engage in a lengthy community engagement process, which was required for the success of PHP projects (www.besg.co.za, 2004). Alongside this factor was the fast pace of urbanisation, which meant that the state would never, on its own, be able to solve the housing backlog or meet its social objectives if the current rate of urbanisation continued and if housing had to compete for funds with other pressing needs, such as health and education.

The hegemonic ideology asserted by the ANC government throughout this period was that GEAR would ensure that equity would be attained through growth and the trickle-down effect. As South Africa entered the global market in 1996, there was a renegotiation between state and civil society, with the state wanting to shift greater social responsibility onto civil society. However, civil society was not prepared to accept greater responsibility without holding the state accountable to deliver on promises made in the Freedom Charter.[3]

Shifts in the People's Dialogue and Victoria Mxenge

Philosophy and vision

In 1991 the People's Dialogue (PD) deliberately set out to build a movement for the poor, homeless people in South Africa. The PD leadership acted as a catalyst to motivate poor women living in informal settlements to build houses, and encouraged them to seek goals beyond housing, by also building communities and a social movement. The PD's development philosophy did not challenge state power or the capitalist mode of production, but based its vision on a people-centred approach of overall development in which poor people learned to manage and control resources. Embedded within their vision was a learning community because they believed that learning was the key to accessing social goods from the state.

This ideology's impact was successful because the VM women placed a high value on self-help and accountability. This was indicated by the amount of time, savings and labour (sweat equity) they put in, the amount of commitment and trust developed, as well as the rate of repayment of loans to the Utshani Fund. The VM women successfully combined learning and

3 The Freedom Charter, drawn up in 1955, is the fundamental political programme of the ANC. The Freedom Charter promised basic services to all.

a people-centred development philosophy to build a VM community and a social movement.

The VM women became organic intellectuals, 'spreading the word', as the Federation slogan put it, to other communities. Their activism entailed mobilising poor people to form saving groups, taking the savings groups through the development process, organising model house displays and mass meetings, lobbying for more resources from the state and advocating for a people-centred approach to development.

Critical engagement with the state

The VM women's mobilisation was not against the state but sought critical engagement with the state. This meant petitioning the state for entitlements and more resources by showing what Federation members were capable of, and that they were prepared to contribute their own labour and resources. This approach was fairly similar to rights-based approaches, but the Alliance seldom used litigation strategies to pressure the government. Another factor that contributed to the Alliance's approach of critical engagement with government was that many Federation members were loyal ANC members and the Federation leadership were veteran ANC Women's League (ANCWL) members, who tended to view the government as a powerful patron. Patronage played a significant role in accessing social goods (Robins, 2003: 15).

This social movement took shape alongside similar social movements, such as the Treatment Action Campaign (TAC) set up to combat the spread of HIV and AIDS. More radical movements, such as the Anti-Privatisation Forum, Anti-Eviction Campaign, Landless People's Movement and Concerned Citizens' Forum, mobilised in direct opposition to the state and questioned its neoliberal policies (Desai, 2002).

The state had, to some extent, shaped how poor people were reacting collectively (Tarrow, 1994) through its pro-poor policy and by promising social goods. However, it pursued an economic policy that would lead to heightened economic and social contradictions. On the one hand, the state passed legislation that promised various entitlements and was seen to be honouring its social contract as a state of goodwill. But, on the other hand, it embarked on privatising basic services and failed to increase employment, and obfuscated the issue of the devastating impact of the HIV/AIDS pandemic.

In a situation where the dynamic between the state and its citizens was one of unfulfilled expectations, the state became the focal point for its citizens to advance their claims. It was in this context that the opportunity arose for the VM women to form a model social movement from which other Federation members learned to challenge the state to honour the country's Constitution.

By 2001, the VM women were self-confident, they owned their own homes and were experienced in working with communities, in house construction and in organising public meetings. They were all experienced leaders and were responsible for taking savings groups through the development process. They represented the model savings scheme, which had challenged traditional power relationships within the family, the community, with experts and bureaucrats. They were called on to advocate for the Alliance's philosophy of development and supported a number of savings groups in their progress towards greater autonomy. They had developed a global partnership with similar organisations internationally through the SDI and had been involved in a number of exchange visits.

These were the initial dialectical relationships of the state and the organisational context that presented the political opportunity for the VM women to further mobilise coloured and younger members into the Federation. However, the people-centred model asserted by the PD could not be sustained in the same form as Federation members demanded faster delivery of social goods and a reorganisation of pedagogy.

The outcome of partnership with the state

As described in Chapter 5, from 2001 to 2003 the PD and the Federation members were frustrated with the slow release of subsidies and felt pressurised to 'scale up' delivery, which meant an expansion in membership, financial resources and building houses. The PD and the Federation believed they could help to hasten the release of subsidies to allow faster delivery of houses by forming a partnership with the state.

Additional factors which led to the formation of a partnership included the shift in discourse among the Federation members from a struggle for basic needs to a struggle around housing as a right or entitlement. Another was that members became product-driven and were not interested in the overall goals of development. This was evidenced in the drop-off in savings, low participation in exchange visits, declining interest shown in developing skills if they were not certified and — by implication — marketable, low repayment rates and loss of membership once houses were built.

A further factor was that the Federation members were impatient with the slow process of building houses by themselves (the self-build option). The move by the PD from self-build housing to guilds was partly driven by Federation members to increase the pace of house constructions. The PD and the Federation reasoned that the men in the guilds, who were trained to build houses by the Federation and were employed solely for this purpose, would benefit the partnership.

However, the partnership was ineffective as, not only did the state fail to deliver on its promises, its lack of capacity actively undermined the PD's work. It did not process subsidies efficiently and it did not issue title deeds timeously. Land tenure was not a priority for the state, whereas for Federation members it was critical. The objectives of the PD's partnership with government were barely realised and the Alliance slowly began to let go of their empowerment goals, became deliverers of services and were subsumed into the state's bureaucratic processes.

Increasingly the construction of houses was done by the guilds and housing plans were drawn by a group of young women called 'technicals' for payment. In trying to meet targets, the technicians from the PD and the VM women 'needed faster movement on the ground' (Baumann, 2002b: 70), so teaching was increasingly directed towards the leadership of the savings groups rather than the ordinary members, and took the form of instruction. The VM women did not have the capacity or time to take the majority of Federation members, who learned mainly through a lengthy informal process, through the entire subsidy application process. Thus opportunities for discussion, reflection and dialogue were lost. The changed pedagogical practice resulted in an uneven distribution of knowledge and skills among membership, and meant that knowledge and skills became concentrated in the leadership group. Therefore when the membership experienced problems with the uneven release of subsidies and land, they blamed the leadership of the VM or the PD.

The original interactive and participatory approach required patience, time and innovation, as well as constant monitoring, and led to burnout among the PD technical staff. The VM women, too, complained that they were exhausted.

Whereas the Alliance's initial vehicle to gather people was to save for housing, this changed to save to repay loans to the Utshani Fund, which was being used to give proxy loans to members in lieu of being paid back by the state through the housing subsidies. Another disadvantage was that members competed against one another for resources and this eroded the aims of building people and communities. Competition for resources was the key driver that motivated Federation members to nominate strong regional leaders to attend the National Forum, as it was in this forum that the regional federations argued for resources from the PD. This practice created competition between regional federations and, therefore, regional leadership did not challenge national power structures within the Alliance, nor the notion that poor people had to compete with other poor people for resources.

Haque (2004) argues that a feature of partnering with the state was that the state could avoid its responsibility and shift both responsibility and blame onto NGOs. On many occasions the state reneged on its commitment to deliver basic needs, partly by failing to actively include a PHP in housing provision. The PD and VM leadership experiences illustrated that in this context of development, NGOs could not rely on the state as it focused on its own goals (Haque, 2004: 282).

Another danger in the partnership approach, which was pointed out by the SDI, was to believe that the state would honour its social contract. Both the PD and the VM women found themselves in a contradictory relationship as they took on the roles of developer and service provider. They were seen as a conduit for state provision of houses and subsidies, but the state did not honour its side of the agreement. In reality, the partnership was counterproductive for the VM women and the PD leadership.

Changed roles of the PD and the VM women

The changed roles of the PD, who became the developer, and the VM women, who became service providers, highlighted the different visions of development of the two NGOs and brought to the surface their competing ideologies, personal tensions, changed material conditions and ambitions in the leadership. This, in turn, led to personal struggles that affected their relationships.

A source of tension for the PD was that although the VM leadership became the 'organic intellectuals' whom the PD had nurtured, the VM women had not followed the PD's teachings dogmatically. The PD had, in a sense, substituted a kind of 'political faith for detailed political analysis' (Tarrow, 2012: 12). Once the women were in leadership positions there was no continuous analysis of the development model or of the tension between individual and collective ownership. The PD did not develop a continuous intellectual engagement with the VM women as the organic intellectuals of the movement. Instead, the PD lost authority over the VM women and then disabled their leadership in their subsequent process to restructure the leadership of the Western Cape.

The PD based its pedagogy on Freire, and to some extent met the goals of community self-actualisation, which is central to Freirean philosophy. However, this presented itself as a weakness for the PD leadership as, in the longer term, the VM women became autonomous and the PD could not maintain its leadership role in their political education. The VM women had evolved their own version of praxis and were nurturing their own organic intellectuals and leaders from within the communities that they

had mobilised. The VM women's vision of development was a mixture of that of the global, urban poor, homeless movement and influenced by their various histories of struggle for liberal democracy. However this vision was constrained by their socio-economic situation and the language of development, which emphasised their role as traditional mothers, respectable citizens and small-scale entrepreneurs.

The VM women thus did not develop a critical consciousness in questioning the larger political and economic framework. Similar observations have been made in the case studies of women's self-help groups and community organisations in Cape Town, Brazil and Crossroads (Walters, 1989; Alvarez, 1999; Cole, 1987) and points to the limitation of Freire's view of stages of consciousness-raising. In addition, I question whether the constant interaction of action and reflection, and the intervention of intellectuals are sufficient to move people beyond their understandings of their world. In addition to reflection, Gramsci emphasised theoretical study, which would help with questioning the status quo and allow for deepening political analysis. Theoretical study was minimal in the Federation, even though political literature was circulated among the youth and leadership groups. My findings lead me to question whether the PD assumed an 'ideal type' of consciousness-raising and then became disillusioned when the VM women failed to achieve the PD's ideal.

Pearson and Jackson (1998), in their critique of anti-poverty approaches, which conflates poverty issues with gender, argue that in projects such as the VM, women do not tackle gender issues such as customary practices, which are oppressive to women, therefore women do not challenge patriarchy and do not develop a feminist consciousness. However in the VM's case, the women leaders did challenge different forms of patriarchy in terms of home ownership, their own activism and their roles as leaders in the organisation's structures and in their community.

Weaknesses in the development model

There were contradictions in using collective and democratic organisational methods to attain individual social goods in the Alliance development model. Instances that highlighted the contradictions between the collective and the individual appeared in the savings schemes. Group savings were used for individual interests and poor communities had to compete for resources within the Alliance and from the state. There was a tension between co-operation and competition that came to the fore when the scale of housing delivery did not meet the demand.

A further weakness in the Alliance's development model, pointed out by Huchzermeyer (1999), was that 'Because of the subsidy the focus is distracted from ongoing settlement-based improvements towards a once off acquisition of a maximum-sized house for individual households' (1999: 208). Similarly, the Federation leadership had a paradoxical position on the relevance of individualisation in the alleviation of poverty. 'On the one hand, it encouraged communal ownership through pooling of savings, building in a team, but it did not question the fact that often individual households wanted to build the largest possible house for themselves within the capital subsidy' (Huchzermeyer, 1999: 207). This could be a problem if other members had an expectation that pooled savings would be used for the collective good, and this could undermine the building of social capital and social citizenship.

Further reasons that motivated the PD to argue for the need of a new leadership in the Western Cape was that they felt that the VM women had become entrenched in their leadership roles, they were centralising knowledge and their pedagogy had changed from democratic participation to instruction. When, in 2001, it became unclear what level of support there was for the PD to restructure the leadership, the PD became more forthright in their critique of the VM leadership. The PD facilitator's role in meetings became increasingly authoritative in trying to convince Federation members to criticise the VM leadership, asserting that the VM women were present in all leadership structures and were, therefore, in control of the organisation.

A critical consideration, which the PD did not take into account in its political relationship with and analysis of the VM leadership, was that the VM women were at a different phase in their personal life histories from when they began in 1992. To some degree the VM women's personal needs were out of sync with the aims of the Alliance, which was to rotate leadership and spread skills and expertise. By 2003 the VM women were older and may have had different and conflicting interests and needs. Their material conditions had changed; they needed regular incomes because they now had loans to repay and houses to maintain. Also, their children had grown up and formed part of South Africa's growing, young, black adult population who were unemployed, single parents, at risk from HIV/AIDS, had menial jobs or were studying at tertiary institutions and were dependent on their parents. In addition, the VM women felt over-extended and complained of being exhausted after having been in the front line for mobilising and 'bringing development' for about 10 years. Furthermore, the women were frustrated as they were unable to use the skills they had learned in the development process to seek employment elsewhere. This frustration was heightened when it became evident that the VM women would lose their leadership roles in 2003, which meant an

immediate loss of income and the reduced possibility of transferring their skills into the mainstream job market. Thus PD's short-sighted analysis of the situation of the VM women and their failure to acknowledge the impact of changed material conditions on the personal and political position of the VM women, led them to argue for a restructured leadership.

In addition, the spontaneity and goodwill of poor people in supporting one another, which was present in the first two phases, declined as membership became more focused on entitlements rather than on building communities.

Insights from the analysis of post-Marxists, postmodernists and Third World, postcolonial feminists can extend our understanding of the contradictions within social movements. According to Schuurman (1993: 28–9), theorists Ernesto Laclau and Chantal Mouffe (1985) argue for the heterogeneity of discourses within social movements; that groups within social movements do not have a single goal and do not necessarily have the same opponent, and that the outcome is not only determined by structures, but also by the interaction of the social movements and external actors.

The arguments of postmodernists and feminists are also relevant in this context in that there is not one absolute discourse or truth to development and equality in society, nor one linear path to it. Laclau and Mouffe (1985) argue for different interpretations among the actors in a social project. As this study has shown, at various times the VM women, the Federation and the PD had conflicting visions of the project, which had an impact on their aims and ability to sustain the housing movement.

The feminists Weiler (1991) and Thompson (2000) argue that women in a single community do not form a homogenous category, therefore one should recognise the different ambitions and consciousnesses of women, who may be divided among themselves. Third World, postcolonial feminists Alexander and Mohanty (1997) develop this argument further and assert that geography, genealogy and colonial histories are important factors, which impact on agency and interpersonal relationships. This was reflected in the growing disjuncture between the VM women and the PD staff and in the changing conceptualisation of the VM women's agency and identity from 'rural' and mother to citizen, urban homeowner and global actor. The fact that the majority of Africans in South Africa were violently dispossessed of their land and political power, made the attainment of citizenship an important goal. Citizenship and participation give social movements access to land, welfare and social goods, therefore the struggle for basic needs in this social movement were not just 'expressions of resistance but they [were] demands for access to modernity' (Schuurman, 1993: 27) and citizenship. Another

issue on which the PD leadership faltered was its view that poor people could save and repay loans, and all that was required was a commitment to the development process. By not including unemployment and the rising cost of living as factors in the decline in the savings and repayment rate, the PD were not confronting the material conditions of poverty, or the fact that once people had homes they needed incomes to maintain them. Furthermore, the PD did not accommodate the reality that members of social movements often leave the movement once their issues are resolved.

An area in which the PD's policy changed was responsibility for development. Their initial view, that poor communities should take the lead in their own development, changed as the PD shifted to the guild system and tried to quicken the pace of delivery. The PD's inattentiveness to their own views of development, and to the changing material conditions of the Federation leadership and membership, impacted on policies within the Federation. The impact resulted in critical issues remaining unresolved, such as the non-election of community leaders, corrupt practices and mismanagement of funds.

In the period of restructuring the leadership of the Western Cape Federation, the PD used the slogan, 'We are organising the poorest of the poor' to reinvent the organisation and to move the leadership closer to grassroots participation. In this discursive choice, it set out to exclude the VM leadership. The PD reasoned that because the VM women had land, houses and income, they were no longer the poorest and, therefore, could not lead the organisation or the Landless People's Movement.

This strategy to decentralise power and to reinvent the Federation, while good in its intentions, used contradictory language which later became politically problematic for the Federation and the PD. Their slogan was divisive and excluded different gradients of poor people.

Like its Indian partners and the global, homeless people's movements to which it was affiliated, the PD mobilised poor women by invoking the elements of self-help, self-reliance, savings and micro-credit. These strategies have certain disadvantages, as argued by Isserles (2003), Rao and Stuart (1997), Ghodsee (2003) and Dolhinow (2005), and were visible in the VM study. The disadvantages were that women bore the brunt of development and took on greater responsibility for basic needs, that micro-credit created more debt and that although collective savings espoused a group framework and participation, it was individual achievement that was sought. Another disadvantage was that the framework had a narrow vision of poverty. The global, poor, homeless movement did not provide an alternative socialist vision.

In articulating their philosophy, the relationship between pedagogy and social transformation was unclear, as was their vision of a future society. These critiques made of Freire by Youngman (1986), Walters (1989) and Prinsloo (1991) are applicable to the VM case study. In this paradigm, Pearson and Jackson (1998), Van Genugten and Perez-Bustillo (2001) and Bond (2002) argue that no structural analysis of poverty, or history, or gender or personal ambitions is made and there is no reconfiguration of power and structures. Therefore the leaders of social movements have an inadequate understanding of the barriers facing these social movements, and social movements become limited vehicles for change.

Conceptualisations of women's agency

The different conceptualisations of the VM women as mothers, citizens and social-movement actors both hindered and facilitated, to varying degrees, their development and learning in this context.

Agency in the VM was characterised as a conscious activity to become the subject of one's own history and was 'anchored in the practice of thinking of oneself as part of the collective' (Alexander & Mohanty, 1997: xxviii). Women took responsibility for housing and family needs, and through the Federation, a new political culture was formed with women in leadership positions.

The state and the PD had similar gendered perceptions of women, whom they identified as mothers and caregivers and as being more accountable than men, and were thereby responsible for the home and family, and for the repayment of loans.

The state used a similar discourse of self-help and self-reliance for other reasons as well. These were to transfer partial responsibility for housing onto the poor, and to counter a culture of non-payment for services and rent, which had been used in the past to resist apartheid laws (Huchzermeyer, 1999). The state and the PD were promoting similar understandings of gender and development to solve the housing crisis.

During the period from 1992 to 1998, the VM women were initiated into the development project though the use of their identities as 'mother' and 'rural' women, and they united around the needs of the family and the community. In this process they built trust and accountability, as is evidenced by the amount of money saved when they recorded the highest savings in the Western Cape region of R25 498 in 1996. The membership also held fast to mainly organising women and effectively rallied many other communities in the name of qualities associated with motherhood, such as nurturing, giving support and guidance. These maternal or feminine qualities are typically the qualities that feminist pedagogy values, and were drawn on in

pedagogical practices and helped to build the collective and leadership. But this situation presented a conundrum, obscuring the prevalent gendered approach in society, such as seeing basic needs as being 'women's issues' and the pedagogy did not question traditional practices, where women are solely responsible for the home. Nor did the pedagogy question the symbols of caring and nurturing in community organising, symbols that reinforced women's responsibility for the family and the home (Martin, 2002: 333).

The VM women built on these traditional notions of 'motherhood' but they went further in important ways and included qualities of competence, strength, perseverance and integrity. They challenged cultural traditions of ownership and power relations in the home, but they did not challenge the broader patriarchy or develop a political consciousness that went beyond accessing social goods. The VM women did not express a resistance to capitalism but were active participants in it. This aspect, and the fact that collective actions were geared to achieve individually owned houses, illustrated the contradictory nature of people-centred development and Popular Education in the economic order of the day.

The identity of active citizenship took shape with the first democratic elections in 1994 and continued to develop as the VM women interacted with the state through critical engagement. Through this engagement, the VM women's campaign for alternative kinds of development took the forms of persuasion, public displays of their competence, negotiation with the state and demonstrating need through survey data, and all of this had some impact on the state's formal policy. In 2000 the state altered its own policies to include more enabling financial legislation, identified more land for urban use and pledged its support for a PHP. In their activism, the VM women represented themselves as respectable citizens, choosing formal routes of protest. In their pedagogy, respectability was displayed in their formal dress, songs, prayers, missionary zeal and religious imagery.

It was a pedagogical style familiar to many semi-urban African women. It allowed women to identify with the Federation and facilitated their understanding of the Alliance's development model. In their pedagogy there was continuity with past forms of mobilising. They used protest songs from the struggle days together with new protest songs from the Federation to urge poor people to identify with common ideals and to act on the basis of those ideas, hence their slogan, 'When ideas move in people's hands and hearts, they change, adapt and create new solutions'.

Later, during 2001 to 2003 when micro-credit strategies for mobilisation were proving inadequate, the VM women could articulate the need for housing as a common interest for African women. They could mobilise

around a new identity that was taking shape — that of the new, urban, African homeowner.

In the period from 1998 to 2001, as social movement actors and innovators, the VM women identified with the poor and homeless, mobilising them by invoking the ideology of self-help and savings. This was reinforced by the global and national contexts, as well as the discursive practices of the PD. The participatory and egalitarian ideology was effective in gathering membership, who took control of decision-making, and who, in turn, facilitated learning which led to the wider building of confidence and empowerment. Being part of the global social movement facilitated the VM women's learning, advanced their problem-solving skills and built networks to mutually support one another's struggles across continents. They learned global strategies for advancing the struggles of poor people. In these transnational crossings, the VM women learned different ways of practising democracy and participation. This praxis could be linked to Alexander and Mohanty's (1997) concept of 'feminist democracy' in which new definitions of justice, accountability and responsibility are engaged with, and new solidarities are formed. For example, the VM women did not evict people who moved onto land earmarked for Federation members and often loaned money to members to complete the building of their houses when they became unemployed and could not repay their existing loans. As social movement actors, the VM women expressed their agency as powerful, independent members and took leadership positions in the Federation and in the social movement for housing the poor.

Throughout the time from 1992 to 2003, the VM women did not identify themselves as feminists but rather as protectors of the family and community. They mobilised around the various identities of mothers, poor women and citizens. In their songs, they sang of women as mothers of the nation. This must be seen in the particular circumstances of apartheid and traditional African culture, rather than as a statement of domesticity, which one might find elsewhere. The role of the mother was politicised during apartheid, as men were largely absent from the home because they were working as migrant labourers, or they were absent due to state repression. So, too, in the struggle for housing, 'the personal became political' (slogan from the women's movement)[4] as personal and family life became targets for social action.

The VM women's experience was comparable to other African women in informal settlements in South Africa and the rest of Africa, whom they met

4 See www.womenshistory.about.com (accessed 10 July 2014).

through the Federation's exchange programme. The literature on African feminism recognises many different forms of African feminisms, stressing multiple systems of oppression, which were resisted by women in many different ways.

The VM women may have had a nascent feminist consciousness, or what the Latin American feminists (Davies, 2000; Portugal, 1986) call 'grassroots feminism', but they did not have the language to construct themselves as feminists. Though they had organised differently from men, in their struggles with husbands, partners and men in government they did not develop the consciousness that patriarchy and power were connected in traditional African values. For example, they did not oppose rituals such as *lobola* (bride payment), which socialised women into a subordinate position within society. This limitation had been evident in the ANCWL, which allowed the fight for women's equality to be subsumed by the national liberation struggle. For this reason the VM women negotiated with women parliamentarians who were seen as leading the struggle for women's rights for access to social entitlements.[5]

Thus the VM women were organised in movements that used inclusionary approaches (Hassim, 2005) at multiple levels of engagement (Salo, 2005) to frame their demands as mothers, citizens and social movement activists.

The literature on adult education for women suggests that women's activism and education for women 'relates directly to their condition and position in society' (Youngman, 2000: 5; Walters & Manicom, 1996) and this view is emphasised in the literature on gender and development, as discussed in Chapter 3. Maxine Molyneux (1985), Caroline Moser (1993) and Hassim (2005) in their attempts to explain why women act collectively during certain crises, argue that women make gendered responses to preserve their families and act to pursue their practical gender interests first. Kaplan (1997: 186) argues that women develop a 'female consciousness' according to terms their culture dictates and that these categories are not clear-cut as women move back and forth between specific needs and general demands.

The VM women used their activism in many different forms, engaging in both inclusionary ways and radical ways to obtain social goods from the state. However the challenge in obtaining these social goods placed pressure on them and in the absence of a transformative programme or strong links with radical women's movements, their organisation became centralised and conservative in its approach.

5 From 1999 to 2000, two of the National Ministers for Housing have been women.

The impact of changing context on pedagogy

The changing context over the duration of the VM Housing Project impacted on the pedagogy used by the organisation, which had started out by using such concepts as learning from experience, engaging with the adult educator, participation through action, reflection, dialogue and collective learning, conscientisation and empowerment.

Pedagogy of the Alliance

The pedagogy practised in the Alliance was positioned to support the struggles of women in oppressed communities (Walters & Manicom, 1996).

In the VM project, learning happened within a framework of Popular Education and strongly echoed feminist pedagogy. The pedagogy worked towards consciousness-raising, and valued working with women's experiences, local knowledge, collective decision-making, and participation at all levels of the programme. The VM women learned informally in many different ways. They learned individually, in collectives, in social activities and in learning networks. The learning was technical and cognitive, knowledge was socially constructed and the members in the movement took ownership of the knowledge.

The ways in which the Federation members learned, changed as the institutional arrangements shifted from advocating for development to providing houses, and reflected the arguments of theorists Thompson (2000) and Foley (1999) that individuals and groups have different goals and interests in adult learning, and these need to be understood as contested activities around which there is conflict. For the VM women, from 1992 to 2001, when learning was in tandem with development and mobilising poor communities, the philosophy and practice of participatory methodologies formed the key strategies to learning and empowerment. This changed during 2001–2003, when demands for housing escalated and learning was directed at leaders of savings groups.

Learning from adult education principles

An important principle of adult and Popular Education is to start from the experience of the learner. It is viewed as an important source of knowledge and to include the concerns and interests of the learners directly into the learning programme. In the case of the VM women, they came together through sharing their personal experiences of living in informal settlements and were then motivated to join the housing movement. One of the most valuable forms of learning for the VM women was experiential learning.

Their experiential knowledge included knowledge gained from traditional practices, schooling and life experiences. Experience gained from development projects, political struggle and battles fought against the previous apartheid government was critical in influencing the way in which the women related to government structures and outside agencies. They used knowledge as a political weapon in challenging power structures to transform their social conditions. They used traditional gender patterns to their advantage, to persuade men to allow them to join the Federation, to be involved in its activities and to exclude men from it.

Experiential learning was highlighted in most of the learning strategies. In the savings groups women drew on their experiences of previous savings schemes like *stokvels*.[6] In the exchange visits they learned from other landless people in similar situations and, in particular, developed political strategies to negotiate with government for resources or to campaign for their rights or to stop evictions or discriminatory inheritance practices. They not only learned alternative methodologies but also developed a pedagogical knowledge of their own, which was aligned with the International movement and named 'A Poor People's Pedagogy' (Asian Coalition for Housing Rights, 2000).

Wendy Luttrell (in Barr, 1999: 108) distinguishes between common-sense knowledge and school-wise intelligence, that is, between knowledge produced through experience and knowledge available from textbooks written by experts. In her study of working-class women, she notes that the women shared similar ideas about their common-sense abilities to care for others and regarded common sense as a way of judging truth. Luttrell says that they claim to have common-sense knowledge, which is gained by relying on friends who know the ropes, or seeking advice from people who can be trusted, not because they are professional experts but because they share the same problems. This pedagogy recognises and validates working-class solutions to problems despite the power of scientific knowledge. Barr (1999) argues that this knowledge, which develops in the collective and is born out of practice, is often more trusted than expert knowledge. The VM women helped and empowered others by listening to and understanding them, or by teaching others what they knew from their own common sense and from building their own homes, and this experience gave them more confidence.

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6 *Stokvels* are community savings clubs. They sometimes also play the role of social clubs and burial clubs. Most *stokvels* work as rotating savings clubs. Members contribute a specified monthly sum to the club, with each of them getting to keep all the contributions when their turn in the rotation arrives (www.savingsinstitute.co.za/faq.html).

In the VM project the architect came in as an adviser and learned from the community to provide technical expertise in a non-authoritarian way. There was usually a strong emphasis on making the curriculum relevant to the learners' context, on democratic decision-making and on using participatory styles of learning. The integration of local and expert knowledge resulted in innovative house designs and creative cost-cutting measures. For example, as shown in Chapter 3, within the limits of the subsidy the VM women built houses which allowed for more comfort and space than did the state's housing programme. In this learning, their own desires were kept in mind as they 'dreamed their houses'. This meant that aesthetic values were not discarded. For example, if someone wanted wooden windows or metal ones, the technical adviser, together with the group, would explore these options. This method allowed for an expression of individuality, which was very unlike the low-cost, cookie-cutter, RDP houses built by the state or developers. The VM women's previous experiences with builders, developers and technical experts from local and provincial government had made them cautious of academics and experts, who were often sceptical of their ability to build houses.

Therefore the practical approach and the respectful attitude of the PD experts were important and had a positive impact on the VM women and the communities with which they worked. The community appreciated the experts' humility, commitment and a willingness and eagerness for learning to be mutual. These attitudes enabled the women to develop confidence in their own learning systems and knowledge. The women learned three main skills: spatial concepts, which involved spatial arrangements and design; numerical skills, which were enhanced by the actual measurement of the land and in the construction of the house, as well as in calculating the cost of building the house and keeping financial accounts; and cognitive skills, which included learning new languages, financial and technical skills and various practical competencies such as office administration.

The VM women usually planned in a group how they would interact with typically male-dominated organisations such as the civic organisations or local and provincial governments. For example, in negotiations for the land, the VM women drew up a community profile to argue for their rights to the land. In these negotiations, the VM women stressed the necessity of working from their own knowledge, seeing this as the discourse of the poor that presented a challenge to the mainstream. This was articulated by identifying land, compiling community surveys and creating model house displays. In addition, the VM community attended meetings dressed in traditional dress, spoke in isiXhosa, had their children on their backs and sang traditional and protest songs to draw attention to their demands. This strategy drew on a

Freirean (1983) framework, which allowed for action, reflection and the integration of new knowledge for further action.

The VM women went beyond unplanned and incidental ways of learning and sought new knowledge in non-formal ways, which were short term and planned. They learned how to mix cement and to make bricks from artisans at a nearby factory and from the PD training centre. They learned from state bodies about norms and standards for building in the housing sector.

In the VM, 'to participate was to educate and equally to educate was to participate and learn', (Van Genugten & Perez-Bustillo, 2001: 186). In a strong oral culture, participation was demonstrated by the high attendance at meetings. The membership saw meetings as important forums in which to express their ideas, obtain information and knowledge and build links with people. The members' high levels of participation indicated their material stake in their savings and government subsidies, in the organisations, and also that members held their leaders accountable, valued transparency and wanted clarity about developments within the organisation and within housing.

Problem-solving through dialogue was another valued practice, which the women traced back to African traditions and women's ways of finding solutions. In these situations the members learned through listening, observing, questioning, looking at alternatives and evaluating other savings groups' experiences to explore solutions to their troubles. Some members could articulate the knowledge and ideas they picked up through the discussions, whereas for others, just being part of the process and the group was enriching and gave them a sense of belonging. Through this methodology learning was widespread. Generally, problem-solving was a collective responsibility and consensus was sought from the majority before decisions were taken. The culture in the organisation was sufficiently secure to allow 'women to be confident and effective' (Yasmin, 1997: 204).

These methods of learning — through problem-solving, dialogue and intensive listening — held seeds of feminist pedagogy and Freire's action and reflection cycle. Federation members were encouraged to learn through listening in meetings, to participate actively and to solve problems through dialogue; these methods were critical and continued to raise awareness both in discussion with members and in negotiation with authorities.

The VM women acquired office skills by doing, observing and copying others. These competencies were gained through peer learning and mentorship, and further illustrate the ideology, pervasive in the Federation, that every member considered learning to be important, and each member was a teacher as well as a learner. Through listening and observing the VM women learned about procedural knowledge and to question authority.

The VM women had role models in the older members who held national leadership positions and shared their experiences with the new members. There was a connectedness and empowerment between members, which helped the women make meaning of their experiences and to become self-reflective.

In the study of Belenky et al (1986), the researchers showed that at the beginning of the learning process, poor women learned more by listening and receiving knowledge because they had very little confidence in their own ability to speak and question authority. The VM women confirmed this view and spoke of acquiring knowledge through listening, a method that resonates with the storytelling used in traditional African society.

However, when the organisation formed a 'partnership' with government in 2001 and became an NGO and service provider, although the rhetoric was still alive, in practice the VM women's pedagogical practice shifted towards instruction, with VM women acting as advisers, as indicated in the subsidy application process described in Chapter 5. During this period, when the organisation moved from advocacy to delivery, fewer members participated in the design, subsidy application process and the actual building process, therefore the learning, knowledge and skills gained were not as evenly spread as before, causing frustration among ordinary members. There were instances when VM women were criticised for 'behaving like bosses' (Field notes: Federation members, 2001) and not having the time and capacity to train others, or when their teaching methods came under scrutiny. Learning became more formalised through workshops and young members participated only if the learning led to certification. Experiential learning and learning in action was not as pronounced as before because members were not taken through the entire development process.

The critical incidents in Chapter 5 show that during the period 2001–2003, when the Western Cape Federation was restructured, the methodology of the PD adult educators or experts changed from a participatory approach to a more directive one in an attempt to dislodge the Ufundu Zufes leadership. The facilitator demonstrated an inadequate understanding of power relations within the Western Cape Federation and of the cultural practices of a more 'racially' mixed membership. Parpart's (2000) critique that development practitioners required better understandings of the local belief systems and cultural practices that reinforced unequal power relations was relevant to this situation. Without such an understanding, the practitioner could not engage in participatory ways with members who were unsure of each other because of a history of separation based on institutionalised racism. Alexander and Mohanty (1997) also argue that different histories of oppression need to be taken into account in facilitating diverse communities.

The critical incidents highlight the limits of participation and dialogue in the adult educator and learner relationship, throwing into sharp relief the conditions required for participatory pedagogies to work successfully.

In the first two phases, the homogeneity of the VM membership allowed for participatory strategies, but when the Federation savings groups became more heterogeneous, these ways did not always work. This situation forefronts questions about the conditions required for participatory methods of teaching and learning. The critique offered by Kane (2005: 35–8) suggests that the political consciousness of the adult educator is critical for effective dialogue in Popular Education. The critical incidents highlight the qualities required for facilitating in diverse communities, which are: confidence in doing so; knowledge of the histories, language and power structures in communities; and an understanding of their ideological orientations.

In addition, the intervention of the PD's technical experts was undermined in the move to 'scale up' because, since most members learned mainly through informal processes, which required time and dialogue, it was difficult to expand with speed. Thus the technical experts were faced with the dilemma of how to build learning communities, who were self-aware and self-reliant, as well as being able to build at a fast pace. During this period, women were not directly involved in house construction because this was done by guilds, which were managed by the PD. These changes impacted negatively on team-building and decreased the opportunities to learn actively and to build a collective through discussion and negotiation. The changed pedagogical practices undermined ownership of the process, and skewed the power relationship between the adult educator and the learner in favour of the educator. The result was that Federation membership had less confidence in the knowledge gained through this process.

The VM women learned from the various crises that occurred, by means of problem-solving. These crises, such as taxi wars and floods, affected the broader political context and the institutional context. In these situations, learning came out of new and uncertain situations, which were difficult to predict. These ways of learning can be theorised in Wildermeesch and Jansen's (1997) framework of critical reflexive learning. They argued that social learning would help to meet the learning needs of the collective in a risk society and shift learning to its transformative potential. In these critical situations, the VM women showed the importance of contextual knowledge and reflection, which were crucial to finding solutions. They also expressed a commitment to a collective process, which demonstrated that they understood the continuity between the theory of Popular Education and its practice.

Building a social movement

Social movements are generally conceptualised as responses to crises in society, which create new knowledge by questioning worldview assumptions (Eyerman & Jamieson, 1991; Wignaraja, 1993). Wignaraja (1993: 18–19) describes new social movements as people's movements in which large numbers of people are no longer willing to accept exploitative or repressive regimes. These movements may not be concerned with the capture of state power and revolutions, yet they may consciously or unconsciously be building a countervailing power to dominant state power. The actors in these movements bring greater humanity and begin with micro-level projects, which are rooted in people's lives. Included in her descriptions of new social movements are small-scale development projects. She questions whether they can achieve coherence and sustainability.

Generally, social movements are seen as issue-based and can involve a range of people from across the political spectrum. The social movement actors participate in various acts of protest, which can be meetings, marches, petitions, role-play or resistance theatre, as seen in the anti-globalisation movements. The social movement generally loses momentum and may dissolve once the issues under protest are resolved (Tarrow, 1994).

Women's movements are associated with a broad range of struggles: for national liberation, human rights, the democratisation of authoritarian regimes, working-class struggles, gender-specific grievances and concerns over basic needs. They organise around a range of issues such as political and legal rights, violence against women, reproductive choice, abortion, sexual freedom, employment opportunities and discrimination, dowry deaths, access to land, houses and finance, sustainable development and the environment.

In the Federation, the social movement activities covered a wide range, such as mass meetings, exchange visits, group meetings and model house displays. In addition to bringing members together, many of these activities included negotiating with and raising awareness among officials from government. The VM women engaged with government officials over subsidies, land distribution, tenure and title deeds. They invited officials to a display of model houses or to celebrate the completion of a project, or petitioned them with survey results to demonstrate a community's need, and would even show them a piece of vacant land to prove that land was available.

The activities included celebrations, music, dance and role-plays and occurred in many different sites. In the campaigns, the VM women used common symbols and rituals, such as prayers and songs, and dressed in ways that created a shared meaning. Learning occurred locally and globally through bringing poor people together to share their stories in a collective.

Learning occurred, as Thompson (2000) argued, through the use of emotion and using personal experiences and histories of struggle to engender a sense of working with and against the state. However, Mayo (2005: 123) cautioned against having too much hope for social transformation from social movements, as 'there was nothing automatically transformative about the outcomes'. Crowther (2003), Martin (2000) and Holford (1995) make the point that not all learning in social movements is intrinsically positive or progressive and suggest a more critical approach, where theorists examine the content, nature and purpose of the learning process. Jarvis (1987) and Foley (1999) assert that experiences in social action offer potential for learning but that not every experience results in growth or learning.

The VM case study provided evidence of a social movement that framed new issues and provided alternative perspectives, but the members' impact was, to some extent, circumscribed by the political opportunity in which they operated (Tarrow, 1994). The relationship between the Alliance and the state represented a complex mixture of dependency, conflict and co-operation. When this relationship changed to a partnership in 2001, the scope of the Alliance's impact on state policy was slowly reduced.

The critiques of Weiler (1991), Lather (2000), Jarvis (1987) and Alexander and Mohanty (1997) are relevant to this case study. These theorists argue that reflection occurs in a social context in which the dominant ideologies are internalised by its members; that experiences are conditioned by dominant ideologies with regards to social elements, such as socio-economic class, sex, age, history, colonialism and language. In the Alliance, these elements were not given adequate consideration in the reflection process. These social factors constrained the manner in which people were able to think and consequently resulted in conformity.

As discussed in Chapter 1, the VM women, with the help of the PD, formed international social networks with the SDI and became part of a global social movement of poor, homeless people of the South. These networks helped to spread knowledge from their places of origin and internationalise it. The social network was characterised as fairly open, loose and informal. Most of the learning processes in these social movements were based on people's experiences, their action and reflection, and took place outside institutional settings.

The Alliance called this horizontal learning and it occurred through exchange visits. The Alliance believed it was more equitable to learn for oneself in a collective where the measurement of learning was in the act of doing and of solving a problem. Each person and organisation used what worked for her or him.

The VM women learned from many exchanges within South Africa, and from the networks in India and Brazil. For these women there was a qualitative difference between learning from peers and formal training. As one member of the collective said, 'When you see ideas being put into practice by people as poor as you, it's powerful; you see possibilities that did not come from a textbook or an expert' (Asian Coalition for Housing Rights, 2000: 6). In this way, the VM women became committed to learning how to build houses, even if it took a long time. Each participant felt responsible for her own learning, as it was through this process that she would secure finance, land and housing. The findings show 'that learning was based on poor people's own learning systems, based on critical consciousness and learning what was relevant and useful in improving a situation and solving problems' (Asian Coalition for Housing Rights, 2000: 6). In the community exchanges, teaching technical skills was taken out of the hands of the professionals, but in the development of alternative housing models, the VM community was aware that they required professional knowledge in their community reflections on different strategies to gain resources, and to analyse their circumstances and reinforce their learning.

The exchanges provided important opportunities to open political spaces, mobilise resources and build international solidarity through mutual support. The visits between the VM and Mahila Milan, the Indian equivalent, greatly facilitated the exchange of ideas and experiences, and opened new contexts for analysis. The 'squatters' in one settlement shared with the others their hopes and frustrations, their successes and their problems. In so doing, they analysed their situations, gained new insights and strategies, mobilised other residents, and secured the confidence and support they needed to move forward. The emerging knowledge was owned by the poor and was more likely to serve their interests; local people became experts, and in foreign countries they became international experts; (Patel & Mitlin in Mayo, 2005: 121–3). In these ways local knowledge was extended and was moved beyond national borders. In this educational process people were able to combine theory and practice.

Another impact of the transnational exchanges was that homelessness moved up in the international policy agenda and was represented by social movements on global platforms such as the United Nations.

Can Popular Education drive social change?

In seeking to understand whether Popular Education and social movement activism can alleviate poverty and contribute to social change, the VM case study shows that it is possible and could make a positive impact. However,

this study must be seen as a model for learning towards change rather than as a recipe for the alleviation of poverty and for social change.

Kane (2005), who has sought to analyse learning and education practices in the Brazilian landless movement, argues that, internationally, times have changed for Popular Education. In his review of the MST (Landless People's Movement), which uses popular and formal education, he concludes that the work of education was powerful because it was tied to tangible benefits like a plot of land, which led to questioning wider political realities and increased the motivation to learn. Sonia Alvarez (cited in Foley, 1999: 88–108) concludes from her study of Brazilian women organisations that there was no automatic relationship between changes in women's consciousness and political change. She argues that although these movements interacted in complex ways with micro-political factors, such as male domination in both church-based and secular left-wing organisations, they had very little impact on changing patriarchal values and domination.

The VM case supports these arguments and illustrates that under certain political, contextual and conditions, Popular Education work can have powerful effects, or those conditions can inhibit its capacity to be powerful. In the VM case study, the women did analyse their oppressive situation and challenged some oppressive structures. The choices women made in these instances may be strategic and not based on their level of conscientisation.

Literature on popular development, such as Wignaraja (1993), Mies and Bennholdt-Thomsen (1986) and Von Kotze (2002), stresses the need for new paradigms of development, for the need to use the creative energies of poor people, for the use of local knowledge and resources. Esteva (1992) also advocated for a new group of poor, called the 'commons', to use local or indigenous knowledge as alternatives and to abandon the struggle against the state. These theorists call on others to respect an analysis of popular knowledge and culture, and conclude that education work should lead to specific interests. The VM story has shown that emancipatory teaching must also take into account personal goals for learning and the impact of changing life histories on identities (Ismail, 2009: 293). In this study, Popular Education was seen to make significant inroads in changing poor women's living conditions and status.

The impact of learning on the VM women

How did the VM women determine what is learned, how it is learned, and how to assess the role of learning in reaching development goals? There are no easy answers to these questions. The women's learning was difficult to measure, and a range of issues affected the learning process, both positively

and negatively. The lessons produced by this study are that learning and consciousness-raising are not straightforwardly incremental and that these are difficult, ambiguous and contested concepts. Moreover, in this study learning and development were not linear and cumulative skills often developed in unanticipated ways. Assessment occurred through qualitative and quantitative measurements. During the period 1992 to 1998, the VM women built 165 houses in the VM community and another 5 000 in other communities. The houses were of better quality and larger than the state's RDP houses, and were built within the subsidy amount. They secured land for themselves and surrounding communities, and made the biggest contribution to the Federation system of pooled savings at regional level. They laid the foundation for a stable and secure community, which they acknowledged in their slogan: 'We build houses, people and communities.'

The VM women were long-term, committed leaders with deep experience of mobilisation and development. In their roles as movement intellectuals, the Federation attracted new membership in many communities and they encouraged youth to join and to participate in their own learning. The VM women gained specialised and unique knowledge of community needs and capacities, not only in African informal settlements but also in previously designated coloured communities. They had accumulated the experiences from various grassroots development practices over a decade and had built capacities within poor communities.

They built exceptional social solidarity within the Federation and strong relationships of trust and accountability, formed key alliances with national and international social movements and with the South African state. The political asset the VM women built was strong support from donors and the UN. For example, Patricia Matolengwe received a standing ovation for her presentation on women-delivered housing at the UN Habitat Conference in 1996 in Istanbul. She also received a leadership award in 1997 from the UN for achievements in poverty alleviation (Baumann, 2002b: 67–8; Ismail, 1999a).

The impact of the learning could be illustrated by other gains and achievements, such as self-confidence, control over resources, challenges to power, authority and expert knowledge, empowerment, various competencies and the personal development of their membership (Ismail, 1999a).

Although the macro-context and organisational context shaped the VM women's learning, in politically opportune moments they expressed their own agency and adapted the pedagogy to their own situation.

This study revealed that the VM women took greater responsibility for the process of provision of basic needs. The PD played an important part in this repositioning of responsibility by providing vision, technical, financial

and organisational support. In contrast, the tendency for government was to avoid responsibility and blame the lack of provision of houses on NGOs. The state's partnership with the PD and the VM was counterproductive for the NGOs and the communities that needed houses. The partnership impacted negatively on the vision, philosophy and pedagogy of the two organisations and the state failed in its social responsibility.

The study also illustrates that the vision and pedagogy changed as the political landscape changed and that radical pedagogies do not necessarily challenge the status quo because no structural analysis is made as to the economic factors that create homelessness, poverty, inequality and social exclusion. The Alliance's model of Popular Education and people-centred development, although critical of the housing policy, did not pose a direct challenge to that policy or, as some critics (Bond, 2000) identified, the primary cause of inequality, or put forward an alternative socialist vision, but complied with the state and funders to access resources for the poor.

The study describes the critical role that adult education played in generating knowledge and how women acquired new identities, learned to secure land, finance and houses, and became leaders in a housing social movement. It illustrates the unique experience of the VM women and how they inspired others towards greater humanity.

But the VM development model was not sustainable in terms of the scale of the problem, or its urgency or when dealing with a state that reneged on financial agreements with the PD and the Federation. The state had failed poor communities in their attempts at social housing on all levels — in implementing legislation, in finance, in releasing land quickly, in processing housing subsidies efficiently and in the building of quality homes — in all the phases of the VM project, when they were in critical engagement with the state arguing for resources (1992–2000) and when they were in partnership (2001–2003) to deliver houses.

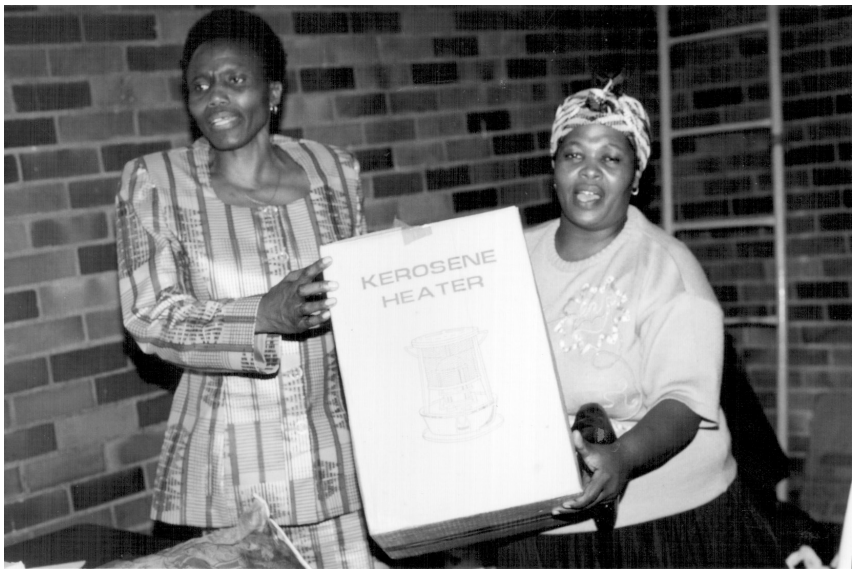

Figure 7.1: Patricia Matolengwe (left) hands over a donated kerosene heater to a member of the VM savings scheme.

Figure 7.2: Patricia Matolengwe with Federation members.

Chapter 7

'*A new vision*'[1]
The challenge of independence (2003–2012)

As this study drew to a close in 2003, the VM women were restructured out of the regional governing body (Ufundu Zufes) and leadership positions of the National Federation. The one exception was Patricia Matolengwe, who remained in the Alliance and became the loans and savings co-ordinator for the PD. At the end of 2005, The PD closed down due to a shortage of funds and retrenched its staff. Patricia returned to the Federation and took up a leadership position.

Veliswa Mbeki remained for a short time in the Federation as a committee member to oversee the restructuring process in the Western Cape Federation, and afterwards went to work for the Urban Resources Network. Rose Maso and Nokhangelani Roji chose to assist the Cape Town City Council with enumeration surveys and the People's Housing Process (PHP) project. Xoliswa Tiso found employment at a local supermarket.

When these projects came to an end, Veliswa Mbeki, Nokhangelani Roji and Rose Maso completed a building course with the government's Construction, Education and Training Authority (CETA) to qualify with a certificate in building construction. It was unfortunate that the women had to undergo more formal training because they knew the basic principles of building. However, the construction SETA did not have an understanding of the women's pedagogy and could not implement the construction sector's policy of recognising prior learning. After the training, the three women formed a small women's construction company. The women thus came full

1 Quote from a Federation member.

circle in 10 years: from initiating an organisation to build houses, to building a model social project and movement, they rose to leadership positions, were restructured out and became small-scale entrepreneurs building houses.

In September 2011 I visited the VM women to inform them of the possibility of a book publication and to ask for permission for follow-up interviews. I also wanted to get a sense of their progress and the current situation of the housing social movement. Patricia Matolengwe, Rose Maso, Veliswa Mbeki and Nokhangelani Roji welcomed me and were excited at the possibility of publishing a book. In the informal discussions, we reminisced about all the stalwarts of the project.

I learned that Xoliswa Tiso had left her job in the supermarket to work in home based-care. She felt that her skills were better used in community projects. Zodidi Vena, who drew up house plans, had moved out of the area and was teaching in a high school. Mama Lizzie Mgedizi, who lived in Hazeldene and was active in scouting for land, was trying to secure funds to start a food gardening project. Mama Msiza and Sylvia Qoma, who were among the founding members of Victoria Mxenge, had moved back to Site C. Abduraghman Pietersen, one of the leaders of the Landless People's Movement had moved back to Mthatha in the Eastern Cape. Other women and men whom the VM women had trained, had found employment with NGOs and construction companies.

Rose Maso, Veliswa Mbeki and Nokhangelani Roji said that their own construction company, formed in 2004 after the restructuring, was not profitable. They worked long hours with very little reward and so they returned to the Federation in 2005. They had heard that the restructuring was not complete and that Federation members were looking for strong leaders with experience. Patricia Matolengwe was elected as the director of the Federation. Veliswa Mbeki was elected as the financial manager, Rose Maso as the administrator and Nokhangelani Roji as the supervisor of the Federation's Derek Hanekom Resource Centre, which is hired out as an income generating project. This meant that the core leaders of the VM project were once again in leadership positions within the Federation. They felt an increased accountability to the community and were prepared to grow the Federation's membership.

Following a struggle for autonomy and control of Federation assets towards the end of 2005, Patricia and another leader registered the Federation as a non-profit Section 21 company with a new structure, seeking greater autonomy from the Alliance and the SDI (Huchzermeyer, 2011; Podlashuc, 2011; Individual Interviews: Patricia Matolengwe and Veliswa Mbeki, 12 October 2011). This act led to their expulsion from the Alliance and the

SDI (Podlashuc, 2011: 20) and split the Federation into two organisations in 2006: one remained The South African Homeless People's Federation (Federation) and the other became the Federation for the Upliftment of the Urban Poor (FEDUP).

Organisational context

After the Federation's split, the VM women, who were left with a small group of savings schemes, kept the old name—the South African Homeless People's Federation (the Federation) and used some of the same strategies as the old Federation to obtain land and houses. The Federation for the Urban Poor used the acronym FEDUP to signal that it had embarked on a more radical programme of gaining basic services.

The Federation split up also because of accusations against the VM leadership of mismanagement of the Utshani Fund, a lack of transparency, authoritarianism and the formation of the Section 21 company. The VM leadership of the new Federation lost all access to funding from the Utshani Fund and external donors, and used their savings to continue their work. They also lost access to professional technical support and relied on their prior experience and knowledge to continue to collect people and to build houses and communities. They moved out of the Victoria Mxenge Community Centre to new offices built by Federation members next to the Derek Hanekom Resource Centre.

This move signalled their new status as a Section 21 company independent from the Utshani Fund and the SDI. The Landless People's Movement remained with the Federation.

After the PD closed down, its director joined the SDI-affiliated Community Organisation Resource Centre (CORC), which took over support functions and maintained strong relationships with FEDUP. Most of the technical staff at the PD moved and the architect who had worked closely with the VM group set up his own projects, mainly in Stellenbosch (Huchzermeyer, 2011; Individual Interviews with Patricia Matolengwe and Rose Maso, 12 October 2011).

FEDUP formed strong links with the state, with the support of NGOs such as SDI and the CORC. As before, FEDUP tried to lever promises of subsidies and land from the state for its members. FEDUP has access to the Utshani Fund and the expertise from CORC and SDI (Huchzermeyer, 2011).

In 2008, FEDUP, the Utshani Fund, SDI and the CORC, together with actively saving people living in informal settlements, formed the Informal Settlements Network (ISN). This new project engaged government in dialogues with informal settlements to look for housing solutions. The

solutions they presented followed much the same approach as the standard SDI and Federation alternatives, namely enumerations, savings, engaging government to release subsidies and land, and fighting for security of tenure (Huchzermeyer, 2011: 184–6).

The split in the Federation left deep rifts between the leaderships of the two organisations. In the leadership of FEDUP are two leaders who had greatly influenced Patricia—Rose Molokwane, a former trade unionist, and Patrick 'Magubela' Hunsley, a popular local leader and chairperson of FEDUP, who had introduced Patricia to the Broederstroom meeting in 1991 and to the Adult Learning Programme at UWC in 1993.

The Federation had to re-establish themselves, as the leadership's good reputation had been tarnished because of the scandals over financial mismanagement. They were no longer seen as trustworthy. Their standing for delivery was also in question as they did not have the same access to technical support as they had had previously when they were in partnership with the PD.

The Federation's system of collecting people had also changed. Previously, the members were organised through savings. Now, the new membership still practised savings but they had to pay an annual membership fee of R100. In exchange, they received assistance with securing land, subsidies and the building of houses. Private providers drew up the housing plans for a fee.

Another more radical organisation, Abahlali baseMjondolo, which represented the homeless from some of the informal settlements in KwaZulu-Natal, formed a branch in the Western Cape. Their oppositional politics and rights-based approach, which demands that the state take full responsibility for delivering services and for in situ upgrading, were not welcomed by either the Federation or FEDUP, as they were seen 'as just sitting and protesting and not doing anything for themselves' (Individual Interview: Patricia Matolengwe, 12 October 2011). This statement indicates how deeply ingrained the philosophy of self-help and self-reliance was in the Federation. Also, in situ upgrading meant a loss of membership for both the Federation and FEDUP, which used membership numbers to argue for resources from the state, and the Federation used membership fees to pay for overhead costs.

To add further to the complexity and divisions within the housing movement was the changed process in applying for subsidies. NPOs, NGOs, municipalities, contractors and other civil organisations could all offer housing delivery and compete for contracts with local and provincial governments. Mark Swilling (2010: 37) argues in his plans for sustainable urban development that this should be welcomed, because increasing the number of service delivery agents can present opportunities for diversification

and innovation. To some extent this has led the VM women to consider some innovations, as I will show later. But to a large extent it has fractured the housing movement and all the organisations involved in housing have been cast in the role of entrepreneurs (also pejoratively referred to in large-scale deals with government as 'tenderpreneurs'). These organisations had to show that they had a signed-up membership, land rights and that their members qualified for subsidies. This meant that the Federation leadership had to collect members to get housing contracts, which meant increased competition for members. This situation has already resulted in a court case between FEDUP and the Federation in a dispute over housing contracts — both organisations had signed up the same members for their respective housing contracts. This litigation resulted in huge rifts between the two organisations (although Patricia often spoke of trying to reconcile with her former colleagues). The culture of the Federation has clearly changed from solving problems through dialogue to using institutional mechanisms.

Also, once people obtained their own houses they left the Federation because they did not want to pay membership fees. This resulted in a continuous loss of membership and a large amount of energy was spent on getting new members. The VM women were dependent on membership fees for an income, although they also earned money from the establishment and facilitation of grants when making applications for contracts though the People's Housing Process (PHP) and from hiring out the Derek Hanekom Centre. The hall and rooms are hired out for meetings and for accommodation to touring and church groups.

Even so, Veliswa said their income varied and she estimated that they each earned between R2 000 and R2 500 per month. This was just within the living wage calculated by government in 2012 to pay for a family's basic needs.

A number of factors have resulted in ongoing and sometimes violent housing protests, not only in the Western Cape but elsewhere in the country. In the Western Cape some of the contributing factors were a divided housing movement, the entry of a militant, informal-settlement organisation and the changed subsidy application process. Other factors were the ongoing protests for housing from backyard shack dwellers and those on the waiting list, as well as rising unemployment, increased migration to the cities and the slow release of land. These unresolved issues heighten the tensions between organisations and between them and government. Together these make for a cocktail of protests, which are sometimes racialised, as witnessed by the Hangberg protests in Hout Bay and the ongoing service delivery protests in Khayelitsha and elsewhere in the Western Cape.

The state and broader context

By 2012, the state had not shifted its macro-economic policy in spite of critiques that the Growth, Employment and Redistribution (GEAR) policy was the cause of unemployment and rising inflation. There were some amendments to the housing policy but this did not seem to diminish the housing backlog, stem the anger of the backyard shack dwellers and those on housing waiting lists or improve on delivery. Under the Housing Minister Lindiwe Sisulu (2004–2009) there was a more explicit drive to eradicate rather than upgrade informal settlements, as the ministry aligned its goal with the Millennium Development Goal to achieve slum-free or shack-free cities by 2020 (Sisulu, 2004). This drive intensified from 2004–2009, even though Minister Sisulu had inherited a progressive policy named 'Breaking New Ground: A Comprehensive Plan for the Development of Sustainable Human Settlements' that allowed for in situ upgrading rather than replacing informal settlements with formal, standardised housing. The minister remained intent on replacing informal settlements during preparations for the Soccer World Cup in 2008 and 2009 (Huchzermeyer, 2011: 112). Minister Sisulu was known to have a technocratic approach, which allowed for minimal community participation and emphasised a drive to eradicate the 'visible slums' on the edges of the main highway, the N2, between Cape Town International Airport and the city centre. In 2009 the Constitutional Court ruled in favour of an eviction and families living in the Joe Slovo informal settlement (named after the first Minister of Housing) along the N2 highway were relocated to a distant transit camp. These families had to make way for a new government housing development named the N2 Gateway Project, which consisted of three- and four-storied blocks of flats for rental for a mixed-income group of residents (Huchzermeyer, 2011).

In 2009, Tokyo Sexwale became the new Minister of Housing and the Department of Housing was renamed the Department of Human Settlements. The new name signalled that government promised to include communities in their plans and indicated an intention for more flexible and efficient delivery, as well as upgrading informal settlements. Minister Sexwale adopted a more cautious approach to slum eradication and accepted the government's approval of in situ upgrading of informal settlements. However, this policy of upgrading is riddled with contradictions and goes 'hand in hand with the intention to tighten land invasion control repressively'. (Huchzermeyer, 2011: 184). Minister Sexwale realised that provinces could not deliver houses at the rate of urbanisation and the growth of informal settlements, and so he amended the Housing Act to include the City as a provider of housing (Huchzermeyer, 2011; Harber, 2011).

A new vision

I asked the VM women what effect these new developments have had on them. Each one of the VM women said emphatically that their biggest gains have been in forming their own organisation and having their independence: 'We can follow our own direction and have moved from dependence to independence' (Individual interview: Patricia Matolengwe, 12 October 2011). Podlaschu (2011) confirms this view and added that because they were elected, they were also more responsive to community needs, and Patricia added that we 'operate with nothing except the heart' (Podlaschu, 2011: 27).

However, there may be serious structural 'limitations to realising this aspiration towards autonomy which may be historical, cultural or personal and thus linked to agency' (Conradie, 2013: 6). One of the most important would be that inequality has consistently increased throughout South Africa and currently we are one of the most unequal countries in the world.[2]

Below, the women outline some of these constraints and assess how it impacts on their vision and struggle for a sustainable livelihood.

The women said that they had become disillusioned with the two recent Ministers of Housing (previously the Ministers of Housing had been favoured and streets in VM are named after them). They said that these ministers have spent an endless amount of time in office revising policy. When a minister leaves, another one comes in and revises the already revised policy; so attention has been diverted from the actual struggle on the ground, while NGOs and civil society were supposed to wait for a miracle policy that would solve all the housing problems.

Patricia said: 'Government has lost its way. They may act serious but to them it's just talk. They make promises that they cannot honour so people get disillusioned' (12 October 2011).

The VM women also said that there was very little difference between the ANC and Democratic Alliance (DA) councillors, except that the DA councillors were better trained and had more information. The DA is the governing party in the Western Cape and traces its roots back to the Progressive Party of the 1970s, which was the official opposition to the apartheid government.

The women also reflected on the state's attitude towards them. They complained that the state's policies restricted them as they had to follow the housing plans set out by the state and they could no longer 'dream their own houses'. Also, without the PD's technical support, they had to constantly prove to the state that they were capable of housing delivery. They said that when

2 See www.data.worldbank.org/indicator/SLPOV.GINI (accessed 10 July 2014).

the PD supported them, this had brought them status and respectability (and they inferred this was partly because the PD staff were mainly white and professional) and gave local developers and the state more confidence that they would complete the housing projects. They had to work much harder now to convince government to give them contracts (Individual Interviews: Veliswa Mbeki and Patricia Matolengwe, 12 October 2011). In 2007 they built 136 houses in Site C and this proved critical in re-establishing links with housing authorities (Podlashuc, 2011: 26–7).

None of the VM women were active members of the ANCWL any longer. Their support for the ANC had also waivered and a few of them had joined the Congress of the People (COPE), a political party formed by a group of former ANC leaders in 2008 to contest the 2009 general elections. After a series of scandals and power struggles within COPE, the VM women left this party as well. They were also critical of the relationship of the ANCWL with the ANC Youth League and said they did not support the expelled Youth League President, Julius Malema, and were appalled by his insolence. Rose Maso said that from Malema's example, she realised that people joined political organisations for individual benefit.

I think that the VM women could not break away from the ANC in the early 2000s, or listen to the advice from the PD or the SDI that the government would not honour its election promises, because this would have been interpreted as a betrayal of their history in the struggle against apartheid under the banner of the ANC, and everything they had fought and stood for. The fact that they had lost family, friends and comrades in the struggle was another reason for their loyalty to the ANC.

The VM women have turned their attention once more to the development and education of youth in the area. This renewed focus is fanned by a strong belief that formal education is an easier way out of poverty. This sentiment has emerged from their own experience, when they were unable to secure construction work outside the Federation because they had no formal qualifications, although they had built many houses.

Another experience that reinforced this view was when they volunteered to participate in the government's population survey. They felt qualified to do such a survey because they had carried out similar surveys when arguing for resources from the state, but this time they were not eligible to apply because they did not have formal schooling up to Grade 10.

Veliswa Mbeki said that in terms of social responsiveness, they organised beyond their own community. Although they have tried to organise refugee communities from Zimbabwe and elsewhere in Africa, it was difficult as these communities moved around a lot and couldn't save or access land.

However, one good result from this was that the experience of learning about the savings scheme meant that if or when refugee communities returned to their own countries, they could set up a similar system. Veliswa said that they were beginning to organise housing for homeless, disabled people and that this required new skills and planning. They had to learn how to design and build different toilets, ramps and doors for disabled people. In 2011, the Federation won a contract to build 71 houses for the disabled.

Learning to save and build

I asked if new members were still learning to save and build. They said that the new members had to buy their own books to record their savings. Members have the option of employing contractors to build houses or to give contracts to developers who consisted of skilled ex-Federation members. Some members opted to build in a team, which was supervised by a group member. Members paid a private person to draw up plans for council approval. Thus the learning was restricted to savings and some building, unlike previously, from 1992 to 2001, when members were taken through the entire process.

Reflections

The women have become empowered. Their philosophy and vision to build houses and communities has been reinforced by their new-found independence. They are working from the bottom up, without any support from outside donors or NGOs, and are expanding into new areas of development, valuing adult education and using knowledge as a major resource for living. They are, as always, socially responsive and have initiated programmes for youth development, counselling for women experiencing domestic abuse, for HIV/AIDS sufferers, and job-creation projects for different communities, as well as trying to rehabilitate criminals who steal from them. Podlashuc (2011) describes their social responsiveness in terms of shifting their agency back to their member's needs.

Patricia Matolengwe said that in the new Federation she had learned that it is best to take responsibility for your own development, and that whatever you learn should not only benefit yourself but your community and the country at large. She said:

> *Previously we had funds from the PD but now we have to work for those funds and we see now that the importance is not the money. We work to develop our own society and so we have to do it and blame no one else. I am still trying to pass the same message to not only build houses but people and communities. At the moment I am focusing on making the*

best with what we have and focus on education of our youth.
(Individual interview: Patricia Matolengwe, 12 October 2011*)*

The women have raised funds from an Irish aid organisation for bursaries for the youth to study vocational skills at the Further Education and Training (FET) colleges.

Veliswa Mbeki said:

I learned that nothing is difficult for people even if you are not educated. You need an opportunity to practice and a belief in yourself that you can do it, and also to learn from your mistakes. I learned even in confusing political times to do things not only for yourself but also for the community.
(Individual Interview: Veliswa Mbeki, 12 October 2011)

Rose Maso said:

I learned to be part of a group, and now I learn administrative skills, how to organise meetings at a local, regional and national level. I can write an agenda and keep minutes of meetings. I write it all in isiXhosa not in English because we now understand that we need to have a record of decisions. I also have to find new ways of bringing an income into the organisation, so I bring ideas to meetings. My focus is now not so much on building houses but on building the organisation and the youth.
(Individual Interview: Rose Maso, 12 October 2011)

She has conversations with the youth every Sunday afternoon. They talk about the history of the VM community and the youth are given history projects in which they explore their personal histories. For this project, they are taken to various museums to learn how to display their work. These projects are exhibited in the Derek Hanekom Resource Centre. Rose emphasised that the way forward was to sit down and discuss issues until there was agreement or some move towards resolution. She ended with, 'I am proud of myself' as 'I did not sit still and remain in a shack'.

Nokhangelani Roji had been greatly affected by the split of the Federation. She said, 'The spilt was very bitter and the most difficult issue to confront was how to access funding'. She spoke of the problems she experienced when they first opened the Derek Hanekom Resource Centre for accommodation for outside groups. At first things did not go well because people booked and cancelled, and there were break-ins and theft. However, the VM women were not deterred. They took their own money and bought bedding, linen and

installed cooking facilities with basic cutlery and crockery. They fixed up the place and can now rent out 58 beds. She smiled broadly and was proud that she has learned to run a self-catering accommodation business. She has also learned how to use the Internet and email and is currently learning how to design and maintain a website. She says that she will work for the Federation all her life because it is her home. At the end of the interview she retorted, 'I can't go ironing for other people'.

After this set of interviews, I once again felt that sense that the VM women were in defiance of the economic and political forces that act to suppress them. I am excited about their progress and feel very fortunate to have been part of such an inspiring project, to have witnessed the excitement, the hard work, the struggles, the different battles that were fought and won, and the phenomenal achievements of the VM women.

The VM women have, in the true Freirean sense, moved from dependence to being self autonomous; 'reliant on their own resources and agency' (Podlashuc, 2011: 21). They have incorporated learning as a central element in their development and social change.

In their progress towards autonomy, we do need to take into account that there is a range of complexities that may work against the women's activism and their aspirations. Differences between women and the way power shapes inequalities built around gender, family, education, race and class, could also shape and frame what is possible and what is imaginable. For example, when Nokhangelani first joined the Federation, she suffered a fair amount of ethnic prejudice from the Xhosa community as she is originally from Pondoland. However the VM women have opened up spaces for women's activism at grassroots level to address the problems of poor women. I felt in awe of them and in spite of all the challenges that they had faced, they have once again appealed to government and said, 'we have shown the way now, where is the support' to make South Africa 'a better place for all'.

This story of the VM women learning in development to provide social goods has gone through many scenarios with the state, from critical engagement to partnership to becoming an independent housing contractor, and they have shown time and time again that they can learn and build capacity to carry out development. However, the state has botched all their attempts to increase social housing delivery and has forced them into competing for resources, and to abandon working with it or to allow for more inclusionary approaches. Therefore I find it incredible that the VM women have not embarked on more oppositional politics. The lessons that I think development practitioners and adult educators can draw from the VM experience is that the Federation and the linking NGOs, as well as the

global homeless movements, are so immersed in the discourse of self-help development and the politics of daily living that they have been unable to develop a counter discourse and work to overcome the divisions in the housing movement. As said in Chapter 6, they have not done a structural analysis of poverty and, therefore, are not able to build a countervailing force to return the state back to its development agenda.

Gilbert and Varley (1991) (in Davis, 2006: 81–2) argue, as do others already quoted in the story in Chapter 6, that 'the nature of the self-help housing process contributed to political placidity', and widespread home ownership has individualised what might otherwise have been a community-wide struggle.

In the VM case, the women feel a sense of frustration with the ANC government because it has not delivered on the commitments of the Freedom Charter. They also feel undermined by the state, which has failed to recognise their competencies. This is expressed in their continuous efforts to prove to the state and formal institutions that poor African women with varied levels of schooling, are capable of 'producing knowledge—of organizing and systematizing their thoughts' (Valla, 1999 in Huchzermeyer, 2011: 250) and could contribute greatly to 'make the impossible once more possible' (adapted from Huchzermeyer, 2011: 249).

The state has not shared their vision; in fact, the ineffective state has fragmented the housing movement and betrayed its promises to the poor. Davis (2006) aptly names this phenomenon the treason of the state.

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Figure A.1: Xoliswa Tiso, who became the VM accountant and then regional treasurer, addresses a savings group.

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Appendix A

Short biographies on the VM women and people interviewed

Patricia Matolengwe came to Cape Town from the Transkei in 1982 when she was 27 years old. She had one daughter who was four years old at the time. Patricia had passed Standard 9 (Grade 11) in the Transkei and then went to the University of the Western Cape (UWC) in 1992 to study for the Advanced Certificate for Educators of Adults, which she completed in 1995. She was the initiator of the VM savings group, started organising for the People's Dialogue (PD) in 1992, and became the Western Cape co-coordinator for the PD. She was politically active in the ANCWL. In 1994 she became the regional co-coordinator for the Western Cape for the South African Homeless People's Federation (Federation). Patricia won an award on the United Nations Development Programme in 1997. In 1998 she was a leading member on the National Federation. She has been the co-coordinator of the savings schemes and a leading member in the regional Ufundu Zufes since she started the VM savings group. She has been on the negotiating team with government at all levels and wins much credibility. She progressed to advise national government on the People's Housing Process project, on subsidy application forms, and has been prominent in talks with the Western Cape Housing Board on the release of subsidies. She enjoys much support in the Western Cape among Federation members and the Housing Board. The Western Cape Federation has so far had the fastest release of subsidies and the least corruption and mismanagement of funds.

Patricia is also highly respected for her conflict resolution skills and has solved many community disputes over land, title deeds, subsidies and personal issues. In 2003 she formed part of the Cape Town's mayoral task team on housing. At the end of 2003 she became the savings and loans co-coordinator for the PD. She also learned some building skills, such as mixing cement, mapping, house design and drawing house plans. She has been on many international, national, regional and local exchange visits. Patricia is an exceptional leader and has a deep understanding of community issues and is an excellent community organiser. She has for most of the time been a paid member of the PD/Federation. Her house was one of the last to be built.

Mama Msiza came to Cape Town from the Transkei early in the 1980s. She is also a founding member of the VM savings scheme. She learned to make bricks and taught the other women. Her husband,Tata Sigebe, was the project's artisan and he also taught the women building skills.

Hers was also one of the first houses to be built. There was some conflict between her and the other VM women and she left the VM community in January 1998.

Sylvia Qoma, another founding member, came to Cape Town from the Transkei. She also learned to make bricks and to construct houses. I didn't see her again after 1998, when she left the committee structures.

Nokhangelani Roji came to Cape Town from Pondoland in 1990, and settled in Khayelitsha, Site C, with her two children (her husband left her in 1994). She has a primary school education. She is also a member of the ANCWL and joined the VM savings group in 1992. She could speak no English at the time. She learned to make bricks and construct houses, and she became adept at surveying communities (enumeration) and is still working in this capacity for the region. She was part of Ufundu Zufes until 2000. Hers was one of the first houses to be completed in the VM Housing Project in 1996. She is also very prominent in advocating for savings groups and she travels widely. She has left her children with her grandparents in the Transkei.

Nokhangelani's development of self-confidence and self-awareness was the most striking within the group, as she had been a traditional, rural woman when I first met her in 1994. Now she speaks English, is confident in meetings, leads enumeration exercises and participates in negotiations with government officials and other technical experts. She also suffered a fair amount of ethnic prejudice from the Xhosa community because she was formerly from Pondoland. She received a stipend from the Federation.

Rose Maso arrived in Cape Town from the Transkei in the 1970s; she had completed Standard 6 (Grade 8) in the Transkei. She first lived in Crossroads and then was moved from place to place until she finally settled in Site C, Khayelitsha, with her husband and four children. She is a member of the ANCWL and joined the VM women's group in 1992; she was very active in advocating for the savings group and encouraged the Site C community to join the VM saving scheme.

Rose started off by learning to make bricks, progressed to house construction, became a member of the building committee and managed the allocation of the VM houses. Later she taught the men in the community

building skills and went on to manage the guild system, after which she became involved in the Working for Water Project, the income generation project and then the subsidy application process. She has been part of Ufundu Zufes for many years and has become a good negotiator with government officials and technical experts. She is a fairly traditional woman and in community meetings she takes on the role of an elder. Her pedagogical approach is authoritarian but she can teach in informal ways. She also built her own house with the VM team, which was completed in 1996. Her children are very much part of the VM community and are part of the youth group. They usually assist the VM women in most of the public functions. Rose received a stipend from the Federation.

Veliswa Mbeki left the Transkei for Cape Town in the early 1980s, having passed Standard 9 (Grade 11). She has two children, but is not married and the fathers of her children do not live with her. She brought one child to Cape Town and left the other with her mother in the Transkei. She is a member of the ANCWL, lives in Khayelitsha in Site C and joined the VM savings scheme in 1992. The VM women built her house in 1996. She has very good mathematical skills and became the accountant, then the treasurer of the VM savings scheme. She also excelled in drawing house plans, became the technical trainer for the region and then for the National Federation, of which she was a member in 2001.

She has trained many other women in technical skills (house design, costing and drawing plans for approval by the City Council). She was part of Ufundu Zufes but chose not to stand for re-election. She has travelled extensively and is an excellent adult educator; she has a sharp intellect and good memory. She received a stipend from the Federation.

Xoliswa Tiso arrived in Cape Town from the Transkei to Cape Town in 1986 and lived in Khayelitsha, Site B, before moving to Site C. She has two children and is unmarried. She studied part-time at St Francis in Langa and passed Standard 9 (Grade 11). She is a member of the ANCWL and joined the VM women in 1992.

She became a daily collector and then a savings convenor. She was taught by Veliswa how to keep the books and became the VM accountant and then the regional treasurer in 2000. She was also part of Ufundu Zufes and is very disappointed that she has no certification to prove what she can do and wants to learn computer skills. Her negotiation and facilitation skills improved and she became more outspoken in meetings and discussions. She received a stipend from the Federation.

Mama Makasi was born in Cape Town and lived in District 6 until she was four years old, when her family was moved to Nyanga East. She went to school in Langa and passed Standard 9 (Grade 11). She helped in the family business and learned her business and catering skills there—her father owned a shebeen, which was burnt down in the 1976 uprisings. She moved to the Transkei when she married but moved back to Cape Town when her marriage broke down. She has three children who are now adults. In Cape Town she moved from place to place and worked first as a domestic worker, then in a factory and later in a smaller button factory, where she became quite prominent but was retrenched. This is when she joined the Federation. She joined the Vukuzenzele development and was part of Ufundu Zufes. She was very critical of the VM leadership and also stood down in the 2003 election. Her house was built using the guild system. She was very active in her savings group and became the leader of the catering committee. She received a stipend from the Federation.

Mama Lizzie Mgedezi was also born in Cape Town and moved to the Transkei when she got married. When her marriage broke down, she moved back to Cape Town to stay with relatives in Guguletu. She passed Standard 6 (Grade 8). She has three children but when she moved back from the Transkei, she left two of them with her mother-in-law. She learned to sew and to knit jerseys and set up her own business, but because she had no proper space in which to work and moved from place to place, she had to give this up. She also lived in Namibia and had a small business there, but due to racism she moved back to Cape Town. She lived in New Crossroads when she heard about the Federation and the VM development. She was inspired and started a saving scheme in New Crossroads.

She is very grateful to the VM women for teaching her and for her house. She became the savings convenor of her group and went on to become the leader of the Landless People's Committee. Her skills of map reading and surveys were honed when she looked for land for her savings group—they found land in Hazeldene. Her house was built through the guild system, but she kept a watchful eye on the building. She is still an active member but is not in a leadership position. She received a stipend from the Federation.

Zodidi Vena lives in Macassar and joined the Federation in 2000. She is young and cares for her sister's children. She was born in Cape Town and studied at the Technikon in Bellville but dropped out after one year because of financial reasons. She also did a drama course with the Community Arts Project. She is hoping to return to complete her tertiary education.

Zodidi is confident and articulate and very active in her savings group. She works as a volunteer for the Federation as the technical skills trainer—she was trained by Veliswa and the architect who worked with the VM women. She is part of a young group of women who have received certificates from the Urban Resources Network for completion of the technical training course. She is part of the 'reviving the savings schemes' team.

Abduraghman Pietersen moved from De Aar to Cape Town in 1986. He is a member of the Landless People's Committee and the team for 'reviving the savings schemes'. He is Muslim and acts as the translator for the Afrikaans members. He is disabled and receives a state grant. He passed Standard 9 and has a wife and three children.

The Director of the PD and ideologue in the Federation in 1991, is now the co-coordinator for the Urban Resource Centre and heads up the Coalition for the Urban Poor. He was working in an NGO, Catholic Welfare and Development, before joining the PD, which he left after the restructuring in 2003.

He and the VM members always had a tense relationship. His ideas followed on from ideology learned in international networks in India and Brazil. The VM women adapted this philosophy to their own needs, wants and context, which caused much tension between them and the PD leadership.

He was very instrumental in getting the saving schemes started in the Western Cape and building up the Western Cape Federation. He also brought in donor funding from Germany and technical expertise for the VM project. He was instrumental in the restructuring and also came under criticism in reflective exercises.

The Architect acted as the technical adviser to the VM women, trained Veliswa in technical drawing and how to teach it, and also trained a number of other Federation members. He managed the guild system for the PD in Hazeldene and Vukuzenzele. He runs his own NGO, People Environment Planning (PEP), and is a technical adviser to a number of savings groups throughout Africa.

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