

DURBAN UNIVERSITY OF TECHNOLOGY

**PROGRAMME EVALUATION OF SOCIAL
HOUSING DEVELOPMENT IN ETHEKWINI
MUNICIPALITY: A CASE STUDY OF FIRST
METRO HOUSING RENTAL COMPANY IN SOUTH
AFRICA**

GWALA MPHAKANYISWA STANLEY

JULY 2023



PROGRAMME EVALUATION OF SOCIAL HOUSING DEVELOPMENT IN ETHEKWINI MUNICIPALITY: A CASE STUDY OF FIRST METRO HOUSING RENTAL COMPANY IN SOUTH AFRICA

Submitted in fulfilment of the requirement for the Degree of Master of
Management Sciences

Specialising in

Public Administration

in the

Faculty of Management Sciences

School of Public Management and Economics

A the Durban University of Technology

GWALA MPHAKANYISWA STANLEY

JULY 2023

Supervisor: Prof NS Matsiliza

Date 21 July 2023

ABSTRACT

This study examined the programme evaluation of social housing development in eThekweni Municipality using a case study of First Metro Housing Rental Company in South Africa. The 1994 democracy brought an immeasurable amount of work intending to provide affordable settlement for the poor and needy citizens, which became unbearable to do all the work as planned. The adoption of the preferential procurement policy supported housing demands to achieve socio-economic responsibility that later brought many challenges to the government. The Reconstruction and Development Programme (RDP) and Breaking New Grounds (BNG) housing programme affected the livelihood of poor people negatively and positively. Therefore, this study investigated the effectiveness of the implementation of the social housing programmes at eThekweni municipality. Furthermore, the study recommends strategies that will contribute towards the improvement of social housing development programmes and bridging the gap between low-cost houses and open market houses.

The objectives intended to examine the determinants of managing the social housing development programme in First Metro Housing Rental Company (FMHC Rental S.A) to investigate the challenges experienced by stakeholders in the implementation of social housing development programmes, and to recommend a strategy that can improve the housing delivery at eThekweni Municipality. To achieve these objectives, the population targeted included managers, supervisors, and employees from eThekweni municipality (Durban–Avoca Hills) and First Metro Housing Rental Company, where the sample was drawn. This study adopted a mixed methods approach to collect and analyse data. The interview and questionnaire instruments were used to collect data respectively from 7 officials at FMHC and 212 tenants. Data were processed using the Partial Least Squares (PLS) algorithm software and the Nvivo thematic approaches. Thus, the social housing policy objectives were set to support and structuring spatial, economic, and social transformation. Findings show that existing policies guiding social Housing Development in South Africa, and particularly at eThekweni Municipality have been inadequately and inefficiently implemented. The improvement of land policy, and policy to tackle challenges affecting social housing development programmes were strongly recommended towards closing the gap of the demand of social housing in South Africa.

DECLARATION

I, Gwala Mphakanyiswa Stanley, hereby declare that this dissertation, titled Programme evaluation of Social Housing development in eThekweni Municipality: A case study of First Metro Housing Rental Company in South Africa, is my original work and has not previously been submitted either in part or in its entirety, for a degree at any other university. This dissertation is submitted in fulfilment of the requirements for the Degree of Masters in Public Administration: Department of Public Management and Economics, in the Faculty of Management Sciences. I further declare that this work does not infringe or violate the rights of others as all the sources cited or quoted by me are indicated and acknowledged by means of a comprehensive list of references.

Date: 30/11/2022

Gwala Mphakanyiswa Stanley

Student Number: 21449634

Date: 30/11/2022

Prof NS Matsiliza

DEDICATION

To my God, the Lord Jesus Christ, and all the Gwala Mphakanyiswa Stanley's family and to all of you I dedicate this work.

ACKNOWLEDGEMENT

The success of this study is with a wide-ranging contribution. I acknowledge the contribution and support of colleagues and many others for the completion of this study. I recognise the efforts in dispersed order.

I would like to cordially thank my Supervisor, Prof NS Matsiliza, for the quality of his guidance and support; for being an excellent mentor during the study and for his confidence in me.

To my wife, Nosipho Precious Gwala, for her support and wings that she to me to fly through this research work.

To my mother, Jabulile Josephina Ndlovu for supporting me from my younger age until today.

To Dr Eustache Tanzala Kikasu, for excellent academic support and direction provided to me, which led the successful completion of this study.

To the Durban University of Technology (DUT), Research and Postgraduate development and Support Departments, for funding throughout my studies and contributing to the change of my future.

TABLE OF CONTENTS

ABSTRACT	II
DECLARATION.....	IV
DEDICATION.....	V
ACKNOWLEDGEMENT	VII
TABLE OF CONTENTS	VIII
LIST OF TABLES.....	XIII
LIST OF FIGURES	XIV
LIST OF ACRONYMS	XVI
CHAPTER ONE: INTRODUCTION.....	1
1.1 INTRODUCTION.....	1
1.2 BACKGROUND OF THE STUDY	1
1.3 RESEARCH PROBLEM.....	6
1.4 AIMS AND OBJECTIVES OF THE STUDY	8
1.5 RESEARCH QUESTIONS	8
1.5.1 <i>Key research question</i>	8
1.5.2 <i>Subsidiary questions</i>	8
1.6 SIGNIFICANCE OF THE STUDY	9
1.7 GOVERNANCE OF HOUSING PROGRAMMES IN SOUTH AFRICA	10
1.7.1 <i>National Housing Governance</i>	11
1.7.2 <i>Provincial Housing Governance</i>	13
1.8 OVERVIEW OF RESEARCH METHODOLOGY.....	14
1.9 OUTLINE OF CHAPTERS.....	15
1.10 CONCLUSION	16
CHAPTER TWO LITERATURE REVIEW, CONCEPTUAL FRAMEWORK AND THEORETICAL FRAMEWORK.....	18
2.1 INTRODUCTION.....	18
2.2 THEORETICAL FRAMEWORK	18
2.2.1 <i>New Public Management</i>	18

2.2.2	<i>Theory of Demand and Supply</i>	22
2.2.3	<i>Conflict Theory</i>	23
2.3	POLICY AND LEGAL FRAMEWORK	25
2.3.1	<i>Housing Legislation and Policies in South Africa</i>	25
2.4	EMPIRICAL REVIEW	27
2.4.1	<i>Overview of Housing Delivery</i>	27
2.4.1.1.	<i>International experience</i>	27
2.4.1.2.	<i>South African Experience</i>	31
2.4.2	<i>Determinants of Social Housing Development Projects</i>	32
2.4.3	<i>Challenges of the Implementation of Social Housing Development Programmes</i> ..	33
2.4.4	<i>Strategies and methods for Housing Reforms and Capacity Development</i>	34
2.5	CONCEPTUAL FRAMEWORK	36
2.5.1	<i>Concept of Housing Affordability</i>	36
2.5.2	<i>Concept of Social Housing</i>	38
2.5.3	<i>Participatory Democracy</i>	39
2.6	CONCLUSION	41
CHAPTER THREE RESEARCH METHODOLOGY		43
3.1	INTRODUCTION.....	43
3.2	RESEARCH LOCATION	43
3.3	RESEARCH PARADIGM	45
3.4	RESEARCH DESIGN.....	46
3.5	SAMPLING.....	48
3.5.1	<i>Target Population</i>	48
3.5.2	<i>Sample size</i>	48
3.6	THE INSTRUMENT FOR DATA COLLECTION	50
3.7	DATA ANALYSIS	50
3.8	ETHICAL CONSIDERATIONS	51
3.8.1	<i>Confidentiality</i>	51
3.8.2	<i>Trustworthiness</i>	52
3.9	VALIDITY AND RELIABILITY	52
3.10	LIMITATIONS AND DELIMITATIONS.....	53
3.11	CONCLUSION	53

CHAPTER 4: DATA ANALYSIS.....	55
4.1 PRESENTATION OF QUANTITATIVE RESULTS	55
4.1.1 <i>Introduction.....</i>	55
4.1.2 <i>Data normality</i>	55
4.1.3 <i>Descriptive statistics</i>	63
4.1.4 <i>Work experience.....</i>	64
4.1.5 <i>Measurement items</i>	64
4.1.6 <i>Further discriminant validity</i>	68
4.1.7. <i>Structural model.....</i>	69
4.1.7.1. <i>Two stage analysis.....</i>	69
4.1.7.2. <i>t-tests.....</i>	73
4.1.7.3. <i>Effect size.....</i>	73
4.2 PRESENTATION OF QUALITATIVE RESULTS	75
4.2.1 <i>Section 1: Management of social housing development programmes.....</i>	76
4.2.1.1. <i>Position and work experience.....</i>	76
4.2.1.2. <i>Overall development and implementation of the national social housing policies in the eThekweni Municipality.....</i>	77
4.2.1.3. <i>The key challenges in managing the Social Housing Development Programme in FMHC.....</i>	78
4.2.1.5. <i>Interview results related to the determinants that influence the effective management of social housing development programmes in FMHC.....</i>	83
4.2.1.6. <i>Interview results related to other thoughts that respondents could have on the management of social development programmes.....</i>	84
4.2.2 <i>Section 2: Interview results related to challenges affecting FMHC.....</i>	85
4.2.2.1. <i>Interview aligned to challenges affecting FMHC.....</i>	85
4.2.2.2. <i>Interview aligned to problems, constraints, obstacles, and failures of the FMHC housing delivery.....</i>	86
4.2.2.3. <i>Interview aligned to the main approaches in financing housing development programmes.....</i>	87
4.2.2.4. <i>Interview aligned to key challenges experienced by the stakeholders in the implementation of the FMHC programmes.....</i>	87
4.2.2.5. <i>Interview aligned to Description of material used to build the low-cost houses.....</i>	88
4.2.2.6. <i>Interview aligned to material usage: Was material ample / not ample? Why?.....</i>	89

4.2.2.7. Interview aligned to the description of the workmanship in terms of labour/workers and completion of the housing project.....	90.
4.2.2.8. Interview aligned to the management and completion of the project in time	90
4.2.2.9. Interview aligned to the support that the municipality provides to the communities during the implementation of the low-cost housing programmes.....	91
4.2.2.10. Interview aligned to other thoughts on housing development implementation challenges	92
4.2.3 Section 3: Improvement of housing strategies	93
4.2.3.1. Interview related to approaches used by FMHC in managing social housing development programmes.....	93
4.2.3.2. Interview related to the extent to which each approach affects the implementation of the social housing programmes.....	94
4.2.3.3. Interview related to the strategies that could further improve the service delivery of FMHC housing programmes.....	95
4.2.3.4. Interview related to the relevant housing policies and strategies that favour /not favour the beneficiaries.....	96
4.2.3.5. Interview related to further recommendations and/or strategies that can improve the housing delivery at eThekweni municipality.....	97
4.2.3.6. Interview related to additional thoughts on the improvement of housing strategies.....	98
4.2.4 Section 4: General.....	99
4.2.4.1. Interview aligned to beneficiaries on how they can assist in the implementation of housing programmes.....	99
4.2.4.2. Interview aligned to how big businesses and NGOs can assist in the success of the programmes.....	100
4.2.4.3. Interview aligned to how civil and social infrastructures such as transport, schools, and shopping malls can further contribute towards the success of the housing programme.....	101
4.2.4.4. Interview aligned to respondents' additional thoughts on the current social housing development in eThekweni Municipality.....	102
4.3 MIXING OF QUANTITATIVE AND QUALITATIVE RESULTS	103
4.3.1 Mixing of Statistical descriptive of respondent characteristics	104

4.3.2	<i>Mixing of results aligned to the determinants or factors influencing the management of social housing development programme in FMHC Rental S.A.....</i>	105
4.3.3	<i>Mixing of results related to the challenges experienced by FMHC in the implementation of social housing development programmes.....</i>	108
4.3.4	<i>Mixing of Results aligned to the strategy that can improve housing delivery at eThekweni Municipality</i>	110
4.3.5	<i>Mixing of results aligned with recommendations that could improve the implementation of social housing development programmes.....</i>	113
4.4	GENERAL RECOMMENDATIONS THAT COULD IMPROVE THE IMPLEMENTATION OF SOCIAL HOUSING DEVELOPMENT PROGRAMMES.....	117
4.5	CHAPTER'S SUMMARY	119
	CHAPTER GENERAL CONCLUSION AND RECOMMENDATIONS	121
5.1	INTRODUCTION.....	121
5.2	GENERAL CONCLUSIONS.....	121
5.2.1	<i>Objective 1: The determinants of managing social housing development programmes in FMHC Rental S.A</i>	122
5.2.2	<i>Objective 2: The challenges experienced by stakeholders in the implementation of social housing development programmes</i>	124
5.2.3	<i>Objective 3: Strategy that can improve the housing delivery at eThekweni Municipality</i>	125
5.3	GENERAL RECOMMENDATIONS THAT COULD IMPROVE THE IMPLEMENTATION OF SOCIAL HOUSING DEVELOPMENT PROGRAMMES.....	128
5.4	GENERAL RECOMMENDATIONS TO THE SOUTH AFRICAN GOVERNMENT TO IMPROVE THE IMPLEMENTATION OF SOCIAL HOUSING DEVELOPMENT PROGRAMMES	133
5.5	RECOMMENDATIONS FOR FURTHER RESEARCH	135
5.6	CONCLUSION OF THE STUDY	136
	LIST OF REFERENCES.....	138
	APPENDICES.....	146
	APPENDIX A: LETTER OF INFORMATION.....	146
	APPENDIX B: LETTER OF CONSENT	149
	APPENDIX C: LETTER TO PARTICIPANTS	151

APPENDIX D: QUESTIONNAIRE	152
APPENDIX E: ETHICS CERTIFICATE	165
APPENDIX F: EDITOR'S CERTIFICATE.....	166
APPENDIX G: GATEKEEPER LETTERS.....	167
APPENDIX H: RESEARCH PROPOSAL APPROVAL LETTER.....	170
APPENDIX I: TURNITIN REPORT.....	173

LIST OF TABLES

Table 3.1 Advantages and disadvantages of quantitative and qualitative methods.....	47
Table 4.1 Indicators and cases	556
Table 4.2 Descriptive statistics of respondent characteristics	63
Table 4.3 Construct loadings, mean and standard deviation.....	65
Table 4.4 Construct reliability and validity	667
Table 4.5 Fornell-Larcker criterion.....	68
Table 4.6 Heterotrait-monotrait ratio (HTMT) – List.....	6868
Table 4.7 Fit summary results	71
Table 4.8 Path coefficients	72
Table 4.9 Posthoc minimum sample size	73
Table 4.10 Total effects.....	74
Table 4.11 Specific indirect effects.....	75
Table 4.12 Respondents' position and experience.....	76
Table 4.13 Challenges experienced by FMHC in the implementation of social housing development programme	108
Table 4.14 General recommendations	130

LIST OF FIGURES

Figure 2:1 Demand and Supply Line	23
Figure 3:1 Map of eThekweni Metropolis.....	44
Figure 4:1 Working experience of respondents	64
Figure 4:2 Pictorial display of the Nomological net.....	70

LIST OF ACRONYMS

APAH: Arlington Partnership for Affordable Housing
ARDL: Auto Regression Distributive Lag
CSF: Critical Success Factors
DUT: Durban University of Technology
EU: European Countries
EWS: Economically weaker sections
FMHC: First Metro Housing Company
GDP: Gross Domestic Product
KLCH: Kuala Lumpur City Hall
KZN: KwaZulu-Natal
LIG: Low-income group
LIHTC: Low-Income Housing Tax Credit
MDG: Millennium Development Goals
NDHS: National Department of Human Settlement
NGOs: Non-Governmental Organisations
NHBRC: National Home Builders Registration Council
NLIHC: National Low Income Housing Coalition
NPM: New Public Management
OECD: Organisation for Economic Co-operation and Development
OPIC: Overseas Private Investment Corporation
PCA: Principal Component Analysis
PHA: Public Housing Authorities
PHAS: Public Housing Assessment System
PLS: The Partial Least Squares regression
PPP: Public and Private Partnership
RDP: Reconstruction and Development Programme
SIAH: Sustainable Innovative and Affordable Housing
UK: United Kingdom

UN: United Nations

UNHCR: The United Nations High Commissioner for Refugees

US: United States of America

CHAPTER ONE: INTRODUCTION

1.1 Introduction

The chapter presents the background for understanding the subject matter and research problem of the study. It is comprised of nine subsections, which are the introduction, background to the study, research problem, aim and objective, research questions, the significance of the research, overview of the research methodology, outline of the study chapters and conclusion.

1.2 Background of the study

Housing is the foundation of human stability and security for both individuals and society. A house helps to make the home, which is the pinnacle of human society, an emotional and economic stronghold. A house is a sanctuary, a place of peace, respect, and human dignity. The importance of housing is recognised as a significant aspect of human rights and a significant requirement for the achievement of a good measure of living under article 25 of the 1948 Universal Declaration of Human Rights as well as in article 11.1 of the 1966 International Covenant on Economic, Social and Cultural Rights (UNOCHCHR, 2022). In addition, other international human rights treaties have also recognised and made references to the UNOCHCHR's human right to housing as the a right that protects and aids people to have access to adequate housing or some aspect of the law, like the protection of one's home and privacy from intruders (UNOCHCHR, 2022).

The right to adequate housing is important. As a result, every country is obliged to approve at least one international treaty referring to adequate housing and commit to attaining a protective citizen's right to adequate housing through international declarations, plans of action or conference outcome documents (Chegwe, 2014). The United Nations Committee on Economic, Social and Cultural Rights emphasises that the right to adequate housing should not be under-estimated. Instead, it should be considered a right to live somewhere in security, peace, and dignity (UNOCHCHR, 2022). The characteristics of the right to adequate housing are elucidated primarily in the

Committee's general comments No. 4 (1991) on the right to adequate housing and No. 7 (1997) on forced evictions. In addition to the emphasis on the need for and importance of adequate housing, the United Nations, (UN) also defines adequate housing as the *"adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure and adequate location about work and basic facilities-all at a reasonable cost"* (UN, 2010). As the global population surpasses 7.7 billion, providing adequate housing becomes a major problem worldwide (Kuo, 2019). For instance, in the United State alone, over 552, 830 people are homeless (Stasha, 2022). There are more than 274,000 homeless people in England, out of which 126,000 are children (The Shelter, 2022). In China, the homelessness record for 2011 showed that over 2.41 million adults and 179,000 homeless children living in the country homeless (Hammond, 2011). In the same vein, in Nigeria has over 24.4 million homeless people (UNHCR, 2007).

In 2018, over 613,000 people became homeless due to natural disasters, and a further 541,000 were homeless due to violence and conflict (Internal Displacement, 2019). Also, the homelessness statistics of Nigeria show that over 70% of Lagos' population lives in informal housing, and most of the population experience homelessness because of authorities' attempts to curb the capital's rapid growth (CBC, 2017). In response to the increase in homelessness, some governments designed cheap and affordable social housing schemes for low-income citizens. Social housing is a process of providing accommodation at an affordable rate and on a secure basis to low-income earners with the need for housing (Designing Building, 2022). The programme can be done through the government, or non-profit organisations, housing associations and cooperative societies (Designing Building, 2022).

Although different countries adopt different terms to describe this housing scheme, it essentially means one thing. For instance, in the US, the term social housing is describes housing schemes provided by federal, state, and local agencies as subsidised rental aid for low-income earners (Andrews, 2020). In the US, this type of housing is usually valued below the market rate because to provide convenience and comfort for the resident. In many social housing programmes, monthly rent is usually 30% of the household income

(US Department of Housing and Urban Development, 2017). In the UK, social housing, also called council housing was the major form of rented accommodation until 2011. Due to the increase in the number of private rental housing that filled the housing market the demand of housing surpassed the number of the existing social housings (Shelter, 2022). Local authorities develop social housing, but since the 1980s, the importance of non-profit housing organisations played a vital role. In China, the government provides social housing through the subsidisation of commercial housing acquisition or through the provision of low-rent public (social) housing to middle and low-income families(Man, 2011).

In China, they refer to social housing as “*economical and comfortable housing*,” China’s form of housing caters for middle to low-income and public sector employees (Man, 2011). In Nigeria, social housing is owned, operated and managed by the state, by non-profit organisations, or by a combination of the two (Aboderin, 2017). Social housing delivery approach is valuable in South Africa. As set out in the National Development Plan (National Planning Commission, 2010), the Breaking New Ground policy (National Department of Human Settlement/NDHS, 2009) and the Social Housing Policy (Social Housing Regulatory/SHRA, 2014), aims to create affordable rental housing stock in South Africa’s major urban areas.

The National Housing Code (NDHS, 2009) details the logic for social housing. The principle of social housing when the private sector fails to provide affordable housing for low-income households, the state must intervene. The provision of social housing is considered a vital solution to housing inequality because they are affordable to those most in need. In the private rental sector, houses are charged based of affordability based on the landlord’s discretion. In contrast, local councils allocate housing according to the availability in the area and eligibility to their waiting list. Local authorities are should provide certain groups with a reasonable preference on their waiting lists. These include people with disabilities, people with medical needs, senior citizens, and a single parent living in unsanitary or overcrowded housing, a large or young family with dependent children, a migrant, refugee or asylum seeker, legally classed as homeless or threatened

with homelessness (Designing Building, 2022). On the other hand, people may be ineligible for social housing on some conditions, which include being subject to immigration controls, a short stay in a particular area, being considered by the local authority to be guilty of unacceptable behaviour and breach of the terms of a previous tenancy (Designing Building, 2022). Despite the importance of social housing, there are still growing rates of homelessness in developed and developing countries. This observation implies that the implementation of social housing has not yet been successful.

According to a report by Overseas Private Investment Corporation (OPIC), the global challenges in the provision of social housing can be considered from two angles, which are, the supply angle and the demand angle (OPIC, 2019). From the supply angle, OPIC noted that the poor orientation between national and local governments resulted from various sources. This include aspects like the politics and competing mandates, the absence of institutional continuity on which investors and beneficiaries can depend, lack of affordable land around the central business districts with access to services, jobs, schools, and inadequate financial motivation like tax reduction for developers of the entry-level product. In addition, the National affordable housing initiatives that are not supported with budget resources for long-term implementation, long and expensive zoning, permitting and entitlement processes and public policy like subsidies are often centred on ownership rather than rental.

On the demand angle, OPIC (2019) noted that challenges to achieving the purpose of social housing include factors such as poor access to mortgages by informally employed people, inability to save for down payments by families from the lowest income, and absence of long-term debt vehicles to finance mortgages or income property investment. Furthermore, challenges consisted factors like restricted programmes to subsidise monthly rent or mortgage costs for lowest-income families, poor acceptance of “social” housing given poor location and quality and the unwillingness of families to accept alternative building tech that would be lower cost and more sustainable.

In the UK, the social housing sector experiences different pressures that thwart the efforts of governments in attaining its core purpose. For example, the lack of funding from the government which has led to a drop in the construction of social housing since 2010 (Ideal Modular Homes, 2019). Homes are required to be sustainable and high quality but increased costs would imply that families living in them would have to spend so much to pay bills like energy bills. In addition, most of the systems are outdated and many of the people working in social housing are juggling multiple properties at once, so they do not have the time with the ever-increasing demand. In addition, in other developed countries like the US, social housing faces severe challenges.

According to Edward (2019), the number of people eligible for social housing programmes in the US usually exceed the available social housing units. In addition, it is noted that the available units are deprived of modern facilities. Facilities available in many social housing units are over 30 years old, which is the standard life expectancy for residential units (Edward, 2019). On the other hand, fewer than 15% of all housing units are vividly in substandard condition, and approximately half qualify as "severely distressed." Distressed properties may have non-functional appliances or significant damage that negatively affects the residents' quality of life. In addition, in the US, there is the problem of fund mismanagement. A 2009 report by the U.S. government accountability office observed that the Public Housing Assessment System (PHAS) usually overlooks mismanagement of federal funds because it only reviews the efficiency of the overall programme rather than the allocation of funds.

Comparably, social housing in developing countries experiences challenges that affect its achievement, and countries like Nigeria and South Africa are no exception. In Nigeria, Eyenghe, and Enwin (2018) observed that issues like the high cost of building materials and the government's inability to subsidise the cost of building materials pose a severe challenge to social housing. Furthermore, the political instability of government because of the constant change of housing policies in the city and other sectors of the economy affects the social housing policies of the country. More so, land availability is another problem that affects the successful implementation of social housing policy in Nigeria. In

South Africa, social housing is a highly politicised and contentious issue. The need for social housing has resulted in the development of peripheral locations of settlement in locations where the land is cheap as compared to the location around areas of viable economic activities. As a result, most social housing dwellers must travel long distances to and from work as well as spend a large portion of their income on transportation (Boaden and Karam, 2000; Huchzemeyer, 2003). This has impacted negatively both the productivity and cost of labour (South Africa City Network, 2004). The absence of well-located housing for both low-income earners and medium-income earners has created a fertile new market for the owners of inner-city housing stock and vacant commercial buildings (South Africa City Network, 2004). In response to the growing demand for more social housing programmes and the challenges of the existing social housing programmes, the First Metro Housing Company (FMHC), a non-profit organisation established was established in 1998 (FMHC, 2020).

So far, FMHC has developed about 1218 units of social houses in the eThekweni municipality (FMHC, 2020). These units comprise many collections of renovated blocks in the city centre in addition to the development of some Greenfield units in suburban areas. The organisation is currently seeking to develop several new projects that will provide at least an additional 700 units. Despite the effort of FMHC, there is still a growing gap in meeting the housing demand. This has inspired this study to examine the implementation of the social housing development programme by First Metro Housing Company to unravel the strategies adopted by the organisation, the challenges and recommendations to improve the efforts of the organisation.

1.3 Research problem

In eThekwini Municipality, an estimated one million people are on the social housing waiting list (Rondganger, 2022), as a result of rapid urbanisation. Centred around the city of Durban, on the country's east coast, South Africa's third-largest city by population has reported that the number of households living in informal dwellings in the city has remained stubbornly high at 317,613 (The Conversation, 2017). These informal dwellings

house over one-third of eThekweni's 3.5 million residents. However, in recent years, its delivery of subsidised housing units has looked far less impressive. The eThekweni municipality noted in its Integrated Development Plan (2016/17) that delivery against the housing and services backlog must be improved. This backlog has persisted even though the municipality had, between 1994 and 2016, delivered 171,000 subsidised houses, an average of 8,100 houses a year (The Conversation, 2017). This increase in population has placed municipalities in a precarious position as they are now pressurised to deliver housing and associated services to a larger number of people. The myriad of challenges includes maintaining current capacity and broadening delivery in light of increasing fiscal constraints. The issue of improving the quality of housing and the housing environment constitutes a constraint for low affordability levels and a limited and diminishing housing subsidy (Human settlement strategic plan, 2015). These include meeting high backlogs with limited finances, land availability, the persistence of informal settlements, interim services to informal settlements and the ineffective collaboration between government spheres to deliver on the human settlements mandate (Govender, 2017).

An analysis of the Departmental of Environment Report on rental housing (2012-2017) illustrates that there is a lack of a dedicated unit for rental housing delivery in the KwaZulu-Natal province. Such a situation jeopardises the objective of increasing rental housing delivery in the province. For this reason, it is essential that a dedicated Rental Housing unit, capacitated with skilled personnel be established to constitute mechanisms to ensure effective running of the administration in terms of dealing with ever-increasing backlogs considering limited resources. In addition to the increasing population rate, the issue of racial disparities continues irrespective of the end of segregation (United Nations Africa Renewal, 2022). Recently, many white South Africans and a few well to do native South Africans have relocated to better residential areas while the towns continue to degrade with the poor settlement. This has created frustration amongst poor South Africans, which resulted in the rise of protests. In the last 10 years, police reports showed that South Africa experienced an average of 8,000-9,000 protests per year, for which, nine out of ten are peaceful (United Nations Africa Renewal, 2022). The eThekweni municipality, therefore, finds itself in a quandary in that citizens are frustrated by limited

housing delivery whilst the municipality has limited resources and is regulated by various policies and constrained by funding mechanisms.

1.4 Aims and Objectives of the Study

This study aims to evaluate the implementation of the social housing development programme by First Metro Housing Company (FMHC) to find developmental solutions to housing delivery issues in South Africa.

The objectives are outlined below:

- To examine the determinants of managing the social housing development programme in FMHC Rental S.A.
- To investigate the challenges experienced by FMHC in the implementation of social housing development programmes.
- To recommend the strategy that can improve housing delivery at eThekweni Municipality.

1.5 Research Questions

1.5.1 Key research question

To what extent can the social housing institutions successfully implement the social housing development programme in eThekweni Municipality?

1.5.2 Subsidiary questions

- What are the determinants of managing social housing development programmes in FMHC Rental S.A.?
- What are the challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A.?

- How can the housing strategy be improved for housing delivery in eThekweni Municipality?

1.6 Significance of the study

The goal of the study was to evaluate the implementation of the social housing development programme of FMHC to uncover developmental solutions to housing delivery issues in South Africa. The findings are key developing the housing delivery scheme in South Africa and the improvement of FMHC efforts in providing social housing to meet the housing demand in South Africa (Chien, 2019). First, evaluating the strategies for implementing social housing programmes will aid the government of South Africa and like-minded stakeholders to identify efficient strategies for social housing program. In addition, this will assist like-minded stakeholders to identify gaps in their strategies, review, and update their strategies. This will aid the country to achieve efficient housing delivery programme and close the housing gap in South Africa. Second, the identification of the determinants for implementing social housing programmes will aid the government in developing efficient social housing legal framework (policies) that will be efficient in tackling the housing demand gaps in South Africa.

The findings on the determinants of the social housing programme enable institutions like FMHC to determine and develop effective strategies that will increase social housing provision and decrease the gap in housing supply, thereby improving the living standard of average South Africans. Third, an understanding of the challenges that affect social housing programmes will help the government of South Africa to develop effective policies that would tackle the challenges of implementing social housing programmes. Furthermore, the identification of these challenges would present housing provision institutions like FMHC with new options for developing strategies that would tackle the challenges and improve social housing programmes in South Africa. Fourth, the outcomes will provide a better understanding of the fundamental problems affecting the progress of social housing development programmes. The findings can be used to contribute to improving social housing development programmes. It will contribute to

existing essential aspects aiming at improving the quality of housing delivery in the province of KwaZulu-Natal and South Africa at large. Other municipalities can also learn lessons on how to address gaps in the housing policy implementation by the government, housing agents, housing consumers, the construction industry and other housing stakeholders. The study will also broaden the researcher's knowledge about the nature of Social Housing development programmes. Lastly, the study will add to academic knowledge and further improve the understanding of social housing programmes in South Africa and increase academic understanding of the problems and development of solutions to improve social housing implementation in South Africa.

1.7 Governance of Housing Programmes in South Africa

In South Africa, the Department of Human Settlements (DHS) leads the governance of housing programmes. It has the mandate to establish and facilitate a sustainable process of housing development in collaboration with provinces and municipalities guided by Section 3 of the Housing Act of 1997. The department's core responsibilities include determining national policy and national norms and standards for housing and human settlements development, set broad national housing delivery goals, provide funding resources to provinces and metropolitan municipalities, and monitor the financial and non-financial performance of provinces and municipalities. In executing these roles and responsibilities, the department also builds capacity for provinces and municipalities, and promotes consultation with all stakeholders in the housing delivery chain (The Government of South Africa, 2002).

The Constitution of the Republic of South Africa of 1996 enshrines the right of everyone to have access to adequate housing; and makes it incumbent upon the state to take reasonable legislative and other measures within its available resources to achieve the progressive realisation of this right (The South African government, 2002). Therefore, the DHS has the mission to promote local enterprises and to create job opportunities within the areas of building material manufacturing and supply, to support local small and medium business enterprises in the sector. Toward this end, the department will focus on

the development and accreditation of building material manufacturers and suppliers. Through this process, the department will make use of unemployed graduates, especially those trained through the Human Settlements programme. Thus, DHS include:

- National Housing Finance Corporation.
- National Home Builders Registration Council.
- Estate Agency Affairs Board.
- Housing Development Agency and
- Social Housing Regulatory Authority.

1.7.1 National Housing Governance

According to the government of South Africa (2002), the DHS, at the national level, provides housing finance for households that earn too much to qualify for a full housing subsidy but too little to qualify for a mortgage loan. The department provides a targeted subsidy that serve as lump-sum deposits to lower monthly mortgage repayments for qualifying beneficiaries. At the national level, South Africa has made tremendous progress in implementing housing policy by, among others (Government of South Africa, 2002):

- Identifying and verifying informal settlements in the country by gathering real-time data and monitoring the growth patterns to have a better understanding for planning purposes. According to Stats SA, there are an estimated over 2 600 informal settlements in South Africa accommodating about 1.4 million households.
- Establishing Provincial Forums on Upgrading of Informal Settlements in all nine provinces. The forums facilitate alignment of upgrading processes with all municipalities and monitor progress in implementation and knowledge exchange with various stakeholders in each province.

- Entrenching an understanding of informal settlement upgrading among practitioners and public representatives through a 13-module course called Introduction to Informal Settlement Upgrading that unpacks the critical processes required for undertaking informal settlement upgrading.
- Rolling out an intensive capacity development programme to all provinces, municipalities, civic organisations and communities.
- Ensuring that most informal settlements have access to municipal services such as water and waste removal.
- Implementing various methods for security of tenure, such as a Letter of Occupation to informal settlement dwellers. This affords the dweller the opportunity to engage in economic activity and entrenches government's commitment to dignity for all South Africans.
- Establishing Community of Practice to engage with civic organisations and academia to share good practice, exchange knowledge and disseminate information. Government strives to establish viable, socially and economically integrated communities, situated in areas that allow convenient access to economic opportunities, health, education and social amenities, and to which all South Africa's people will have access on a progressive basis.

1.7.2 Provincial Housing Governance

At the provincial level, social housing is a rental or cooperative housing option, which requires institutionalised management. Social housing is provided by accredited SHIs or in accredited social housing projects in designated restructuring zones. Social housing provides good quality rental accommodation for the upper end of the low-income market (Government of South Africa, 2022). The primary objective of urban restructuring is creating sustainable human settlements. Social housing is also about transforming residential areas and building communities. At the national or provincial levels, the government of South Africa (2022) defined sustainable human settlements and improved quality of household life:

- Access to adequate accommodation that is suitable, relevant, appropriately located, affordable and fiscally sustainable.
- Access to basic services such as water, sanitation, refuse removal and electricity.
- Security of tenure irrespective of ownership or rental, formal or informal structures.
- Access to social services and economic opportunities within reasonable distance.

In addition, there is a Comprehensive Housing Plan (CHP), which aim at eradicating informal settlements in South Africa in the shortest possible time. The CHP incorporates principles that consist of the following:

- Integrating subsidised, rental and bonded housing.
- Providing municipal engineering services at a higher level, applying them consistently throughout townships.
- Providing ancillary facilities such as schools, clinics and commercial opportunities, and
- Combining different housing densities and types, ranging from single-stand to double-storey units and row houses.

According to the government of South Africa (2022), the CHP focuses on:

- Accelerating housing delivery as a key strategy for poverty alleviation.
- Using housing provision as a major job-creation strategy.
- Ensuring that all as an asset for wealth creation and empowerment can access property.
- Leveraging growth in the economy, combating crime and promoting social cohesion.
- Using housing development to break down barriers between the first-economy residential property boom and the second economy slump.
- Using housing as an instrument for the development of sustainable human settlements in support of spatial restructuring, and
- Diversifying housing products by emphasising rental stock.

1.8 Overview of Research Methodology

The study adopts a mixed research methodology to evaluate the implementation of social housing programmes in South Africa, using FMHC as a case study. A mixed method is a research approach where the researcher collects and analyses both quantitative and qualitative data in a single study (Shorten & Smith, 2017). The mixed methods research relies on the capacity of the qualitative and quantitative methods in exploring the implementation of social housing programmes, thereby allowing the researcher to triangulate data. The qualitative aspect of the research methodology provides the researcher with the opportunity of exploring in depth the efforts of FMHC in implementing social housing programmes in South Africa. Furthermore, the quantitative research methodology offers the researcher the opportunity to examine beneficiaries of the programme to gain a new perspective on the research questions. For the qualitative research methodology, the research adopts the key informant interview while the questionnaire survey was utilised for the quantitative research methodology. Furthermore, the nature of the research methodology dictates that the data types required for the study are quantitative and qualitative. The quantitative data types were used to quantify the responses of the tenants and beneficiaries of social housing programmes, while qualitative data was used to describe the implementation of social housing

programmes. In addition, the sources of data adopted in the study include both primary and secondary sources. More so, the study selected two categories of people as its target population. These include the tenants of social housing programmes and the FMHC. In addition, the researcher utilised the Taro Yamane sample size formula to select the tenants of the social housing programme. On the other hand, the researcher utilised a judgmental sampling in selecting the number of key informants from FMHC. The random sampling method was adopted in recruiting the tenants for the questionnaire survey, while the purposive sample was used for recruiting key informants from FMHC. The respondents selected for the study were selected under some established criteria.

The study used a key informant interview in collecting qualitative data among the officials in FMHC. While online questionnaire survey in the form of a semi-structured interview was used to collect the responses from the tenants of social housing programmes. In the process of analysing the data, content analysis was used to analyse the qualitative data, which was analysed using content analysis. The content analysis represents an objective and systematic way of describing and quantifying phenomena (Renz et al., 2018) whereby data are reduced to concepts by creating categories, concepts, and a conceptual model. The questionnaires were analysed using descriptive statistical analysis, which was performed in PLS algorithm software and Nvivo thematic analysis. In addition, the study ensured the trustworthiness of its data as well as its validity and reliability. However, there were some expected limitations, especially during the data collection. Despite the limitation, the study ensured that ethics was fully considered in the study. The full description of the research methodology adopted in the research is presented in chapter three of the study.

1.9 Outline of chapters

This study is categorised into five chapters outlined below:

- **Chapter One: Introduction to the study**

This chapter will provide an insight into the nature and significance of the study. Its objectives, key questions to be asked and an elaboration on the structure of the study, its scope, and significance.

➤ **Chapter Two: Literature Review, Conceptual Framework and Theoretical Framework**

This chapter will review the literature on Housing services in South Africa. It will provide an overview of the nature and implementation of social housing development programmes internationally and locally.

➤ **Chapter Three: Research Methodology**

This chapter will discuss a research procedure followed to collect and analyse data.

➤ **Chapter Four: Data Analysis**

In this chapter, data for the study will be analysed and interpreted using thematic analysis by identifying common themes from narratives by respondents.

➤ **Chapter Five: Discussion, Conclusions and Recommendations**

In this chapter, a summary of the key research findings supported by the literature review based on the study will be presented. This chapter will also present the recommendations, limitations and conclusion of the main findings.

1.10 Conclusion

The study sought to evaluate the social housing programmes in South Africa using the First Metro Housing Company (FMHC), a non-profit organisation that provides social housing in Durban, South Africa, as a case study. Chapter one of the study has presented

a background to the subject matter as well as present the research problems. In addition, the chapter has identified the aim, objectives and research questions to guide the study. Also, the chapter went further by discussing the importance of the study to FMHC and other similar organisations, the government of South Africa, South Africans and the academic community. More so, the chapter presented an overview of the research methodology and outline of the study chapters. Information presented in chapter one has thus created the backdrop for the review literature under the efforts of the academic community in understanding the research problem. This is presented in more detail in chapter two.

CHAPTER TWO:

LITERATURE REVIEW, CONCEPTUAL FRAMEWORK AND THEORETICAL FRAMEWORK

2.1. Introduction

This chapter presents the review of extant literature about this study, which includes the theoretical framework, policy, and legal framework related to housing provision and through programmes and projects in South Africa. The first section of the study contained the review of literature presented from a global perspective to a local perspective. The second section avails the concepts that are promoted in the study, the third section of the study displays a review of the theoretical frameworks that underpin the fundamentality of the study and the fourth and last section shows a review of the legal and policy framework about the study. Another important aspect of the chapter is the presentation of the gaps in literatures from previous research, which helps in providing a direction for the study in unravelling new evidence that answer the research questions raised in the study.

2.2. Theoretical Framework

This section reviews the theoretical frameworks that help to understand the fundamental theories that guide the study. It provides a theory-based approach to the current study, to define the basis of the academic argument. In addition, it explains the study's significance and validity, as well as presents gaps the study intends to fill. The theories considered are the New Public Management (NPM) and are supported by the theory of demand and supply and conflict theory.

2.2.1. New Public Management

New Public Management (NPM) is a theory of managing public service organisations that are applied in both the subnational and national government and public service institutions and agencies. Academics in the United Kingdom and Australia (Hood, 1991)

coined the word to characterise measures established in the 1980s as part of an effort to make the public sector more "business-like" and efficient by employing private sector management paradigms (McGregor, 2010). New Public Management is an important approach that is used to improve performance in the public sector. As a result, the reforms that eventually ensued emphasised not only significant downsizing but also significantly improved management capabilities (Islam, 2015). It is accepted as the "gold standard for administrative reform" for all countries. The main idea for reforming government was for government-guided private sector principles rather than (Weberian) rigid hierarchical bureaucracy, it would work more efficiently and more effectively (Islam, 2015).

New Public Management, when compared to other public management theories, is oriented toward outcomes and efficiency through better management of the public budget. It is achieved by applying competition, as it is known in the private sector, to organisations in the public sector, emphasising economic and leadership principles. New public Management addresses beneficiaries of public services much like customers, and conversely citizens as shareholders (Simonet, 2015). According to Christopher Hood (1991), there are seven basic principles of NPM namely:

- **Management:** NPM believes in the importance and power of privatising government, it is vital to place a focus on management through hands-on techniques. This notion gives leaders the freedom to operate their businesses as they see fit.
- **Performance standards:** NPM is vital to preserve express measures and measures of execution in a workforce. Utilising this strategy advances clarification of goals targets, and markers for movement.
- **Output controls:** The third point reckon with the notion that "shift from the use of input controls and bureaucratic procedures to rules relying on output controls measured by quantitative performance indicators". This aspect requires using

performance-based assessments when looking to outsource work to private companies.

- **Decentralisation:** NPM advocates frequently moved from a bound together administration framework to a decentralised framework in which directors pick up adaptability and are not constrained to organisation restrictions.
- **Competition:** It zeros on how NPM can promote competition within the public sector, perhaps lowering costs, eliminating discussion, and achieving a higher quality of progress/work through term contracts. Competition can also be found when the government awards contracts to private businesses based on their ability to provide a viable service and the quality of the goods provided. This will increase competition because other private businesses that did not receive the contract will strive to improve their quality and ability, thereby encouraging competition.
- **Private-sector management:** It emphasises on the need for short-term labour contracts, business or trade plans, execution assurance, and mission statements. It also focuses on creating a working atmosphere where open representatives or temporary employees are aware of the goals and objectives that offices are seeking to achieve.
- **Cost reduction:** It focuses on keeping costs low while increasing efficiency. Furthermore, cost reduction promotes efficiency and is one of the ways in which it differs from the standard management approach.

Overall, NPM aims to achieve transparency, efficiency, and quality service delivery. In this case, this theory is applicable to the implementation of social housing development programmes. This theory postulates that there should be more transparency for citizens through increase of flexibility, effectiveness, and efficiency of public administration, and improvement of

quality of the public services with regards to providing adequate housing for the community through public and private partnership (PPP). More so, reductions in expenses (more effective public spending) points to the fact that the housing services provided must be affordable for the citizens.

Gruening (2001:16) postulates that the NPM advances the following ideas:

- Legislative constraints must be addressed.
- Underfunded mandates must be prevented.
- Interference must be avoided – separation.
- Maintenance culture that emphasises the centrality of the customer (citizens and other departments).
- Public participation must be upheld.
- Monitoring and evaluation of services.
- Separation of politics and administration.
- Performance must be measured.
- Financial management and performance auditing.
- Democratization and enhanced citizen participation.
- The rationalizations of jurisdictions and the streamlining of administrative structures.

According to Oehler-Sincai (2008), the limitation of NPM is that while PPP has good intentions in public programmes delivery, the implementation of the new public management reforms has commoditised service delivery and people are viewed as customers. Redefining citizens as customers has posed a serious threat to the notion of accountability because it is now difficult for citizens to hold officials accountable for poor

service delivery. Therefore, new public management weakens South Africa's public service by weakening democratic accountability. Oehler-Sincai (2008) emphasised that NPM is problematic because it reduces the ability of the legislative branch to monitor the operations of government. Another disadvantage of adopting new public management as the modus operandi is that it enables the expansion of patronage from ministers leading to centralisation of political authority. Per Heywood, the implementation of a new public management is not viable because it promotes the notion of balkanisation. The notion of balkanisation causes political units to be disjointed and thus results in the public administration deteriorating systematically.

2.2.2. Theory of Demand and Supply

The theory of demand and supply is credited to Alfred Marshal. The theory explains the interaction between the sellers of a resource and the buyers of the same. The theory defines the relationship between the price of a given good or product and the willingness of people to either buy or sell it. According to the law of supply and demand, as the price increases, people are willing to supply more, and demand less and vice versa when the price falls (Fernando, 2021). In practice, people's willingness to supply and demand a good determines the market equilibrium price (Fernando, 2021).

However, multiple factors can affect both supply and demand, causing them to increase or decrease in various ways. The law of demand states that if all other factors remain equal, the higher the price of a good, the less people will demand that good, or, the higher the price, the lower the demanded. The amount of a good that buyers purchase at a higher price is less because as the price of a good goes up, so does the opportunity cost of buying that good. As a result, people will naturally avoid buying a product that will force them to forgo the consumption of something else they value more (Adam, 2009). Like the law of demand, the law of supply demonstrates the quantities that will be sold at a certain price. But unlike the law of demand, the supply relationship shows an upward slope. This means that the higher the price, the higher the quantity supplied. From the seller's perspective, the opportunity cost of each additional unit that they sell tends to be higher and higher. Producers supply more at a higher price because the higher selling price

justifies the higher opportunity cost of each additional unit sold (Adam, 2009). The theory of demand and supply is pertinent to the understanding the social housing supply.

For social housing affordability to be achieved, the law of demand postulates that the buyers must have the ability to purchase energy at the price suitable for the buyer (affordability), while for housing to be supplied, it must be accessible to the seller. This theory provides the basis for understanding the relationship between energy security and sustainable development because if the demand for housing increases, the supply of housing would increase as well, and this implies that more resources must be utilised to achieve the goal. A simplistic description of the demand and supply is displayed in figure 2.1.

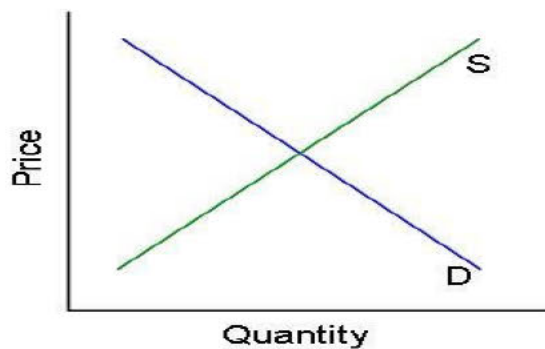


Figure 0:1 Demand and Supply Line

Source: Macdonald (2004)

2.2.3. Conflict Theory

Conflict theory was purported by Karl Marx in 1848, which he published in his work, "The Communist Manifesto" (Marx & Engels, 1848). The theory observed that society is in a never-ending competition for finite resources, which has a result led to a constant state of insecurity in society. What this implies is that the affluent will always

want to protect their wealth and hoard resources, while those without will do whatever they can to obtain them. This dynamic means there is a constant struggle between the rich and the poor. The conflict theory posits that social order is regulated through domination and power, instead of consensus and conformity. A basic premise of conflict theory is that individuals and groups within society will work to try to maximise their wealth and power (Hayes, 2020). There are four primary assumptions that aid in the understanding of conflict theory. These are competition, revolution, structural inequality, and war. The understanding of these are as follows:

- **Competition:** According to the conflict theory, competition is constant, and it is a factor in nearly all human relationship. Competition manifests due to scarcity of resources.
- **Revolution:** Based on the conflict theory assumption that conflict manifests between social classes, the result is the onset of a revolution.
- **Structural Inequality:** An important assumption of conflict theory is that human relationships and social structures all experience inequalities of power. In this way, some individuals and groups inherently develop more power and reward than others.
- **War:** Conflict theorists tend to see war as either a unifier or as a "cleanser" of societies. In conflict theory, war is the result of a cumulative and growing conflict between individuals and groups, and between entire societies.

The conflict theory can be adopted in understanding gaps in social housing affordability and homelessness. According to Frances (2018), the conflict theory proposed that the gaps in housing affordability and availability are due to the growth rate of capitalism in the world. According to the conflict theory, capitalism is the source of homelessness. Based on the theory, society is divided into the bourgeoisie and the proletariat (Chien, 2019). The conflict theory is that capitalist in the housing markets will want to make profits

from the housing markets and do what it takes to secure their profits. This implies that as investors in the housing market become capitalist, housing becomes unaffordable for middle-income and lower-income households. The application of this theory aids understanding the social issues regarding the gaps in social housing provision in eThekweni Municipality. Furthermore, the theory aids in comprehending individuals' problems as a part of the political and economic components of the greater society. This theory allowed the researcher to think critically about issues that we often interpret in a very simplistic manner.

2.3. Policy and Legal Framework

This section presents the policy and legal frameworks that guide the study. The policy and legal framework reviewed was the Housing Legislation and Policies.

2.3.1. Housing Legislation and Policies in South Africa

The South Africa social housing policy has two main objectives, which are (Republic of South Africa Department of Human Settlement, 2009):

- ❖ *“To contribute to the national priority of restructuring South African society in order to address structural, economic, social and spatial dysfunctionalities thereby contributing to Government’s vision of an economically empowered, non-racial, and integrated society living in sustainable human settlements”.*
- ❖ *“To improve and contribute to the overall functioning of the housing sector and in particular the rental sub-component thereof, especially insofar as social housing is able to contribute to widening the range of housing options available to the poor”.*

Social housing under South Africa’s social housing policy is defined as “a rental or co-operative housing option for low-income persons at a level of scale and built form which requires institutionalised management, and which is provided by accredited social housing institutions or in accredited social housing projects in designated restructuring

zones". According to the South Africa social housing policy, the principles of social housing include (the Republic of South Africa Department of Human Settlement, 2009):

- Promote urban restructuring through the social, physical, and economic integration of housing development into existing areas.
- Promote the establishment of well-managed, quality rental housing options for the poor.
- Respond to local housing demand.
- Deliver housing for a range of income groups (including middle income, emerging middle class, working class and the poor) in such a way as to allow social integration and financial cross subsidisation.
- Support the economic development of low-income communities in several ways.
- Foster the creation of quality living environments for low-income persons.
- Promote a safe, harmonious, and socially responsible environment both internal to the project and in the immediate urban environs.
- Promote the creation of sustainable and workable projects.
- Encourage the involvement of the private sector where possible.
- Facilitate the involvement of residents in the project and/or key stakeholders in the broader environment.
- Ensure secure tenure for the residents of projects, based on the general provisions for the relationship between residents and landlords as defined in the Housing Act, 1997 and the Rental Act, 50 of 1999 - Chapter 3, section 4 (1) to (5).

- Support mutual acceptance of roles and responsibilities of tenants and social landlords, based on the general provisions for the relationship between residents and landlords as defined in the Rental Act, 50 of 1999- Chapter 3, sections 4 and 5, in the Co-operatives Act, 1981 (Act 91 of 1981) as well as in the envisaged Social Housing Act.
- Be eased, supported and/or driven by all spheres of government.
- Ensure transparency, accountability and efficiency in the administration and management of social housing stock.
- Promote the use of public funds in such a manner that stimulates and/or facilitates private sector investment and participation in the social housing sector.
- Operate within the provisions of the Constitution, 1996, the Public Finance Management Act no. 1 of 1999, the Preferential Procurement Policy Framework Act no. 5 of 2000 and other statutory procurement prescripts.

2.4. Empirical Review

This section presents the empirical review of the study. The empirical review of the study presents the overview of housing delivery, determinants of social housing development projects, challenges of implementation of social housing development programme, and strategies and methods for housing reforms and capacity development.

2.4.1. Overview of Housing Delivery

2.4.1.1. International experience

Access to housing is one of the trios of human needs and hence, should be available to all. It is the United Nations (UN) mandate that everyone in the world should have access

to decent and affordable because access to decent and affordable housing is a fundamental human need and a human right (UN, 2017). This has led to the development of different programmes to eliminate the challenges of accessing decent and affordable housing. One of the schemes developed by the UN to tackle housing deficit and inaccessibility is the development of social housing. According to the UN (2017), housing is a vital aspect of every country's housing scheme, which is formulated to cover the inability of residents to purchase decent and affordable homes.

Different countries have implemented social housing schemes to tackle the deficiency in housing. In the United Kingdom (UK), Dent et al. (2020) presented a report in the UK House of Commons, titled "Building more social housing", which stated that there are only 4 million homes in England despite the increase in social affordable housing. Furthermore, the researchers examined the long-term delivery of housing, including the cost of providing, the effectiveness of funding levels, and the efficiency of the Government's approach. It was thus concluded that there is gripping proof that England requires at least 90,000 net additional social rent homes a year and government investment. The researcher observed that in the year 2019, less than 7,000 social rent homes were developed, regardless of the fact England requires about 90,000 more social rent homes a year for the next fifteen years. To achieve this goal, the central government grant becomes necessary as a result of the current funding model from the central government, which does not serve the need. It was extrapolated that an additional £10 billion in grants is necessary to achieve the aim. In addition, the researcher noted that the UK government must consider social house-building programme to rebuild the country from the impact of COVID-19 as the pandemic unveiled the error in the housing system.

The pandemic unveiled that families in overpopulated houses are vulnerable to health challenges, and private renters contend in meeting housing costs. Moreover, it was observed that a large social housebuilding programme will provide jobs, boost the economy, and help the Government meet its 300,000 homes a year target. It would also help to significantly reduce the number of people suffering from homelessness, reduce the number of families in overcrowded homes, help families reduce their housing costs,

as well as reduce pressures elsewhere in the housing system. The researcher suggested that the government can effectively reduce the extra public spending required by reforming land value capture, assembling and using public land for housing, and redistributing from existing budgets. In addition, Chorley and Liu (2021) studied the connection between housing, house prices, and the UK economy using Auto Regression Distributive Lag (ARDL) models.

Chorley and Liu (2021) discovered a negative correlation between social housing programme and house cost in the short run; there was no proof of the correlation in the long term. In addition, the social housing programme was inversely correlated to the economic growth of the UK economy in the long run but not in the short run. Based on these findings, increasing social housing can benefit younger families with affordability issues in the short-term without instigating any long-term concerns in the housing market. However, it does not help economic growth eventually. It was thus recommended that the government should consider a balance of trade-off between the housing market and the whole economy. Spina, Calabrò and Rugolo (2019) studied models and urban housing programmes in Italy.

The researcher noted that decision-making on social housing programmes about housing policies and projects pertaining to social and urban transformations is connected to urban planning, urban regeneration projects, the dynamics of the real estate market and cooperation between public and private developers. The researchers further observed that decision-making process must be supported by assessments relating to economic feasibility and assessments on social and environmental sustainability. The study presented a decision support evaluation model for the execution of an encompassing urban redevelopment programmes connected to social housing interventions to be implemented in PPP. The researchers noted that the model is founded on an economic balance between the interests of the parties involved, to increase the share of housing in social housing and reduce the public contribution quota. The results showed that the financial feasibility limitation for the developer and the nature of the local real estate market, with the risk of the investment, the model makes it possible to vet the economic

sustainability and the financial feasibility of the interventions in social housing through the extrapolation of profit of the developer/investor, trade-in value to be paid to the developer against the investment and the maximum share of social housing to be carried out in development. The research and the results obtained highlight the utility of the model and the ease of use in the programming phase, for urban regeneration programmes that involve interventions in housing. More so, in Canada, Clayton and Bailey (2021) studied housing programmes and noted that several social housing programmes are going through improvement of affordability. The study emphasised that the government of Canada has not been able to appreciate the “*dual dimension*” of the affordability problem. Acceptable and affordable housing is scarce for low-income households as they contend with middle-income households in accessing declining stock of affordable housing. In addition, the research studied different policies about housing in GTA “*housing policy diagnostic tool formulated*” by Alain Bertaud in his recent book, “*Order without Design, How Markets Shape Cities*”. The results showed that social housing could be enhanced through a regulated system to increase and expedite planning applications for all types of housing. It is suggested that the three levels of government dedicate resources to social housing for low-income tenants through cash payments or vouchers to landlords, once the backlog in supply has been cleared.

In India, Debarpita and Meera (2020) opined that housing for low-income urban households, is a severe challenge. There was 96 per cent of India social housing shortage of 18.78 million in 2012. The researcher examined three aspects of housing demand, extrapolated urban housing shortage, and reported a shortage of housing was 29 million in 2018. It was also noted that majority of the housing development policies focused on slum housing, which has no limitation on physical inadequacy. Furthermore, the researcher noted that there were an estimated 50 million shortages in housing the following year. More so, an analysis of the housing consumption demand from low-income earners shows a lack of sensitivity of housing consumption demand to changes in price and income.

The researchers also indicated that policies for housing must work in tandem to enhance health, education, and livelihoods, as well as focused on rental housing for the most vulnerable economic group among low-income households, and further incentivise incremental housing to address congestion. Adegoke and Agbola (2020) examined the housing availability and deficits in Nigeria. The study was focused in urban areas and different housing challenges like overcrowding, homelessness, and slum and squatter developments. The study showed that despite multiple housing policies and programmes to solve the housing deficit has experienced massive failures, which thus resulted in the adoption of organised private sector housing delivery in 2002. The research revealed that 42.4%; 36.9% and 20.6% of households have normal, tolerable and stressed housing affordability individually. The impact of these findings is that organised private sector housing is not affordable to most Nigerians, particularly the low and medium-income households. A more efficient mortgage with better penetration among the low and medium-income household is desirable. Also, “*rent-and-own*” option should be considered to enhance affordability of low and medium-income households.

2.4.1.2. South African Experience

In South Africa, Marutulle (2021) analysed housing deficit in South Africa and its ramifications. This study adopted a review of relevant literature, document and policy review, and a qualitative inquiry of secondary sources about housing deficiency in South Africa and its impact. The study availed that protests, informal settlements, health challenges, shack fires, flooding, violence and criminality, corruption and xenophobic attacks are the ramifications of housing inadequacy in South Africa. Thus, it was concluded that in South Africa, there is need for an efficient, formidable, and incorruptible department that can perform the huge task of spatial integration. It was recommended that Housing Development Agency and the government needs to incorporate the private sector, state-owned enterprises, provinces and municipalities to avail land suitable for human settlements development, whose provision, especially for low-income groups should be at subsidised rates.

Furthermore, Khoza and Kabir (2014) evaluated low-income housing delivery in South Africa and noted that the government of South Africa has been making efforts to avail housing to everyone especially people from low-income levels. However, different government housing programmes, did not bring sustainable results. The researchers reviewed the project management processes as well as the applicable principles to direct and manage project execution to identify the vital elements that led to the compromise of the quality of housing in South Africa. Findings showed that there was no adequate application of the concepts of project quality management delivering Reconstruction and Development Programme (RDP) houses. In Bushbuckridge Local Municipality, the researcher noted some challenges and shortcomings of the department in delivering quality housing within the housing policy framework. The study recommended that policy directives of both the National Home Builders Registration Council (NHBC) and the Department of Human Settlements' objectives, towards housing delivery processes, be integrated. Thwala, Aigbavboa, and Ramovha (2018), in addition, studied factors that affects housing delivery in South Africa.

2.4.2. Determinants of Social Housing Development Projects

Mohd-rahim, et al (2020) examined factors that enhance low-cost flats programme under the management of Kuala Lumpur City Hall (KLCH) in Malaysia and found that one of the determinants of social housing is the monthly income. The results provide a coherent information for government and house developers to understand the factors affecting social housing. The researchers suggested that some steps and actions by management are necessary to cater for the needs and expectations of the residents, to enhance the performance and quality of the low-cost housing. In addition, the findings may result in the establishment of the strategy that can improve the ownership of the low-income earners to own PPR house.

2.4.3. Challenges of the Implementation of Social Housing Development Programmes

In the UK, Chukwuenyem and Oladejo (2015) examined the challenges of social housing programmes in London Borough. The researcher reported that the supply of social housing has significantly reduced, there by demanding high investment. It was observed that many residents could not afford their own houses because the minimum down-payment requirement is increasingly high. The same study availed that it requires a longer time for a tenant to attain a down payment on their desired home due to inflated house price and difficulties to obtain a mortgage for low-income earners. In Malaysia, Jamaludin, Mahayuddin, and Hamid (2018) assessed the challenges in integrating an affordable housing and sustainable practices in Malaysia. They noted that the government of Malaysia understood the need for affordable and sustainable housing development scheme. Unfortunately, most of the housing development programmes are considering affordability rather than sustainable aspects.

Furthermore, developers are more interested in profit and neglect sustainability issues. According to Mbandlwa (2021), the government of South Africa is failing to meet the demand for houses, especially for the low-income group, as a result, there is mushrooming of informal settlements, thereby compromising the United Nations' (UN) Millennium Development Goals (MDGs) target for slum-free cities. This is because housing distribution processes directed at the needs of urban disadvantaged citizens suffer from significant capability issues and cannot rely on services found in conventional housing and housing markets. The study pointed that housing costs outside per square meter is a problem in South Africa that push up affordable housing costs. In addition, housing has come to embody the debate about the rights to economic opportunity, protection, services, mobility, and a host of other concerns through this interplay between the public and the state. In addition, the socio-economic consequences are a challenge to the successful implementation of social housing policies. It is observed that the urban densification policies mean that the emphasis is on the production of higher social

housing densities, which deliver the greatest return on investment in terms of construction and management, with increased economies of scale.

2.4.4 Strategies and methods for Housing Reforms and Capacity Development

Strategies and methods for Housing Reforms and Capacity Development Housing provision requires efficient housing strategies and methods for reforms and effective delivery. Different countries adopt different housing strategies in overcoming their housing challenges and make housing, especially social housing more accessible. For instance, Toma (2018) noted that in Spain, housing unaffordability, gentrification and residential displacement impact the formidability of a given urban place. The research was part of a larger research effort seeking to understand the proposed initiative's impacts on its purported goal of social housing production as well as broader implications on the housing market. It availed a methodological framework for assessing these policy implications using neighbourhood-specific economic feasibility modelling. The study availed that the city of Barcelona is utilising a comprehensive strategy, which consists of different policies that address housing affordability. The city utilised a citywide inclusionary housing measure as part of its all-encompassing strategy. The strategy comprises 30% of all newly developed and significantly rehabilitated housing units to be converted to social housing.

In Asia, Yap (2015) reviewed the social housing policies and practices in Asia. The research opined that in the previous decades, the rate of Asia's urbanisation led to growth of the region economy. This reinforced vibrant housing finance sector and support housing policies, which motivate private-sector real estate developers to supply social housing for large sections of the urban population. The strategy enhanced housing conditions in urban areas. However, the impact of free-market economic policies still widens the income inequalities gaps, which thus affect social housing provision in the market. This led to the continuous existence of informal housing units in Asia. Similarly, Harelimana (2017) examined strategies of social housing development for the low-income population in Rwanda. They noted that in Rwanda, modern technology is being adopted in social housing but the limitation posed in obtaining social housing continue to obstruct

the progress in the Rwanda market. The limitations are financial, cultural, social, historical and institution framework. The researchers reported that the high cost of capital, price to rent and to own affordable houses is a major challenge for younger professionals and new tenants. To resolve the gap in social housing supply, the Rwandan government engaged foreign investors such United Nations agencies, development banks, international NGOs, public and private partnership, World Bank and derivatives to fund affordable housing in order to reduce the cost of capital and make it easier for all categories towards affordable housing. In South Africa, Ganiyu (2016) examined the strategy adopted to enhance sustainability in affordable housing construction. The findings emphasised the importance of environmental consciousness in promoting sustainable social housing. In addition, the findings revealed that the economy of construction, contract management, project team expertise, social-environmental influence, and technology and innovation are the factors influencing cost of social housing construction.

It was also discovered that strategies pertaining to the construction method, social sustainability indicators and housing financing systems have high predictive capabilities to influence the construction of affordable housing that would satisfy building owners' requirements, minimise capital cost of construction, minimise building cost in-use and minimise the negative impact of the building on the environment, which was the goal of sustainability in construction. The housing sustainability enhancement model developed in this study has created a comprehensive approach that combines both technological aspects with non-technological aspects, combining the social and economic aspects of the building process in one model. The findings thus provided baseline indicators for construction organisations, housing developers and government agencies to harness both technological and socio-economic parameters to improve the affordable housing construction process. In summary, this section presents the methods and findings adopted by several researchers in evaluation of social housing programmes in different regions of the world. It is pertinent to emphasise that the review of relevant literature was based on the objectives of the study. .

2.5. Conceptual Framework

This section presents the concepts that aided the understanding of the study. These are the concept of housing affordability and the concept of social housing.

2.5.1. Concept of Housing Affordability

Housing affordability means the cost of acquiring shelter by tenants and the cost of providing shelter by homeowners is low (Bierbi, 2014). Bierbi (2014) notes that there is no acceptable definition of the term housing affordability. Although, the term is a simple concept to understand, the concept of affordability is a term that is difficult to practice, particularly concerning the geographic scope of housing markets. In its basic form, housing affordability is the rent-to-income ratio or house-price-to-income ratio (Bierbi, 2014). The definition of housing affordability differs with regards to the country where the term is being utilised. The United Kingdom Government define affordable housing as “*social rented, affordable rented and intermediate housing provided to specified eligible households whose needs are not met by the market*” (The Bureau of Investigative Journalism, 2014). In the UK, the need for affordable housing is linked to the rise in population of UK citizens since the past 20 years, the all-time low house-building and increase in house prices and rents (The Bureau of Investigative Journalism, 2014). Affordable housing is specifically provided to households whose housing needs are not met by the market. It can be a newly-build property or a private sector property that has been purchased for use as an affordable home (Gov.Uk, 2020). Home ownership has become increasingly difficult, particularly for first-time buyers, as house price growth has outstripped growth in wages.

Median house prices in England were eight times higher in 2020. The ratio varies across the country, with prices over 20 times higher than residents' median earnings in some parts of London. According to Bury Council (2015), there are several types of affordable housing schemes in the UK. These are home ownership market housing, intermediate rent, shared ownership and shared equity. In the UK, a significant decrease in the affordability of home ownership in high demand areas, together with pressure on the

social rented sector has prompted growth in private renting (UK House of Common Library, 2021). In the United State (US), Ghent and Leather (2020) noted that housing affordability is regarded for renters based on the amount of their income budgeted for rent. This is regarded as the rent burden of the renter. According to Ghent and Leather (2020) and APAH (2019) rent burdened state that 30% or more of gross income is budgeted for rent. Housing affordability in the US can be regarded as a numerator (when rent is too high) or denominator (when household income is too low).

Furthermore, Arlington Partnership for Affordable Housing (APAH, 2019), “affordable housing” in the US is “*housing, rent or a mortgage plus utility payments, totalling 30% or less of a household’s gross income*”. According to National Low Income Housing Coalition (NLIHC, 2020), 58% of renters are cost burdened. In India, affordable housings are housing units that can be acquired with income below the average household income (Jose, 2019). Affordable housing is provided for low-income people, middle-income people and economically weaker sections who have considerably low levels of income (Jose, 2019). Affordable housing in rural and urban housing sector need differently tailored policies as land is the main constraint in the urban areas. Report of the Technical Group on Estimation of Urban Housing Shortage (2012) availed that there is a huge gap in demand and supply of housing both in the urban and rural areas. It was noted that two low-income categories, which include the economically weaker sections (EWS) and low-income group (LIG) accounted for 96 per cent of the total housing shortage in India.

The current housing situation in India showed that there is obsolescence (of houses), congestion factor and homeless factor in estimating new housing demand. Lastly, in South Africa, “affordable housing” is a term used by the government to describe housing that is “affordable” for extremely poor households but can also be used to refer to higher earning households in the gap market. It can also be defined as low-cost property with an asking price of no more than R600, 000 (Private Property, 2017). In South Africa, housing affordability poses severe challenges particularly amongst lower income working class. The price of the cheapest, newly built two-bedroom house built on a minimum size plot of 40m² in the City of Johannesburg is R539 830 (US\$ 31 320) (Center for Affordable

Housing Finance in Africa, 2017). In South Africa, government's housing programme has made significant impact on housing supply, with over 14% of households living in state-subsidised housing.

2.5.2. Concept of Social Housing

Housing is one of fundamental needs of human because it offers rest, comfort, safety, and warmth. However, not every person can afford a decent home and it is the responsibility of the government that its citizens must have good shelter. The need for the provision of affordable housing for all, led to the concept of social housing developed by the government to offset the housing gap. Different countries have several definitions of social housing, which is dependent on the start of their economy. In the Organisation for Economic Co-operation and Development (OECD) and non-OECD European Countries (EU) countries, it is observed that more than 28 million housing units are social rental housing, and they consist of 6% of the total housing stock (OECD, 2020).

There is significant variation in definition across different countries, based on the size, scope, target population and type of provider of social housing. In South Africa, Social Housings are rental or co-operative housing strategies for households earning between R1 501 - R15 000 per month (Western Cape Government, 2021). Social Housing projects require management by an institution, which should be an accredited Social Housing Institution. Social Housing projects are developed within areas that contribute to spatial, economic, and social development in South Africa. Social Housing stipulates that government funding should enable Social Housing Institutions to manage the rental units. For an individual to qualify for social housing, he must be South African citizen or have a permanent residency permit, and he must be 18 years or older. In addition, the beneficiary of the social housing must be married or living with a partner, single or divorced, and have proven financial dependents permanently living with the individual and lastly the monthly household income should be between R1 501 and R15 000 before deduction.

In summary the conceptualisation of the term social housing presents a uniformity in different countries despite several stipulations. Hence it is noted that social housings are focused on lower income household, to make housing more affordable and accessible. The conceptualisation of the term aids in guiding the study by streamlining its focus on housing provided by the government for the poor.

2.5.3. Participatory Democracy

Participatory democracy is a model of democracy in which the masses are considered in decision-making process. Participatory democracy advocates for greater citizen participation and more direct representation than traditional representative democracy (Keutgen, 2020). The term participatory democracy is not a new concept, but has existed under various political designs since the Athenian democracy. The theory of participatory democracy was developed by Jean-Jacques Rousseau. It was later promoted by J.S. Mill and G. D. H. Cole, who argued that political participation is indispensable for the realisation of a just society (Wolfe, 1985). Citizens have the power to decide on policy proposals and politicians assume the role of policy implementation. In recent years, participatory decision-making has become increasingly important. Citizen assemblies in the United Kingdom, as well as participatory budgeting projects in places such as Paris and Madrid, are examples of this new trend of direct citizen participation in democracy (Keutgen, 2020).

Some of these initiatives are led by parliaments and governments, particularly at the local level, and have aided them in crowdsourcing ideas and achieving consensus on certain topics(Keutgen, 2020). The strong narrative that "participation" makes institutions more open and accountable to citizens is maintained through participatory democracy. This participation should operate as a check on elite power, keeping active citizenship in local government alive while also including citizens' voices in the representative democratic system (Lima, 2019). Citizen engagement, on the other hand, is incapable of providing this check on elite authority since participatory procedures are not meant to do so. To solve the issue of inclusion, it is necessary to recognise that it is not only the product of an institutional architecture that limits the role of social movement representatives in

decision-making. Exogenous processes also influence the proper participation of social movements in decision-making environments. This study uses participatory democracy to understand the social housing settlements and its democratic mandates since its first democratic elections in 1994. Participatory democracy is a widely used concept to refer to a certain type of government in which the government consults the people to be involved in the decision-making, hence 'people are expected to govern'. There are various conceptions of this type of rule, and it also varies in application depending on context. Democracy is a system of government in which citizens can actively participate in political matters and make political leaders accountable (Brennan, 2017). This emphasises an important participatory role played by the citizens, where they can elect their political representatives in order to act on their behalf and can make them answerable for their actions. Democracy thus, highlights citizen participation as well as representation of citizens by their elected representatives (Amirkhanyan & Lambright, 2017).

The participatory dimension of democracy has dominated public debate in democratic countries as this is seen to deepen democracy and move beyond the singular use of regular elections by including citizens more directly in policy making matters. In South Africa, this debate is centred on the local government sphere as it is deemed to be closest to the people (Sabelo, 2015). In view of the foregoing, local government ensures participation of local stakeholders in matters of local governance (Bowman and Kearney, 2016). This refers to the essential nature of public participation in local government as a democratic practice required by the Constitution as means to deepen democracy. This also points to local authorities having to ensure that there are channels in which residents can let their voices heard. The South African Constitution (1996) endorsed Constitutional democracy, which also supports participatory democracy. Poor communities can exercise participatory democracy to address major challenges in the delivery of housing. In most cases, houses are built without consideration of the interests of the intended occupants since most of the people are excluded in decision-making concerning housing and human settlements.

This is evident in the public protests about the state of houses provided as some houses are given to the occupants without proper running tap water and sanitation. It is argued that community participation is conceived in terms of the role of the target group and local organisations in project design, implementation, maintenance, and evaluation (Oldfield and Greyling, 2015). In other words, decision making about the design and allocation sites should be deliberated with the community concerned as espoused by the principles of participatory democracy. One of the major challenges to delivery of housing in KZN has been the exclusion of the community in housing projects, which hinders transparency and accountability, therefore opening a room for corruption and incompetence by the officials (Patel, 2016). The lack of communication between the government and affected communities has contributed to the housing crisis in South Africa (Ojo-Aromokudu, 2013). Although tenure, infrastructure, and usually top structures, are being delivered, new housing projects have been criticised by citizens. For example, one view is that “*the dwellings tend to be of generally poor design, environmentally unsound, unsuited to the local climate, and relatively expensive to maintain at a physically comfortable indoor climate*” (Planning, 2010).

2.6. Conclusion

Chapter 2 presented the theoretical frameworks, policy and legal framework, literature review and conceptual frameworks that directs the study. The theories considered include the new public management theory, theory of demand and supply and conflict theory. These theories provide the fundamental basis for understanding public management of housing delivery programmes, housing demand and supply, and issues affecting housing delivery, accordingly. The three theories reviewed were appropriate in aiding the study to answer the research questions raised and provide sustainable solutions to tackle the problem. Furthermore, the researcher reviewed the South African Housing Legislation and Policies in order to understand the implementation of social housing development in First Metro Company and evaluate impact of the programme in tackling housing delivery.

Lastly, literature review gave an overview of housing delivery from international perspective and the South African perspective, determinants of social housing development projects, challenges of implementation of social housing development programmes and strategies and methods for housing reforms and capacity development. However, it was observed that there is lack of literature that evaluates the implementation of housing programme regarding socio-demographic condition of South African population. This dearth of literatures presents a gap, which the study would fill.

CHAPTER THREE:

RESEARCH METHODOLOGY

3.1. Introduction

The research methodology is fully discussed in chapter three. The chapter is divided into nine sections, which include research location, research paradigm, research design, sampling, the instrument for data collection, data analysis, ethical considerations, limitations of the study and conclusion.

3.2. Research location

eThekwini Metropolitan Municipality is a Category A municipality under the South African province of KwaZulu-Natal as shown in figure 1 (eThekwini Metropolitan Municipality, 2022). eThekwini is the biggest city in the province and the third-biggest city in South Africa. The land size of eThekwini is comparatively bigger than that of other South African cities and is topographically hilly, with many gorges and ravines and almost no true coastal plain (eThekwini Metropolitan Municipality, 2022). The size of eThekwini is 2 556km² (City Population, 2016). It is a modern, cosmopolitan city and is popular as the location of Africa's best-managed, and most active port. It is also a well-known centre of tourism due to its city's warm, subtropical climate and extensive beaches. Durban Tourism is the foremost domestic destination in South Africa (Makhaola, and Gerwel, 2017).

The estimated visitor number for the financial year 2010/11 was estimated at 9, 95 million. The value of domestic tourism's economic impact on the region's GDP is estimated to be 8% per annum (eThekwini Metropolitan Municipality, 2022). The hospitality industry consists of many fine hotels, nightspots, shopping malls, ethnic attractions, traditional villages, craft markets, sparkling dams, and big-game parks. The towns and cities that makes up eThewkwini includes Amalanga, Amanzimtoti, Amaotana, Berea, Blackburn, Bluff, Cato Ridge, Cele/Vumengazi, Chatsworth, Cibane, Clermont, Clifton Canyon,

Craigieburn, Dassenhoek, Desainager, Durban, Durban International Airport, Durban North, Durban South, Emalangeneni, Embo/Nksa Isimahla, Emona, eThekwini, Everton, Ezembeni, Folweni, Gcumisa, Genazzano, Gillitts, Glenashley, Golokodo-Ensimbini, Hambanathi, Hammarsdale, Hillcrest, Ilanga, Ilfracombe, Illovo North, Illovo South, Inanda, Inchanga, Iqadi, Isipingo, Isipingo Beach, Kingsburgh, Klaarwater, Kloof, KwaDabeka, KwaMashu, KwaNdengezi, La Mercy, Lotus Park, Luganda, Luthuli/Umnini Trust, Magabeni, Malagazi, Mangangeni/Vumazonke, Maphephetha, Mariannhill, Mawotana, Mawothi, Molweni, Mount Edgecombe, Mount Moreland, Mpolo, Mpumalanga, New Germany, Newlands East, Newlands West, Ngcolosi, Ngqungqulu, Ntuzuma, Oceans, Outer West Durban, Phoenix, Pinetown, Prospecton, Qadi, Qiniselani Manyuswa, Queensburgh, Redcliffe, Roseneath, Sapref, Shallcross, Sobonakhona, Thoyana, Tongaat, Tongaat Beach, Tshelimnyama, Umgogintwini Umbumbulu, Umdloti, Umgababa, Umhlanga, Umkomaas, Umlazi, Verulam, Waterfall, Westbrook, Westville, Ximba (*eThekwini Metropolitan Municipality, 2022*). Lastly, the main economic sectors include, Finance (22%), manufacturing (22%), community services (18%), trade (16%), transport (16%), construction (3%), and electricity (2%) (*eThekwini Metropolitan Municipality, 2022*).

Figure 3.1 Map of eThekwini Metropolis



Source: eThekwini Metropolis (2022)

3.3. Research paradigm

A research paradigm is a method or a model adopted in conducting research, which has been verified by the research communities for as long as hundreds of years (Cohen, 2000). Many of the research paradigms emanate from one of the two approaches of the research paradigm, which are the positivist approach and the interpretivism approach (Nirod, 2005). Every research adopts one of the research paradigms as a guide for developing research methodology and partake in research most validly and appropriately. These two paradigms are the positivist paradigm and the interpretative paradigm (Nirod, 2005). Although there are two primary paradigms, there are several other paradigms that emanate from the emerged from these two paradigms. One of the recent research paradigms that were born from previous ones is mixed-method research.

In pure sciences, quantitative research methodology is very popular in executing the research. In social sciences, there has been a contention for about half a decade on the best methodology to use and this resulted in the emergence of the mixed-method paradigm or mixed-method methodology (Stephen & Kasim, 2015). Without further ado, this study adopted a research paradigm, which is a combination of both positivist and interpretive or qualitative research. This is because the pragmatic research paradigm offers an incisive and intensive study in achieving the objectives of the study and developing sustainable solutions to the research problem. In addition, this study adopted the interpretivist paradigm. The main objective of this paradigm is that reality is socially constructed (Alharahsheh and Pius, 2020). It tries to understand the subjective world of human experience by getting into the thoughts of the participants to understand and interpret the participants' thoughts or the meaning they are making out of the context (Pham, 2018). In this regard, this study aimed to have in-depth understanding of the challenges employees encountered in adhering to procurement procedures during the first wave of the COVID-19 pandemic.

The interpretivist paradigm allowed the researcher to interpret elements of the study by integrating the experiences of employees at eThekweni Department of Social Development that will in turn strengthen the study objectives. This study will adopt qualitative research that is characterized by an interpretative paradigm, which emphasises subjective experiences and the meanings they have for the study participants (Myers, 2019). In addition, the interpretivist approach stresses the use of qualitative analysis that provides socially constructed meanings, perceptions, experiences of the case study (Pham, 2018). Through this approach, the researcher will find it beneficial the subjectivist views and meanings provided by employees at eThekweni Department of Social Development. The interpretivism approach will also enable the researcher to use multiple methods in gaining adequate knowledge of the study objectives and ultimately providing different point of views that will allow the participants to approach the study from their own perspectives and reality.

3.4. Research design

The research design is a description of how research is executed. It describes the techniques adopted in finding and analysing information regarding a specific research topic (Voxco, 2019). The researcher utilised a mixed or multi-method research methodology to evaluate the implementation of social housing programmes in South Africa, using FMHC as a case study. The mixed method is a methodology where the researcher obtains and examines both quantitative and qualitative data in a single study (Shorten and Smith, 2017). The mixed methods research is dependent on the capacity of the qualitative and quantitative methods in evaluating the implementation of social housing programmes, thereby allowing the researcher to evaluate different perspectives and the salient fact in the research questions.

The qualitative part of the research design offers the researcher the chance to undergo an in-depth performance of FMHC in implementing social housing programmes in South Africa. Additionally, the quantitative research methodology provides the researcher with the chance to examine tenants of the programme to gain

a new perspective on the research questions. For the qualitative research methodology, the research adopts the key informant interview while the questionnaire survey was utilised for the quantitative research methodology. In addition, the type of data needed for the quantitative and qualitative studies is data types used for quantifying the responses of the tenants of social housing programmes and the qualitative data was used to describe the implementation of social housing programmes. In addition, the sources of data adopted in the study include both primary and secondary sources. Table 3.1 describes the advantages and disadvantages of using both quantitative and qualitative methods in this study.

Table 3.1 Advantages and disadvantages of quantitative and qualitative methods

Quantitative method		Qualitative Method	
Advantages	disadvantages	Advantages	Disadvantages
<p>-The quantitative findings are likely to be generalised to a whole population or a sub-population because it involves the larger sample, which is randomly selected. Besides sampling, data analysis is less time consuming as it uses the statistical software such as SPSS</p> <p>- Quantitative research is to be based on positivist paradigm of measuring variables.</p>	<p>- The quantitative research has limitations. The positivism research paradigm leaves out the common meanings of social phenomenon. It also fails to ascertain deeper underlying meanings and explanations.</p> <p>- Quantitative research is that the positivism cannot account for how the social reality is shaped and maintained, or how people interpret their actions and others.</p> <p>- In quantitative language testing research, it is found that the studies just investigate and estimate the language skills, proficiency, scoring, and so on.</p> <p>- A further weakness of quantitative research approach is that it has tendencies of taking a snapshot of a phenomenon.</p>	<p>-The qualitative research approach produces a thick (detailed) description of participants' feelings, opinions, and experiences; and interprets the meanings of their actions.</p> <p>- Qualitative approaches are employed to achieve deeper insights into issues related to designing, administering, and interpreting language assessment.</p> <p>- Qualitative research approach (interpretivism) holistically understands the human experience in specific settings.</p> <p>- Qualitative research admits the researchers to discover the participants' inner experience, and to figure out how meanings are shaped through and in culture.</p> <p>- Qualitative research methods such as participant-observation, unstructured interviews, direct</p>	<p>-Qualitative research approaches sometimes leave out contextual sensitivities and focus more on meanings and experiences.</p> <p>Policymakers give low credibility to results from qualitative approach. Qualitative research often neglects the social and cultural constructions of the variables studied.</p> <p>In terms of research method, smaller sample size raises the issue of generalizability to the whole population of the research.</p> <p>Qualitative research is a long hard road, with elusive data on one side and stringent requirements for analysis on the other.</p> <p>The analyses of the cases take a considerable amount of time, and one can generalise the</p>

	<p>It measures variables at a specific moment in time, and disregards whether the photograph happened to catch one looking one's best or looking unusually disarranged.</p> <p>- The quantitative research paradigm overlooks the respondents' experiences and perspectives in highly controlled settings.</p>	<p>observation, describing records are most used for collecting data.</p> <p>-Qualitative research design (interactive approach) has a flexible structure as the design can be constructed and reconstructed to a greater extent.</p>	<p>results to the larger population in only a very limited way.</p> <p>Etc.</p>
--	--	---	---

Source: adapted from Rahman (2016)

3.5. Sampling

Sampling is a process adopted in statistical analysis in which a pre-set number of observations are obtained from a larger population. The methodology adopted in sampling from a larger population relies on the type of examination being carried out. In mixed methods, this study used simple random sampling or systematic sampling (Tuovila, 2020).

3.5.1.Target Population

Target population refers to the full set of cases from which a sample is taken (Vehovar, Toepoel, and Steinmetz, 2016). The target population consisted of two categories of population, which are tenants of social housing programmes controlled by FMHC and the workers at the FMHC.

3.5.2. Sample size

To determine the sample size of the research the researcher used the Taro Yamane in 1967 sample size formula to select the tenants of the social housing programme. The Yamane formula is given below.

$n = N / (1 + N(e)^2)$. Where

n = sample size

N= population size

e= error margin

The population of occupants of the FMHC social housing programme in eThekweni Metropolis is 1776. Also, in this case, the margin of error adopted is 0.05.

$n = 1776 / (1 + 1776 * (0.05)^2)$.

n = 326.4 approximately 326 populations.

Thus, 326 tenants were selected from the number of occupants. In total, 219 respondents provided feedback to the researcher, representing 212 tenants for quantitative study and 7 officials for qualitative study. Furthermore, the researcher utilised his discretion in selecting the number of key informants from FMHC. The FMHC has a total population of 31 officials including six departments namely, Financial Department, Debtor's department Maintenance Department, Community Development Department, Risk Management Department, and Legal department. The researcher obtained 7 interviews feedback from the targeted 10 officials which comprised 2 board of directors, 4 top and middle management and 4 supervisors for the interviews because it is believed that these officials were more equipped to provide detailed information about the challenges experienced by stakeholders in the implementation of social housing development programmes. The researcher kept the sample size small to reach data saturation (Sim et al., 2018).

The random sampling method was adopted in recruiting the tenants for the questionnaire survey, while the purposive sample was used for recruiting key informants from FMHC. The choice of participants in this study will be guided by the following criteria:

- A participant with hands-on experience in various social housing development programmes.
- Participants with not less than five years of experience.
- Being able and willing to reflect on social housing development programmes in FHHC and the challenges it is experiencing.

Recruitment of participants was executed by approaching officials and providing detailed information about the study and the interview lasted for about 30-45 minutes. Only participants who were interested to participate were included. The researcher worked with the participants' schedule to accommodate and respect their personal space. For quantitative data, the researcher approached the community development manager responsible for project communities. The manager was permitted to approach tenants through their community representatives.

3.6. The instrument for data collection

The study featured both a key informant interview and a questionnaire survey. To obtain the desired data from the target samples. The researcher adopted two major types of instruments. The first instrument was a questionnaire designed to accommodate open-ended and closed-ended questions. In addition, the researcher developed an interview schedule for key informant interview. The research strategy that was adopted for this research was face-to-face interview and focus group interviews, which was conducted among the officials in eThekweni Department of Social Development. This was ideal to get different views to reflect on the nature, challenges, and the implications related to public procurement practices during the COVID- 19 pandemic.

3.7. Data analysis

Data analysis in qualitative research is not a technical exercise but rather a dynamic, intuitive and creative process of thinking, theorising and inductive reasoning (Azungah, 2018). It focuses on the exploration of meanings, experiences, beliefs, values, feelings and characteristics of the phenomenon under investigation (Azungah, 2018). It involves

making sense of huge amounts of data collected by the researcher. Data was coded into different categories and themes reflecting procurement challenges, implications on service delivery, and enabling systems regarding public procurement and transformation. Qualitative data applied Nvivo thematic analysis. This represents an objective and a systematic way of describing and quantifying phenomena (Renz et al., 2018) whereby data was reduced to concepts by creating categories, concepts, and a conceptual model. The questionnaires were analysed using Partial Least Squares algorithm software to process and present the closed-ended responses in a statistically competent manner. The thematic analysis approach was used to analyse the open-ended questions and sort them according to the emerging themes and patterns and it will analyse the data in response to the research objectives.

3.8. Ethical Considerations

Informed consent sought participants to sign a consent form to show that they agree on their own accord. For participant, who decided to do an online interview, informed consent was sent before the date of the interview or participants were asked to do a verbal consent. The online survey included an informed consent page that required participants to give consent before providing answers to the questionnaire.

3.8.1. Confidentiality

Confidentiality of the participants was kept by ensuring that participants' identities are not disclosed to anyone. Only the researcher and the researcher's supervisor are entitled to have access to the participants' data. Anonymity was also ensured by giving the participants pseudo-names so that their identities are protected. The researcher and the supervisor are the only people to monitor the storage of data. Data will be stored externally in flash memory devices and drives and cloud storage with protected passwords where the supervisor and researcher can only access it. Storage in external devices was done to retrieve accurate data during presentations at conferences, publications and corrections in the future. Data will be kept for at least 10 years after the researcher would have published papers based on the data and will be destroyed after

some time when it is no longer needed. Ethical clearance was granted by the Durban University of Technology Ethics committee, as well as gatekeepers' letters required First Metro Housing Company to grant access to conduct the study with their employees.

3.8.2. Trustworthiness

Trustworthiness consists of four components namely, credibility, transferability, dependability, and conformability. Credibility involves checking the credibility of the research questions, the study design, method of data collection and data analysis used (Stahl and King, 2020). It endeavours to use the triangulation method by posing the research questions in different ways to the participants and using different sources for data collection so that the findings may be cross-checked. Credibility was ensured using interviews (Liao and Hitchcock, 2018). Transferability involved the generalisation of the findings and established that the interpretation of the data can be transferable to a different population (FitzPatrick, 2019). For instance, the purposive sampling adopted in this study ensured maximum utilisation of specific data relative to the context of the study. The study provided comprehensive details on the techniques, settings and participants to enable readers to transfer study findings to similar contexts. Dependability indirectly relies on credibility. The aim of dependability is not to generalise beyond the sample but ensures the validity of the data by determining if the research situation is applicable to their circumstances (Guest et al., 2012). Simply, dependability indicates the consistency of the data. Conformability refers to the extent to which the study findings are free from personal biases and interests of the researcher (Stahl and King, 2020). Therefore, the researcher ensured to be objective during data collection and analysis.

3.9. Validity and Reliability

In this study, construct and content validity was ensured by checking items in the data collection tool against the objectives of the study, concepts in the literature review, conceptual framework and methodology to establish if all elements to be investigated are

measured with accuracy (Kumar, 2014). In addition, the research instrument was subjected to a pilot study wherein the semi-structured questionnaires will be tested for reliability and validity.

3.10. Limitations and delimitations

This section discloses limitations encounter by the researcher during data collection. On the one hand, recruiting the required number of participants for a study is a major challenge and on the other hand, getting those participants to provide adequate information about the study was a challenge. Furthermore, the participants keeping to scheduled time was key challenge to making the data collection process easy and to enable the researcher to take into consideration mistakes that could arise in the early stages of data collection. Language was another important factor in ensuring successful data collection. It was expected that participants might speak the dominant language in KwaZulu-Natal (Zulu) different from English; hence, the researcher was able to translate the research instruments into Zulu. The delimitation was the broad scope of the study. It was based in Durban and focuses on specific participants working in FMHC. It was therefore imperative that the researcher locate and work with the chosen participants within the stipulated time for the study.

3.11. Conclusion

The research methodology has been fully discussed in the chapter. The research design adopted for the study was a mixed-method research design, which incorporates the quantitative and qualitative research design. In addition, a mixed method research paradigm was used as the research pattern of the study. The study selected 326 occupants from the FMHC social housing programme and 10 officials from FMHC. However, 219 respondents provided feedback to the researcher, including 212 tenants for quantitative study and 7 officials for qualitative study. Moreover, this study used random and purposive sampling in the sampling technique. The study utilised content analysis and descriptive statistics in analysing the data obtained from a key informant interview and online questionnaire survey. Lastly, ethical consideration was observed in

this study to ensure the authenticity of the data. The research methodology adopted for the research was appropriate and effective in achieving the objectives of the study.

CHAPTER 4:

DATA ANALYSIS

4.1. Presentation of Quantitative results

4.1.1. Introduction

The results from qualitative data analysis were useful to confirm results from quantitative analysis. The presentation of results from quantitative data analysis are followed by the qualitative results. The mixing, converging and interpretation and discussion of results are provided in this chapter. In dealing with the research study inquiry, the measurable research study handled an–illustrative function with the complying purposes of the research in mind:

- What are the determinants of managing social housing development programmes in FMHC Rental S.A.?
- What are the challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A.?
- How can the housing strategy be improved for the housing delivery at eThekwin Municipality?

4.1.2. Data normality

The normality of the study data was evaluated with the sign analysis. These are given in Table 4.1. Data means and standard deviations (Std Dev), along with display variables, excess kurtosis, and skewness are displayed in Table 4.1. Out of 212 instances, 66 were made use of for the quantitative analysis. The following abbreviations were used for ease of statistical analysing and presenting data:

- CHAL: Challenges
- DET: Determinants
- IMPROV: Improvement
- REC: Recommendation
- AVE: Average variance extracted
- BQ1 to GQ5: section B-Question 1 to Section G-Question 5.

Table 4.1 Indicators and cases

Name	No	Mean	Median	Scale min	Scale max	Observed min	Observed	Standard	Excess	Skewness
Res										
Gender	1	1.642	2.00 0	1.00 0	3.00 0	1.00 0	3.00 0	0.48 9	- 1.471	- 0.472
Age	2	2.368	2.00 0	1.00 0	4.00 0	1.00 0	4.00 0	0.73 1	- 0.079	0.321
Race	3	1.953	1.00 0	1.00 0	6.00 0	1.00 0	6.00 0	1.20 8	0.048	1.060
Position	4	1.396	1.00 0	1.00 0	4.00 0	1.00 0	4.00 0	0.77 9	2.484	1.886
Experience	5	1.783	1.00 0	1.00 0	4.00 0	1.00 0	4.00 0	1.06 4	- 0.824	0.869

BQ1	6	3.476	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.72 3	1.346	- 0.708
BQ2	7	3.396	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.85 4	- 0.661	- 0.450
BQ3	8	3.156	3.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.96 1	- 1.489	- 0.157
BQ4	9	3.373	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.84 6	- 0.736	- 0.514
BQ5	10	3.472	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.02 1	- 0.969	- 0.566
BQ6	11	3.193	3.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.88 2	- 1.190	- 0.223
CQ1	12	3.354	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.04 7	- 1.324	- 0.278
CQ2	13	3.910	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.66 3	3.691	- 1.656
CQ3	14	3.604	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.56 9	- 0.205	- 0.492
CQ4	15	3.038	3.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.88 9	- 1.302	0.047

CQ5	16	3.354	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	1.03 8	- 1.377	- 0.241
CQ6	17	3.349	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.92 7	- 1.268	- 0.750
CQ7	18	3.491	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.58 7	- 0.492	- 0.387
CQ8	19	3.958	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.60 9	2.022	- 0.736
CQ9	20	2.675	2.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.25 6	- 1.607	- 0.070
DQ1	21	3.420	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.31 0	- 0.945	- 0.509
DQ2	22	3.476	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.94 1	4.949	4.573
DQ3	23	3.995	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	2.32 0	2.871	8.108
DQ4	24	4.033	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.16 3	1.331	- 1.460
DQ5	25	3.698	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.30 1	- 0.382	- 0.914

DQ6	26	3.467	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.75 5	- 0.009	- 0.219
DQ7	27	3.972	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.76 0	1.368	- 0.997
DQ8	28	3.355	3.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.71 0	- 0.408	- 0.158
DQ9	29	3.509	3.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.81 0	- 0.211	0.050
DQ10	30	3.613	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.74 7	0.646	- 0.393
DQ11	31	3.712	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.87 8	- 0.271	- 0.203
DQ12	32	4.047	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.90 7	1.193	- 1.169
DQ13	33	4.241	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.74 8	2.540	- 1.243
DQ14	34	3.887	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.90 9	- 0.285	- 0.532
DQ15	35	3.995	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.90 3	0.628	- 0.996

DQ16	36	3.626	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.80 7	- 0.264	0.022
DQ17	37	4.212	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.91 5	0.797	- 1.216
DQ18	38	3.472	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.86 0	- 0.668	- 0.225
DQ19	39	3.453	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.83 1	- 0.592	- 0.171
DQ20	40	3.340	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.00 4	- 0.073	- 0.610
EQ1	41	3.344	3.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.82 4	0.185	0.049
EQ2	42	3.388	3.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.74 4	0.271	0.356
EQ3	43	2.665	2.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.91 9	- 0.985	0.752
EQ4	44	3.656	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.60 6	0.954	- 1.193
EQ5	45	3.646	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.66 8	1.578	- 1.363

FQ1	46	4.250	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.55 7	6.254	- 0.980
FQ2	47	4.340	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.54 7	1.415	- 0.378
FQ3	48	4.283	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.53 6	1.683	- 0.265
FQ4	49	4.316	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.49 5	0.642	0.197
FQ5	50	4.211	4.00 0	2.00 0	5.00 0	2.00 0	5.00 0	0.53 0	2.039	- 0.228
FQ6	51	4.250	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.57 4	8.141	- 1.274
FQ7	52	4.033	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.88 2	6.091	- 2.228
FQ8	53	4.160	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.85 9	6.298	- 2.158
FQ9	54	4.105	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.94 5	4.738	- 2.016
FQ10	55	3.981	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.87 4	4.301	- 1.757

FQ11	56	4.123	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.92 9	5.265	- 2.098
FQ12	57	4.165	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.95 0	5.053	- 2.100
FQ13	58	4.052	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.88 6	5.613	- 2.110
FQ14	59	4.165	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.95 5	4.899	- 2.073
FQ15	60	3.953	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.92 8	3.975	- 1.808
FQ16	61	3.995	4.00 0	1.00 0	5.00 0	1.00 0	5.00 0	0.90 3	5.217	- 2.117
GQ1	62	2.236	2.00 0	1.00 0	5.00 0	1.00 0	5.00 0	1.05 1	- 0.595	0.644
GQ2	63	4.042	4.00 0	3.00 0	5.00 0	3.00 0	5.00 0	0.22 4	15.42 0	3.235
GQ3	64	3.943	4.00 0	3.00 0	5.00 0	3.00 0	5.00 0	0.28 6	8.206	- 1.828
GQ4	65	4.014	4.00 0	4.00 0	5.00 0	4.00 0	5.00 0	0.11 8	67.28 6	8.286

GQ5	66	4.014	4.00 0	4.00 0	5.00 0	4.00 0	5.00 0	0.11 8	67.28 6	8.286
-----	----	-------	-----------	-----------	-----------	-----------	-----------	-----------	------------	-------

4.1.3. Descriptive statistics

Table 4.2 gives a summary of the descriptive statistics of participants. Out of the 212 valid responses received, 64% were females and 36% were males. Table 4.2 offers a recap of the detailed data of participants that took part in this research study. Out of the 212 legitimate feedbacks obtained, 64% were women. Most of the participants (40%) are within the 26 years to 35 years age range. A quarter (25%) of the participants were within the variety of 18 to 25 years, 18% were within the 36 years to 45 years of age, 9% were within 46 years to 55 years, 4% were in between 56 years to 65 years while as 4% were 66 years and above.

Table 4.2 Descriptive statistics of respondent characteristics

Demography	Characteristics	Response	Percentage (%)
Gender	Male	77	36
	Female	135	64
Age	Between 18 and 25	76	36
	Between 26 and 35	42	20
	Between 36 and 45	44	21
	Between 46 and 55	27	13

	Between 56 and 65	12	6
	Above 65	11	6

4.1.4. Work experience

The distribution shows that much of the sample population have only a year's working experience (61%), with just 18 having over four years of experience followed by three years of working experience (23%), and both four and two years of experience (8%) respectively. These are considered good working experiences to provide the kind of information needed for this study.

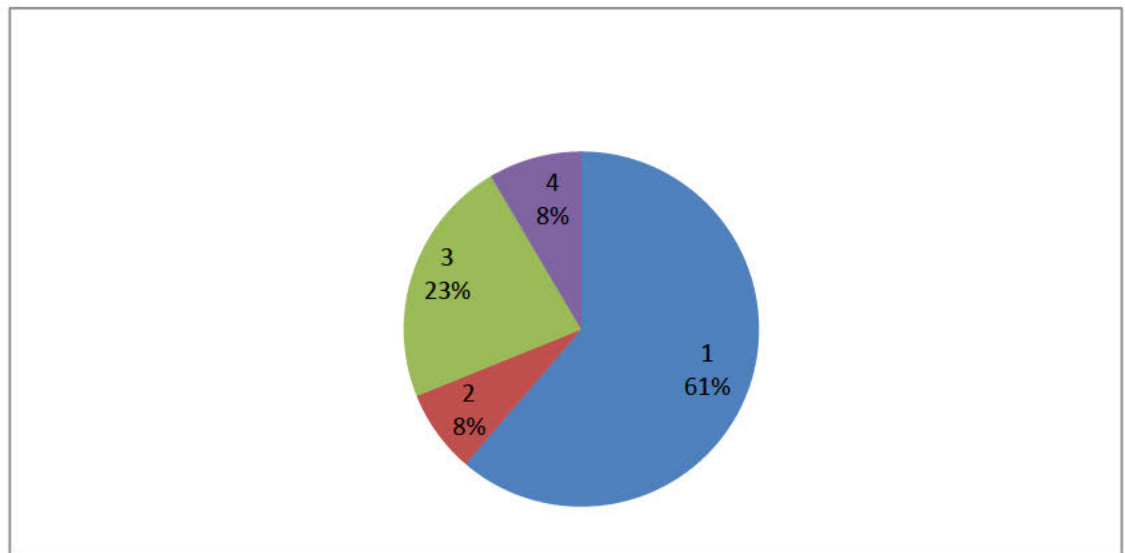


Figure 0:1 Working experience of respondents

4.1.5. Measurement items

Many elements of the dimension things were determined by numerous ranges, embraced from pre-validated actions in social scientific research and marketing studies. The dimensions were rephrased to fit the context. A pilot study was carried out making use of

lecturers and postgraduate pupils at DUT in South Africa. Following this pre-test exercise, numerous problems pertaining to semantic phrasings, uniformity of layout as well as the size of messages were increased and were factored right into the measurement model to tweak the dimension tool. The tool included variables in table 1. These were formulated after separating right into two components: the initial taken care of participants' attributes concerning the topics and the second with products to determine and verify the obstacles of actions of the research elements of the suggested version. The group details consisted of sex, age, and experience, to name a few. Topics were asked to rate utilising a 5-Point Likert range scores. Table 3 reveals the variables included in the final analysis, their mean values, and their standard of deviation.

Table 4.3 Construct loadings, mean and standard deviation

	Mean	Standard deviation	CHAL	DET	IMPROV	REC
CQ4	3.038	0.889	(0.810)			
CQ5	3.354	1.038	(0.945)			
DQ1	3.420	1.310		(0.669)		
DQ19	3.453	0.831		(0.855)		
DQ20	3.340	1.004		(0.958)		
EQ1	3.344	0.824			(0.662)	
EQ5	3.646	0.668			(0.950)	

FQ10	3.981	0.874				(0.881)
FQ11	4.123	0.929				(0.974)
FQ12	4.165	0.950				(0.947)
FQ14	4.165	0.955				(0.948)
FQ15	3.952	0.925				(0.938)
FQ16	3.995	0.903				(0.940)
FQ7	4.033	0.882				(0.970)
FQ8	4.160	0.859				(0.899)
FQ9	4.105	0.941				(0.977)

The final version of the model was analysed by examining the loadings. The loadings were over the limit of 0.7 (Henseler, Ringle, and Sinkovics. 2009), however, some indications were listed below this limit but were maintained for the sake of face validity. Some were eliminated to surpass the reflective ranges (Hair, Sarstedt, Ringle, and Mena, 2012) since there was no validation to keep them. Many of these latter ones were inquiries evaluating the exact same variables. Table 4.3 shows that all the last items displayed loadings (values in braces) more than 0.5 on their elements except DQ1 and EQ1, offering proof of appropriate convergence validity. This also proves discriminant validity suggesting the degree to which a provided variable is distinct from others (Suki, 2011). Table 4.4 presents construct reliability and validity

Table 4.4 Construct reliability and validity

	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	Average variance extracted (AVE)
CHAL	0.729	0.902	0.872	0.774
DET	0.789	1.195	0.872	0.698
IMPROV	0.564	0.863	0.797	0.670
REC	0.984	0.986	0.986	0.887

The credibility of a questionnaire informs whether a determining tool measures what it was expected to measure (Raykov 2011). The validity was determined by the convergent validity and discriminant validity. Convergent legitimacy reveals the degree to which products of a particular aspect stand for the very same element and is gauged by making use of a standardised element loading, which need to be above 0.5 (Fornell and Larcker 1981). An average variance extracted (AVE) results establishes the quantity of difference that a variable record from its dimension products (Henseler et al. 2009). Table 4.5 reveals the AVE values and the relationships amongst variables, with the square origin of the AVE in braces on the angled. The angled values go beyond the inter-factor relationships. It can be presumed that discriminant legitimacy is served.

Table 4.5 Fornell-Larcker criterion

	CHAL	DET	IMPROV	REC
CHAL	(0.880)			
DET	0.100	(0.836)		
IMPROV	0.409	0.145	(0.818)	
REC	0.283	0.482	0.465	(0.942)

A general use of the analytical procedure of discriminant legitimacy is a contrast of the AVE with the associated squared root (Fornell and Larcker 1981). To pass the examination of discriminant legitimacy, the AVE of element should be above the square origin of the inter-factor connections (Fornell and Larcker 1981) as displayed in Table 4.5.

4.1.6. Further discriminant validity

The current research study shows an extra reputable discriminant legitimacy. The Heterotrait-Monotrait Proportion (HTMT) was progressed.

Table 4.6 Heterotrait-monotrait ratio (HTMT) – List

	Heterotrait-monotrait ratio (HTMT)
DET -> CHAL	0.247
IMPROV -> CHAL	0.819

IMPROV -> DET	0.302
REC -> CHAL	0.312
REC -> DET	0.448
REC -> IMPROV	0.549

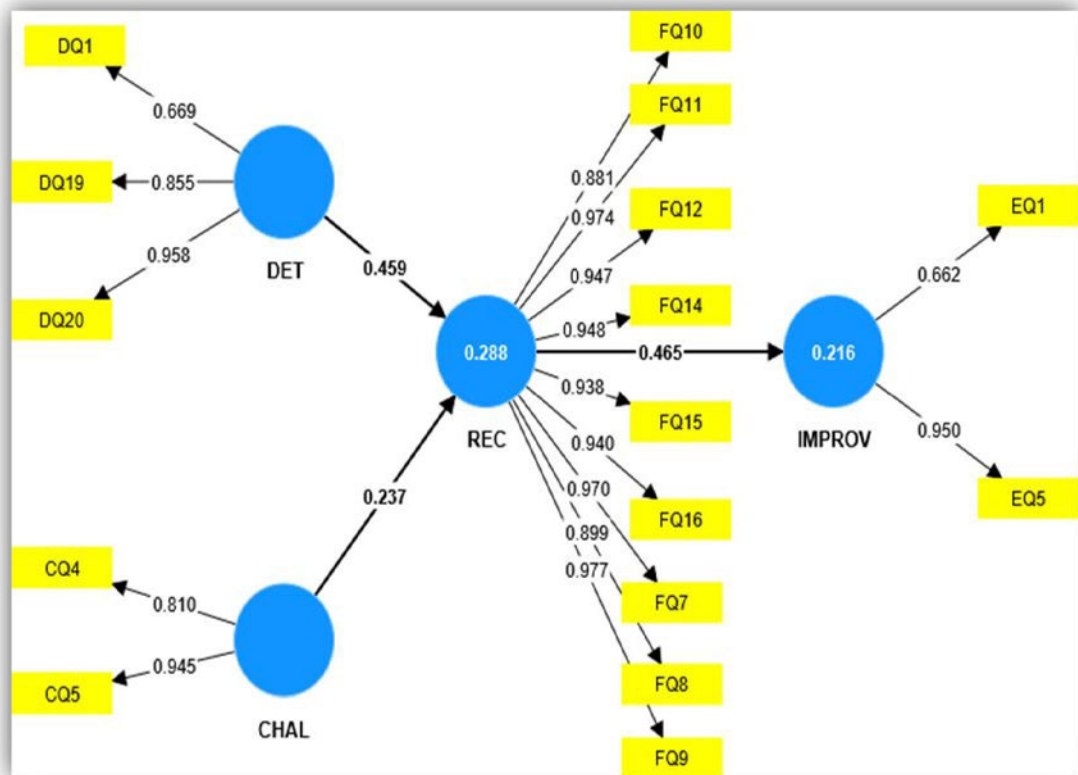
The discriminant validity ought to be <0.85 among the square origin of the inter-factor connections. From the examination results given in Table 4.6, it is shown that this standard is satisfied. It is consequently sure that the final factors in Table 4.6 are genuinely distinct from each other (Henseler and Fassott, 2010).

4.1.7. Structural model

4.1.7.1. Two stage analysis

The below illustrative model was analysed to determine and confirm objectives one and two of the study's three objectives. The outcome, after several iterative processes, is as shown on the nomological net with a weighting scheme. These are reflected directly in the exogenous and endogenous constructs. The PLS algorithm is used to evaluate the model and the results are shown in Figure 4.2.

Figure 0:2 Pictorial display of the Nomological net



From the structural model in Figure 4.2, determinants (DET) of managing social housing development programmes in FMHC Rental S.A was confirmed and only three items namely, DQ1, DQ19 and DQ20 were found to have impacts. These explained ($\beta=0.459$, $p=0.0001^{***}$) of the total variance. The same was done for the challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A. This exogenous factors identified only two challenges and they explained ($\beta=0.237$, at a significant level of $p=0.0025^{**}$). The effect of these two elements on improving the housing strategy at eThekweni Municipality was evaluated indirectly through recommendations. They explained ($\beta=0.465$, at a significant level of $p=0.0001^{***}$), with an explanatory power of $R^2=0.216$. The effects of all these values are mentioned in Table 4.10.

The assessment of this model is to validate its fitness, to measure its legitimacy. Each thicker line (with assessed values) represents a course for the dataset. Both R^2 and course coefficients show the model fit (effectiveness), portraying how well the version is executing (Hulland 1999). The total fit and illustrative power of the structural model were analysed, together with the relative toughness of the individual causal route. Figure 4.2 shows the outcome of the evaluation, with the computed R^2 values (explanatory power) importance of specific paths as well as a recap of the fit outcome in Table 4.7.

Table 4.7 Fit summary results

	Saturated model	Estimated model
SRMR	0.108	0.118
d_ULS	1.581	1.891
d_G	1.327	1.362
Chi-square	1251.146	1257.757
NFI	0.748	0.747

The model's fit index describes the capability of the design to duplicate the information. The smaller the size of the version's criteria, the better the "good-fitting" (Putnick and Bornstein, 2016). The standardised root mean residual (SRMR) is the standard distinction between the observed covariance and the anticipated covariance. A value of no (zero) suggests best fit, however, when it comes to larger sample dimensions a value less than 0.08 is an excellent fit (Putnick and Bornstein, 2016). Both the d_ULS and the d_G are all less than zero in support of the design.

Chi-square: For questionnaire with around 75 to 200 situations, the Chi-Square examination is a sensible test. Nevertheless, the Chi-Square examination is influenced by the dimension of the relationships in the design, where the bigger the connection the poorer the fit. The instances in the existing research study are more than 20, therefore the values seen in the tables. The normed fit index (NFI) specifies the null design as a design in which every one of the connections or covariance is absolutely zero. A value in between 0.90 and 0.95 serves well, as well as over 0.95 is excellent. The NFI value listed below 0.80 show a demand to re-specify the version. This might be impacted by the tiny example dimension (Ullman, 2001). Given that the model's fit of SRMR, d_ULS and d_G (one of the most crucial ones) are all within the appropriate array, the design needs to be taken into consideration as an excellent fit for the information acquired (Benitez-Amado, Henseler and Castillo, 2017).

Table 4.8 Path coefficients

	Path coefficients (β)	T-value	P-value
CHAL -> REC	0.237	3.047	0.0025**
DET -> REC	0.459	4.473	0.0001***
REC -> IMPROV	0.465	4.473	0.0001***

Note: SE (standard error), ns (not significant), * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$ (two-tailed t-tests). The study has found that the effect of CHAL \Rightarrow REC is ($\beta = 0.237$) and DET \Rightarrow REC is ($\beta = 0.459$). Recommendation for improvement is REC \Rightarrow IMPROV is ($\beta = 0.465$). These result shows to have an influence on the recommendation decisions to improve the endogenous factor.

4.1.7.2. *t*-tests

Table 9 might be utilised to acquire the post hoc power (PHP) for a lot of usual one-and two-tailed *t* examinations when the important degree is $\alpha = .05$. It depends upon the *P* value, the levels of flexibility *v*, as well as whether it is one or two-tailed. The only necessary information (past α) is the *P* value of the examination and the levels of flexibility. Besides tiny levels of flexibility, the power of a partially substantial examination ($P = \alpha = .05$) is around one fifty percent, with the two-tailed powers normally greater than the one-tailed outcomes. If the examination is considerable, the power is greater than 0.5; and when the examination is non-significant, the power is generally less than 0.5 (Lenth, 2007). From Table 4.9, it could be seen that all the powers are greater than 0.5.

Table 4.9 Posthoc minimum sample size

	Path coefficients	Alpha 1%, power 80%	Alpha 5%, power 80%	Alpha 1%, power 90%	Alpha 5%, power 90%
CHAL -> REC	0.237	179.000	110.000	232.000	153.000
DET -> REC	0.459	48.000	30.000	62.000	41.000
REC -> IMPROV	0.465	47.000	29.000	61.000	40.000

4.1.7.3. Effect size

The result of each of the predictor elements on the reliant element is acquired by calculating the R^2 values for independent variables, when each aspect is omitted as well as consisted of to evaluate for its value. The impact dimension is computed as (Helm et al. 2010):

$$f^2 = \frac{R^2(i) - R^2(e)}{1 - R^2(i)} \dots\dots\dots (1)$$

Table 4.10 reveals the high quality of the impact dimension of the model aspects. By examining result dimensions, scientists can determine if the results of the course coefficients are tiny, medium, or big, according to these advised standards: 0.02, 0.15, or 0.3,5 respectively (Kock, 2010). Standards listed below 0.02 are weak to be taken into consideration (Kock, 2010), hence all the values of this research study design as indicated in Figure 4.2 are effective.

Table 4.10 Total effects

	Total effects
CHAL -> IMPROV	0.110
CHAL -> REC	0.237
DET -> IMPROV	0.213
DET -> REC	0.459
REC -> IMPROV	0.465

From Table 4.10, in investigating the determinants of managing social housing development programmes in FMHC Rental S.A, results showed that the effects of DQ1, DQ19, and DQ20 which constitute the determinants factors DET -> IMPROV are (0.213-medium and DET -> REC, (0.459-large). The challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A. are CHAL -> IMPROV (0.110) and CHAL -> REC (0.237).

Table 4.11 Specific indirect effects

	Specific indirect effects
CHAL -> REC -> IMPROV	0.110
DET -> REC -> IMPROV	0.213

Table 4.11 shows the indirect effects of the two exogenous factors as they were modelled through recommendations. This indirect effect-challenges on FMHC Rental S. A improvement through recommendations are the factors (CQ4 and CQ5) (CHAL -> REC -> IMPROV) had (0.110-small) and that of the determinants elements is DET -> REC -> IMPROV (0.213-medium). In looking at objective (3): How can the housing strategy be improved for the housing delivery at eThekweni Municipality? The study deploys recommendations REC -> IMPROV (0.465-large). These recommendations are based on FQ7, FQ8, FQ9, FQ10, FQ11, FQ12, FQ14, FQ15, and FQ16. The next section addresses and discusses the presentation of qualitative results, which will be combined and compared with quantitative results in sections further below.

4.2. Presentation of Qualitative results

The interview was the second tool used to collect data and focused on the management of the 1st Metro housing institution and the eThekweni municipality. The inductive thematic analysis was used to analyse the interview data. The coding and generation of themes and sub-themes were done using thematic analysis for the interview responses. Therefore, interview responses were grouped based on the sub-themes which are compared further below to the main themes related to quantitative results. Thus, results from quantitative and qualitative approaches are triangulated using convergent parallel

design. The abbreviation Q1 to Q7 represents question 1 to question 7, and R1 to R7 represents respondent 1 to respondent 7. For example:

- Q1R1= Question1/Respondent 1
- Q2R1= Question 2/Respondent 1
- Etc.

4.2.1. Section 1: Management of social housing development programmes

4.2.1.1. Position and work experience

Interview questions 1 and 2 (Q1 and Q2) required respondents to indicate their position and work experience within their respective organisations. Table 4.12 illustrates the interview results based on respondents' position and work experience.

Table 4.12 Respondents' position and experience

Position	Work experience
Q1R1: Manager Community Development	Q2R1: 7 Years
Q1R2: Director Social Housing and CRU	Q2R2: 5 Years
Q1R3: Cashbook Clerk,	Q2R3: 5 years and 6 months,
Q1R4: Chairperson of the board.	Q2R4: 17 to 18 years.
Q1R5: CEO	Q2R5: Over 10 years
Q1R6: Senior housing officer	Q2R6: 8 years
Q1R7: Supervisor	Q2R7: 12 years

Table 4.12 illustrates that the interview mainly focused on managers from eThekwini municipality and FMHC. It also demonstrates that people in high positions with sufficient knowledge and work experience from 5 to 18 years participated. Therefore, important views and opinions from respondents based on the interview questions are displayed in three main sections and several subsections. The following subsection describes the interview results related to the overall development and implementation of national social housing policies in the eThekwini municipality.

4.2.1.2. Overall development and implementation of the national social housing policies in the eThekwini Municipality

The interview question 3 (Q3) required respondents to indicate their views on the overall development and implementation of national social housing policies in the eThekwini municipality. Respondents' views are as follows:

Respondents (R1 and R2) disclosed that “the development and implementation of National Social Housing policies need to be improved and institutionalized by the municipality” (July 19/28, 2022).

Respondent (R3) attested that “eThekwini municipality should give more support to social housing in order to help more people who need houses within the region. But there is a lack of policy implementation and follow-up. In addition, the policy has been formulated since 2010. It has not been updated. The policy needs to be revised or reviewed” (August 25, 2022).

R6 and R7 indicated that the policy is accommodating everyone in need of social housing for rental only. Not for selling or buying. Therefore, the government needs to produce more social housing because there are no more projects. Only the municipality has its own projects on social housing” (September 17/26, 2022).

4.2.1.3. The key challenges in managing the Social Housing Development Programme in FMHC

In this section, respondents were required to specify (Q4) the key challenges in managing the social housing development programme in FMHC. Therefore, according to respondents, challenges affecting social housing development programmes can be categorised into social, economic, and political dimensions. Their views and responses are grouped as follows:

Respondents (R1 and R2) revealed that ‘there are key challenges in managing the social housing development programme in FMHC include a strained relationship between the FMHC and the tenants, a lot of tension between social housing and tenants, which sometimes leads to protests, the attempt of rent boycotts or no payment of the Rent. There is a lot of or high arrears in tenants’ accounts. This is because some tenants have developed the ambition to own FMHC properties (July 19/28, 2022).

Based on the above quote, there are difficulties associated with managing relations during the implementation of housing development programmes. According to Zonke (2015), it is advantageous to have good relationships among the programme managers and communities during the housing development to build good human settlements. On the same issue of challenges, one of the participants said:

The additional key challenges of these programmes include municipality financial challenges to supporting the social housing development programme. It also includes financial sustainability of the project, which depends on issues of collecting rent. The escalation in prices most often leads to further challenges as the budgets for low-income projects are limited and have little room to allow for price escalations. Issues related to getting more funds e.g., loans from banks are also an additional challenge (August 28, 2022). Patel (2016) indicated that ultimately, one of the major challenges to delivery of housing in KZN has been the exclusion of the community from participation, which hinders transparency and accountability, therefore opening a room for corruption and

incompetence by the officials. The lack of communication between the government and affected communities has contributed to the housing crisis in South Africa (Ojo-Aromokudu, 2013).

Furthermore, R4, R5, and R6 admitted that poor policy implementation on eviction due to rental no payment has resulted in a reduction in rental collections (August 28, 2022; September 22, 2022; and September 17, 2022).

Therefore, increasing the cost of social housing to maintain the revenue was adopted for maintaining buildings. In addition, many of the contractors take longer to complete their projects, which leads to them being majorly affected.

Moreover, R2, R3, R5, R6, and 7 added “that there are political influencers that are challenging the housing development programme. Also, they stated that stakeholders are having challenges in the implementation of the programme because there are challenges engaging political affiliation with social housing institutions. Therefore, respondents approved that political interference, ignorance of how the business of social housing works, and interference of the business for unite (people want to own social houses) affect the social housing development programme in FMHC (July 22, 2022; August 25, 2022; September 15/17/26 2022).

According to OPIC (2019), challenges experienced by FMHC in the implementation of social housing development programmes are diverse. Consequently, these challenges limit the successful implementation of social housing to attain its primary purpose of making housing affordable to low-income earners and reducing homelessness. The results can provide a better understanding of the fundamental problems affecting the progress of social housing development programmes. Challenges to achieving the purpose of social housing include poor access to mortgages by informally employed people, inability to save for down payments by families from the lowest income, absence of long-term debt vehicles to finance mortgages or income property investment, restricted programmes to subsidise monthly rent or mortgage costs for lowest-income families, poor acceptance of social housing given poor location and quality and the unwillingness of

families to accept alternative building tech that would be lower cost and more sustainable (OPIC, 2019). In addition, the huge lack of funding from the government has led to a drop in the construction of social housing (Ideal Modular Homes, 2019). Furthermore, it was also indicated that the challenges experienced by FMHC in the implementation of social housing development programmes can be divided into four categories: namely, market challenges, professional challenges, societal challenges, and technological challenges (Obinna and Oboh, 2018). However, one of the major challenges to the delivery (Patel, 2016). According to Ojo-Aromokudu (2013), the lack of communication between the government and affected communities has contributed to the housing crisis in South Africa. Respondents posited that the challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A are many. But two key aspects were revealed to be more dominant than others. These are the following:

- 81.0% of respondents accused the officials of the FMHC of having adequate knowledge of the housing policy guidelines, legislation, and strategies; but there is unsatisfactory practice when it comes to the implementation of existing policies.
- 94.5% of respondents expressed their views by pointing out that staff knowledge of social housing has not positively affected the provision of housing services in eThekweni.

In addition, respondents indicated that challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A include:

- Most SHI have funding challenges in developing new projects.
- Most stakeholders have funding limitations in packaging new projects.
- Finding land for new projects development is a challenge.

- Getting loans approval from financial institutions is also among the critical challenges experienced by the stakeholders in the implementation of the FMHC programmes.
- The lack of proper monitoring and evaluation in the Constitution of the project.
- Stakeholders' capacity and productivity remain questionable, given that people are sitting with the programme for many months.
- Stakeholders are unable to facilitate solutions as social housing is a government programme.
- Stakeholders are not part of the board and are able to assist in the delivery of housing.
- Stakeholders' biggest problem is the approval of plans. Stakeholders are unable to approve the plan on time (They take a lot of time to approve plans).
- Stakeholders are having challenges in the implementation of the programme.
- There are challenges from political affiliation with social housing institutions.
- Confusion between social housing, rent-to-own, reconstruction, and development programme (RDP) housing projects.
- Politics remain a huge challenge for social housing development implementation.
- There are challenges with the municipality when it comes to the allocation of houses, the approval of plans on time.

These results demonstrate that most challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A have links with policy implementation, availability of land, and funding to develop new projects. In addition, the lack of proper monitoring and evaluation in the Constitution of the project challenges from political affiliation with social housing institutions are among the critical challenges causing delays in the development of new projects. It was revealed that challenges in housing development implementation consist of differentiating between social housing, rent-to-own, reconstruction, and development programme (RDP) housing projects. Respondents suggested that the government have been looking at how to improve the structure of RDP by making it work faster. Also, politics need to be moved away if any difference can be seen in getting the job done.

Furthermore, respondents suggested that the government needs to put practical measures in place to improve the delivery of housing. Thus, an understanding of the challenges that affect social housing programmes would help the government of South Africa to develop effective policies that would tackle the challenges of implementing social housing programmes. The identification of these challenges would present housing provision institutions like FMHC with new options for developing strategies that would tackle the challenges and improve social housing programmes in South Africa.

4.2.1.4. The performance of the company responsible for building low-cost housing

Question (Q5) of the interview, under this section, required respondents to indicate their opinions about the performance of the company responsible for building low-cost housing in their area.

R1, R2, R5, and R6 agreed that 1st Metro is doing very good/well because it is an old company. There is performance because the company has delivered almost 3000 houses. But they also recognize that the performance of the company responsible for building low-cost housing depends on the experience of the contractor. They stated that most contracted service providers take longer

to complete their projects, which leads them to be majorly affected by the escalation in prices leading to further challenges as the budgets for low-income projects are limited and have little room to allow for price escalations. In addition, many contractors are walking away without completing the project (July 19/28, 2022, and September 17, 2022).

R3, R6, and R7 acknowledged the performance but were concerned about the challenges to maintaining the social houses, because of the cost increase of the project. They said that it is difficult to maintain low-cost housing, low-cost housing is a very difficult financial market, and that the market is so slow (August 25, 2022; September 17/26, 2022).

4.2.1.5. Interview results related to the determinants that influence the effective management of social housing development programmes in FMHC

This section examined question (Q6), which required respondents to point out the determinants that influence the effective management of social housing development programmes in FMHC. Their views and opinions are as follows.

R6, R5, R4, R2, and R1 stated that the determinants that influence the effective management of social housing development programmes in FMHC comprise the following (September 15/17, 2022; August 22, 2022; and July 19/28, 2022).

- ❖ *Long-term maintenance plans, the attitude of the staff, and a good budget are among the determinants that influence the effective management of social housing development programmes MHC.*
- ❖ *Support from the regulator authority; FMHC governance and relationship with the tenants; and interaction between 1st Metro and the municipality.*

R1, R2, R5, and R6 approved that support from the regulator authority, interaction between 1st Metro and the municipality, assistance from EThekweni municipality, IT system relationship with Tenants and stakeholders, governance and relationship with the tenants ensure proper and continuous robust engagement; as well as ensure that the attendance to tenant complaints timeously are among the determinants that influence the effective management of social housing development programmes in FMHC (July 19/28, 2022; and September 15/17, 2022).

However, R3, R4, and R7 acknowledged that there are some challenges from tenants who want to own FMHC properties. In addition, they also stated that there is no support from the regulator authority, no help from the social housing authority, and that there is a problem in the development of social housing, as well as disconnection between social housing and the municipality. But respondents attested that sometimes there is mutual support in terms of challenges. Both municipality and social housing authority do assist each other when there is an induction of tenants during the allocation of houses (August 25/28, 2022, and September 26, 2022).

4.2.1.6. Interview results related to other thoughts that respondents could have on the management of social development programmes

The last question (Q7) of the first section related to management of social development programmes required respondents to express other thoughts that they could have in line with the management of social development programmes. The following thoughts were mostly articulated as recommendations to improve the management of social development programmes:

R1 indicated that Social Housing projects should not be regarded as a business by SHI. Therefore, the money accumulated on projects must be used to improve the living conditions of tenants and development of more social housing projects. However, SHI should spend the most time in tenants' engagement to ensure that information is shared about other housing opportunities. Maintenance should be prioritized in a way that considered the needs of the tenants in each project (July 19, 2022).

R2 recommended that SHI should invest more time in social facilitation and tenant capacitation to ensure that information is shared continuously about other housing opportunities so that tenants can understand that social housing is not an end, but rather a medium-term rental accommodation opportunity. Operations and maintenance should be prioritised in a way that considers the needs of the tenants (July 28, 2022).

R3 and R7 suggested that SHRA should provide training from time to time because a lot of people in the province do not know about social housing. An information campaign about social housing will make people aware of the existence of social housing (August 25, 2022, and September 26, 2022).

However, R4 expressed a concern that housing in the province depends on the municipality: Disconnection between the municipality and social housing institutions remains a huge problem (August 28, 2022).

4.2.2. Section 2: Interview results related to challenges affecting FMHC

4.2.2.1. Interview aligned to challenges affecting FMHC

The question (Q1) focused on the internal and external problems affecting FMHC in successfully implementing social housing programmes. All respondents acknowledged that challenges affecting FMHC are mainly external and related to factors that influence its operations. However, they also admitted that there are some internal challenges affecting FMHC. Therefore, respondents pointed out the following external challenges:

Non-availability of municipality infrastructures such as light and water, people demanding work, issues of funding, and Banks not funding or approving projects and over increasing cost of 30% (R2: July 28, 2022).

The problem of delivery of housing project, it is so hard to deliver a project because of the delay in completing the project (R3: August 25, 2022)

Financial problems, the lack of support, and the non-payment of rent are caused by the lack of information or education of tenants (R5: September 15, 2022).

The flood we had in the province, as well as the unemployment issue in the country, are affecting tenants not to pay the rent (R7: September 26, 2022).

Internal challenges affecting the operation of the FMHC Respondents indicated that challenges affecting FMHC are mainly internal and related to the governance of the institution. Other challenges include the following:

There is a weak influence of social housing on the ability to practice projects and make sure that houses are delivered on time. There is a problem of lack of speedy delivery (R1: July 19, 2022).

High security on projects automatically affects FMHC's finances (R2: July 28, 2022).

1st Metro is failing to manage its operations independently as social housing institution (R3: August 25, 2022).

1st Metro always required assistance from the municipality when they have challenges (R4: August 28, 2022).

There is a leadership misunderstanding of the role the municipality and 1st Metro should play, and that there are many interferences in the operations of the social housing project (R5: September 15, 2022).

Issue of management and issue of the board. The board is not much involved in what is happening and they rely more on the report. They don't go deep into how the institution is being managed (R6 and R7: September 17/26, 2022).

4.2.2.2. Interview aligned to problems, constraints, obstacles, and failures of the FMHC housing delivery

The question (Q2) required respondents to disclose the problems, constraints, obstacles, and failures affecting the FMHC housing delivery. There the views of the respondents are as follows:

R1 and R2 attested that FMHC has not failed, but there is work that needs to be done to change the situation around. He/she further indicated that the FMHC housing delivery over the years FMHC has neglected major compliance issues related to governance, operations, and management, including building a strong relationship with their tenants (July 19/28, 2022).

R3 disclosed that the big problem is the expenses of FMHC, which are more than the income collected (August 25, 2022).

R4 acknowledged that the political influence of the municipality on RDP and misinformation from counselors to tenants seem to be the problem affecting the FMHC housing delivery (August 28, 2022).

R2, R5, R6, and R7 suggested that the most issues contributing to problems, constraints, obstacles, and failures affecting the FMHC housing delivery include (July 28, 2022; September 15/17/26, 2022):

Delay in decision-making by stakeholders.

- ❖ *lack of availability of municipality infrastructures.*
- ❖ *Planning approval takes forever from the municipality.*
- ❖ *Insufficient funding to develop the project with speed.*
- ❖ *Getting land is a challenge as the municipality must approve the proposal first.*
- ❖ *Political dynamic and challenging leadership. Housing is a very sensitive business.*
- ❖ *There is a problem with the award of the contract.*

4.2.2.3. Interview aligned to the main approaches in financing housing development programmes

The question (Q3) respondents to suggest the main approaches to financing housing development programmes. Responses from respondents related to this question are as follows.

R1 and R2 proposed that SHRA is the primary funding institution in the development of housing programmes. Therefore, projects have been funded through government grants and debt funding (July 19/28, 2022).

R3, R4, R5, and R7 divulged that the main approaches in financing housing development programmes comply with SHRA regulations. However, there is a lack of approval for housing projects by financial institutions. Projects are not completed on time, and that problem lies in the distribution of housing. Thus, it is important that the regulator investigates the award system of contracts (August 25/28, 2022; September 15/26, 2022).

4.2.2.4. Interview aligned to key challenges experienced by the stakeholders in the implementation of the FMHC programmes

The question (Q4) required respondents to indicate the key challenges experienced by the stakeholders in the implementation of the FMHC programmes. Their opinions are as follows.

R1 and R2 disclosed that most SHI have funding challenges in the development of new projects and that most stakeholders have funding limitations in packaging new projects (July 19/28, 2022).

R3 indicated that finding land for new projects is a challenge and getting loans approval from financial institutions is also among the critical challenges experienced by the stakeholders in the implementation of the FMHC programmes (August 25, 2022).

R4 and R5 attested that there is a problem with workmanship due to the lack of proper monitoring and evaluation in the Constitution of the project. Stakeholders' capacity and productivity remain questionable, given that people are sitting with the programme for many months. In addition, stakeholders have their own challenges, and they are unable to facilitate solutions because social housing is a government programme. Furthermore, stakeholders need to be on board and able to assist in the delivery of housing. One of the bigger problems is approving plans. Stakeholders are unable to approve the plan on time. They take a lot of time to approve plans (August 28, 2022, and September 15, 2022).

R6 and R7 acknowledged that there is full support from the municipality in terms of allocation, community participation, and the screening of tenants, but still, stakeholders are having challenges in the implementation of the programme. There are challenges with political affiliation with social housing institutions.

4.2.2.5. Interview aligned to Description of material used to build the low-cost houses

In this sub-section, the question (Q5) required respondents to point out their views by describing the material used to build the low-cost houses. Their statements are as follows:

R1, R4, and R5 stated that the material used is conventional material. Therefore, there are different materials that are known to build the low cost-cost houses. For example, Cement, Bricks/Blocks, and many more (July 19, 2022; August 28, 2022, and September 15, 2022).

In addition, R5 added that material used to build the low-cost houses includes access control system and fencing (September 15, 2022).

But R2 R6, and R7 have expressed a concern relating to materials to build social housing. They said that people are awarded the contract, but at the same time, they fail to produce quality housing due to low material usage. In addition, the quotation submitted to get the contract is not what is implemented in the field. In addition, there appear also to be some difficulties in securing projects' debts funding and to keep the low cost of building as possible (July 28, 2022, and September 17/26, 2022).

R2 suggested that it is important to select locally available low-cost materials, which could reduce transportation costs and minimise time delays (July 28, 2022).

4.2.2.6. Interview aligned to material usage: Was material ample / not ample?

Why?

The question (Q6) intended to require respondents about the sufficiency of materials used to build low-cost houses. If the material is ample or not. Respondents have indicated the following presumption:

R1 stated that material is mostly available, and there have been shortages in relation to cement bricks in other areas and precast concrete slabs (July 19, 2022).

R3, R4, R5, and R7 approved by saying "Yes" that material is available since most suppliers are from the local market, but prices remain the key issue as it going up because of the inflation rate that leads to restricted innovation (August 25/28, 2022 and September 15/25, 2022).

R4 and R5 also indicated that there is no problem with the material supply. Material is sometimes available (yes), sometimes not available. It depends on the contractor and the project manager. On most occasion, there are different types of materials needed to be used to complete the project. Some material used is of

good quality to build durable houses; sometimes not (August 28, 2022, and September 15, 2022).

R6 raised a concern regarding material. Political interferences, as well as business interference are critical concern in terms of quality material to be used to build quality low-cost houses. In addition, long processes for the approval of projects by the SHRA affect negatively the process of projects completion (September 17, 2022).

4.2.2.7. Interview aligned to the description of the workmanship in terms of labour/workers and completion of the housing project.

In this subsection, the question (Q7) required respondents describe workmanship in terms of labour and completion of the housing project. Their views are as follows:

R1, R4, and R6 have had no comments regarding the description of the workmanship in terms of labour/workers and completion of the housing project (July 19, 2022; August 28, 2022, and September 17, 2022).

R2, R3, and R5 attested that Workmanship for the project is good, earlier or later, staff always achieve projects because material mostly used is conventional material. But they acknowledged that there is limited innovation being done currently. The PSC has started to engage stakeholders in ensuring they improve their thinking when conceptualizing projects (July 28, 2022; August 25, 2022, and September 15, 2022).

R3 and R7 assured that Workmanship is monitored by the project manager, but sometimes there is poor workmanship. The institution observes poor workmanship later when the project is completed. The institution mostly discovers the failure of workmanship a while after the project is done and houses have been allocated to people (August 25, 2022, and September 26, 2022).

R3 suggested that good project management in construction must vigorously pursue the efficient utilisation of labour, material, and equipment. Improvement of labour productivity should be a major and continual concern of those who are responsible for cost control of constructed facilities (August 25, 2022).

4.2.2.8. Interview aligned to the management and completion of the project in time

Question (Q8) required respondents argued about the management and completion of the project on time. The respondents answered as follows.

R1, R4, R6, and R7 affirmed that most projects are not completed on time. In other words, there is always a delay in project completion. This is for various reasons (July 19, 2022; August 28, 2022; September 17/26, 2022).

R2, R4, and R5 indicated that the reason for no completion of projects includes (July 28, 2022; August 28, 2022, and September 15, 2022):

- ❖ Material is generally available but the rise in steel prices has really affected the development of projects.*
- ❖ There are limitations in relation to cement, bricks in other areas, and precast concrete slabs.*
- ❖ Municipality's delay in providing basic infrastructure such as electricity meters, water, etc.*
- ❖ R3 added that the big challenge facing the management of projects is strikes and business forums, which all cause delays in the completion of the project.*
- ❖ R4 confirmed that there is a lot of political interference, as they claim construction work, which delays tenants to get into the RDP houses.*

4.2.2.9. Interview aligned to the support that the municipality provides to the communities during the implementation of the low-cost housing programmes

Question (Q9) required respondents to express their views based on the support that the municipality provides to the communities during the implementation of the low-cost housing programmes. Respondents' opinions were as follows

R1, R3, R4, R5, and R7 acknowledged that the municipality provides support in introducing the project to local communities, put in place regulations, and explains to communities the selection process in accordance with SHI and human settlement. In addition, municipalities have been capacitated over the years to provide relative support for social housing implementation. Furthermore, the municipality provides support in the implementation of projects. It provides support to the community while contractors are working on the project. Municipality also supports low-cost housing via good presentation and facilitation by counselors (July 19, 2022; August 25/28, 2022; and September 15/26, 2022).

However, R2, R4, and R6 disclosed some concerns although the support municipality provides to the communities during the implementation of the low-cost housing programmes. They indicated that most projects are affected by delays due to the lack of significant support. Also, there is a disconnection between the municipality and social houses' authority based on projects not being completed on time (July 28, 2022; August 28, 2022; and September 17, 2022).

4.2.2.10. Interview aligned to other thoughts on housing development implementation challenges

The question (Q10) required respondents to display their thoughts based on housing development implementation challenges. The following answers were provided.

R3 revealed that other challenges in housing development implementation consist of differentiating between social housing, rent-to-own, reconstruction, and development programme (RDP) housing projects. Respondents suggested that the government must be looking at it and improve the structure of RDP by making it work faster (August 25, 2022).

R4 stated that politics remain a huge challenge for housing development implementation. If politics can move away, then we can get people and the job done. This business involves municipality and social houses authority (August 28, 2022).

R5 indicated that there are challenges with the municipality when it comes to the allocation of houses (September 15, 2022).

R1 and R2 suggested that the government needs to put measures in place to improve the delivery of housing. The government needs to put measures in place to improve the delivery of housing. In addition, municipalities have been capacitated over the years to provide support for social housing delivery and

many of them are improving in terms of performance. Therefore, the housing development value chain must be looked at and government needs to put measures in place to improve the delivery of housing (July 19/28, 2022).

4.2.3. Section 3: Improvement of housing strategies

4.2.3.1. Interview related to approaches used by FMHC in managing social housing development programmes

The question (Q1) related to approaches used by FMHC in managing social housing development programmes required respondents to point out approaches used by FMHC in managing social housing development programmes. The following responses were provided:

R1 affirmed that FMHC manages social housing development programmes by ensuring tenant participation in various aspects (July 19, 2022).

R3 indicated that FMHC sketches conceivable future perspectives for the management of social housing. They anticipate increasing professionalization and a tendency towards a more business-like approach with larger risk awareness. FMHC expects that future managers of social housing will also remain committed to the target groups who need assistance in obtaining decent and affordable housing (August 25, 2022).

R5 and R6 pointed out the approaches used by FMHC in managing social housing development programmes include (September 15/17, 2022):

- ❖ Ensuring that projects are controllable*
- ❖ Improving communication engagement with tenants*
- ❖ Ensuring staff have enough details and do a proper job.*
- ❖ Ensuring that projects are measurable from the financial point of view*
- ❖ Ensuring that there is Interaction and Refresher induction, and that*
- ❖ The municipality is involved in all processes of social housing*

However, R4 and R7 expressed concern that people in the standalone unit have developed the mentality that they will own the unit. The Metro must change the

approach or strategy in building Flat so that they know that they must rent the house and not buy or keep it as their own. Furthermore, R4 emphasised that social housing is in the business of collecting rent, it is not in the business of evicting tenants. When the rent is not paid, it affects the project. FMHC can't manage the situation because FMHC must pay the rent to the municipality. Part of the money collected by housing goes to the municipality and the other part is used to sustain the project and cleaning (August 28, 2022 and September 26, 2022).

R2 stated that this question of approaches used by FMHC in managing social housing development programmes is a major grey area the department has not been able to get the details in full on how the approach is being implemented by FMHC (July 28, 2022).

4.2.3.2. Interview related to the extent to which each approach affects the implementation of the social housing programmes

In this subsection, respondents (Q2) were required to demonstrate the extent to which each approach affects the implementation of the social housing programme.

Respondents suggested the following:

R1 and R2 approved that the participatory approach makes the tenants feel that they belong and take pride in their project. Although not privy to the internal workings of the SHI, FMHC has seen good stories over the years in the development of new projects, but challenges are mounting when it comes to the management side of things (July 19/28, 2022).

R5 and R7 attested that approaches are quite effective, but the challenge is the delay in the implementation. But the effect of the approach in the implementation programme involves the development of a high Flat, which seems to be a better approach than the standalone houses (September 15/26, 2022).

R4 proposed that when tenants are not paying, FMHC approaches the court of law in the process to evict the tenant from the housing project. But sometimes, FMHC does understand that unemployed tenants affect the project in the way that people cannot pay when they are not working. Many times, FMHC negotiates with tenants in order to help them pay when they are not up to date in terms of arrears (August 28, 2022).

R3 raised a concern about the approach used in the implementation of the social housing programme. R3 stated there is no quick progress when processing

projects being introduced, for land availability to be approved, and plans to be approved. All of those must consider the improvement of the standard and trust of SHI (August 25, 2022).

4.2.3.3. Interview related to the strategies that could further improve the service delivery of FMHC housing programmes

Question (Q3) required respondents to describe the strategies that could further improve the service delivery of FMHC housing programmes. Their views and opinions are stated as follows.

R1 acknowledged that the strategies or the process of dealing with challenges and finding working solutions are key to not allowing challenges to accumulate into big problems that become complex to resolve (July 19, 2022).

R3 suggested that problems or issues that arise in current years must not be left unresolved as they can have a negative impact on future decision-making for improving SHI capacity (August 25, 2022).

R4 suggested that a proper partnership between the municipality and the authority of social housing could be one of the strategies. A good partnership between the two social partners is key to improving the delivery of FMHC housing (August 28, 2022).

R6 proposed that the strategy consists of making sure that they employ local people in the project process (September 17, 2022).

R5 and R7 suggested that FMHC must find a way to communicate peacefully with tenants in terms of paying rent. The rental obligation should follow the legal process, but FMHC should minimise legal involvement in the process and interact with tenants (September 15/26, 2022).

R7 emphasised that the strategy to improve the 1st Metro housing programme may consist of the following (September 26, 2022):

- ❖ *Improve service delivery of the programme.*
- ❖ *1st Metro will need to expand (or the government needs to have) more social housing institutions so that they can deliver more units to people.*

Other strategies that could further improve the service delivery of FMHC housing programmes include (R6 and R7: September 17/26, 2022):

- ❖ Providing quality security where there is a playground for kids and a gym for the residents of social housing.
- ❖ Management needs to be trained. People training is important for effectiveness. The Regulator *needs to provide more training to the management and staff.*
- ❖ *The province is short of housing institutions; more institutions should be developed. Social housing company needs to be expanded or developed so that more social housing can be delivered, creating more social housing institutions will help to have performance in this sector.*
- ❖ FMHC must prioritise issues related to operations and build strong relationships with its tenants.

4.2.3.4. Interview related to the relevant housing policies and strategies that favour /not favour the beneficiaries

This subsection focused on asking respondents (Q4) to point out the relevant housing policies and strategies that favour or not the beneficiaries. Respondents' views are as follows.

R1 said that the social housing sector must be compliant and allow for the tenants to participate in the life cycle of the projects (July 19, 2022).

R2 indicated that the social housing sector is a highly regulated sector, when SHIs comply with the processes put in place, this will have a very good return for the institution and allows early detection of challenges during the lifecycle of the projects (July 28, 2022).

R3 affirmed that as the social housing programme is a big and trusted structure helping low-income groups, SHI must make sure that they comply with regulations formulated by Regulatory (SHRA), put them in action, and challenges arising can be detected easily in a long run process (August 25, 2022).

R4 proposed that a lot of education needs to be done with the tenants. Policies need to be evolved or improved in link to unexpected events like floods (August 28, 2022).

R5 stated that strategies to improve social housing programme could include (September 15, 2022).

- ❖ Improve partnership with the municipality.
- ❖ Consider decision-making; and
- ❖ Ensure there is a right contract that can deliver on time based on the existing requirements.

R7 argued that policies should favour the beneficiaries in terms of getting the unit and subsidaries the rent. Eviction in the case of rent payment is a process that should be managed with care by using the court occasions (September 26, 2022).

4.2.3.5. Interview related to further recommendations and/or strategies that can improve the housing delivery at eThekwini municipality

The question (Q5) of this subsection required respondents to provide further recommendations and strategies that improve housing delivery at eThekwini municipality. Respondents' views and opinions are stated as follows:

R1 stated that the involvement of different stakeholders in the SHI's running can greatly improve (July 19, 2022).

R2 proposed that the eThekweni municipality is best positioned to deliver low-income housing as it is a metropolitan municipality with several resources easily available. Good performance management of appointed IA, SHI, professional teams, and developers will ensure work can be done much faster (July 28, 2022).

R3 indicated that the eThekweni is one of the best municipalities in making sure that they deliver service to their communities, but some authorities need to improve their working strategy as in some areas it is causing delays in projects that are in place because of political decisions (August 25, 2022).

R4 proposed that the municipality must come to the party. The municipality must play an important role in terms of maintaining social housing (August 28, 2022).

R5 posited that housing policing to favour beneficiaries/tenants consist of ensuring that there are essential/effective people on the project in a low-income market (September 15, 2022).

R6 suggested that there must be a review of stock and that the land must belong to the municipality (September 17, 2022).

R7 advocated that the government must have more social housing institutions, or they will have to expand 1st Metro and provide more projects. In addition, people need to be well-capacitated/ trained. Also, an information campaign about social housing is critical because a lot of people do not know about social housing (September 26, 2022).

4.2.3.6. Interview related to additional thoughts on the improvement of housing strategies

The interview question (Q6) required respondents to propose additional thoughts on the improvement of housing strategies. They provided the following thoughts

R1 and R2 added that there should be limited political interference, improve internal procurement systems and the government should involve other stakeholders in the implementation of the housing delivery programme. Furthermore, they said that availing the required funding as and when projects are ready for implementation. Government should SHY away from implementing

projects on a cyclo process where programmes are not integrated. This will result in consumers being frustrated on the ground (July 19/28, 2022).

R3 recommended that the government should introduce and formulate more funding strategies in order to help SHI to receive grants on time, as the funding for SHI is a big challenge and causes delays in building more low-income housing for their communities (August 25, 2022).

R4 posited that the municipality, in collaboration with the social housing authority will have to bring people on board to ensure that monitoring and evaluation are done properly in order to make social housing work accordingly. Efforts from the two partners are needed to improve the social housing project.

R5 Recommended the following (September 15, 2022):

- ❖ The municipality has an RDP programme to improve housing in terms of planning, utilities, infrastructure, and implementation.
- ❖ The municipality can follow the programme they have to facilitate speedy delivery of housing.
- ❖ Look at the system for improvement of the housing development system.
- ❖ There were no comments for R6 (September 17, 2022).

4.2.4. Section 4: General

4.2.4.1. Interview aligned to beneficiaries on how they can assist in the implementation of housing programmes

The question (Q1) under this section required respondents to indicate how beneficiaries can assist in the implementation of housing programmes. The following suggestions were provided:

R1 recommended that beneficiaries have got to understand that social housing is not for ownership and their stay is based on rental payment (July 19, 2022).

R2 suggested that beneficiaries need to let go of the sense of entitlement and rather foster a collaborative effort with the government in resolving the housing

challenges they are facing daily. Taking a level of responsibility and taking time to understand the various departmental policies so they can understand how these assists in resolving their needs for housing (July 28, 2022).

R3 stated that beneficiary participation requires recognition and use of beneficiaries' capacities and avoids the imposition of priorities from the outside. It increases the odds that a programme will be on target and its results will more likely be sustainable and satisfactory to meet the needs and expectations of the beneficiaries. Ultimately, participatory development is driven by a belief in the importance of entrusting citizens with the responsibility of shaping their own future. Likewise, participation is a process through which stakeholders' influence and share control over development initiatives and the decisions and resources which affect them (August 25, 2022).

R5 said that tenants can assist proactively in the joint management of the unit through the following aspects (September 28, 2022):

- ❖ Communication.
- ❖ Security.
- ❖ Cleanliness.
- ❖ A good relationship between both beneficiaries and the landlord.

R6 and R7 suggested that FMHC must make sure that there is a clean application of documents because some tenants use to come with fake documents. Therefore, beneficiaries can assist when they have more knowledge. Thus, they need to be capacitated if 1st Metro can expect anything from them (September 17/26, 2022).

4.2.4.2. Interview aligned to how big businesses and NGOs can assist in the success of the programmes

The question (Q1) under this section required respondents to indicate how big businesses and NGOs can assist in the success of the programmes. Respondents' perspectives are as follows:

R1 posited that Big Businesses and NGOs can play their part by providing free housing for their workforce that cannot qualify for bonds and willingness to work in partnership with SHI (July 19, 2022).

R2 suggested that the major backlogs in housing projects can significantly be reduced if Big Business and NGOs were also playing their part. Large

corporations should be made to provide free housing for their low-income earning workforce and plow back into the communities they operate from (July 28, 2022).

R3 stated that big businesses and NGOs can play a big role in supporting the government to provide communities with houses, a joint form structure can lead to big businesses contributing a certain percentage to government projects to provide houses in communities surrounding those regions (August 25, 2022).

R4 proposed that big businesses and NGOs can also assist in the process/project of building housing. They come across their plan to establish businesses along the project in order to help unemployed people to find jobs. But the municipality can still play a big role here (August 28, 2022).

R5 indicated that NGOs/businesses can assist in a successful programme. They can assist in providing jobs because tenants are not working. NGOs can assist tenants with financial and other forms of support (September 15, 2022).

R6 stated that NGOs and Businesses are not part of social housing. But they can assist or support people that are living in social housing (September 17, 2022).

R7 NGOs and Businesses may assist in making people aware of social housing (September 26, 2022).

4.2.4.3. Interview aligned to how civil and social infrastructures such as transport, schools, and shopping malls can further contribute towards the success of the housing programme

The question (Q3) under this section required respondents to indicate how civil and social infrastructures such as transport, schools, and shopping malls can further contribute towards the success of the housing programme. Answers proposed to this question are as follows:

R1/ NGO should advocate for the vulnerable and make sure their needs are prioritised (July 19, 2022).

R2 stated that there is a need for wiliness to partner with the government in funding social housing and affordable housing projects (July 28, 2022).

R3 assured that the main aim of social infrastructure is to make sure that it's providing houses to communities and that they still receive service delivery from government institutes and from private institutes e.g., Schools and workplaces (August 25, 2022).

R4 proposed that social infrastructure establishment in the area of social housing will facilitate project development. Because houses are built for beneficiaries that certainly need infrastructure like transport, schools, shopping malls, health system, etc. (August 28, 2022).

R5 and R6 affirmed that infrastructures such as schools, health systems, transportation, shopping malls, etc., are necessary as and imperative for people living in social housing (September 15/17, 2022).

R7 proposed that civil infrastructures such as transportation, schools, shopping mall, health system, etc., are part of the project. Projects are implemented near available infrastructure or new infrastructures, or facilities will have to be built along the project (September 26, 2022).

4.2.4.4. Interview aligned to respondents' additional thoughts on the current social housing development in eThekweni Municipality

The question (Q4) required respondents to provide additional thoughts on the current social housing development in eThekweni municipality. Respondents' views are as follows:

R1 and R2 declared that social infrastructure is crucial in ensuring that FMHC does not just provide housing but also integrates communities in a way that brings value to their lives which makes it to be as a human settlement. It is referred to as social housing because of the social infrastructure that is supposed to be in the surrounding areas (July 19/28, 2022).

R2 advocated that NGOs should focus more on the vulnerable and make sure their needs are prioritised accordingly through advocacy for such support. Social infrastructure is important. It is key to ensuring that providing housing and integrating communities in a way that brings value to their lives forms part of the housing development policy and is key on the government's agenda that the way government delivers services should be in an integrated and sustainable manner (July 28, 2022).

R3 indicated that political and stakeholder decisions have a huge impact on social housing in eThekweni Municipality. Some of these decisions lead to the slow development of social housing institutes, and some proposals affect SHI directly and indirectly via tenants. A proper working structure from stakeholders can improve/contribute a lot to developing social housing within this municipality (August 25, 2022).

R4 attested that people are living in social housing. Therefore, all infrastructure systems are required. The municipality, NGOs, and businesses could work in partnership in order to facilitate infrastructure development (August 28, 2022).

R5 indicated that the demand for social housing is very high. The cost of ownership is very high too. Therefore, the social programme has a huge potential to assist people with reasonable rent in very good condition. Houses are needed but the delivery is delayed or not coming. There are some measures that are needed to be adjusted in order to ensure that there is delivered without delay (September 15, 2022).

R6 has had no comments. While R7 specified that 1st Metro is the only social housing institution that people know and that can deliver the project on housing. More social housing institutions are needed. There is no competition in this field. More competitive institutions must be created (September 17, 2022).

4.3. MIXING OF QUANTITATIVE AND QUALITATIVE RESULTS

The merging of results from quantitative and qualitative data focuses on the main questions related to the study's objectives. Questions related to the statistical description of respondent characteristics included the gender, age, position, and work experience of respondents from both data sources. The mixing of respondents' characteristics focuses specifically on the working experience of respondents. This is because the validity of responses mostly depends on two criteria, work experience and the level of education (Olson et al., 2018: 277). In addition, the level of education or the working experience of respondents contributes efficiently (or not) to the way answers are given in a research study (Guerard et al., 2016).

4.3.1. Mixing of Statistical descriptive of respondent characteristics

According to Guerard et al. (2016), to evaluate the accuracy or validity of respondents' responses in a mixed methods study the researcher intends to measure the truthfulness of responses based on respondents' educational or working experience (characteristics). Therefore, the distribution of quantitative results based on working experience showed the following statistics

❖ In the quantitative study

- 61% of respondents (most of the sample population) have only a year's working experience (61%).
- 23% of respondents have three years of working experience.
- 8% of respondents have respectively two and four years of working experience.

❖ In the qualitative results: Respondents' working experience showed the following statistics:

- R1 has 7 Years of working experience
- R2 and R3 have 5 Years of working experience
- R6 has 8 years of working experience
- R5 has 10 years of working experience
- R7 has 12 years of working experience and
- R4 has 18 years of working experience.

These work experiences from both data sources provide the kind of information needed. The working experience of respondents varies from 1 to 4 years in the quantitative study

and from 5 to 18 years in the qualitative study. According to Olson et al. (2018: 277), respondents' years of experience can facilitate the understanding of the question and contribute to the delivery of relevant information, make a judgment and map the answer to a given response category, and report the answer to the researcher (survey or interview questions). Therefore, the characteristics of the respondents (mostly the educational level and the work experience) in any research study can influence the end results. They can also affect all parts of the cognitive response process. The educational level and experience of respondents are common indicators of cognitive abilities.

Respondents with high cognitive abilities (high level of education and experience) are likely to provide efficient responses to both, survey and interview questions. On the contrary, those with low cognitive ability (less education and experience) are more likely to experience breakdowns in the response process and may report neutral or 'don't know' answers, possibly because it is more difficult for them to understand the questions (Olson et al., 2018: 283). Thus, the level of respondents' work experience reports an acceptable rate of response accuracy, which is between 1 and 18 years.

4.3.2. Mixing of results aligned to the determinants or factors influencing the management of social housing development programme in FMHC Rental S.A

The findings related to determinants of managing the social housing development programme showed the following results:

- 66.9% of respondents acknowledged that the lack of financial resources (fluctuations in construction costs and the rise in maintenance costs) is affecting the management of social housing development programmes in FMHC Rental S.A.
- 85.5% of respondents affirmed that the lack of tenure security remains a key concern for the management of social housing development programmes in FMHC Rental S.A and

- 95.5% of respondents affirmed that housing density (number of people living in one unit) is one of the factors hindering the social housing development program.

Also, respondents indicated other several determinants affecting social housing development programmes. The most significant include

- Low or no payment of Rent, tenants want to own FMHC properties.
- Lack of support from the regulator authority.
- Huge tension between FMHC governance and the tenants.
- Insufficient budget.
- Lack of appropriate support from the social housing authority to tenants.
- Long-term maintenance plans (maintenance of social housing remains a key issue).
- Disconnection between the municipality and social housing institutions remains a huge problem.
- Lack of productive interaction between 1st Metro and the municipality.
- The money accumulated on projects is not accurately used to improve the living conditions of tenants and development of more social housing projects.
- Tenants are not sufficiently capacitated to ensure that information.

Thus, the final version of the model was analysed by examining the loadings, and the loadings were over the limit of 0.7 (Henseler, Ringle, and Sinkovics. 2009). In Figure 4.2 (the structural model), the determinants (DET) or factors affecting the management of social housing development programmes in FMHC Rental S.A was confirmed and only three items namely, DQ1 (Lack of resources: 66.9%), DQ19 (Lack of tenure security: 85.5%), and DQ20 (95.8%) were found to really have impacts. However, these results suggest that low monthly income, the high cost of maintenance, fluctuations in construction costs of materials, insufficient budget (incoherence financial resources), low or no payment of rent, with tenants who want to own FMHC properties, are among the prevalent determinants hindering the management of social housing development

programmes in FMHC Rental S.A. In addition, Mohd-Rahim, et al (2020) argued that most determinants that contribute to or affect the management of social housing development programmes consist of

- The low monthly income and the high cost of maintenance of social housing.
- Coherent information from government and house developers in understanding the factors for social housing.
- Cost and availability of building materials.
- Cost and availability of land and levels of infrastructure development that determine the provision of social-housing projects.
- Fluctuations in construction costs and the rise in maintenance costs pose a significant impact on the cost increase of building materials for social housing delivery.
- The level of labour and increase in the repair cost of building materials are strong determinants of social housing delivery

Therefore, the government of South Africa as well as FMHC may extract other important determinants that are influencing or affecting the management of social housing development programmes in FMHC Rental S.A. Thus, it is critical that the social housing authority must identify efficient strategies to tackling these factors and ensure the effective implementation of social housing programmes in order to achieve its goal. It was stated earlier that the evaluation of the strategies for implementing social housing programmes could be significant for any country. For that reason, in South Africa, the findings on the determinants of the social housing programmes are significant in enabling institutions like FMHC to provide social housing and develop effective strategies that will increase social housing provision and decrease the gap in housing supply, thereby improving the living standard of South Africans.

Also, it is essential that strategies should be adopted to deal with, solve or improve these determinants influencing the social housing programme because these gaps, if not well identified and tackled efficiently, could continue to pose a huge obstacle in the implementation of strategies for managing the social housing development programme in

FMHC Rental S.A. Consequently, these determinants, if improved, could help the country to achieve efficient housing delivery and close the housing gap in South Africa. Furthermore, the identification of the determinants for implementing social housing programmes could help the government in developing efficient social housing policies that will assist in tackling the housing demand gaps in South Africa.

4.2.3. Mixing of results related to the challenges experienced by FMHC in the implementation of social housing development programmes

Table 4.13 illustrates respondents' views on the challenges experienced by FMHC in the implementation of social housing development programmes. It includes responses from both quantitative and qualitative results. The quantitative results revealed or challenges, while related qualitative results are various, as seen in the Table 4.13.

Table 4.13 Challenges experienced by FMHC in the implementation of social housing development programme

Quantitative results	Qualitative results
<ul style="list-style-type: none"> ▪ Lack or unsatisfactory best practice (implementation) of existing policies (81.0%). 	<p>The lack of implementation of existing policies is mostly aligned to the following:</p> <ul style="list-style-type: none"> ▪ Funding limitations/challenges. ▪ Limitation in getting loans approval from financial institutions. ▪ Limitation of land for new projects development. ▪ Stakeholders' limitations in the implementation of the FMHC programmes.

<ul style="list-style-type: none"> ▪ Lack of adequate provision of housing services in eThekweni (94.5%). 	<p>The lack of adequate provision of housing services in eThekweni is mostly related to the following:</p> <ul style="list-style-type: none"> ▪ Lack of proper monitoring and evaluation in the Constitution of the project. ▪ Stakeholders' limited capacity and productivity in line with housing development programme. ▪ Stakeholders limited capacity to facilitate solutions for housing development programme. ▪ Stakeholders limited capacity to assist in the delivery of housing.
<ul style="list-style-type: none"> ▪ Administrative limitation or political affiliation challenges 	<ul style="list-style-type: none"> ▪ Slow process (a lot of time wasted) in the allocation of houses. ▪ Administrative breakdown in the approval of plans on time by the municipality.

These challenges discussed in Table 4.13 (are respondents' views) can limit the development and implementation of social housing programme. For example, the lack of implementation of existing policies due to funding limitations, limitation in getting loans approval from financial institutions, limitation of land for new projects development, and stakeholders' limitations in the implementation of the FMHC programmes can affect the process of social housing development and delivery to the needed community. In addition, the lack of proper monitoring and evaluation in the Constitution of the project, stakeholders' limited capacity and productivity in line with housing development programme, stakeholders' limited capacity to facilitate solutions for housing development programme, and stakeholders' limited capacity to assist in the delivery of housing can constitute a huge obstacle to the development and implementation of social housing programme. Also, OPIC (2019) argued that challenges experienced by FMHC in the implementation of social housing development programmes are various and different.

Consequently, these challenges can limit the successful implementation of social housing to attain its primary purpose, which is making housing affordable to low-income earners and reducing homelessness. Furthermore, OPIC (2019) emphasised that challenges like poor access to mortgages by informally employed people, inability to save for down payments by families from the lowest income, absence of long-term debt vehicles to finance mortgages or income property investment, restricted programmes to subsidise monthly rent or mortgage costs for lowest-income families, poor acceptance of social housing given poor location and quality and the unwillingness of families to accept alternative building tech, are additional factors that could limit the purpose of social housing development programme.

Ideal Modular Homes (2019), Obinna and Oboh (2018), Patel (2016), and Ojo-Aromokudu (2013) added that the lack of funding from the government, the exclusion of the community from participation, lack of transparency, and the lack of communication between the government and affected communities can hinder accountability and open room for corruption by the officials. These challenges can also affect the delivery of housing and contributed to the housing crisis in South Africa.

4.2.4. Mixing of Results aligned to the strategy that can improve housing delivery at eThekweni Municipality

This study intended to examine the strategy that can improve housing delivery at eThekweni Municipality. The results from the two data sources identified key strategies that can lead or contribute to improving housing delivery at eThekweni Municipality. Many respondents approved that the following two strategies are of utmost important

- 66.2% of respondents acknowledged that the strategic approaches used by FMHC in managing social housing development programmes are effective but need to be improved.

- 95.0% of respondents suggested that KwaZulu-Natal must consider improved policies, legislations, and strategies to further develop the service delivery of FMHC housing programmes.

In addition, respondents attested the following:

- The strategies of dealing with challenges and finding working solutions are key to not allowing challenges to accumulate into big problems that become complex to resolve in future. In other words, problems or issues that arise in current years must not be left unresolved as they can have a negative impact on future decision-making for improving SHI capacity.
- A proper partnership between the municipality and the authority of social housing could be one of the strategies. A good partnership between the two social partners is key to improving the delivery of FMHC housing.
- The strategy consists of making sure that they employ local people in the project process.
- FMHC must find a way to communicate peacefully with tenants in terms of paying rent. The rental obligation should follow the legal process, but FMHC should minimise legal involvement in the process and interact with tenants directly and peacefully.
- The strategy to improve the 1st Metro housing programme may consist of improving service delivery of the programme and expand (or the government needs to have) more social housing institutions so that they can deliver more units to people.
- Providing quality security where there is a playground for kids and a gym for the residents of social housing.
- Management needs to be train more. People training is important for effectiveness. The regulator needs to provide more training to the management and staff.
- The province is short of housing institutions; more institutions should be developed. Social housing company needs to be expanded or developed so that more social housing can be delivered, creating more social housing institutions will help to have performance in this sector.
- FMHC must prioritise issues related to operations and build strong relationships with its tenants.

- The social housing sector must be compliant and allow for the tenants to participate in the life cycle of the projects.
- The social housing sector is a highly regulated sector, when SHIs comply with the processes put in place, this will have a very good return for the institution and allows early detection of challenges during the lifecycle of the projects.
- The social housing programme is a big and trusted structure helping low-income groups, SHI must make sure that they comply with regulations formulated by Regulatory (SHRA), put them in action, and challenges arising can be detected easily in a long run process.
- A lot of education needs to be done with the tenants. Policies need to be evolved or improved in link to unexpected events like floods or other natural disasters.
- Strategies to improve social housing programme could include improving relationship/partnership with the municipality, consider decision-making, and ensure there is a right contract that can deliver on time based on the existing requirements.
- Policies should favour the beneficiaries in terms of getting the unit and subsidaries the rent. Eviction in the case of rent no payment is a process that should be managed with care by using the court occasions.

All these strategies combined, if genuinely considered, could become key approaches by FMHC in managing social housing development programmes. Earlier, it was demonstrated that limitations such as financial, cultural, social, historical and institutional framework have contributed to ineffective implementation of strategies in the development of social housing (Harelimana, 2017). Therefore, housing provision requires efficient housing strategies and methods for reforms and effective delivery. Different countries have adopted different housing strategies in overcoming their housing challenges and make housing, especially social housing, more accessible. Toma (2018) posited that housing unaffordability, gentrification as well as the residential displacement impact the formidability of a given urban place. As a result, in South Africa, a strategy was adopted in enhancing sustainability in affordable housing construction (Ganiyu, 2016). In the KZN province, this study revealed that there is a deficiency in housing institutions. This implies that more housing institutions should be developed. Creating more social

housing institutions will help to have performance in this sector. Social housing company needs to be expanded or developed so that more social housing can be delivered. Therefore, the KwaZulu-Natal province must consider the improvement of policies, legislations, and strategies that promote the social housing development and ensure further growth of service delivery of FMHC housing programmes. The challenge could consist of developing a targeted strategy that improves the provincial policy environment including a preferential land release policy and structured relationships with social housing, institutions and other delivery agents. A further analysis of Departmental of Environment Report on rental housing could help understand or develop the strategy that could facilitate rental housing delivery in the KwaZulu-Natal province.

4.2.5. Mixing of results aligned with recommendations that could improve the implementation of social housing development programmes

One of the key questions required respondents, whether in the quantitative or qualitative approaches, to indicate or propose recommendations that could improve the implementation of social housing development programmes. There were 16 items suggested to the appreciation of respondents for them to indicate the most recommendations that could improve the implementation of social housing development programmes. As a result, the statistics revealed the following:

- 97.0% of respondents recommended that there should be consistent improvement of national housing policies.
- 89.9% of respondents recommended that adequate training staff members should be considered for efficient and performing work excellence in the implementation of social housing development programmes.
- 97.7% of respondents recommended that a strong stakeholders' engagement in the process of implementing social housing development programmes could contribute to better development and delivery of social housing in the country and particularly, in the KZN province.
- 88.1% of respondents suggested that corporate governance policy should contribute to create affordable rental housing stock in South Africa's major urban areas that could free its occupants from on-going government dependency and contribute to the restructuring of urban areas.

- 97.4% of respondents recommended that the risk management and strategy department should improve and contribute to the overall functioning of the housing sector and the rental sub-component thereof, especially insofar as social housing is able to contribute to widening the range of housing options available to the poor.
- 94.7% of respondents suggested that there should proper communication between stakeholders in the implementation process of social housing development programmes. In addition, they suggested that officials should be more equipped to provide detailed information about the challenges experienced by stakeholders in the implementation of social housing development programmes.
- 94.8% of respondents suggested that mediation and conflict resolution among stakeholders should contribute to facilitating the implementation of social housing development programmes.
- 93.8% of respondents recommended that the allocation of suitable land in advance could facilitate the development of off-site infrastructure and land servicing which is a critical component of the realisation of low-cost housing and
- 94.0% of respondents recommended that rural development should consider the expansion of affordable housing through the improvement of tailored policies that facilitate the availability of land, as land remains the main constraint for the development of social housing programme.

Respondents indicated other views and opinions aligned to recommendations that could improve the implementation of social housing development programmes. They stated that:

- The involvement of different stakeholders in the SHI's running can greatly improve.
- The eThekweni municipality is best positioned to deliver low-income housing as it is a metropolitan municipality with several resources easily available. Good performance management of appointed IA, SHI, professional teams, and developers will ensure that work can be done much faster.
- The eThekweni is one of the best municipalities in making sure that they deliver service to their communities, but some authorities need to improve their

working strategy as in some areas it is causing delays in projects that are in place because of political decisions.

- The municipality must come to the party. The municipality must play an important role in terms of maintaining social housing. Housing policing must favour beneficiaries/tenants by ensuring that there are effective people on the project in a low-income market.
- There must be a review of stock and that the land must belong to the municipality.
- The government must have more social housing institutions, or they will have to expand 1st Metro and provide more projects. In addition, people need to be well-capacitated/ trained. Also, an information campaign about social housing is critical because a lot of people do not know about social housing.
- There should be limited political interference, improve internal procurement systems and the government should involve other stakeholders in the implementation of the housing delivery programme.
- The government should avail the required funding as and when projects are ready for implementation. Government should SHY away from implementing projects on a cylo process, where programmes are not integrated. This will result in consumers being frustrated on the ground.
- The government should introduce and formulate more funding strategies in order to help SHI to receive grants on time, as the funding for SHI is a big challenge and causes delays in building more low-income housing for their communities.
- The municipality, in collaboration with the social housing authority will have to bring people on board to ensure that monitoring and evaluation are done properly in order to make social housing work accordingly. Efforts from the two partners are needed to improve the social housing project.
- Other recommendation included the following:
 - ❖ The municipality has an RDP programme to improve housing in terms of planning, utilities, infrastructure, and implementation.
 - ❖ The municipality can follow the programme they have to facilitate speedy delivery of housing.

- ❖ Look at the system for improvement of the housing development system.

Docter and Galvez (2020) and Herda et al (2017) also supported the views of respondents by recommending that social housing or public housing are housing projects that must be designed to assist low-income households. It acquires affordable, adequate and stable housing. In addition, they recommended that social housings are housing that must be designed to meet the needs of low-income groups, therefore it must provide access to physical, social, environmental and financial well-being. Thus, the combination of both data source in terms of recommendations that could improve the implementation of social housing development programmes point out the following important aspects to be considered by the municipality and FMHC:

- The improvement of national housing policies.
- Provide adequate training to staff members and improve their working strategy (condition).
- Stakeholders' engagement in the process of implementing social housing development programmes.
- Corporate governance policy should contribute to create affordable rental housing.
- Proper information/communication system between stakeholders is needed. Information campaign about social housing is critical because a lot of people do not know about social housing.
- Improve mediation and conflict resolution system among stakeholders.
- Allocate suitable land in advance to facilitate the development of off-site infrastructure and land servicing.
- Maintaining social housing.
- Develop more social housing institutions.
- Limited political interference.

- Improve internal procurement systems.
- Avail the required funding and formulate more funding strategies.
- Building more low-income housing for communities.
- Bring people (stakeholders) on board to ensure proper monitoring and evaluation.

4.4. General recommendations that could improve the implementation of social housing development programmes

The general recommendations were from respondents towards minimising the negative impacts of determinants or factors that are affecting the best implementation of social housing development programmes, and to enhancing affordable housing delivery whether in the country or in the KZN province. Therefore, the general recommendations from respondents are as follows:

- Housing Development Agency and the government needs to incorporate the private sector, state-owned enterprises, provinces and municipalities to unfold efficient parcels of suitable land for human settlements development, with provision, especially for low-income groups, which should be at subsidised rates.
- Government needs to facilitate the development of off-site infrastructure and land servicing, which is a critical component of the realisation of low-cost housing.
- The South African social housing policy must contribute to the national priority by restructuring South African society in order to address structural, economic, social and spatial dysfunctional ties thereby contributing to government's vision of an economically empowered, non-racial, and integrated society living in sustainable human settlements.
- The Government of South Africa needs to improve and contribute to the overall functioning of the housing sector and the rental sub-component thereof, especially insofar as social housing can contribute to widening the range of housing options available to the poor.

- Social housing under South Africa social housing policy requires institutionalised management that will continually provide accredited social housing projects in designated restructuring zones.
- The Government of South Africa needs to promote urban restructuring through the social, physical, and economic integration of housing development into existing areas
- The Government of South Africa needs to promote the establishment of well-managed and quality rental housing options for the poor.
- The Government of South Africa needs to urgently respond to the increasing local housing demand.
- The Government of South Africa needs to deliver housing for a range of income groups (including, inter alia, middle income, emerging middle class, working class and the poor) in such a way as to allow social integration and financial cross subsidisation.
- The Government of South Africa needs to support the economic development of low-income communities in various ways:
 - ❖ By fostering the creation of quality living environments for low-income persons.
 - ❖ By promoting a safe, harmonious, and socially responsible environment both internal to the project and in the immediate urban environs.
 - ❖ By promoting the creation of sustainable and viable projects.
 - ❖ By encouraging the involvement of the private sector where possible.

In addition, respondents have recommended the following to the government of South Africa:

- The government of South Africa should facilitate the involvement of residents in the project and key stakeholders in the broader environment.
- The government of South Africa should ensure secure tenure for the residents of projects, since the general provisions for the relationship between residents

and landlords as defined in the Housing Act, 1997 and the Rental Act, 50 of 1999 - Chapter 3, section 4 (1) to (5).

- The government of South Africa should support mutual acceptance of roles and responsibilities of tenants and social landlords, since the general provisions for the relationship between residents and landlords as defined in the Rental Act, 50 of 1999- Chapter 3, sections 4 and 5, in the Co-operatives Act, 1981 (Act 91 of 1981) as well as in the envisaged Social Housing Act.
- The government of South Africa should ensure transparency, accountability and efficiency in the administration and management of social housing stock.
- The government of South Africa should promote the use of public funds in such a manner that stimulates and/or facilitates private sector investment and participation in the social housing sector.

Thus, to achieve the objective of national housing policy in South Africa, it is important for the government to provide good quality houses so that people can live in a comfortable way. This will require policymakers to define housing affordability in a way that allows families to obtain quality housing comfortably without compromising other essential household needs.

4.5. Chapter's summary

This chapter presented the results from the quantitative and qualitative data analysis, which were to straighten the outcomes for the objective and the purposes of this research study. Results from the two data sources were mixed, converged and interpreted. Therefore, the analysis of the description of respondent characteristics focused specifically on work experience, which revealed that the participants have had work experience of minimum 1 year and maximum 18 years. The results from the determinants or factors influencing the management of social housing development programme in FMHC Rental S.A revealed that the low monthly income, the high cost of maintenance, fluctuations in construction costs of materials, insufficient budget (incoherence financial resources), low or no payment of rent, with tenants who want to own FMHC properties,

are among the prevalent determinants hindering the management of social housing development programmes in FMHC Rental S.A. In addition, the results from the challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A demonstrates sufficiently that most challenges are linked with policy implementation, availability of land, and funding to develop new projects, the lack of proper monitoring and evaluation in the Constitution of the project, challenges from political affiliation with social housing institutions. The analysis revealed that these factors are among the critical challenges causing delays in the development of new projects. Results aligned to the strategy that can improve housing delivery in eThekweni Municipality revealed that the KZN province is short of housing institutions. Therefore, more institutions should be developed. Creating more social housing institutions will boost performance. Therefore, The KwaZulu-Natal province must consider the improvement of policies, legislation, and strategies that promote the social housing development and ensure further growth of service delivery of FMHC housing programmes. The next chapter, conclusion and recommendations will complete this study.

CHAPTER 5:

GENERAL CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

The previous chapter focused on statistical evidence with the assistance of the PLS3 analysis software package for the quantitative approach, and the Nvivo thematic analysis software package for the qualitative approach. Outcomes were compared to the literature review to outline the strategies used to evaluate the implementation of the social housing development programme in First Metro Housing Company (FMHC) to find developmental solutions to housing delivery issues in South Africa. This chapter indicates the way the objectives were discussed and achieved. It also presents the key findings and explains their significance. The limitations, gaps and directions for future research are considered and presented as well. This chapter will end up with a final summary of the impact of the research undertaken and demonstrate how the recommendations relate to the research questions.

5.2. General conclusions

The research aimed to examine the programme evaluation of Social Housing development in eThekweni Municipality, using the case study of First Metro Housing Rental Company in South Africa. It intended to evaluate the implementation of the social housing development programme in First Metro Housing Company (FMHC) to find developmental solutions to housing delivery issues in South Africa.

To achieve the purpose, the following objectives were set:

- Examining the determinants of managing the social housing development programme in FMHC Rental S.A.
- Investigating the challenges experienced by stakeholders in the implementation of social housing development programmes and

- Recommending the strategy that can improve housing delivery at eThekwini Municipality.

In addition, questions to assist the research to achieve its objectives were formulated and used to explore relevant theories in the literature. An analysis of the data collected was discussed and its relationship with the literature was outlined. The recommendations for the successful implementation of the social housing development programme at eThekwini Municipality, including concluding remarks are thereafter provided.

5.2.1. Objective 1: The determinants of managing social housing development programmes in FMHC Rental S.A

Thwala, Aigbavboa, and Ramovha (2018) unveiled three underlying determinants that affects the demand and supply for state-subsidised housing. The three determinants include socio-economic issues, the current rate of housing delivery that is below the demand rate, and unintended consequences of the current housing policy. However, this study revealed that the most alarming and critical determinants of managing social housing development programmes in FMHC Rental S.A are the following:

- The lack of financial resources (fluctuations in construction costs and the rise in maintenance costs) is a critical determinant affecting the management of social housing development programmes in FMHC Rental S.A (66.9%).
- The lack of tenure security remains a significant concern for the management of social housing development programmes in FMHC Rental S.A (85.5%)
- The housing density (number of people living in one unit) is one of the factors hindering the maintenance of social housing development programmes (95.5%).

In addition, Maigua, (2014) indicated that there are various key determinants that are hindering the development of social housing development programmes in most countries. For example, fluctuations in construction costs and the rise in maintenance costs pose a

significant impact on the cost increase of building materials for social housing delivery. This study uncovered that the most significant determinants affecting social housing development programmes in South Africa include low or no payment of rent due to tenants who want to own FMHC properties; lack of support from the regulator authority; huge tension between FMHC governance and the tenants; insufficient budget; lack of appropriate support from the social housing authority to tenants; long-term maintenance plans (maintenance of social housing remains a key issue); disconnection between the municipality and social housing institutions remains a huge problem; lack of productive interaction between 1st Metro and the municipality; the money accumulated on projects is not accurately used to improve the living conditions of tenants and development of more social housing projects; and that tenants are not sufficiently capacitated to ensure that information given to them is well understood and applicable.

But in general, the determinants that contribute to or affect the management of social housing development programmes in South Africa or the KZN province consist of the following (Maduabum and Munonye (2020):

- The low monthly income and the high cost of maintenance of social housing.
- Coherent information from government and house developers in understanding the factors for social housing.
- Cost and availability of building materials.
- Cost and availability of land and levels of infrastructure development that determine the provision of social-housing projects.
- Fluctuations in construction costs and the rise in maintenance costs pose a significant impact on the cost increase of building materials for social housing delivery.

The level of labour and increase in the repair cost of building materials are strong determinants of social housing delivery.

5.2.2. Objective 2: The challenges experienced by stakeholders in the implementation of social housing development programmes

This objective investigated the challenges experienced by FMHC in the implementation of social housing development programmes. According to the Ideal Modular Homes (2019), the huge lack of funding from the government has led to a drop in the construction of social housing. Furthermore, it was also indicated that the challenges experienced by FMHC in the implementation of social housing development programmes include market challenges, professional challenges, societal challenges, and technological challenges (Obinna and Oboh, 2018). Therefore, the results demonstrate that the lack of communication between the government and affected communities has contributed to the housing crisis in South Africa. In particular, the study revealed that:

- There is unsatisfactory practice when it comes to the implementation of existing policies, although 81.0% of respondents indicated that the officials of the FMHC have adequate knowledge of the housing policy guidelines, legislation, and strategies.
- 94.5% of respondents expressed staff knowledge of social housing has no positive impacts in terms of the provision of housing services in eThekweni.

In addition, the challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A involve political interferences (there are challenges from political affiliation with social housing institutions.), which remain a huge challenge for social housing development implementation and the municipality when it comes to the allocation of houses; as well as the approval of plans on time. The lack of proper monitoring and evaluation in the Constitution of the project, and stakeholders' capacity and productivity remain questionable, given that people are sitting with the programme for many months. The study also revealed that stakeholders' biggest problem is the approval of plans. Stakeholders are unable to approve the plan on time. This situation affects the implementation of the programme and stakeholders are

unable to facilitate solutions, as social housing is a government programme. Furthermore, respondents attested to the following challenges:

- Funding challenges in developing new projects. There is a problem with funding limitations in packaging new projects.
- Finding land for new projects development remains a challenge and getting loans approval from financial institutions is also among the critical challenges experienced by the stakeholders in the implementation of the FMHC programmes.
- Confusion between social housing, rent-to-own, reconstruction, and development programme (RDP) housing projects. Stakeholders are not part of the board and can assist in the delivery of housing.

These results prove sufficiently that most challenges experienced by stakeholders in the implementation of social housing development programmes at FMHC Rental S.A have links with political interferences, policy implementation, availability of land, and funding to develop new projects. In addition, the lack of proper monitoring and evaluation in the Constitution of the project; challenges from political affiliation with social housing institutions; are among the critical challenges causing delays in the development of new projects.

5.2.3. Objective 3: Strategy that can improve the housing delivery at eThekweni Municipality

Harelimana (2017) indicated that most strategies to improve housing development and delivery are targeting issues like financial limitations, cultural, social, historical, and institutional framework. In addition, it was highlighted that strategies that can improve the housing delivery at eThekweni Municipality must consider the high cost of capital, and price to rent Ganiyu (2016). This study examined the strategies that

can contribute to improving housing delivery at eThekweni Municipality. Therefore, results showed that respondents suggested many approaches to identify key strategies that could lead or contribute to improving housing delivery at eThekweni Municipality. The utmost significant strategies are the following:

- 66.2% of respondents acknowledged that the strategic approaches used by FMHC in managing social housing development programmes are not sufficiently effective. It will need to be improved.
- 95.0% of respondents suggested that KwaZulu-Natal must consider improving policies, legislation, and strategies to develop the service delivery of FMHC housing programmes.

In general, results pointed out that strategies for dealing with challenges and finding working solutions are key to not allowing challenges to accumulate into big problems that could become complex to resolve in future. In other words, problems or issues that arise in current years must not be left unresolved as they can hurt future decision-making for improving SHI capacity. Furthermore, a proper partnership between the municipality and the authority of social housing could be one of the vital strategies (a good partnership between the two social partners is key to improving the delivery of FMHC housing). Moreover, this study found that the strategy consists of making sure that they employ local people in the project process, and that management needs to be trained more because people training is important for effectiveness. Therefore, there is a regulator's needs for more training for the management and staff.

Additionally, respondents suggested that the FMHC must find a way to communicate peacefully with tenants in terms of paying rent. The rental obligation should follow the legal process, but FMHC should minimise legal involvement in the process and interact with tenants directly and peacefully; FMHC is required to prioritise issues related to operations and build strong relationships with its tenants; and strategies to improve social housing programme should consider the improvement of partnership with the municipality, consider decision-making, and ensure there is a right contract that can

deliver on time based on the existing requirements. More other various strategies suggested by respondents include the following:

- The 1st Metro housing programme must consider improving service delivery of the programme and expand (or the government needs to have) more social housing institutions so that they can deliver more units to people.
- Providing quality security where there is a playground for kids and a gym for the residents of social housing.
- The province is short of housing institutions; more institutions should be developed. Social housing company needs to be expanded or developed so that more social housing can be delivered, creating more social housing institutions will help to have performance in this sector.
- The social housing sector must be compliant and allow for the tenants to participate in the life cycle of the projects.
- The social housing sector is a highly regulated sector, when SHIs comply with the processes put in place, this will have a very good return for the institution and allows early detection of challenges during the lifecycle of the projects.
- The social housing programme is a big and trusted structure helping low-income groups, SHI must make sure that they comply with regulations formulated by Regulatory (SHRA), put them in action, and challenges arising can be detected easily in a long run process.
- A lot of education needs to be done with the tenants. Policies need to be evolved or improved in link to unexpected events like floods or other natural disasters.

- Policies should favour the beneficiaries in terms of getting the unit and subsidising the rent. Eviction in the case of rent non-payment is a process that should be managed with care by using the court occasions.

All these strategies could become key approaches by FMHC in managing social housing development programmes. The KZN province is short of housing institutions, more institutions should be developed. Creating more social housing institutions will help to have performance in this sector. Social housing company needs to be expanded or developed so that more social housing can be delivered. Therefore, the KwaZulu-Natal province must consider the improvement of policies, legislations, and strategies that promote social housing development and ensure further growth of service delivery of FMHC housing programmes. The challenge could consist of developing a targeted strategy that improves the provincial policy environment including a preferential land release policy and structured relationships with social housing, institutions and other delivery agents.

5.3. General recommendations that could improve the implementation of social housing development programmes

Respondents recommended minimising the negative impacts of determinants or factors that are affecting the best implementation of social housing development programmes and enhancing affordable housing delivery whether in the country or the KZN province. One of the key questions required respondents to indicate or put forward commendations that could improve the implementation of social housing development programmes. As a result, most recommendations that could improve the implementation of social housing development programmes consist of the following policies:

- The improvement of the implementation of the national housing policies (97.0%)

- ❖ **Improvement of land policy:** land availability is problem that affects the successful implementation of social housing policy in tackling the housing demand gaps in South Africa, and

- ❖ Improvement of policies that would tackle the challenges of implementing social housing programmes.

- The government must provide adequate training to the staff members (89.9%) for efficient and performing work (excellence) in the implementation of social housing development programmes.

- A strong stakeholders' engagement (97.7%) is needed in the process of implementing social housing development programmes, which could contribute to better development and delivery of social housing in the country and particularly, in the KZN province.

- Corporate governance practice (88.1%) must contribute to creating affordable rental housing stock in South Africa's major urban areas that could free its occupants from ongoing government dependency and contribute to the restructuring of urban areas.

- The 97.4% of respondents recommended that the risk management and strategy department should improve and contribute to the overall functioning of the housing sector and the rental sub-component thereof, especially insofar as social housing can contribute to widening the range of housing options available to the poor.

- Proper communication between stakeholders (94.7%) in the implementation process of social housing development programmes could reduce challenges experienced by stakeholders in the implementation of social housing development programmes.
- The 94.8% of respondents recommended that mediation and conflict resolution among stakeholders should contribute to facilitating the implementation of social housing development programmes.
- 93.8% of respondents recommended that the allocation of suitable land in advance could facilitate the development of off-site infrastructure and land servicing, which is a critical component of the realisation of low-cost housing; and
- 94.0% of respondents recommended that rural development should consider the expansion of affordable housing through the improvement of tailored policies that facilitate the availability of land, as land remains the main constraint for the development of social housing programmes.

Many other general recommendations linked to the implementation of social housing development programmes are represented in Table 5.1 below.

Table 4.14. General recommendations

General recommendations	
Recommendations to FMHC:	Recommendation to eThekwini municipality
The involvement of different stakeholders in the SHI's running can greatly improve.	The eThekwini municipality is best positioned to deliver low-income housing as it is a metropolitan municipality with several resources easily available.

<p>The improvement of national housing policies.</p> <p>Provide adequate training to staff members and improve their working strategy (condition).</p> <p>Stakeholders' engagement in the process of implementing social housing development programmes.</p> <p>Corporate governance policy should contribute to creating affordable rental housing.</p> <p>Proper information/communication system between stakeholders is needed. Information campaign about social housing is critical because a lot of people do not know about social housing.</p> <p>Improve mediation and conflict resolution system among stakeholders.</p> <p>Allocate suitable land in advance to facilitate the development of off-site infrastructure and land servicing.</p> <p>Maintaining social housing.</p> <p>Develop more social housing institutions.</p> <p>Limited political interference.</p> <p>Improve internal procurement systems.</p> <p>Avail the required funding and formulate more funding strategies.</p>	<p>Good performance management of appointed IA, SHI, professional teams, and developers will ensure that work can be done much faster.</p> <p>The eThekweni is one of the best municipalities in making sure that they deliver service to their communities, but some authorities need to improve their working strategy as in some areas it is causing delays in projects that are in place because of political decisions.</p> <p>The municipality must come to the party. The municipality must play an important role in terms of maintaining social housing. Housing policing must favour beneficiaries/tenants by ensuring that there are effective people on the project in a low-income market.</p> <p>There must be a review of stock and the land must belong to the municipality.</p> <p>The municipality must have more social housing institutions, or they will have to expand 1st Metro and provide more projects. In addition, people need to be well-capacitated/ trained. Also, an information campaign about social housing is critical because a lot of people do not know about social housing.</p> <p>There should be limited political interference, improve internal procurement systems and the government should involve other stakeholders in the implementation of the housing delivery programme.</p> <p>The municipality should avail the required funding as and when projects are ready for implementation.</p>
--	---

<p>Building more low-income housing for communities.</p> <p>Bring people (stakeholders) on board to ensure proper monitoring and evaluation.</p>	<p>Government should SHY away from implementing projects on a c process, where programmes are not integrated. This will result in consumers being frustrated on the ground.</p> <p>The municipality should introduce and formulate more funding strategies to help SHI to receive grants on time, as the funding for SHI is a big challenge and causes delays in building more low-income housing for their communities.</p> <p>The municipality, in collaboration with the social housing authority will have to bring people on board to ensure that monitoring and evaluation are done properly to make social housing work accordingly. Efforts from the two partners are needed to improve the social housing project.</p> <p>The municipality has an RDP programme to improve housing in terms of planning, utilities, infrastructure, and implementation.</p> <p>The municipality can follow the programme they have to facilitate speedy delivery of housing.</p> <p>Look at the system for improvement of the housing development system.</p>
--	--

5.4. General recommendations to the South African government to improve the implementation of social housing development programmes

The general recommendations from respondents to the South African government towards improving the implementation of social housing development programmes are as follows:

- Housing Development Agency and the government needs to incorporate the private sector, state-owned enterprises, provinces and municipalities to unfold efficient parcels of suitable land for human settlements development, with provision, especially for low-income groups, which should be at subsidised rates.
- Government needs to facilitate the development of off-site infrastructure and land servicing, which is a critical component of the realisation of low-cost housing.
- The South African social housing policy must contribute to the national priority by restructuring South African society to address structural, economic, social and spatial dysfunctional ties thereby contributing to the Government's vision of an economically empowered, non-racial, and integrated society living in sustainable human settlements.
- The Government of South Africa needs to improve and contribute to the overall functioning of the housing sector and, the rental sub-component thereof, especially insofar as social housing can contribute to widening the range of housing options available to the poor.

- Social housing under South African social housing policy requires institutionalized management that will continually provide accredited social housing projects in designated restructuring zones.
- The government of South Africa needs to promote urban restructuring through the social, physical, and economic integration of housing development into existing areas
- The government of South Africa needs to promote the establishment of well-managed and quality rental housing options for the poor.
- The government of South Africa needs to urgently respond to the increasing local housing demand.
- The government of South Africa needs to deliver housing for a range of income groups (including, inter alia, middle income, emerging middle class, working class and the poor) in such a way as to allow social integration and financial cross-subsidisation.
- The Government of South Africa needs to support the economic development of low-income communities in various ways:
 - By fostering the creation of quality living environments for low-income persons.
 - By promoting a safe, harmonious, and socially responsible environment both internal to the project and in the immediate urban environments.
 - By promoting the creation of sustainable and viable projects.
 - By encouraging the involvement of the private sector where possible.

In addition, respondents recommended the following to the government of South Africa:

- The government of South Africa should facilitate the involvement of residents in the project and/or key stakeholders in the broader environment.
- The government of South Africa should ensure secure tenure for the residents of projects, based on the general provisions for the relationship between residents and landlords as defined in the Housing Act, 1997 and the Rental Act, 50 of 1999 - Chapter 3, section 4 (1) to (5).
- The government of South Africa should support mutual acceptance of roles and responsibilities of tenants and social landlords, based on the general provisions for the relationship between residents and landlords as defined in the Rental Act, 50 of 1999- Chapter 3, sections 4 and 5, in the Co-operatives Act, 1981 (Act 91 of 1981) as well as in the envisaged Social Housing Act.
- The government of South Africa should ensure transparency, accountability and efficiency in the administration and management of social housing stock.
- The government of South Africa should promote the use of public funds in such a manner that stimulates and facilitates private sector investment and participation in the social housing sector; etc.

5.5. Recommendations for further research

Further analysis of the Departmental of Environment Report on rental housing could help understand or develop the strategy that could facilitate rental housing delivery in the country and particularly, in the KwaZulu-Natal province. Thus, to achieve the objective of the national housing policy in South Africa, the government needs to provide houses with a good quality so that people can live in a comfortable manner. The achievement of this exploit will require more studies on how policymakers or the government could outline

housing affordability in a way that allows families to obtain quality housing comfortably without compromising other essential household needs.

5.6. Conclusion of the study

The study aimed at evaluating the implementation of the social housing development programme in First Metro Housing Company (FMHC) to find developmental solutions to housing delivery issues in South Africa. It examined the determinants contributing or affecting the management of social housing development programme in FMHC Rental S.A and investigated the challenges experienced by FMHC in the implementation of social housing development programmes. Furthermore, this study intended to address the strategy that could improve housing delivery at eThekweni Municipality. One of the key questions consisted of to understand the extent to which social housing institutions successfully implement the programme of social housing development at eThekweni Municipality. The results revealed that there is unsatisfactory practice when it comes to the implementation of existing policies, although officials of the FMHC have adequate knowledge of the housing policy guidelines, legislation, and strategies. Respondents expressed a concern that staff knowledge of social housing has not positive impacts in terms of the provision of housing services in eThekweni. In addition, the study revealed that the most alarming and critical determinants of managing social housing development programmes in FMHC Rental S.A include the low monthly income and the high cost of maintenance of social housing; lack of coherent information from government and house developers in understanding the factors for social housing; cost and availability of building materials; cost and availability of land and levels of infrastructure development that determine the provision of social-housing projects; fluctuations in construction costs and the rise in maintenance costs pose a significant impact on the cost increase of building materials for social housing delivery; and the level of labour and increase in the repair cost of building materials are among the strong determinants of social housing delivery.

Furthermore, the study also revealed that stakeholders' biggest problem is the approval of plans. Stakeholders are unable to approve the plan on time. This situation affects the implementation of the programme and stakeholders are unable to facilitate solutions as social housing is a government programme. Therefore, challenges experienced by stakeholders in the implementation of social housing development programmes include funding limitations in packaging new projects; getting loans approval from financial institutions is also among the critical challenges experienced by the stakeholders in the implementation of the FMHC programmes; and confusion between social housing, rent-to-own, reconstruction, and development programme (RDP) housing projects. Thus, one the key strategy that can improve the housing delivery at eThekweni Municipality is that more institutions should be developed. Social housing company needs to be expanded or developed so that more social housing can be delivered. Creating more social housing institutions will help to have performance in this sector.

LIST OF REFERENCES

- Adam (2009). Economic Theory – Supply and Demand. Available at https://www.science20.com/gerhard_adam/blog/economic_theory_%E2%80%93_supply_and_demand. Accessed, 23 October 2022.
- Adegoke, S. A. O., & Agbola, T. (2020). Housing affordability and the organised private sector housing in Nigeria. *Open Journal of Social Sciences*, 8, 177-192.
- Alabi, B. & Fapohunda, J. (2021) Effects of Increase in the cost of building materials on the delivery of affordable housing in South Africa. *Journal of Sustainability*, 2021, 13, 1772.
- Amirkhanyan, A.A. & Lambright, K.T. (201). *Citizen participation in the age of contracting: When service delivery trumps democracy*. Routledge.
- Andrews, J. (2020). Affordable housing is in crisis. Is public housing the solution? - Democrats on the left have proposed a huge expansion of public housing, but policy experts say it isn't the answer. Available at <https://archive.curbed.com>. Accessed, 12 September 2022.
- APAH, 2019. Arlington Partnership for Affordable Housing: What is Affordable Housing? Available at <https://apah.org/housing/what-is-affordable-housing/>. Accessed, 03 August 2022.
- Benitez-Amado, J., Henseler, J. and Castillo, A. (2017). Development and update of guidelines to perform and report partial least squares path modeling in Information Systems research. Available at <https://scholar.google.com/scholar?hl>. Accessed, 05 April 2022.
- Bieri D.S. (2014) Housing Affordability. In: Michalos A.C. (eds) *Encyclopedia of Quality of Life and Well-Being Research*. Springer, Dordrecht
- Brennan, J. (2017). *Against democracy*: New preface. Princeton University Press.
- Boaden, B. & Karam, A. (2000). *The housing market in Cape Town's low-income settlements*. Housing and Community Development Unit, University of Cape Town
- CBC, (2017). Violent evictions, homelessness is the cost of Lagos, Nigeria's megacity. Available at <https://www.cbc.ca/>. Accessed, 10 July 2022.

Center for Affordable Housing Finance in Africa (2017). Housing Finance in South Africa. Retrieved from [https:// housing financeafrica.org/countries/south-Africa/](https://housingfinanceafrica.org/countries/south-Africa/).

Chegwe, E. (2014). The right to housing in the context of Nigerian law and human rights practice. *Acta Juridica Hungarica*, vol. 55(2), 21-37.

City Population, (2016). eThekweni. Available at <https://www.citypopulation.de/>. Accessed, 7 October 2022.

Cohen, L., (2000). *Research Methods in Education*, 5th Edition, London.

Chorley, F. & Liu, C. (2021). Does UK social housing affect housing prices and economic growth? An application of the ARDL model. Available at http://www.economicissues.org.uk/Files/2021/EI_March 2021_chorley.pdf. Accessed, 15 September 2022.

Chukwuenyem, C. & Oladejo, E. (2015). A critical analysis of the challenges faced by residents in London Borough of Brent in obtaining social housing. *International Journal of Energy and Environmental Research*, 3(2), 37-51.

Debarpita, R. & Meera, M. (2020). Housing for low-income urban households. Available at http://icrier.org/pdf/Working_Paper_402.pdf. Accessed 9 July 2022.

Dent, J., Gallagher, E., Hicks, E., Perry, G., Taylor, N., & winter, M. (2020). Building more social housing. Retrieved from. <https://committees.parliament.uk>.

Designing Building (2022). Social housing. Available at <https://www.designingbuildings.co.uk>. Accessed, 23 February 2022.

EThekweni Metropolitan Municipality (2022). Available at <https://libraryguides.vu.edu.au/apa-referencing/7Webpages>. Accessed, 11 June 2022.

Chien, L. Y. (2019). Evidence-based practice and nursing research. *The Journal of Nursing Research*, 27(4), e29. <https://doi.org/10.1097/jnr.0000000000000346>. Accessed, 22 April 2020.

Eyenghe, T., & Enwin, A. (2018). Challenges of social housing delivery in Nigeria: the case of Port Harcourt Municipality. *World Journal of Engineering Research and Technology*. Vol 4, 158- 172.

FMHC (2020). First Metro Housing Company. Available at <https://www.nasho.org.za>. Accessed 01 January 2022.

Fornell, C., and Larcker, D.F., 1981. Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, pp. 39-50.

Ghent, A. & Leather, D. (2019) Is America's housing affordability problem a housing problem? Retrieved from <https://kenaninstitute.unc.edu/wp-content/uploads/2020/09/Affordable-Housing-V1.pdf>. Accessed, 16 May 2021.

Gov.Uk. (2020). Affordable housing supply. Retrieved from <https://www.gov.uk/government/collections/affordable-housing-supply>. Accessed, 12 April 2021.

Guerard, B., Omachonu, V., Harvey, R.A., Hernandez, R., and Sen, B. 2016. The Influence of Respondent Characteristics on the Validity of Self-Reported Survey Responses. *Health Service Research journal*, 51(3): 937–952.

Hair, J.F, Sarstedt, M., Ringle, C.M, and Mena, J. (2012). An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the Academy of Marketing Science*, 40(3), pp.414-433.

Hammond, J. (2011). Homelessness in China". GB Times. Retrieved from <http://gbtimes.com/>. Accessed, 26 February 2022.

Hansson, A.G. & Lundgren, B. (2018): Defining social housing: a discussion on the suitable criteria, housing, theory and society. Retrieved from <https://doi.org/10.1080/14036096.2018.1459826>. Accessed, 03 March 2021.

Harelimana, J.B. (2017). Towards affordable low-cost housing: strategies of low cost housing development for the low-income population in Rwanda. *Global Journal of Management and Business Research: Economics and Commerce*, 6 (7), 1-23

Hayes, D. (2020). Conflict theory. Retrieved from <https://www.investopedia.com/terms/c/conflict-theory.asp#citation-1>. Accessed, 08 March 2021.

Henseler, J., and Fassott, G. (2010). Testing moderating effects in PLS path models: An illustration of available procedures. *Handbook of partial least squares* (pp. 713-735): Springer. <https://scholar.google.com/scholar?hl>. Accessed, 21 March 2019.

Henseler, J., Ringle, C., and Sinkovics, R. (2009). The use of partial least squares path modeling in international marketing. *Advances in International Marketing*, 8(20), pp. 277-319.

Herda, G., Rani, S., Caleb, P. Rajat Gupta, Behal, M., Gregg, M. & Hazra, S. (2017). Sustainable Social Housing in India. Retrieved from https://unhabitat.org/sites/default/files/documents/2019-05/sustainable_social_housing_in_india.pdf. Accessed, 17 March 2021.

Huchzermeyer, M. (2003). Low-income housing and commodified urban segregation in South Africa's ambiguous restructurings of post-apartheid Cape Town: *the spatial form of socio-political change*, vol 17, p.115.

Innocent, W., Obinna, V. & Oboh, F. (2018). Challenges of social housing implementation and consumer satisfaction in River State, Nigeria. *International Journal of Scientific and Research Publications (IJSRP)*. 8. 10-21

Internal Displacement (2019). Displacement data. Retrieved from <https://www.internal-displacement.org/countries/nigeria>. Accessed, 14 April 2021

Jamaludin, S., Mahayuddin, S.A., & Hamid, S. (2018). Challenges of integrating affordable and sustainable housing in Malaysia. *IOP Conf. Series: Earth and Environmental Science*, 140 (2018), 1-8. Available at <https://iopscience.iop.org/article/10.1088/1755-1315/140/1/012001/pdf>.

Jose, T (2019). What is affordable housing? What are the government measures to promote it? Retrieved from <https://www.indianeconomy.net/post/affordable-housing-govt-measures-promote/>. Accessed, 18 August 2022.

Kock, N., 2010. Using WarpPLS in e-collaboration studies: an overview of five main analysis steps. *International Journal of e-Collaboration*, 6(4), pp.1-11.

Kuo, G. (2019). Yet another emerging global crisis- homelessness. Retrieved from <https://mahb.stanford.edu>. Accessed, 22 August 2021.

Lenth, R.V. (2007). Post hoc power: tables and commentary. *Iowa City: Department of Statistics and Actuarial Science, University of Iowa*, pp.1-13.

Macdonald, H. (2004) Geologic puzzles: Morrison formation, starting point. Retrieved from <http://serc.carleton.edu/introgeo/interactive/examples/morrisonpuzzle.html>. Accessed, 25 June 2022.

Maigwa, R.K. (2014). Factors influencing provision of low-cost housing in Nairobi County, Kenya. Master of Arts in Project Planning and Management of the University of Nairobi

Man, J.K. (2011). Affordable housing in China. Retrieved from <https://www.lincolnst.edu>. Accessed, 09 January 2022.

Marutlulle, N.K. (2021). A critical analysis of housing inadequacy in South Africa and its ramifications. *Africa's Public Service Delivery and Performance Review* 9(1), 1-22

Marx & Engels (1848). Manifesto of the Communist Party. Retrieved from <https://www.marxists.org/archive/marx/works/1848/communist-manifesto/ch01.htm#007>. Accessed, 23 April 2021.

McGregor, S.L.T., & Murnane, J. A. (2010). Paradigm, methodology and method: Intellectual integrity in consumer scholarship. *International Journal of Consumer Studies*, 34(4), 419-427

Mohd-rahim, F., Yusoff, S., Wang, C., Zainon, N., Yusoff, S., & Deraman, R. (2016). The challenge of labour shortage for sustainable construction. *Planning Malaysia Journal*. No. 5 (2016), 1-12. 14 January 2019

National Department of Human Settlements (2009). Understanding the reasons to the cause of defaults in the social housing sector of South Africa. *Executive Summary of the National Housing Code*, 39(4), 11–12.

National Institute of urban affairs (2012). Report of the Technical Group on Urban Housing Shortage (TG - 12) (2012-17). Retrieved from <https://smartnet.niua.org/content/e4cad814-ff8d-497b-a5cc-74db29abe318>. Accessed 24 June 2022.

National Low Income Housing Coalition. (NLIHC, 2020). Housing-needs-by-state. Retrieved from <https://nlihc.org/housing-needs-by-state/district-columbia>. Accessed, 12 October 2021.

National Planning Commission (2010). National Development Plan. Retrieved from <https://nationalplanningcommission.wordpress.com/the-national-development-plan/>. Accessed, 16 January 2021.

Northglennnews (2016). Durban: fifth most popular city in Africa. Retrieved from <https://northglennnews.co.za/>. Accessed, 17 May 2021.

OECD (2020). Social housing: A key part of past and future housing policy, employment, labour and social affairs policy briefs, OECD, Paris. Retrieved from <http://oe.cd/social-housing-2020>. Accessed, 20 June 2021.

Office of the High Commissioner for Human Rights (2022). The human right to adequate housing special Rapporteur on the right to adequate housing. Retrieved from <https://www.ohchr.org/en/>. Accessed, 16 May 2021.

Olson, K., Smyth, J.D., and Ganshert, A. (2018). The effects of respondent and question characteristics on respondent answering behaviors in telephone interviews. *Journal of Survey Statistics and Methodology*, (2019) 7, 275–308.

Private Property (2017). Where is the most affordable housing in South Africa? Retrieved from <https://www.privateproperty.co.za/advice/news/articles/where-is-the-most-affordable-housing-in-south-africa/5730>. Accessed, 16 April 2019.

Putnick, D.L. and Bornstein, M.H., (2016). Measurement invariance conventions and reporting: The state of the art and future directions for psychological research. *Journal of Developmental review*, 41, pp.71-90.

Rahman, Md.S. (2016). The Advantages and Disadvantages of Using Qualitative and Quantitative Approaches and Methods in Language “Testing and Assessment” Research: A Literature Review. *Journal of Education and Learning*; Vol. 6, No. 1; 2017

Raykov, T., (2011). Evaluation of convergent and discriminant validity with multitrait–multimethod correlations. *British Journal of Mathematical and Statistical Psychology*, 64 (1), pp.38-52.

Republic of South Africa Department of Human Settlement (2009). Social housing policy. [http://www.dhs.gov.za/](http://www.dhs.gov.za/sites/default/files/documents/national_housing_2009/6_Social_Rental_Interventions/3%20Vol%206%20Social%20Housing%20Policy.pdf). Accessed, 29 March 2019.

Rondganger, L. (2022). SA’s housing crisis: At current rate, it will take eThekweni 100 years to clear backlog. Retrieved from <https://www.iol.co.za/>. Accessed, 22 July 2020.

Sebola, M.P. (2015). *Local government administration in post-Apartheid South Africa: Some critical perspectives*. Batalea Publishers (Pty) Ltd.

Semuels, A. (2016). New York City's Public-Housing Crisis. Retrieved from <http://www.Theatlantic.com>. Archived from the original on 31 May 2016. Retrieved 16 June 2016.

Shelter (2022). Building for our future: a vision for social housing. Retrieved from https://england.shelter.org.uk/support_us/campaigns/a_vision_for_social_housing

Shorten, A., & Smith, J. (2017). Mixed methods research: expanding the evidence base. Available at <https://pubmed.ncbi.nlm.nih.gov/28615184/>. Accessed, 23 July 2020.

Spina, L.D. Calabrò, F. & Rugolo, A. (2019). Models and urban housing programmes in Italy. *Journal of Sustainability*, 12, 1-19

Stasha, S. (2022). The state of homelessness in the US – 2022. Retrieved from <https://policyadvice.net/>. Accessed, 14 March 2021.

Suki, N.M. (2011). A structural model of customer satisfaction and trust in vendors involved in mobile commerce. *International Journal of Business Science and Applied Management*, 6(2), pp.18-29

The Government of South Africa, (2002). Human settlements: Facilitating the development of integrated human settlements. Available at <https://www.gov.za/about-sa/humansettlements>. Accessed, 10 November 2022.

UK House of Common Library (2021). What is affordable housing? Retrieved from <https://commonslibrary.parliament.uk/research-briefings/cbp-7747/>. Accessed, 27 September 2021.

UN (2010). Fact sheet No.21, the human right to adequate housing. Retrieved from <https://www.un.org/>. Accessed, 05 July 2021.

United Nation (2017). Social Housing in the UNECE region Models, Trends and Challenges. Retrieved from https://unece.org/fileadmin/DAM/hlm/documents/Publications/Social_Housing_in_UNECE_region.pdf . 04 May 2021.

United Nations Population Fund. (2007). Regional comparisons and analysis. Retrieved from: www.unfpa.org/swp/2007/presskit/docs/regional_web_graphs.doc. 02 June 2021.

US Department of Housing and Urban Development (2017). Assisted housing: national and local. Retrieved from <https://www.huduser.gov/portal/datasets/assthsg.html>. Accessed, 11 May 2021.

The Bureau of Investigative Journalism (2014). What is affordable housing? A bureau guide. Retrieved from <https://www.thebureauinvestigates.com/explainers/what-is-affordable-housing-a-bureau-guide>. Accessed, 23 June 2021.

Toma, W. (2018). resilient affordable housing strategies: a methodological approach to analyzing the impacts of Barcelona's inclusionary housing policy on affordability in gentrifying neighborhoods. Retrieved from [https:// www.researchgate.net/](https://www.researchgate.net/). Accessed, 22 May 2021.

Tuovila, A. (2020). Sampling. Retrieved from <https://www.investopedia.com/>. Accessed, 15 October 2021.

Western Cape Government, (2021). Social Housing. Retrieved from <https://www.westerncape.gov.za/service/social-housing#02>. Accessed, 19 March 2021.

Yap, K.S. (2015). The enabling strategy and its discontent: Low-income housing policies and practices in Asia. Habitat International. 54. 10.1016/j.habitatint.2015.11.026. Accessed, 23 April 2022.

Appendices

Appendix A: Letter of information



LETTER OF INFORMATION

Title of the Research Study: An evaluation of social housing development programmes at eThekweni Municipality: A case study of FMHC Rental S.A. in KwaZulu Natal Province

Principal Investigator/s/researcher: Mphakanyiswa Stanley Gwala, master's student in Public administration

Co-Investigator/s/supervisor/s: Prof NS Matsiliza, PhD: Public Affairs

Brief Introduction and Purpose of the Study: This study aim is to assess the implementation of social housing development programmes in First Metro Company (FMHC). Its intention is to recommend strategies to address challenges associated with the implementation of housing programmes in eThekweni in KwaZulu Natal. Through your participation, I hope to understand the challenges experienced by stakeholders in the implementation of social housing development programmes.

Dear Madam/Sir

I am a master's student at DUT studying towards a master's degree in public administration I would like to invite you to participate in this study which aims to evaluate the implementation of social housing development programme in First Metro Company (FMHC). It also aims to find developmental solutions to housing delivery issues in South Africa.

Outline of the Procedures:

Data will be collected using questionnaires and interviews. The administration of the questionnaires will take approximately 45 minutes to an hour to complete. I hope you will take the time to participate. The researcher will request permission from the participants to participate in the study. Participants will be informed of the process and procedures for completing the form. A semi-structured interview question guide will be used to interview the participants. The researcher will set up interview appointments to consult the participants. Interviewees will be informed about the venue details, inclusion/exclusion criteria, information on tools and measurement outcomes. The researcher will interview participants that are willing to participate and have knowledge or interest about the phenomena being investigated.

Risks or Discomforts to the Participant:

There are no risks in participating.

Explain to the participant the reasons he/she may be withdraw from the Study:

Participants are free to withdraw from participating in the study should they wish anytime. **Benefits:** The results of the study will contribute to identifying essential aspects that will assist in improving the quality of housing delivery in the province of KwaZulu-Natal and South Africa at large. The study can contribute to addressing gaps in the housing policy implementation and benefit the government, housing agents, housing consumers, the construction industry and other housing stakeholders. The study will also broaden the researcher's knowledge about the nature of Social Housing development programmes. The findings of the study can be shared with participants if they so desire.

Remuneration: There is no monetary remuneration attached to participation

Costs of the Study: Any cost accrued to the study will be covered by the university

Confidentiality: confidentiality will be upheld whereby participants will be given pseudonyms in the analysis. The researcher will protect the identity of the participants and will not disclose sensitive information about the study participants and the programme host.

Results: After the research is done, participants will have access to the research results

which will help you gain new information you can use to improve service delivery.

Research-related Injury: The researcher will make sure the research environment is injury free. In the case of unforeseen circumstance, the researcher will take the responsibility.

Storage of all electronic and hard copies including tape recordings Data will be stored externally in flash memory devices and drives and cloud storage with protected passwords where it can only be accessed by the supervisor and researcher. Storage in external devices will be done in order to retrieve accurate data during presentations at conferences, publications and corrections in the future. Data will be kept for at least 10 years after the researcher would have published papers based on the data and will be destroyed after a period when it is no longer needed.

Persons to contact in the Event of Any Problems or Queries: Please contact the researcher on (tel no. 083 784 0198), My supervisor Prof. NS Matsiliza (tel no. 0722481132), or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the Director: Research and Postgraduate Support Dr L Langaniso on 031 373 2577 or researchdirector@dut.ac.za

Appendix B: Letter of Consent



CONSENT

Full Title of the Study: An evaluation of social housing development programmes at eThekweni Municipality: A case study of FMHC Rental S.A. in KwaZulu Natal Province

Names of Researcher/s: Mphakanyiswa Stanley Gwala

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, Mphakanyiswa Stanley Gwala about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number: _____,
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.

- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during this research which may relate to my participation will be made available to me.
-

Full Name of Participant

Date

Time

**Signature/Right
Thumbprint**

I, _____ (name of researcher) herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

Full Name of Researcher

Date

Signature

Full Name of Witness (If applicable)

Date

Signature

Full Name of Legal Guardian (If applicable)

Date

Signature

Appendix C: Letter to Participants



Faculty of Management Sciences Department of Public Management & Economics

Date: 2nd December 2021

Dear Participant

I am Mphakanyiswa Stanley Gwala (21449634), registered for the Masters in Public Administration. I would like you to participate in this study that is part of my Master's degree research work. The study seeks to evaluate the implementation of housing programmes at eThekweni Metropolitan area. I will appreciate if you can respond to the open and closed ended questions of the questionnaire. Kindly note that you can withdraw any time you like. Your identity will be protected, so you don't need to write your name and address.

Thank you in advance.

Student

Mphakanyiswa Stanley Gwala Public Management and Economics risk@fmhc.co.za

0837840198

Supervisor/Promoter Prof NS Matsiliza

NoluthandoM1@dut.ac.za

Department of Public Management, Economic and Law

Co-Supervisor/Co-Promoter Contact Details

Appendix D: Questionnaire

QUESTIONNAIRE

TOPIC: Programme evaluation of Social Housing development in eThekweni Municipality: A case study of First Metro Housing Rental Company in South Africa.

The following questions relate to the social housing development programmes at FMHC Rental S.A.

Please tick (✓) the appropriate block

SECTION A: DEMOGRAPHICS

1. AGE:

< 21	21 - 40	41 - 60	> 60
------	---------	---------	------

2. RACE:

African	
Indian	
Coloured	
White	
Asian	
Other	

3. GENDER:

Male	Female	X
------	--------	---

4. POSITION IN ORGANISATION

Non- Management	Management	Senior Management	Executive
--------------------	------------	----------------------	-----------

5. EXPERIENCE IN POSITION

No experience	0 – 3 years	4 – 10years	> 10years
------------------	----------------	----------------	-----------

Kindly select only ONE option that is most appropriate.

6. SECTION B: MANAGEMENT OF SOCIAL DEVELOPMENT PROGRAMMES

6.1 I fully understand the FMHC social development programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
----------------------	----------	---------	-------	-------------------

6.2 The overall development and implementation of the national social housing policies in the eThekweni municipality are effective.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
----------------------	----------	---------	-------	-------------------

6.3 The FMHC allows external interventions to positively influence the implementation of its social housing development programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

6.4 The services rendered at FMHC about social housing development programmes are effective.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

6.5 The management of FMHC is not organised towards the implementation of social housing programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

6.6 The FMHC complies with the provisions of social housing programmes and guidelines from the municipality.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7. SECTION C: IMPLEMENTATION CHALLENGES

7.1 FMHC is failing in providing adequate service delivery of social housing programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.2 There are problems experienced by FMHC in successfully implementing social housing programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.3 The development and implementation of the FMHC housing programmes influences the housing delivery in KwaZulu-Natal.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.4 The officials of the FMHC have adequate knowledge of the housing policy guidelines, legislation, and strategies.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.5 Staff knowledge has positively affected the provision of housing services in eThekweni. e.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.6 The FMHC does not have the administrative capacity to implement the social housing development programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.7 The main approaches to financing housing development programmes are successful.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.8 Internal and external problems impact the effectiveness of the FMHC in providing adequate housing programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.9 There is sufficient human resources capacity in FMHC in providing adequate service delivery.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

7.10 Factors that hinder social housing development programme.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Lack of resources					
Staff incompetence					
Corruption					
Economic factors					
Poor Project Management skills					

Expensive cost of labour					
Poor community participation					
Poor design					
Environmental impact					
Unskilled labour					
Lack of financial assistance					
Lack of staff training					
Poor communication among stakeholders					
Unclear project specifications					
Poor monitoring and evaluation					
Shortage of human capital					
Political interference					
Land allocation					
Lack of tenure security					
Housing density					

8. SECTION D: IMPROVEMENT OF HOUSING STRATEGIES

8.1 The strategic approaches used by FMHC in managing social housing development programmes are effective.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

8.2 The strategic approaches used by FMHC in implementing social housing development programmes are effective.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

8.3 There is no need for a change in the current administration at FMHC to enhance service delivery.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

8.4 The current social housing policies, legislations and strategies in KwaZulu-Natal are sufficient in addressing the housing challenges.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

8.5 KwaZulu-Natal must consider other policies, legislations, and strategies to further improve the service delivery of FMCH housing programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

8.6 Recommendations that could improve the implementation of social housing development programmes.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Proper management of projects					
Monitoring and evaluation of services					
Financial management					
Improve the quality of housing materials					
Restructure and integrate human settlement					
Adequate funding					
Consistent with national housing policies					
Adequate training of staff					
Strong stakeholders' engagement					

Corporate governance policy					
Risk management and strategy					
Proper communications					
Compliance with social housing guidelines					
Mediation and conflict resolution					
Allocation of suitable land in advance					
Rural development					

9. SECTION E: GENERAL

9.1 The housing beneficiaries should not contribute towards the successful implementation of the programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

9.2 More NGOs should contribute towards the successful implementation of the programmes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
-------------------	----------	---------	-------	----------------

9.3 Corporate Businesses should contribute towards the successful implementation of the programmes in promotion of their social responsibility strategies.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
----------------------	----------	---------	-------	-------------------

9.4 More working institutions should be established closer to the beneficiaries' homes.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
----------------------	----------	---------	-------	-------------------

9.5 Public transport should be improved for the beneficiaries.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
----------------------	----------	---------	-------	-------------------

Thank you so much for your valued input in this research.

RESEARCHER: Mphakanyiswa Stanley Gwala

CELL: 0837840198/0685000288

Email: stanleymgwala@gmail.com

SUPERVISOR: Prof NS Matsiliza

CELL: 0726397410

Email: NoluthandoM1@dut.ac.za

CO-SUPERVISOR: Prof M Binza

CELL: 0837179352

Email: mzikayiseb@dut.ac.za

INTERVIEW SCHEDULE

TOPIC: Programme evaluation of Social Housing development in eThekweni Municipality: A case study of First Metro Housing Rental Company in South Africa.

DATE OF INTERVIEW: _____

RESPONDENT: NUMBER _____

Time taken: _____

(Do not identify respondent)

GUIDE QUESTIONS *(probe additional questions.)*

OBSERVATIONS

<p>1. Management of Social Development programmes:</p> <p>a. What is your position in this organisation?</p> <p>b. For how long have you been working in this organisation?</p> <p>c. What is your view on the overall development and implementation of national social housing policies in the eThekweni municipality?</p> <p>d. What are the key challenges in managing the social housing development programme in FMHC?</p> <p>e. What is your opinion about the performance of the company responsible for building the low-cost housing in your area?</p> <p>f. What are the determinants that influence the effective managing of social housing development programmes in FMHC?</p> <p>g. Any other thoughts on the management of social development programmes?</p>	
--	--

<p>2. Implementation challenges:</p> <ul style="list-style-type: none"> a. What are the internal and external problems affecting FMHC in successfully implementing social housing programmes? b. What do think contribute to the problems, constraints, obstacles and failures of the FMHC housing delivery? c. What have been the main approaches in financing housing development programmes? d. What are the key challenges, in your view, experienced by the stakeholders in the implementation of the programmes? e. Describe the material usage to build the low-cost houses in your area? f. Was it ample / not ample? Why? g. Describe the workmanship in terms of labour/workers to work and complete the housing project? h. Did they manage to complete the project in time? i. How much support did the municipality provide to the communities during the implementation of the low-cost housing programmes? j. Any other thoughts on housing development implementation challenges? 	
<p>3. Improvement of housing strategies:</p> <ul style="list-style-type: none"> a. Please explain the approaches used by FMHC in managing social housing development programmes? b. To what extent did each approach affect the implementation of social housing programme? c. What are the strategies that could further improve service delivery of FMHC housing programmes? d. How do the relevant housing policies and strategies favour / not favour the beneficiaries? e. What further recommendations and/or strategies can you make to improve the housing delivery at eThekweni municipality? f. Any other thoughts on the improvement of housing strategies? 	

<p>4. General:</p> <p>a. How can the beneficiaries assist in the implementation of housing programmes?</p> <p>b. How can big businesses and NGO's assist in the success of the programmes?</p> <p>c. How can civil and social infrastructures such as transport, schools and shopping malls further contribute towards the success of the housing programmes?</p> <p>d. Any other thoughts on the current social housing development in eThekweni Municipality?</p>	
--	--

INSTITUTION: First Metro Housing Rental Company

INTERVIEWER: Mphakanyiswa Stanley Gwala

INTERVIEWED RECORDED: Y / N

REASON	IF	NOT	RECORDED:

FURTHER COMMENTS:

Appendix E: Ethics Certificate



8 July 2022

Mr M S Gwala

P.O. Box 14138

Botha's Hill 3660

**Institutional Research
Ethics Committee** Research
and Postgraduate Support
Directorate 2nd Floor, Berwyn
Court Gate 1, Steve Biko
Campus Durban University of
Technology P O Box 1334,
Durban, South Africa, 4001 Tel:
031 373 2375

Email: lavishad@dut.ac.za

http://www.dut.ac.za/research/institutional_research_ethics

www.dut.ac.za

Dear Mr Gwala

Programme evaluation of Social Housing development in eThekweni Municipality: A case study of First Metro Housing Rental Company in South Africa.

Ethics Clearance Number: 257/21

The Institutional Research Ethics Committee acknowledges receipt of your final data collection tool for review.

We are pleased to inform you that the data collection tool has been approved. Kindly ensure that participants used for the pilot study are not part of the main study.

In addition, the IREC acknowledges receipt of your gatekeeper permission letter.

Please note that **FULL APPROVAL** is granted to your research proposal. You may proceed with data collection.

Any adverse events [serious or minor] which occur in connection with this study and/or which may alter its ethical consideration must be reported to the IREC according to the IREC Standard Operating Procedures (SOP's).

Please note that any deviations from the approved proposal require the approval of the IREC as outlined in the IREC SOP's.

Yours Sincerely

Prof J K Adam
Chairperson: DUT-IREC

ENVISION2030

transparency • honesty • integrity • respect • accountability
fairness • professionalism • commitment • compassion • excellence

THE WORLD'S MOST INNOVATIVE COMPANIES
2021 TOP 500

Appendix F: Editor's Certificate

The Dissertation Design Master



Phone: +27780248617, Email:
mketiwae@yahoo.com



This is to confirm that the thesis entitled

**Programme evaluation of Social Housing development in eThekweni Municipality:
A case study of First Metro Housing Rental Company in South Africa.**

Authored by

Gwala Mphakanyiswa Stanley

Student Number: 21449634

Was edited according to Durban University of Technology's specifications. The student received a detailed report with suggested changes. The thesis will be fit for submission when the student attends to all suggested changes (to be reviewed by the supervisor), and obtains permission to submit from the supervisor.

Report prepared by:

Elizabeth Mnyandu

Signature over printed name

Date: 24 September

2022

Qualification

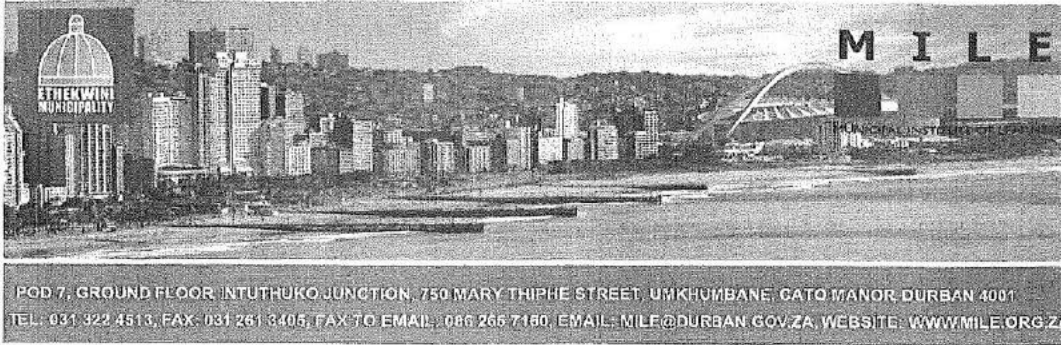
Contact Number

+27780248617



Certificate in Copy-editing

Appendix G: Gatekeeper Letters



For attention:
Chair of Faculty Research Ethics Committee
Department of Public Management and Economics
Faculty of Management Sciences
Durban University of Technology
Rison Campus
Durban
4001

30 May 2022

RE: LETTER OF SUPPORT TO M.S GWALA, STUDENT NUMBER 21449634 - GRANTING PERMISSION TO USE ETHEKWINI MUNICIPALITY AS A STUDY SITE

The Human Settlements Unit and Municipal Institute of Learning (MILE) in eThekweni Municipality, have considered a request from **MPHAKANYISWA STANLEY GWALA** to use eThekweni Municipality as a research study site leading to the awarding of a Masters In Management Sciences degree and for the purposes of undertaking a research study entitled: *"Programme evaluation of Social Housing development in eThekweni Municipality: A case study of First Metro Housing Rental Company in South Africa."*

We wish to inform you of the acceptance of this request and hereby assure the student of our utmost cooperation towards achieving his/her academic goals; the outcome which we believe may help the eThekweni Municipality improve its services. The student is reminded of the ethical considerations and the relevant health regulations when conducting this research. The student must take all necessary measures to ensure his/her personal safety during the research period as eThekweni Municipality indemnifies itself from any incidental claims that may arise. In return, we stipulate as mandatory that the student contacts Dr Collin Pillay, collin.pillay3@durban.gov.za to present the preliminary results and recommendations of this study to the related units.

Wishing the student all the best in his/her studies.

Ms Bulelwa Magadu
pp Human Settlements Unit
eThekweni Municipality

Dr Collin Pillay
Program Manager: MILE
eThekweni Municipality

I, MPHAKANYISWA STANLEY GWALA, have read and understood the conditions and hereby accept as mandatory that I will comply fully as per the stipulations above.

Signed: _____

Date: 31/05/22



Our ref: MB/F202013

OFFICE NUMBER 1, 49 CENTRE ROAD
SEA COW LAKE, DURBAN, 4051
P.O. BOX 5049, DURBAN, 4001
TEL: (031) 3077676 FAX: (031) 3077656
EMAIL: firstmetro@fmhc.co.za

15th May 2020

Durban University of Technology
41/43 M L Sultan Rd
Greyville
Durban, 4001

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: MPHAKANYISWA STANLEY GWALA – ID No. 7511075386085 (Mr. MS Gwala)

This letter serves to grant consent to above mentioned, Mr. MS Gwala to conduct a research regarding implementation of Social Housing Development in eThekweni and a case study of FMHC Rental SA NPC, which is situated in eThekweni, KwaZulu Natal.

Should you require any more information regarding the above mentioned, you can contact me on 031 563 0862.

Yours Faithfully

**M BHOORA
GENERAL MANAGER**

FIRST METRO

REG. NO: 1998/024094/08
SUITE 201, SALISBURY CENTRE
332-334 ANTON LEMBEDE STREET
DURBAN, 4001
P.O. BOX 6049, DURBAN, 4000
TEL: (031) 307 7676 FAX: (031) 307 7656

CONFIDENTIAL

Confidentiality note: This document contains confidential information intended for a specific addressee and purpose. This information is private and protected by law. If you are not the intended recipient you are hereby notified that any disclosure, copying or distribution, or the taking of any actions based on the contents of this information is strictly prohibited.

Providing affordable quality secure homes

Sinawe ekwakheni amakhaya aphephile

NONPROFIT ORGANISATION Reg no. 034-838-NPO
Directors: TL Mthethwa (Chairman), JA Khatib, TP Ntinkinca, R Sibilya



KWAZULU-NATAL PROVINCE

HUMAN SETTLEMENTS
REPUBLIC OF SOUTH AFRICA

DIRECTORATE:

Policy, Research & Product Development

Private Bag X54367, DURBAN, 4000

Eggo Building, 353-356 Dr Pixley KaSeme Street, Durban, 4001

Tel: 031 3365357 Fax: 0866 403217 Email: Nelly.Khoza@kzndhs.gov.za

Mr MS Gwala
Durban University of Technology
Public Management and Economics
Durban
4000

Email: stanleymgwala@gmail.com

SUBJECT: REQUEST FOR PERMISSION TO CONDUCT RESEARCH AT THE DEPARTMENT OF HUMAN SETTLEMENTS

This office acknowledges receipt of your email dated 24 May 2022 in respect of your request to conduct research in KZN Department of Human Settlements in a study entitled "**Programme evaluation of Social Housing Development in eThekweni Municipality: A case Study of First Metro Housing Rental Company in South Africa**".

Please be advised that your request has been approved by the Head of Department of KZN Human Settlements.

Kindly furnish this Department with your plan indicating how you would like to acquire this information. It is imperative that you provide the KZN Department of Human Settlements with copies of study material and the final research report where the departmental records/information was used as the source of reference.

Yours faithfully

Mr M.O.S. Zungu
Head of Department: KZN Human Settlements

27/05/2022
Date

Appendix H: Research Proposal Approval Letter



Professor Fulu G.
Netswera

Executive Dean

Faculty of Management
Sciences

Durban University of
Technolo

P O Box 1334, Durban, 4000,
South Africa

5th May 2021

Student number: **21449634**

Dear **Mr MS Gwala**

MASTER OF MANAGEMENT SCIENCES: PUBLIC ADMINISTRATION

This serves to confirm the approval of your research proposal by the Faculty Research Committee, at its meeting on **4th May 2021**, as follows:

1. Research proposal and provisional dissertation title:
3. Programme evaluation of social housing development in eThekweni Municipality.

Supervisor: **Prof N Matsiliza**

Co-supervisor: **N/A**

Please note that any proposed changes in the thesis/dissertation title require the approval of your supervisor/s, the Faculty Research Committee, as well as ratification thereof by the Higher Degrees Committee.

2. Research budget to the amount of: **R10 000.00(Masters) / R15 000(DPHIL)**
Please note that this funding is not a scholarship or bursary and is therefore not paid directly to you but is controlled by the Faculty. Any proposed changes to the use of this funding allocation requires the approval of your supervisor and the Dean. Please note that funding will be reimbursed to you after the provision of receipts.

The Institutional Research Committee has stipulated that:

- (a) This University retains the ownership of any Intellectual Property (patent, design, etc.) registered in respect of the results of your Masters/Doctors

Degree in Technology studies as a result of the award and the provisions of the above Act;

- (b) Should you find any of the terms above not acceptable then you are given the option to decline the Research budget award to your project in writing.

May we remind you that in terms of Rule G25(2)(b), if you fail to obtain the Masters/Doctors degree within the maximum time period allowed after first registering for the qualification, Senate may refuse to renew your registration or may impose any conditions it deems fit. You may apply to the Faculty Research Committee for an extension. Please note that you are required to convert your registration from the informal to the formal course and re-register each year. Please note that the following must be adhered to:

4. Registration:

1. Ensure registration has taken place (*the onus is on the student and the supervisor to ensure registration takes places at the beginning of each year whilst the student is currently engaged with his/her Masters or PhD qualification*)
2. Ensure that application for Conferment of Status has been made in the event of your undergraduate qualification being different to this application. **Your attention is drawn to the fact that Conferment of Status is required for registration.**
3. Ensure that your supervisor has submitted your proposal to the Faculty Research Officer (FRO) for IREC clearance (institutional research ethics committee). This is in the case of Ethics level 2 and level 3 IREC (in the case of a study dealing with vulnerable populations). See guideline attached. **It is the researcher's responsibility to check the Ethics requirements and submit to the relevant bodies irrespective of the reviewer's recommendation.**

5. Dissertation submission for examination:

1. Ensure that you submit the intention to submit form **(PG 5)**, signed by the HOD and Supervisor
2. Ensure that the signed checklist is submitted with the **PG 5**
3. Once your dissertation is submitted to the supervisor for examination purposes, communication from here on will only be with you supervisor and not with the faculty.
4. Your supervisor **MUST** nominate the examiners three months prior to submission of the dissertation/thesis for examination.
5. On submission for examination, please note that a PDF signed copy must be submitted to your supervisor along with the completed and signed **PG 7** form, **FMS Checklist** and signed **Turn it in report**.
6. Feedback will be provided to your supervisor regarding the examination result after the result is ratified by the Higher Degrees Committee (HDC).
7. In the event of a resubmission the reports will be submitted to the supervisor

who will communicate with you for revision. Once revision has taken place your supervisor will submit to the FRC for resubmission to the examiners.

8. In the case where there is a discrepancy in examiners results, an Arbiter will be nominated via the HOD and supervisor and tabled at FRC and ratified at HDC.

On completion of this process, the Arbiters report will be tabled at FRC and ratified at HDC.

9. Results of the Arbitration process will be communicated to your supervisor

6. Graduation requirements:

1. Ensure that you submit a completed signed PG10 form
2. one hard bound dissertation/thesis with a pdf version to be sent upon HDC ratification
3. response to post graduate examination form
4. completion of study form (IREC form)

Should you experience any problems relating to your research, your supervisor must be informed of the matters soon as possible? If the difficulties persist, you should then approach your Head of Department and thereafter the Faculty Research Coordinator. Please refer to the 2020 General Rule Book and the Postgraduate Students' Guide 2020 concerning the rules relating to postgraduate studies, which include *inter alia* acceptable minimum and maximum timeframes, submission of thesis/dissertations, etc. Please do not hesitate to contact this office for any assistance. We wish you success in your studies.

Kind regards,

Dr Melanie Lourens obo the FRC Chair/Executive Dean: Professor
Netswera Faculty of Management Sciences

Appendix I: Turnitin Report

Dissetation

by Stanley Gwala

Submission date: 17-Nov-2022 10:58AM (UTC+0200)

Submission ID: 1956644438

File name: Stanley_Full_Masters_Thesis.docx (887.96K)

Word count: 43451

Character count: 250820

Dissetation

ORIGINALITY REPORT

8%

SIMILARITY INDEX

8%

INTERNET SOURCES

1%

PUBLICATIONS

5%

STUDENT PAPERS

PRIMARY SOURCES

1

www.dut.ac.za
Internet Source

1%

2

hdl.handle.net
Internet Source

1%

3

researchspace.ukzn.ac.za
Internet Source

<1%

4

www.designingbuildings.co.uk
Internet Source

<1%

5

Submitted to Durban University of
Technology
Student Paper

<1%

6

uir.unisa.ac.za
Internet Source

<1%

7

www.un.org
Internet Source

<1%

8

allafrica.com
Internet Source

<1%

9

Submitted to Nelson Mandela Metropolitan
University

<1%

98

www.overstrand.gov.za
Internet Source

<1 %

99

Johnson Ayoola Awogbemi, Hauwa Lamino
Abubakar, Omany Dorcas Oluwade. "Effect
of Succession Planning Strategies on the
Sustainability of Family Businesses in Nigeria",
Research Square Platform LLC, 2022
Publication

<1 %

Exclude quotes On

Exclude matches < 6 words

Exclude bibliography On

