

## Gender issues in housing delivery in the Free State since 1994

Although policies have become far more gender-sensitive there is still no guarantee that females and males have 'comparatively speaking' the same access to housing opportunities. In South Africa (specifically the Free State), although the housing policy has no discriminatory clauses it does not necessarily impact positively on the living conditions of women. While specific attempts are being made to increase the role played by women in the construction of houses, the power dynamic is overwhelming against women. More attention needs to be paid to understanding gender issues and effectively integrating their implications into policy.

### Aspekte van geslag in behuising: 'n evaluasie van behuisingsewering in die Vrystaat sedert 1994

Alhoewel huidige behuisingsewering geen diskriminerende fasette bevat nie, is dit klaarblyklik nog nie voldoende om gelyke behuisingsewering vir vroue en mans te bewerkstellig nie. In Suid-Afrika (spesifiek die Vrystaat) is daar bevind dat, ten spyte van 'n nie-diskriminerende beleid, die lewensomstandighede van vroue nog nie noodwendig positief beïnvloed is nie. Ten spyte van pogings om meer huisboukontrakte aan vroue toe te ken, wil dit voorkom asof die diskriminasie teen vroue voortduur. Veel meer aandag moet gegee word aan die integrasie en verstaan van geslagsewering in die behuisingsewering.

**W**ithin seven years of the inception of the post-apartheid housing policy, approximately one million houses had been erected in South Africa (Scheepers 2001). Although, in quantitative terms, this delivery rate compares well with those of other developing countries (CDE 1999; Scheepers 2001), a number of academic papers adopting a more critical approach have also appeared since the mid-1990s. Such papers dealing with post-apartheid housing policy and delivery may be broadly categorised as policy development papers (cf MacKay 1995; Goodlad 1996; Tomlinson 1998), neo-Marxist criticisms of policy (cf Bond & Tait 1997), papers on the implementation of policy (cf CDE 1999; Tomlinson 1995), on spatial and regional funding for housing and infrastructure (cf BOUTEK 1999; Marais & Krige 1999 & 2000; Cross 2001), and on housing delivery and sustainability (cf BOUTEK 1999; Cull 2001; Marais & Botha 2001). Despite increasing international gender awareness in urban planning and housing-related matters (cf UNCHS 1996), research publications assessing the gender sensitivity of the post-apartheid housing policy and its implementation seem limited. Only a small number of publications in the housing field have focused specifically on gender issues since the beginning of the 1990s (cf Mbambo 1999; Mjoli-Mncube 1999; Todes & Walker 1992).

Taking into account the limited amount of research focusing on gender and housing delivery since 1994, the present paper reports on a preliminary assessment of some of the gender-related aspects having a bearing on housing conditions and post-apartheid housing delivery in the Free State, viewed in the context of the available international literature on the topic. Although the paper focuses on the Free State for its empirical evidence, its emphasis is on the implications for national as well as regional policy. The paper is written from the perspective of housing policy and asks questions of gender relevance within this framework. Its main theoretical background therefore derives from the perspective of urban planning and housing, indicating the relevant gender dimensions. The paper does not attempt to analyse housing in terms of theoretical power relationships but rather attempts to reflect critically on the gender dimensions (or lack of thereof) of current policies.

Given this aim, and the background sketched in the paragraph above, the paper commences with a literature review of gender-related aspects of housing in urban planning. Secondly, once the theoretical framework has been provided, the paper assesses the policy guidelines that have pertained to gender in the South African housing policy since 1994. Thirdly, the international literature review and national policy guidelines are followed by an assessment of gender differences are assessed in relation to housing conditions and post-apartheid housing delivery, as well as to the involvement of women in the process.

## 1. Gender and housing: a literature survey

Only limited attention was paid to the impact of gender differences in the large-scale state housing projects which dominated global housing delivery between 1950 and 1970. The introduction of site-and-services programmes in a number of developing countries in the early 1970s saw virtually no change to the existing situation (UNCHS 1996: 348). However, since the early 1980s, gender issues relating to housing have received more attention.

Since the 1980s, the emphasis in these initiatives has been on ensuring a better understanding of the role and contribution of women within development (UNCHS 1996: 348). This has led to a more pronounced focus on gender and development, and to the recognition that the needs and priorities of women were not the only important factor. The broader context of social relationships between men and women was also seen as relevant and it was asked how their relationship, marred by discrimination against women, should be understood (UNCHS 1996: 348). Among others, three aspects related to housing had gained prominence by the early 1990s:

- First, the generally subordinate position of women in society and the influence of this position on housing and living conditions;
- secondly, an unaccommodating attitude towards gender differences in planning and housing issues, and
- thirdly, the role of women in the construction and housing development sectors also became an important consideration.

The literature pertaining to each of the above aspects will now be assessed in more detail, starting with the gender differences that derive from living conditions.

According to Browne (1998: 56) official homelessness<sup>1</sup> in Britain (and probably in other parts of the world as well) is a predominantly male phenomenon. However, if the lack of adequate housing<sup>2</sup> is taken into consideration, female-headed households seem to be generally worse off than male-headed ones (cf UNCHS 2001: 273). In this regard, UNCHS (1996: 347) researchers argue that

one of the most significant developments in housing during the 1980s and early 1990s was the increasing understanding of the discrimination faced by women in most, if not all, aspects of housing and basic services.

This discrimination is often most severely felt by female-headed households as they find it difficult to apply for housing credit and for stands in greenfield developments. Moser (1987: 14) emphasises that aspects extraneous to housing (for example, low wages for females in comparison to their male counterparts) impact negatively on the housing conditions of women and, in particular, female-headed households. A UNCHS (1996: 347) report also indicates that female-headed households, which comprise on average at least one-third of all households, own only one percent of property world-wide. The result is that female-heads of households are more likely to be tenants or sharers than owners (CHE 1994: 12; UNCHS 1996: 348). For example, in Khulna (Bangladesh), it was found that female-headed households were the poorest and potentially most vulnerable (ESCAP 1993). Elson (1993: 124) argues that Structural Adjustment Programmes have also impacted more negatively on female-headed households than on male-headed ones. It also seems that poor living conditions generally impact more severely on women. In this regard the UNCHS (1996: 207) researchers argue that women are generally far more severely affected by poor or overcrowded housing conditions, inadequate water provision, sanitation, health care, schools or nurseries. This is because women take the major responsibility for

1 Referring to people without any shelter at all.

2 Referring to living conditions that provide shelter but that are not acceptable to the inhabitants, especially for health reasons.

looking after infants and children, caring for sick family members and managing the household. The same sentiments are expressed by Bond (1998: 53) who argues that it is usually women who need to collect water from communal water supplies or who are at home longest and need to cope with poor living conditions. Thus, I agree with Fraser (1989: 8) that these differences are a result of the failure of late capitalism to “do justice to the struggles and wishes of contemporary women”.

With regard to the second aspect of incorporating women’s needs into housing and urban planning, the 1980s and 1990s saw an increase in the number of non-governmental organisations (NGOs) and documents emphasising the need to understand women’s needs and housing demands. Although the majority of these research projects were conducted in developed countries (cf Skaburskis 1997; Yeates 1999), Mirafteb (1998) UNDP (1998), and Njoh (2000) explore contexts in the developing world. In general, the problem relates to a male-dominated planning and housing construction sector and an economy that cannot afford variety in planning and housing design in poorer areas. In most low-income areas the result is generally the construction of identical housing units for all inhabitants, completely ignoring individual and gender preferences. Social relations imbedded in the relationship between men and women at community level but also at policy and implementation level result in a male-dominated situation at policy and community level.

The third aspect relevant to this paper is whether the housing-construction sector is accessible to women. In this regard, Brown (1997: 58) argues that in Australia, she found that the traditional administrative structures, based on central control, provided no guarantees of improved equity between males and females. Given the limited involvement of women in housing development and construction, the United Nations in 1997 adopted the International Convention for the Elimination of all forms of Gender Discrimination, especially in terms of housing and housing construction (Brown 1997). However, in the developing world little formal progress has been made towards ensuring gender equality, although a number of studies have reflected on the involvement of women in housing.

Despite some progress, the UNCHS (1996: 348) has shown that improvements in gender equality in the housing field to be limited, as discrimination is often deeply embedded in social attitudes, perceptions and laws, as well as in institutional structures. Moser (1993: 72) summarises the general feeling when she argues that gender-awareness training and research continue to exert little influence on mainstream researchers and policy-makers.

## 2. Gender and housing: policy in South Africa

### 2.1 The fundamentals of the South African housing policy

Before exploring the implications of the South African housing policy from a gender perspective, a brief overview of the policy itself is required. It was developed between 1992 and 1994 by the National Housing Forum. It reflected the then conventional wisdom in world housing (mainly influenced by the World Bank), as has been shown by Marais & Krige (1999 & 2000) and Tomlinson (1998). The influence of the World Bank may be seen in the fact that the housing policy was developed within the fiscal realities of South Africa (Tomlinson 1998) and against the international neo-liberal background (Pugh 1994; Bond & Tait 1997). The policy also incorporated the concepts of security of tenure, enablement, incrementalism, targeted subsidy and an emphasis on the role of the private sector as developers and contractors, with the public sector providing the environment for delivery (Marais & Krige 1999). These aspects of the National Housing Vision, captured in the White Paper on Housing, are articulated as follows:

Government strives for the establishment of viable, socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities as well as [to] health, educational and social amenities within which all South Africa's people will have access, on a progressive basis, to:

- a permanent residential structure with secure tenure, ensuring privacy and providing adequate protection against the elements; and
- potable water and adequate sanitary facilities, including waste disposal and domestic electricity supply (RSA 1995: 20).

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Given this background, the South African housing policy was based on a once-off, targeted subsidy system to households earning less than R3 500 per month (cf Table 1).

Table 1: Subsidy per income group\* according to the South African housing policy, 1995

Joint monthly income	Eligible for subsidy of
0 - 800	15 000
801 - 1 500	12 500
1 501 - 2 500	9 500
2 501 - 3 500	5 000

Source: RSA 1995

\*Adjustable by 15 per cent (in terms of areas, not project-based) at the discretion of the relevant Provincial Housing Board, for locational, topographical or geotechnical reasons

The subsidy was increased by R1000 at the beginning of 1999. Furthermore, it was implemented via four subsidy mechanisms, which were in turn operationalised in different forms. A distinction may be made between individual, institutional, consolidation and project subsidies. These could be utilised in terms of contractor-driven housing, houses constructed by the beneficiaries (the People's Housing Process), rental or rent-to-buy housing, informal settlement upgrading or housing support centres (usually also based on the People's Housing Process).

### 2.2 Reflections of gender in the policy

The South African housing policy is reflected in two fundamental documents, the White Paper on Housing (RSA 1995) and the Draft Housing Strategy (Department of Housing 2000).

The White Paper on Housing mentions specifically that the housing policy may not discriminate against women (RSA 1995: 22). It also states that "government has particularly identified the need to support the role of women in the housing delivery process" (RSA 1995: 22). The Draft Housing Strategy acknowledges that little progress has been made since 1994 with regard to ensuring greater equity, stating:

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the Department of Housing must devise a strategy to promote equity in housing. The strategy must remove impediments of access to, and promote the rightful role of women in housing (Department of Housing 2000: 34).

Despite some progress, this statement emphasises that a non-discriminatory policy framework does not necessarily result in greater gender equity as society is generally subject to major power struggles in which men usually dominate women.

Against this background, the following fundamental comments may be made at this stage:

- Although no discriminatory clauses apply with respect to who may benefit as the end-beneficiary of a subsidised house, we may nonetheless make a number of critical comments. The housing policy specifies that, to be considered for a housing subsidy, an individual should, among other things, have reached the age of 21, have dependants, not have received previous state assistance for housing and not be an owner of any piece of land. The “Re-opening the Housing Debate” Series (2000: 17) rightfully poses the question of the position of women when partnerships or marriages dissolve. It is argued that the female would usually lose the house and, because she had had ownership, she would not be allowed to receive a new subsidy. The Department of Housing urgently needs to give a directive in this regard and to incorporate it into the formal policy.
- How relevant is the neo-liberal background against which the policy was developed to the issue of gender equality? It has been shown that much gender inequality arises from differential access to economic opportunities. It seems highly unlikely that the neo-liberal policy background will assist in attaining gender equity if no specific attempt to address the gender question is made within the policy.
- How applicable is the neo-liberal approach (capitalist in nature) to the traditional and rural areas of South Africa where, to a large extent, society is based on pre-capitalist principles and women’s rights to land are not generally acknowledged?



Although these questions do not imply that the policy should be fundamentally altered, they question its relevance to gender equity in general. If left to normal market forces, will housing ever be female-friendly? Just as Fraser (1989: 149) comments that social-welfare programmes in the USA are gender-neutral, the South African low-income housing policy itself is not gender-biased. However, this alone will not guarantee equal access or effectively address the needs of women. Furthermore, the question arises as to what specific strategies exist to promote women's role within the larger housing strategy — both as end-beneficiaries and as housing development agents.

### 3. The housing problem in the Free State: gender-based differences

The involvement of women and the benefits of the housing policy to women in the Free State will now be analysed. However, a brief overview of the major gender differences relating to a number of selected criteria applicable to the living environment must first be provided (cf Table 2). It has already been noted that there are major differences between females and males in terms of the quality of housing environments available globally.

The statistics suggest that in the Free State, gender differences as they pertain to living conditions are similar to those in the rest of the world. There is no significant difference between the Free State and the rest of South Africa on this score either. In terms of all the criteria, female-headed households seem to be worse off than households headed by males. The most significant discrepancies between female- and male-headed households probably relate to employment and income. The lower levels of income earned by female-headed households<sup>3</sup> probably impact on their ability to save, which in turn impacts negatively on investment in housing and on their ability to access credit. The fact that women are disproportionately represented among the poorer sections of the population in the Free State also means that any negative implications of the housing policy will involve the most severe consequences for them.

3 Referring to household where only one parent, a woman, is responsible for the household.

Table 2: Comparison of the housing environments of males and females in the Free State, 1996

Criteria	Female-headed	Male-headed	Total
Number of households	202 580	381 672	584 252
Percentage	34.6	65.4	
Households with electricity	112 202	242 948	355 150
Percentage	55.4	63.7	60.8
Households owning their housing units	112 874	294 843	407 717
Percentage	55.7	77.3	69.8
Households with flush or chemical toilet	87 547	194 601	282 148
Percentage	43.2	51.0	48.3
Households with water in housing units	73 560	177 605	251 165
Percentage	36.3	46.5	43.0
Households employed	80 343	276 728	357 071
Percentage	39.7	72.5	
Households with income < R500 pm	119 906	142 969	262 875
Percentage	59.2	37.5	45.0
Households sharing a house	3 966	6 563	10 529
Percentage	2.0	1.7	1.8
Households in units of three rooms or less	119 404	190 906	310 310
Percentage	58.9	50.0	53.1
Households in backyard shacks	19 959	30 534	50 493
Percentage	9.9	8.0	8.6
Households in informal housing units	42 571	69 547	112 118
Percentage	21.0	18.2	19.2

Source: Statistics South Africa 1998

#### 4. The role of gender in housing delivery since 1994: a critical assessment

As has been shown in the assessment of the South African housing policy, no policy obstacle prevents women from becoming homeowners. However, a number of aspects indirectly influence women's access to housing. Although no specific statistics could be obtained indicating the proportion of female-headed households as end-beneficiaries, the figure would seem to be relatively high, according to some estimates of this study as high as 50% (Department of Housing 1997:

34). Therefore the attention of this study will shift to other areas in which policy may have gender implications. First, the gender implications of a minimum house size of 40m<sup>2</sup> and of the development approaches used in the Free State, will be assessed. Finally, a brief analysis of the housing situation of women in traditional areas will be presented.

#### 4.1 Levels of housing services in the Free State, and gender implications

The Free State was the only province that insisted on a size of 40m<sup>2</sup> per housing unit. Although this approach to housing meant that the Free State, on average, constructed the largest housing units in the country, it had a number of side effects (cf Table 3 for important gender-related implications). Despite the size of the houses, when services (access to water and sanitation) are compared, it seems that these levels are lower than the South African average. For example:

- Only 37.1% of housing projects in the Free State have an internal water supply compared to 63.6% nationally.
- In terms of access to sanitation, 32.5% of housing projects in the Free State have access to a bucket system, a pit latrine or no form of sanitation at all, while the average percentage for South Africa is 12.5%.

As women are usually responsible for collecting water and caring for children (Bond 1998: 54), it may be argued that this lower level of services for the Free State impacts particularly negatively on women and on households headed by women. This is a typical example of how policy directions made with extremely good intentions (in this case on the part of male politicians) can impact negatively on the lives of women.

Table 3: A comparison of the main attributes of housing delivery in the Free State and South Africa, 1994-1998

Criteria	South Africa	Free State
Percentage of houses larger than 40m <sup>2</sup>	28.8	91.0
Percentage of projects with houses comprising three or more rooms	46.8	94.3
Percentage of projects with internal water articulation	63.6	37.1
Percentage of projects with external water access	34.1	62.9
Percentage of projects with communal water access	2.3	0
Percentage of projects with conventional water-borne sewerage	79.6	67.5
Percentage of projects with a bucket system	4.7	25.0
Percentage of projects with pit latrines	7.8	0
Percentage of projects with no form of sanitation	0.0	7.5

Source: Settlement Dynamics 1998

#### 4.2 Participation as end-beneficiaries and gender

One of the fundamental aspects of housing is the emotional and social relationship between a household and the housing unit. Turner (1976: 173) argued that beneficiary satisfaction is only attained when people are in control of the building process. As women are generally at home for longer periods than men, affinity with a house may well be more important to them. Two of the most significant delivery methods in South Africa and the Free State have been project subsidies and the People's Housing Process. The latter allows for a greater degree of end-beneficiary participation in the design and building of housing units. However, end-beneficiary participation and control of the housing process was largely absent from housing developments in the Free State between 1992 and 1994 (UUDP 2001). The main reason was that more than 80% of all housing units constructed in the Free State after 1994 were project subsidies driven by a formal developer, leading to homogeneous houses being erected with limited variety and input from end-beneficiaries (cf Donaldson & van der Merwe 2000: 46). The "Re-opening the Housing Debate" Series (2000: 12), taking the same line of argument, states that although

the current policy should be viewed positively, it does not always accommodate the specific needs of women. It is further argued that there is generally no formal mechanism to promote consultation with groups of women or to monitor the impact of housing policy in gender terms. The Series (2000: 14) argues further that, despite the fact that the housing delivery mechanism is usually based on partnerships between developers and communities, women do not necessarily benefit from these partnerships. The argument is that women usually have a relatively weak power-base within patriarchal community structures, which means that their influence is limited.

The People's Housing Process, in which end-beneficiaries are directly involved in the planning, design and construction of housing units, has also been implemented in the Free State since 1996. GTZ (2000: 38) found that the level of end-beneficiary satisfaction was dramatically higher in a People's Housing Process project than in a contractor-driven delivery system. The People's Housing Process has managed, on average, to construct larger housing units than other projects. In addition to this advantage, it has generally also permitted significant participation by women in design and construction, as has also been seen in other People's Housing projects in South Africa (Sapere 1996). The UUDP (2001: 23) argues that projects with a high level of end-beneficiary participation take the issue of gender equality in terms of the housing process and project more seriously than other projects. The housing projects in Bothaville/Kgotsoong and Odendaalsrus/Kwutlanong are good sources of evidence for this process (UUDP 2001: 15). Finally, it seems that there is only a slim chance of achieving end-beneficiary satisfaction (and women's satisfaction) with the conventional development approach of construction by formal contractors. Although the speed of delivery is probably slower via the People's Housing Process, it seems that the benefits, especially for women, may be significant.

#### 4.3 Traditional and former homeland areas

One of the chief areas of concern has been with the traditional areas, where women's right to land has not always been acknowledged. However, a second aspect is relevant, namely, land tenure problems in former homeland areas and how these problems have influenced

housing development. The issue of women's rights in the former homelands is consistent with what has been found by the UUDP (2001: 28). In terms of the housing issue, no land was available to individuals in the past, and it was usually allocated within the traditional land tenure system only to men. As the housing subsidy generally goes hand-in-hand with ownership, this creates two problems for female-headed households. First, the traditional system does not generally allow women access to land. Secondly, in terms of the land issue as a whole, it is extremely difficult to transfer land to individuals, which has hampered housing delivery in these areas of the Free State (UUDP 2001: 19). As the participation of women, in housing in general, has been limited by the power relationships between males and females, the question of whether it is equally limited in the construction industry will now be addressed.

## 5. Women-led housing development

As has been discussed, housing development in general has been a male-dominated domain. This has also been the case in South Africa and in the Free State since 1994<sup>4</sup> (as well as prior to this date). During 2000 the National Minister of Housing announced that 10% of all housing units to be delivered should be allocated to women-led<sup>4</sup> developers and contractors. Women for Housing (2001: 1) argues that this is a significant commitment to ensuring contracts for women and economic development of their businesses. Although this was not the case during the previous six years, it represents a specific attempt to enhance the level of women's involvement in housing delivery and development (cf Table 4).

Table 4 shows that 3 700 subsidies have been allocated to women-led developers. This represents approximately 15% of all allocations made in the financial years under consideration. However, despite these structural reforms aimed at ensuring higher levels of participation in the housing process by women, this still seems to be an uphill battle. In seven years of post-apartheid housing delivery this was the first attempt to contribute economically to women-led developers/businesses. Furthermore, the power relations on the ground do not

<sup>4</sup> Referring to a company in which the majority of shares are held by women.

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seem to assist women. This is reinforced by a female housing developer at the annual Housing Lekgotla of the Free State Province: “The problem is that us women developers still need to work with male contractors on the ground who do not take us seriously”. However, there is also positive evidence of women’s role in housing development in the Free State. The GTZ (2000: 32) is of the opinion that the success of the Bothaville People’s Housing Project may be largely attributed to a meaningful commitment by all participating beneficiaries under the strong leadership of women, since women alone were involved in completing 100 housing units.

Table 4: Subsidies allocated to female-led groups or developers in the Free State, 1999/2000 - 2000/2001

Location	Subsidy type	Number of subsidies
Bothaville	Project	600
Heilbron	Project	300
Kroonstad	Project	200
Springfontein	Project	100
Odendaalsrus	Project	200
Odendaalsrus	Project	200
Thaba Nchu (rural)	Project	300
Thaba Nchu	Project	200
Qwaqwa rural	Project	300
Welkom	Project	300
Welkom	Institutional	1 000
Total		3 700

Source: UUDP 2001: 35

## 6. Conclusion

This study attempted to reflect on post-apartheid housing conditions and housing delivery in the Free State, from the perspective of gender, against the background of an international literature review. Despite a non-discriminatory policy approach, the situation of women in terms of living conditions, their ability to impact on housing policy and their ability to act as developers seems rather discouraging — as is the case in the rest of the world. In this regard BOUTEK (1999: 100) states:

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While the empowerment of women is on some agendas, and shows signs of success in some areas, it can still be further supported, particularly in the more structural arena, such as legislation and traditional practice.

I cannot agree more with the “Re-opening the Housing Debate” Series (2000: 52) that, with regard to women’s access to housing, non-discriminatory practices and gender equality are goals still to be attained. The following aspects need to be addressed by policy:

- The factors impacting negatively on women need to be addressed by specific directives from the National Department of Housing.
- A safety net should be created specifically for female-headed households to ensure that the adverse economic realities do not impact particularly negatively on them.
- Women-led developers and contractors need to be effectively assisted in order to enable them to play a significant role in the construction industry.

Therefore, despite the progress achieved in respect of gender housing, conditions should be continuously monitored by means of future research in order to promote equity and counter the particularly negative situation of female-headed households and of women in general.



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