

A Social Psychological Exploration of Tenure Reform in a Cape Town Housing Project

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Abstract

Research into tenure reform in South Africa, in the form of allocating private property rights in the form of title deeds, has yielded unclear results in terms of economic upliftment of communities. There is a lack of qualitative information about how communities engage with land titling projects, with existing research being largely survey based. This research involved semi-structured interviews with a sample of twelve participants from a land titling project in Vukuzenzele, Cape Town, with the aim of understanding their decision-making process around whether to get their title deeds. Interviews were subjected to a thematic analysis, out of which nine themes emerged: *Trust, Security of Ownership, Tyranny and Authority, Money and Cost, Community Mentality and Support, Capacity for Agency, Forms and Norms, Struggle, and Self-Ownership*. While land titling has been justified in neoliberal economic terms, this research showed that capital gains were not the primary motivation of participants. The material and psychosocial possibility of security of ownership emerged as a primary motivation. In order to attain that security, the community had to navigate new areas of knowledge and norms, renegotiating social representations of trust and authority. This research could assist stakeholders in understanding how to approach communities and by what metrics the outcome of titling projects could be assessed.

Introduction

The “Land Question” lies close to the heart of the national conversation in South Africa. It includes issues of post-Apartheid justice, the economic development of disadvantaged groups, the various cultures around land and property, and it is a dividing line between political parties. It is still highly contested how exactly land reform should be handled and by what mechanisms the disadvantaged under the Apartheid system can achieve economic prosperity (Cousins & Walker, 2015; Davie, 2015; Walker, 2005). Land reform has been implemented for over two decades now, and the results are not what was hoped for. Overall, besides inefficiency in implementation, there is a gap between what various policymakers and project designers believe to be true and effective, and how those ideas are embraced or not embraced by target communities. There is also little community consultation in decision-making and a dearth of empirical records on the experiences of community members (Barry & Roux, 2014; Cousins & Walker, 2015; Hall, 2007). This qualitative project is aimed at partially bridging that gap in both knowledge and communication.

Land reform in South Africa comes in three forms: Restitution, redistribution, and tenure reform. Restitution of land is considered for those individuals and families that were forcibly removed from their homes during Apartheid as a result of the Group Areas Act of 1950 and the Natives Land Act of 1913. Restitution claims are handled by the Land Claims Court. Redistribution works off a “willing buyer, willing seller” model, with the buyer being the state. However, a 2018 motion in South Africa’s parliament may result in reclamation without compensation (Gerber, 2018), and the bill may be adopted as a constitutional amendment in March 2021 (Gerber, 2021). The aim is to engineer a more equitable distribution of land along the lines of race and gender in post-Apartheid South Africa. Redistribution has typically been in rural and agricultural areas and has been the primary focus of land reform in South Africa alongside restitution (Cousins & Walker, 2015; Hall, 2007).

Tenure reform is somewhat different and is the focal point for this research. Tenure reform typically involves the allocation of private property rights in the form of legally recognized title deeds to residents already living on state-owned land (e.g. Apartheid-era townships), invaded land (i.e. informal settlements) or as a change from a Community Property Association (CPA) system (Adams, Sibanda, & Turner, 1999; Hall, 2007; Marais, Ntema, Cloete, & Lenka, 2017). The community sampled in this research was transitioning

from a CPA system to individual titles. CPAs were established under the Communal Property Association Act of 1996. Under this system, a trust is set up that owns the properties in a community, and an elected committee oversees the management of the land in accordance with a collectively decided upon constitution. Because of how the nature of land tenure affects both restitution and redistribution, and reflects the general stance on land ownership, Sibanda (2001) has written that tenure reform “is the mother of South Africa’s land reform programs” (p.53).

Land Titling Theory

Tenure reform has been widely endorsed by the World Bank, which also recommended its implementation in South Africa at the transition into the new democracy (World Bank, 1993). The World Bank’s approach to private property rights was heavily influenced by the Peruvian economist Hernando de Soto, whose views are formalized in his best-selling book, *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else* (de Soto, 2000; Marais, Sefika, Ntema, Venter, & Cloete, 2014). The central argument is that economic growth has been set back in developing countries because people do not have legally recognized ownership of their land. It has also been argued that property ownership can also lead to many social and psychological benefits.

Home ownership can incentivize investment in homes and asset accumulation. Concomitant benefits can include greater physical and psychological wellbeing through increased resource provision, community participation, and a sense of security and dignity, especially when mortgages do not put a strain on the household (Dietz & Haurin, 2003; Marais et al., 2017; Moser & Felton, 2007; Rohe, Van Zandt, & McCarthy, 2002). The principal rationale, though, is that private property owners are able to leverage their property to gain access to credit, and that they are more likely to invest in their own homes thereby improving property value.

De Soto’s and the World Bank’s perspectives have not come without criticism, though (Gilbert, 2002). The first criticism of land titling theory is that it is not founded upon evidence. Indeed, land titling does not appear to be a panacea for economic development. The evidence is mixed and land titling is likely one factor among innumerable others that might help the poor get a leg up on the socio-economic ladder (Gilbert, 2002; Payne, Durand-Lasserre, & Rakodi, 2009; Sjaastad & Cousins, 2009). Gilbert (2002) claimed that title deeds

were unlikely to do harm to the poor in most cities besides exposing them to novel fees and taxes, but reported that the informal housing market was actually more active prior to tenure reform in Bogotá, Columbia. In reviewing the available literature, Payne and colleagues (2009) argued that the economic objectives of land titling are seldom realised. Moreover they argued that when there was increased market participation, it may have been because of greater experienced tenure security rather than because of titles as the means of obtaining that security.

The second criticism of de Soto is that he is advocating a cultural and economic imposition of Western capitalism on culturally and socio-economically divergent communities (Firmin-Sellers & Sellers, 1999; Marais et al., 2014b; Varley, 2002). Indeed, there have been alternative proposals for land management and property ownership that would not resemble the current systems and would theoretically be tailored to the needs of different types of communities. A common view proposed in South Africa is that communities themselves ought to be largely capable of determining their own constitutions, something that is not foreign under the CPA system (see for example Cousins & Hornby, 2002).

At the policy level, debates are couched in ideologies that Marais and colleagues (2014b) identify as broadly neo-Marxist versus neoliberal. In observing the case of South Africa, they argue that neither of these theoretical perspectives captures the actual behaviour of people in practice. Privatisation has not led to landlordism and the alienation of the poor from home ownership as neo-Marxist economic critiques predicted. Rental rates have also been affordable, suggesting that landlords are not unnecessarily exploiting market demands. Home ownership has also not been a particular burden, as the evidence does suggest increased income from a property. Marais et al. (2014b) reported that very few of their participants found obtaining funds for the upgrade of homes to be difficult.

Nonetheless, housing extensions and upgrades are seldom done for the purpose of letting out extra rooms, starting a home business, or for increased property value. The primary motivator is often the pressure of increasing family size (Marais et al., 2014b). The neoliberal assumption of de Soto (2000) was that privatisation would free up dead capital and facilitate micro-entrepreneurialism. (Dead capital refers to the value loss of an asset or property which is unregistered.) First-time, poor homeowners in South Africa tend to hold onto their property and are unwilling to use it as collateral against loans. Moreover, they are

resistant to taking out loans to begin with (Lemanski, 2011; Marais et al., 2017; Marais et al., 2014b).

Social and Psychological Perspectives

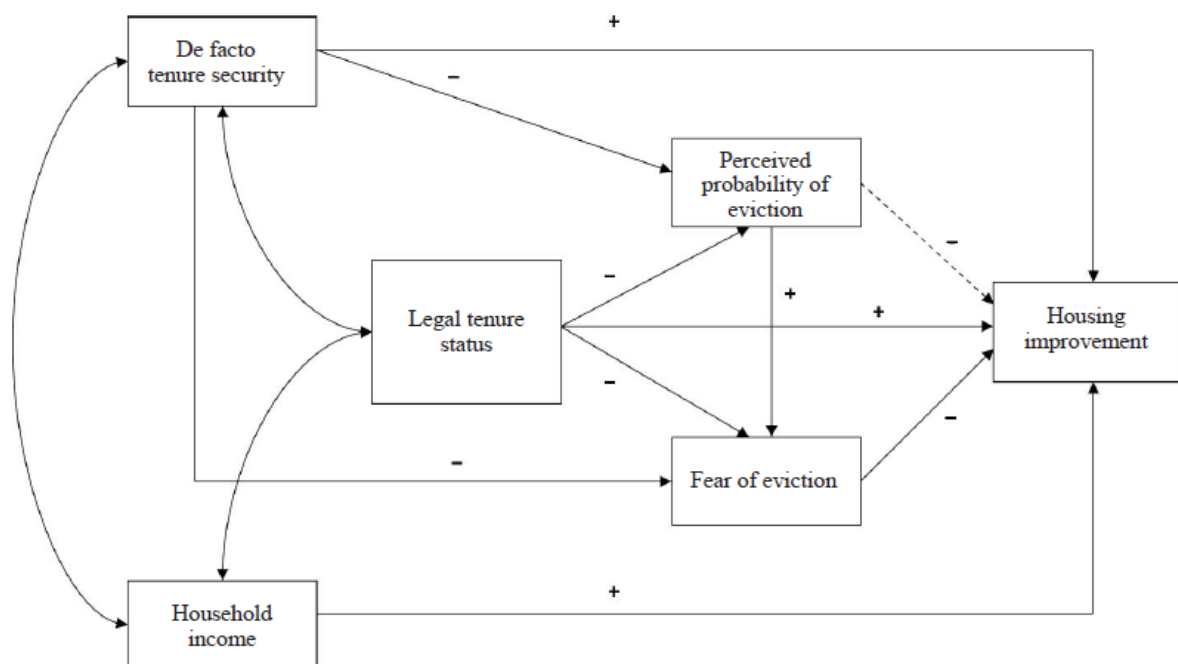
The 21st century has seen some social and psychological explorations of land tenureship. This is partly due to the criticisms of land titling theory as a mechanism for economic development, as well as observations on the fetishization of private property ownership in developed nations. Jean-Louis van Gelder has been the primary, if not only, psychological contributor to the extant literature on tenure security in developing countries through the development of the tripartite model of tenure security (van Gelder, 2007, 2013; van Gelder & Luciano, 2015).

The Tripartite Model

Van Gelder (2013) demonstrated through his study in Buenos Aires, Argentina, that the relationship between tenure status and housing improvement is mediated by the cognitive dimension of the perceived probability of eviction and the affective (emotional) dimension of fear of eviction. In a previous study, van Gelder (2007) found that fear of eviction had a

Figure 1

The Tripartite Model of Tenure Security



Note. Reprinted from van Gelder and Luciano (2015)

greater negative correlation with housing improvements than the perceived probability of eviction, which suggests that the emotional component may have greater predictive power. Van Gelder and Luciano (2015) went on to develop these findings into the tripartite model of prediction for housing improvement (see Figure 1). Van Gelder and Luciano (2015) wrote that this model would better be able to describe how certain areas are still able to show economic development despite the lack of legal recognition of ownership. “The *de facto* view of tenure security is based on the actual control of property, regardless of whether it is backed up by formal legal documents or not. In other words, it refers to the [f]actual situation on the ground” (pp. 486-487, emphasis added). Both *de facto* and legal tenure status have a positive effect on the subjective experience of security, which in turn positively affects housing improvement.

This carries an interesting possible implication for the debate between land privatisation versus other forms of tenure, which is that “whatever the preferred approach, tenure security needs to translate into perception to generate behavioural consequences” (van Gelder, 2013, p. 744). This is in line with the observations of modern behavioural economics (e.g. Kahneman, 2003) that decision-making is largely guided by irrational and emotional factors, which challenges the rationalistic view of human beings as *homo economicus* (Thaler, 2000).

Nakamura (2016) found in a survey of 562 households in slums in Pune, India, that perceived security and housing improvement was attainable without legal tenure, and despite previous experiences of forced evictions. This was due to a variety of factors including area zoning and political patronage. Deininger, Ali, and Alemu (2011) found in Ethiopia that land certification did not eliminate perceived tenure insecurity. They did report, though, that it dropped significantly and that the economic benefits outweighed the cost of certification, noting increased land-related investment and participation in rental markets. Firmin-Sellers and Sellers (1999) reported that in Cameroon, land titling was embraced to a point. A common option used by farmers was to have local government allocate property boundaries, but then to never follow through with the fees and administrative labour to get the title for that land. By having more official property boundaries, the sense of ownership increased sufficiently for the farmers.

What is apparent from these studies is that economic advantages do not always rely solely on private property rights in the form of title deeds, the view espoused by de Soto

(2000). It is also difficult to predict the effects of land titling in diverse international contexts, and arguments have been raised that titling may actually have negative consequences on rural or impoverished communities (Payne, 2001). However, as acknowledged by Marais and colleagues (2014a), most of these negative consequences are conceptually derived, and there is a lack of long-term rigorous research to adequately substantiate such concerns.

Ontological Security

Looking at home ownership versus renting, home ownership is typically associated with greater housing satisfaction in Europe (Elsinga & Hoekstra, 2005). Although not drawing on the difference between formal and informal tenure, and in looking at a developed nation, Hiscock, Kearns, MacIntyre, and Ellaway (2001) investigated experiences of housing security in a qualitative study in the west of Scotland. They found that homeowners versus renters demonstrated greater ontological security. The term ontological security was taken from R.D. Laing and Anthony Giddens and is described as the sense of continuity and reliability of the social and material environment. Hiscock and colleagues (2001) state that people need “a secure base to which they can return if in trouble or fatigued” (p. 50), an idea taken from attachment theory. While this base could be intra-psychic, it could also be a home, where...

...people feel in control of their environment, free from surveillance, free to be themselves and at ease, in the deepest psychological sense, in a world that might at times be experienced as threatening and uncontrollable (Saunders, 1990, p. 361).

This places a discussion of home ownership also within a broader scope including psychodynamic theory (such as attachment theory).

Hiscock and colleagues (2001) did find that it was not the nature of tenure exactly that gave a sense of ontological security so much as also being in a nice neighbourhood and feeling good about work and relationships. While home ownership provides greater immediate freedom, it also gives a sense of belonging in a culture where home ownership is fetishized over other forms of tenure (Hiscock et al, 2001; see also Zumbro, 2013).

From a more generalised point of view, not necessarily relating to home ownership as much as the general phenomenon of material possessions in developed countries, Dittmar (1992) provides a good theoretical overview of the social theories around material

possessions in her book *The Social Psychology of Material Possessions: To Have is to Be*. The principal observation to take away is that possessions relate strongly to people's identity and sense of belonging in the world. Possessions can act as extensions of the self, ego inflationary objects, or can contain aspects of the self. As theoretically explored by Hiscock and colleagues (2001), the maternal function from attachment theory is projected onto, or into, the home such that it can fulfil the function of the return to safety. Thus, the home is literally and psychologically a secure base from which to explore the world.

Urban Land-Privatisation in South Africa

Much like elsewhere, the evidence of economic development from South Africa has been mixed. Empirical studies of tenure reform have typically examined individual case examples and do not make a systematic or statistical comparison to non-reformed communities. The case of an urban informal settlement in Cape Town which was upgraded shows that it may take upwards of 20 years, but there are signs of increasing property value, asset accumulation, improved social capital (e.g. educational attainment), and lower self-ratings of poverty (Marais et al., 2017). While there is often a distrust of municipalities and lawyers, many community members state that they find security in their title deed and will consult a lawyer or the municipality if their ownership is ever contested (Barry & Whittal, 2016). Neo-Marxist economic critiques predicted that privatisation would lead to landlordism and the alienation of the poor out of the property market. This does not appear to happen. The poor tend to hold onto their land as it is their sole asset. They also appear to invest symbolic importance into owning a home, for many of whom this would be the first time. This does however mean that there is often little to no development of a secondary housing market (Lemanski, 2011; Marais et al., 2017; Marais et al., 2014b).

Despite some capital growth, in many instances the poor are unable to sell at a value that would allow them to move out of Reconstruction and Development Programme (RDP) housing or upgraded informal areas. Many also distrust the idea of mortgaging their homes. An identified issue in many cases is the continuation of off-register sales of properties (Barry & Roux, 2014). This leads to complex legal procedures when the recognised future owner(s) wants to obtain the title deed for the property. Legalities frequently become an obstacle, another example being when rates payments are ignored and therefore the formal sale is impossible until the municipal account has been cleared (Lemanski, 2011). With the already

small percentage of South Africans currently paying taxes, ignoring the payment of rates puts even more strain on state expenditure.

It appears that in some (particularly rural) areas tenure reform is not desired and CPAs are preferred. Better results from, and demand for, title deeding seems to come out of more urban areas, and out of areas where non-communal or diversified markets are already developing (Benjaminsen, Holden, Lund, & Sjaastad, 2009; Hall, 2007). In the grey area, legalities are still exploited or ignored. An example would be the demand for property demarcation as a sign of ownership, but not following through with the entire process of getting title (Firmin-Sellers & Sellers, 1999). Another example would be ignoring the payment of rates (Lemanski, 2011).

The fact that tenure reform does not create secondary housing markets and immediate capital growth is often attributed to geographic and economic factors as mentioned above. In the absence of geographic or economic restriction though, the analysis falls onto the people in those communities. It has already been discussed how political and economic lenses can be insufficient in evaluating and prescribing tenure reform projects as they do not capture the actual behaviour of people (Marais et al., 2014b). While intra-personal and cultural factors are alluded to in the literature, they are not explored or made explicit. Here I identify three factors that seem to occur across the South African literature: *inability*, *lack of knowledge*, and *resistance or rejection*.

Inability has a large material component. Sometimes stepping up the economic ladder requires steps that even the asset of the home is insufficient to leverage against. For example, banks may be hesitant to loan money to the poor (Lemanski, 2011). Another reality is that the value of government housing is insufficient to leverage oneself out of that economic bracket. In many instances, however, the steps required are not impossible but are seemingly judged to be unnecessary, insurmountable, or ridiculous. The rationale appears to be that since one is at the lower end of the economic spectrum, no unnecessary sacrifice should be made that would further lower quality of life (Denoon-Stevens, Charman, Tonkin, & Demeestère, 2017). For example, many ignore paying rates, which would be legally avoided if one's housing situation was slightly different (Lemanski, 2011). Denoon-Stevens and colleagues (2017) have gone as far as claiming that exhaustive and complex registration systems and regulations are a form of "economic sabotage" (p. 41).

Lack of knowledge refers to the poor's potential lack of understanding of the opportunities afforded by legal title. While the poor and working classes are generally less educated, it would be careless to make a blanket generalisation of this (Sennett & Cobb, 1972). Nonetheless, a lack of knowledge has proven to be an obstacle to growth in some instances. Friedman (2014) found that ten percent of their surveyed participants who had received title deeds had "no idea what a title deed is" (p. 9). None of the respondents knew that they could open a home business and less than five percent knew that they had better access to financial services or could rent out a room. Yet it has also proven to be untrue in other instances that it is a lack of knowledge itself that prevents market participation, especially when title deeding is accompanied by concomitant education (Firmin-Sellers & Sellers, 1999). Marais and colleagues (2014a) reported of a land privatisation project in Bloemfontein that although 80 percent of their participants understood the value of their properties, 96 percent were unwilling to sell. Friedman (2014) also reported that many participants only wanted the title deed for security purposes and did not want to do anything with the deed. Lack of knowledge or inability does not fully capture all behaviours, especially considering that many owners continue to engage in informal markets despite knowing the legal procedures attached to a title deed.

There also appears to be a conscious or unconscious resistance to or rejection of formal and legal market systems. As mentioned above, culture is often alluded to but not explored in the literature. Knowingly not engaging in formal transfers could be attributed to the preference for culturally relative modes of property transfer (Marais et al., 2014a; Marais et al., 2014b). In this sense, it could be said that the perceived importance of maintaining cultural norms trumps the inconvenience and impersonal nature of the formal transfer. A second possible factor in this rejection is distrust. The poor tend to prefer saving and paying for their own property upgrades rather than taking out loans. Even then, when loans are desired there is also a large reliance on informal credit providers (Lemanski, 2011; Marais et al., 2014a; Varley, 2002).

Not all communities are ready or willing to adopt a formal title. This may arise out distrust for formal trading systems as well as the financial sector in general (Barry & Roux, 2014; Marais et al., 2014a; Varley, 2002). Such a distrust can also be seen as part of a complex rejection of legal market systems. Large amounts of regulation, high fees, and impossible demands make some poor homeowners and business owners disregard the legal

framework (Denoon-Stevens et al., 2017). Instead, trust may be something that is cultivated through at-hand means, such as in personal or community relationships.

The above factors were at times made evident in this research; however, it was also clear that the community's decision-making was affected by many other factors which did not necessarily relate to economic upliftment. The reason for this difference in understanding might be ascribed to the difference between examining an individual community versus generalisations across case studies. The other likely reason is that the extant literature on land reform has an implied ideology. As discussed by Marias and colleagues (2014b), land titling theory is embedded in neoliberal ideology and much of the literature takes economic growth as the outcome variable in evaluation of tenure reform.

In approaching this research, it was important to study the sampled community within its own subjective reality, while making links to the existing research and theory. Taking economic growth as the ideal outcome to be measured against can skew description. While sharing some neoliberal economic assumptions regarding ownership and trade, the Free Market Foundation (FMF) has argued that tenure reform in South Africa is not so much an economic issue as it is a rights issue. Beneficiaries of tenure reform in South Africa have had the legal right to their land for over twenty years. The Free Market Foundation estimates that there are upwards of five million properties still eligible for transfer to individual ownership (van Staden, 2016). In a major sense, the question is not so much one of economic development as it is one of justice through ensuring the delivery of government promises and securing the rights of citizens. With respect to the liberal constitution of South Africa, there is no prescription on how that land ought to be used.

The aim of this study is not to elucidate obstacles to economic development, but to describe how a community is thinking about property within its particular context. Ideology is something that pervades any such discussion but was something to be aware of reflexively in this research. Again, what was more important was discovering the ideology that exists in the worldview of this community and its residents. This could be beneficial for the academic knowledge-base, but also practically for project designers and for community relationships with various stakeholders and non-governmental organisations.

Theoretical Framework

The need for shelter and the capacity to claim some form of ownership (perhaps as an extension of territoriality) is innate to humans, as an advanced mammalian species. Not only do humans innately desire shelter and equipment, but we also imbue these objects with meaning and significance. While this is a biological or evolutionary foundation to behaviour, it does not explain the more abstract concepts of property and ownership which can be culturally and individually variant. Thus, there is a level above the primary mammalian instincts in which ownership is socially constructed. One could call this a naturalistic approach to social constructionism (Mallon, 2014). Social constructionism refers to the acknowledgement of and inquiry into how objects or phenomena have their existence determined by social and cultural factors. A common line of comparison would be between more communal versus more individualistic societies. While title deeds might not make sense in the rural Eastern Cape where property works informally and is negotiated amongst family and tribal customs, title deeds do seem to make sense in the denser urban areas where the lifestyle is also more individualistic and market oriented.

It was Marx's (1867/1906) observation that "[a] commodity appears, at first sight, a very trivial thing, and easily understood. Its analysis shows that it is, in reality, a very queer thing, abounding in metaphysical subtleties and theological niceties" (para.I.I.120). He introduced the notion of *commodity fetishism* to describe the common-sense meaning of objects in a capitalist society being imbued with non-material significance divorced from his conception of their true (material- and labour-substantiated) reality (Billig, 1999). It is not the proposition here that the true value of property is materially and labour-substantiated, but that the narratives and rhetoric deployed around properties may be more justificatory than reflective of their true nature. Cultures (which include justifications of relative modes of property and ownership) may appear to their beholders as self-evidential yet alien from the outside. The proposition being put forward here is that the value lies not in the reflection of truth, but in the culture's coherence and practicability. In that way culture could be said to be heuristic, though not without depth and meaning.

Billig (1999) described quite sensibly a connection between Marx's idea of fetishism and Freud's idea of repression. While repression shares the pejorative reading of fetishism as keeping unpleasant truths outside of awareness, a softer reading of fetishism could refer to the function of the ego as an automatising and forgetting apparatus. Repression occurs when

the ego cannot make sense of something, but the ego also keeps things out of consciousness *by* making sense of them and thus being able to forget about them. To be fully conscious of all our mental activity would be evolutionarily non-adaptive (Solms & Turnbull, 2002). A Freudian measure of the success of a given cultural fiction could be the non-interruption of consciousness by unpleasant and unfulfilled affects. Indeed, on the level of navigating the complex social phenomenon of urban housing, at least some cultural representations need to be attained.

The theoretical departure point here, then, is that when the community sampled in this research was faced with the decision about whether to get title deeds to their properties, this decision-making was likely influenced by biologically instantiated instincts but rationalised on the somewhat relativistic level of narrative, common sense, or rhetoric. There may be human universals at play, such as the phenomenon of risk or loss aversion (Kahneman, Knetsch, & Thaler, 1991) which might explain why first-time homeowners in South Africa are resistant to selling or leveraging loans against their properties. Human universals might appear on the conversational level, but not necessarily as such. As Billig (1991, 1996) has explored in depth, conscious thinking manifests as something like dialogue. The machinery of thinking within the individual, he argues, reflects the mechanisms of rhetoric and persuasion as explored by the classical Greek and Roman scholars (Billig, 1996). Rhetoric does not stand alone but is located in dialogue, both inter- and intra-personally. It consists not only of information, but also affect, aesthetics, and relating.

Classical decision-making theory in social psychology has been formulated through and critiqued for having a cognitivist lens. Through this lens, agents are seen as relatively rational decision makers that weigh up options according to rule-following schemas (Billig, 1991). Rather than being cognitivistic rule-following agents, Billig's (1991) theoretical departure captures the individual as engaging in an inherently dilemmatic and dynamic process. He puts forward the observation that whenever social psychology has discovered a rule for behaviour or thinking, typically in experimental situations, the exception to the rule is soon to follow.

Billig offers up the insight that maxims of common sense frequently occur as contradictory. For example, "too many cooks spoil the broth", but at the same time "many hands make short work". Another would be the insistence on tolerance for everything except intolerance. There is little in the way of a rule for behaviour or decision-making. In order to

be swayed one way or the other, it is the function of rhetoric, or more specifically persuasion, to bring about an outcome of thinking in the individual's (conscious) mind. Each agent is also not an island, and thinking takes place within a shared common sense or culture. Here is the strong link to social representations theory (Moscovici, 1988) in the work of Billig and the social psychology of material possessions (Dittmar, 1992).

A notoriously difficult concept to define, social representations are ideas that exist in the individual, as well as in the collective. They are socially performed, but also construct the relations by which those performances might take place. They are seen as mutable but also autonomous. They are instantiated through two main mechanisms: objectification and anchoring. Anchoring involves the enmeshment of a novel phenomenon within already established social understandings. The social endorsement of the phenomenon according to shared social understandings (common sense) makes it a practicable social reality. Objectification involves the instantiation of a social representation into an objectively recognisable, material phenomenon. Thus Billig (1996) classifies anchoring as moving from a particular into the general, while objectification involves the movement from generalities into a particular. This oscillation of thinking and representing is crucial to Billig's conception of the dynamic and dilemmatic nature of arguing and thinking, and the paradoxical nature of common sense. Common sense needs only to appear sensible to its beholder in the moment.

The objective here is not to come up with a predictive model of decision-making or behaviour, but to examine the nuanced ways in which decisions and attitudes, or social representations, are formed and reformed. Epistemologically then, this research is looking at how decisions are rationalised or justified, with the acknowledgement that an analysis of language does not necessarily reflect the causal mechanism of decision-making or behaviour. These representations on the level of language may however be suggestive of the underlying social-psychological processes. This analysis of people's description does allow for a contextualist treatment of the phenomenon as the discourses and dynamics of the surrounding society can be reflected, challenged, or ignored in their representations. A contextualist epistemology encourages one to see all types of evidence as different angles on the whole (Jaeger & Rosnow, 1988). This is important as a *mere* analysis of language may not be as useful as also including observations on the dynamics within a community, as a systems approach would encourage (Wilkinson, 1970). Accordingly, the research question for this

study was articulated as follows: How do community residents of a housing project make sense of their decision about whether to get title deeds to their properties?

Background to Vukuzenzele

The community sampled in this research is Vukuzenzele, a self-help housing project that was set up in the late 1990s. It is located in Philippi, Cape Town, South Africa, and consists of 235 residential homes, communal facilities, and one commercial zone. The project was started by a group of women who are part of the South African Homeless People's Federation. The project was supported by the South African SDI Alliance and uTshani Fund ("Grassroots Fund"), with funding from the Department of Housing.

Most construction began in the early 2000s, with many of the women initially manufacturing their own bricks to begin with. Vukuzenzele can be translated as "get up and do something yourself", representing an ethos that still echoes through the community today. Much of the community's history is unrecorded and facts contested, especially around issues of money and how the CPA was set up (or failed to be properly set up). There is an elected committee; however, the constitution of the CPA was not set up in accordance with the standards set out in the Communal Property Association Act of 1996.

Approximately 20 years on, the community was approached with an offer to obtain title deeds to their residences. The NGO, People's Environmental Planning (PEP), was hired by uTshani Fund for this task. uTshani had been paying the rates on this land until this point. After nearly two years of working with the community and getting the land zoned and property boundaries demarcated, PEP was able to source funding for the first wave of titles with the assistance of the Free Market Foundation (FMF) and their Khaya Lam ("My Home") project. As this project was different to other Khaya Lam initiatives, usually titling old Apartheid-era townships, it was decided that there would be a cost of R800 per residence. The rest of the funds were provided by private Swedish donors, through the FMF.

At the time of the initial site visit for this research, December 2017, the first 20 of a possible 108 titles were being handed over in a ceremony at the community hall. This low number was a testament to the hesitation in the community about going through with this process. It was hoped, and seems to have become the case, that more people would get on board. By June 2018, over 50 additional deeds were in process for transfer.

Research Design

This project is qualitative and of the descriptive and interpretive type. There are multiple accounts of what qualitative research is, and it is a paradigm that has expanded over its history. Most definitions of qualitative research agree that data is lingual rather than numerical, and that analysis is meaning-based rather than statistical (Elliot & Timulak, 2015). Thus, qualitative research is juxtaposed to quantitative research. Quantitative research follows positivist epistemology, while qualitative research is far more open-ended in what might emerge in the research (Creswell, 2014). By being descriptive it is meant that this research was deductive in the sense that an already existing social construct was taken from the literature and its manifestation in this sample was described. The research was also interpretive in that an attempt was made by the researcher to offer up interpretations of what might explain the descriptive findings (Creswell, 2014; Elliot & Timulak, 2015).

Interview transcripts formed the data corpus for analysis. While wanting to describe participants' thinking and experiences, the analysis also wants to place these phenomena in the nuanced contexts in which they occur. Most broadly the over-arching context is community and housing development in post-Apartheid South Africa.

Participants

During an initial site visit in December 2017, contact was made with PEP, as well as a resident within the community (who was receiving title through the process initiated by PEP) who came to serve as a gatekeeper. The gatekeeper assisted in recruiting initial participants, and the remainder were snowball sampled. Snowball sampling refers to the use of existing participants to recruit others. A total of twelve participants were interviewed. It was initially planned to interview between ten and twelve residents of Vukuzenzele, and ten were recruited. The remaining two participants were representatives of PEP whose experiences, it was judged, would be important in understanding how the titling process was unfolding in Vukuzenzele.

Of the residents interviewed, all but one were female. All participants were homeowners over the age of 30. Half of the interviewees were retired or reaching the point of retirement. All participants except for the one white male representative of PEP were black and their home-language was isiXhosa. All of the residents interviewed were interested in getting or had already received title to their property. This final point indicates a sampling

issue that no contact was made with any residents who did not want to get a title, and this point is discussed further later in the dissertation.

Data Collection

Semi-structured interviews were conducted with all participants (See Fylan, 2005). (See Appendix B for the interview schedule.) The interview schedule was adjusted for the interviews with PEP, which took place at their offices in Rondebosch. The residents were interviewed in the home of the community gatekeeper, mostly on Saturday mornings when participants were less likely to be working.

The interview schedule was derived from the extant literature on tenure reform in developing countries and South Africa, thus including reference to home ownership in the post-Apartheid era of South Africa and local cultural considerations. These latter two references were kept to the end of the interview schedule in order to provide the possibility of them emerging spontaneously during the more specific conversations around obtaining title deeds.

Questions were open-ended, with the hope that conversation would emerge naturally. Language and cultural differences with a relatively young, white, male, English-speaking interviewer were anticipated so it was made sure that there were sufficient questions to keep the conversation moving forward and on relevant topics. This did prove to be necessary, as there were two instances when language differences made communication difficult, and a member of the host family was able to step in and assist with interpretation. These facts are further explored later under the section regarding limitations and reflexivity in this research.

Follow-up questions were somewhat Socratic, in an attempt to elicit clear statements and elucidate any contradictions or dynamics in thinking. While reflection and clarification are common interview techniques, a more Socratic approach might see more questions of the form “What would...?”, “How is this similar or different to...?”, “What does this mean to you?”, “How would you know that...?”, “What do you look for in...?”, or “What would you compare this to?” (Overholser, 1993). This was a helpful strategy, though restricted again by the language barriers that we were crossing in the interviews.

Procedures

Participants from Vukuzenzele were recruited with the help of the gatekeeper, who took a personal interest in the research. Participants were met at the gatekeeper's home where the informed consent form (Appendix A) was introduced and explained, as well as the fact of the interview being audio-recorded and transcribed. All signed consent forms were stored in a locked room in my home, and all digital audio-recordings and transcriptions stored on a password-protected device. All backup copies were also password-protected on an online cloud storage platform. Participants were assigned participant numbers during transcription so as to preserve anonymity.

The interviews lasted between 15 and 70 minutes, with most falling between 15 and 25 minutes. The short interviews occurred because of participants' time constraints, language barriers making conversation difficult, and possible divergent understandings of the purpose of the interview. This is something again explored later under limitations and reflexivity.

Following the interviews, a box of biscuits was offered as a token of appreciation for participating. Monetary compensation was avoided so as not to introduce coercion into participant recruitment. No participants required monetary compensation for transport because all interviews took place in Vukuzenzele, although provisions were made if this proved to be necessary.

Data Analysis

Transcripts were subjected to thematic analysis (TA) with the assistance of the NVivo qualitative data analysis software. TA is a foundational method in qualitative data analysis, involving "identifying, analysing and reporting patterns (themes) within data" (Braun & Clarke, 2006, p. 79). Essentially, a theme is a pattern of meaning identified across a dataset. This very open-ended method of analysis has been critiqued for its "anything goes" potential, so it is worth noting that this analysis was deductive in that there was a top-down process of looking for themes that were relevant to the theoretical framework as well as the extant literature on tenure reform. Within that scope, however, themes also emerged from the bottom up through how participants described their thinking and experiences.

While there is no standard protocol for a TA, it typically proceeds according to a series of phases of analysis (Braun & Clarke, 2006). The first phase involved herein involved

the transcription of interviews, re-readings of transcripts, and noting down initial ideas and impressions. Braun and Clarke (2006) term this the *familiarisation* phase. Following familiarisation, the next step involved *coding* the dataset. Codes are the smallest unit of analysis in a TA. In this case, codes were words or short phrases that were attached to small excerpts of the transcripts. These excerpts ranged from a sentence to a paragraph in length. One sentence or paragraph can contain multiple codes. Examples of some of the initial codes in this analysis were *silencing*, *fear*, and *financial cost*. As codes are generated, the next phase of analysis can begin. This is the phase of *theme generation* (Braun & Clarke, 2006).

It becomes apparent to the thematic analyst that codes begin to re-occur across the dataset, and that some codes can be grouped together into broader themes. Thus, a code may become a final theme, but it is important that a theme does not just semantically represent what is said in the transcripts and rather offers up an interpretive lens for why it covers multiple codes (Braun & Clarke, 2006). As such, codes such as *silencing* and *eviction threat* began to fall under the broader theme of *Tyranny and Authority*. While there may be multiple themes that might capture the meanings in any given text, the themes generated herein were geared toward answering the research question and were influenced by the theoretical and empirical literature reviewed above. The analyst must be sure that no parts of the dataset have been ignored by this point, and that there are no further themes to be generated. This is referred to as thematic saturation (O'Reilly & Parker, 2013).

The next stage of analysis according to Braun and Clarke (2006) involves the *reviewing and refinement of themes*. This process involves the removal of themes that are not substantiated by enough data, as well as the refinement of existing themes to accurately represent the data and possibly the merging of themes. Existing themes may become sub-themes within a broader theme during this phase of the TA. It is worth noting that qualitative data analysis seldom proceeds in a strict step-by-step fashion and there is an oscillation between different phases of analysis; this occurs in line with the goal of refining the analysis so that the final result best describes the dataset in line with the goals of TA. This process of oscillation has been well described through the lens of constant comparative analysis. Glaser (1965) noted that constant comparative analysis is more concerned with systematic theory generation than systematic codification.

The final step before writing the report, according to Braun and Clarke (2006), is the *defining and naming of themes*. Involving further refinement again, the principal function of

this phase is to ensure that the theme adequately incorporates its constituent data into a coherent narrative or definition. Another component of this narrative or definitional generation is the acknowledgement of how different themes intersect or relate to each other, as well as how they may be mutually exclusive. Thus, the narrative of the TA moves from coherence within themes to coherence between themes and across the dataset and is more adequate for presentation. With regards to the naming of themes, there may be a preference in some circumstances to use the language of the participants to represent the themes (e.g. Charlesworth, 2000). It was however felt more appropriate to use descriptive terms herein to label the themes.

Ethical Considerations

Exploitation of low-income populations has been discussed at length in relation to the ethics of clinical research, wherein the traditional principles of autonomy, beneficence, and justice are explored. Descriptive qualitative research often falls short of providing direct benefits, and many authors have instead advocated for participatory action-oriented approaches (Halai, 2006). While this research was descriptive, issues around power, trust, and cultural competency could be engaged with reflexively, as discussed by Keikelame and Swartz (2019) regarding the decolonisation of research methodology. While one must respect individual agency, the poor and working classes are considered to be a vulnerable population group. They are seldom the authors of their own narratives in academic literature, and researchers must be sensitive to the fact that they are representing a marginalised population group (Charlesworth, 2000).

It was ensured that all participants in this research understood the purpose of the research, their own anonymity and confidentiality, and the function of the audio recording of the interview. All participants signed a consent form for participation in this research. Ethics clearance was obtained from the Research Ethics Committee of the Department of Psychology at the University of Cape Town. There was no foreseeable risk for participation in this research. Some information came to light that could be seen as disharmonious to the sampled community. This information, however, was common knowledge within the community and any given participant's perspectives on various issues were protected through assurances of confidentiality.

A token gift of biscuits was offered at the end of each interview. This was judged to not be coercive toward participation as no participant knew of this gift prior to participation. Financial compensation for participation was avoided for this reason too.

There was little to no foreseeable direct benefit to participation. However, talking on any issue that involves a personal narrative can be therapeutic in itself. Some participants felt pleased with the research that was being done. Some felt that they were contributing to a better understanding of people's housing in the new South Africa. Some also felt that they were promoting rights education in their community. The indirect benefits of this research are hopefully as above: a contribution to the academic knowledge base on housing projects in South Africa which could conceivably be useful to NGOs, policymakers, urban planners, and academia alike.

Findings and Discussion

The findings that emerged during data collection and analysis were eventually coded under nine main themes. These themes are *Trust, Security of Ownership, Tyranny and Authority, Money and Cost, Community Mentality and Support, Capacity for Agency, Forms and Norms, Struggle, and Self-Ownership*. Note that all italics in the quotations listed below reflect the original emphases placed by the interviewees.

Trust

If any single classic psychological object was evidenced quite explicitly throughout this research, it was trust. The trust placed in parents, influential community members, and well-known organisational representatives gave support or motivation to the rationalisations and concerns around obtaining the title deeds. It was within networks of trust that social representations around ownership could be safely renegotiated.

Trust emerged as by far one of the most common themes, evident across all the interviews. This was largely because of a single issue – that the community had been approached on several occasions in the past with offers of assistance from various third parties to obtain the title deeds to the properties in Vukuzenzele. These initiatives were not only unsuccessful, but they also cost households money which was never returned. Sometimes these third parties were seen as earnest, but there remained a feeling of being conned or scammed.

P1: There were so many people, um, that came along... I don't know. I'm going to say, under the pretence of helping, or, wanting to help but just not having the capacity to help.

P4: It was that [question], "Was it the right thing?" I'm paying, and what if these people are playing games. There's too much scam, this, outside. Don't know which one is a scam.

P1 displays an apologetic or diplomatic approach to the issue, not wanting to accuse people of being false and rather giving them the benefit of the doubt. Meanwhile, P4 explicitly deploys a mistrustful relationship to the world outside of the community when discussing her hesitation to get on board with the titling project. The previous failures of titling were possibly experienced as a betrayal for many in the community. Across all definitions of trust is the necessity of having faith, within reason, that another party can be depended upon (McKnight & Chervany, 1996). While some may have delineated their hesitancy to certain people or types of people (P1), the hesitancy could also reflect a more general mistrust of parties external to the community (P4).

Note that P4 highlights the importance of community support and communication in overcoming trust barriers. As discussed by Hiscock and colleagues (2001), the neighbourhood and community can provide for a sense of ontological security. The community in many ways is an attachment site, representative of that psychological function of security, that can be defaulted back to in times of insecurity, such as when being confronted by possibly betraying experiences. Indeed, some of the participants reflected in the interviews that it took encouragement from family or friends to engage with the titling process:

P2: Because she say this one is serious. And me, I say, if the money is gonna be disappear, what you gonna do? And then she say, no it's not gonna be disappear, because we found out everything about the lawyers.

P4: I was hesitating until they encouraged me that "No, this is it, just do it". And I did it.

Here one can see that trust was objectified via the legitimacy of the lawyers. However, the participant did not go into depth about why this lawyer was different from those in the past.

What appeared to be more the case with P2 and P4 is that the lawyer stands as an objectified social representation rhetorically imbued with trust, but the motivating reason for investing the trust in them was the original trust that was placed in the community members with whom they were communicating. Here the fundamental functions of social representations are enacted. The opportunity to get title amongst a relatively homogenous community unearthed representations around legitimacy. A new rhetorical narrative emerges as to why this time it was different. It was through communication, and trust networks, that amongst this community the new or adjusted representations could become instantiated (Moscovici, 1988). Whereas a lawyer could stand as an object of distrust in other discussions, the lawyer was standing as an object of trust in this one. Very few of the community met and spoke with the lawyer as an individual person, but came to know of this lawyer through the narratives of others that represented him as a common-sense object of trust.

Obviously, not every community member has the time or know-how to assess the legitimacy of the offer (discussed under the theme of *Capacity for Agency*). It is understandable that the community acted as a buffer, with some getting on board and testing the waters, so to speak, and then offering up their trust as leverage to broader acceptance within the community. This reflects Friedman's (2014) report in which "community ambassadors" were lauded as a principal mechanism for getting a community on board with a titling process.

P7: Yes. I'm one of the first people. Because you see the people were afraid to pay the money. Because you always pay the money, and the money you don't know where's it going. You see now, so that's why the people didn't want to pay. Say, "No, hayi, we want to see first. You people can pay". So now, say OK. We will pay and you'll see. If we don't get, then hey, it's not the first time.

P3: Other people, they trusted them. Other people they still not even now. They still have the doubts.

The two quotes above perhaps highlight the degree to which the community's trust had been betrayed. While members may have had sufficient trust in their relationships to get on board with the project and adopt the new emerging common sense, there is still the material obstacle in that other community members would want to see the real practical reality unfold. As reviewed by McKnight and Chervany (1996), while trust may be a psychological or

interpersonal concept, it is not divorced from material reality. Trust involves having a reasonable expectation of actual results.

According to one participant, PEP felt that it was important to let the community decide for themselves how they wished to move forward, while remaining visible and offering substantive information and services.

P11: For PEP, one thing that we thought was, um, people, to be able for them to trust you, you have to be visible in their community, and also allow them to make decisions. Don't decide for them, but involve them. In fact, facilitate.

Although social representations theory is not prescriptive, this might be seen as a healthy process. While PEP acknowledged that decision-making took time, the time given allowed the community to instantiate a narrative in a way that was coherent for them. For those who were still hesitant, it afforded them the time to see the actual outcomes without being unnecessarily pressured in the early stages. This is reflected in some community members' endorsement of PEP representatives for their continued involvement and assistance in the community.

P3: Because of Shawn [a PEP official], I trusted him. Yes, because of Shawn. When Shawn came, eh, and explained, I... Yes, I never doubt him in anything, because I know him.

Chains of trust through various parties created a motivating reason to trust the legitimacy of the offer, while ultimately the object of the decision itself had to be trusted. For some participants, title deeds were a novel issue: investing trust in the document involved investing trust in various other parties or institutions.

P4: I am trusting it both. If the person, if I trust the person who is bringing the title deed, definitely I have to trust the title deed there, yes. So, I can't trust something, title deed, where it's coming from, so I must trust the person who is bringing it. Or trust the person who is processing it. I'll believe it when I see it.

P3: Yes. I trust them. I trust [the municipality] to give... Ja, I give them that power. I trust them.

This is explored further under the theme of *Forms and Norms*, where recognised institutions are endorsed, being anchored already in the system of social representations within which this community operates.

Security of Ownership

The rationale offered by de Soto (2002)—what Marais and colleagues (2014b) identify as the neoliberal rationale for obtaining title—is principally that it allows homeowners to have access to credit. There are other utilities offered through title, such as registering a business or having legally recognised tenants take up occupancy. This is, however, not the principal rationale offered by participants in this study. Overwhelmingly the primary motivation appeared to be for the security of ownership.

Marais and colleagues (2014b) noted that discussions around land tenure in the black population could not be divorced from the knowledge that the black population was deprived of ownership rights in South Africa's history. The statement that “ownership was not culturally embedded amongst black people” (p. 62) must be interpreted with caution, though. It is not that ownership never occurred traditionally but that there is a move to a new or different type of ownership. The sense of dignity and security in owning a home is constant, and we could assume it to be a human universal, possibly with deep evolutionary roots (Gintis, 2007). It could be further said that the security of home ownership is tied to a sense of ontological security (Hiscock et al, 2001), as represented in P6's comment below.

P6: What is in my mind now, is get ownership, and do whatever I want in my house, and be happy, and have peace of mind.

Early in the interview process it became apparent that participants seldom utilised language that could accurately reflect the changing nature of their tenure. This led to speaking of something like owning one's home versus *really owning* one's home. This could be understood as reflecting the emergence of a new type of social representation of ownership, still in the formative stages without a clear vocabulary to reflect it. At times, this involved anchoring the title deed in a social representation of authority.

P4: Title deeds is something, you know... it's like getting an authority. I don't know if you get what I mean. Yeah, you're getting authority, I mean position of, “Ok, I've paid it, it's mine,” but the moment you get the papers, ah, then you know you are *owning* it.

What authority could mean for the participants is explored further under the themes of *Tyranny and Authority* and *Forms and Norms*.

Although P4 paid for the home already, and the property was registered in her name by the CPA, the ownership was not perceived as total or with at least the greatest degree of authority available. Compared to van Gelder and Luciano's (2015) model, it is not that Vukuzenzele was necessarily moving from a situation of solely having *de facto* tenure security to legally instantiated security, but more that the type of legal ownership was changing. It does imply, whether in fact or rhetoric, that the community could look forward to a greater perception of security that they might not have previously been experiencing. It could further be possible—although few participants stated it explicitly—that the CPA failed to ensure security. While participants did in fact have legal rights to those properties and some felt at least degrees of ontological security, at least one participant felt wary and excluded from the community at the level of the CPA.

P2: Ja. Because most of the time before, they [the CPA] told us we not the owners. And then in other meeting, they don't call us. Because we bought the plot. Because we bought the plot from someone else.

The issue of the security ensured by the CPA is further addressed below under the section titled *Tyranny and Authority*.

Not having tenure security meant being restricted in terms of geographic mobility, whether this was in perception or in reality. Participants who had been seeking housing before in various projects had found that they would lose claim over housing during times when they had been absent from those communities. This reflects to some extent the finding of Field (2005) that legal title can free up families for increased participation in schooling and work at greater geographic distances because time and labour is not being spent guarding their informal homes from invasion.

P7: You know, when you're looking for the place to stay, you go there, and there, and there, and there. [...] So now, first come, first serve, you know. So now, we get [to Khaylitsha]. But now, all to find out, you not belongs here, you are going to Mandela Park. So now sometime you put your child [to hold the property], just because now you've got a house the other side. But now can't get it, because now they give it to somebody else.

The issue at hand, however, was the securing of property already occupied; nonetheless, the theme of geographic mobility occurred a few times, as when participants desired to travel home to the Eastern Cape.

P4: You can go wherever and come back and say, "This is mine." Where if you don't have the title deed, you can't say, "This is why".

P4's statement above again reflects some of the difficulty in articulating what is changing with regards to ownership of the home. Her property was registered in her name under the authority of the CPA. Perhaps she is indicating an uncertainty about whether the CPA can be trusted to ensure that continued ownership in her physical absence. She is also highlighting again how the title deed was being anchored in social representations of authority (and proof).

As P7 hinted at above, security of ownership was frequently linked to family considerations. If participants did not necessarily feel under immediate threat, they still wanted to be sure that their children would be able to take over ownership once they died.

P5: ... As long as the house is mine, and when I'm gone it's my children's in the house. Maybe if I decide to sell the house, I just inform my children. Hayi, but in my culture, what about my children, where will they stay? Under the bridge? In the street?

The prevalence of this sub-theme of *Family* is likely a reflection of the participants' demographics. Most participants were older females, many around the age of retirement.

P8: It mean a lot to me. Because I know now, even if I can die, my children is going to have a place to stay. Not just like that time I was, I was not having a nice place for me and my children.

Many of the participants had also lived in Vukuzenzele since the project began or shortly thereafter and witnessed how the CPA could affect family matters, something addressed in the next theme, titled *Tyranny and Authority*.

Tyranny and Authority

It was at first difficult to understand why participants did not report feeling secure under the CPA. It was later discovered that on occasions the CPA had intervened in family matters and negated security of tenure.

P11: ...there was, in the former committee, times where the committee would make decisions on family issues. [...] So there was this time when this woman had a child, a young boy, and this child was kind of involved in criminal activities. So the community at large went to the house and said, "You must leave here, take your child and leave this property."

It was discovered that this incident and others had led to rifts in the community:

P1: Because at that particular time, the whole community turned against us. The ones that knew the truth but did not want to speak up, because they thought that the committee had rights to do that. And the ones that knew the truth, and knew that the committee [did not have that right] but also, did not care.

To make the proposition that some community members "did not care" could suggest that those members were possibly fearful to speak up against the CPA, or perhaps that they made the judgment not to do so because they did not wish to disrupt the stability of the status quo (and perhaps thus also their security). Even systems which may appear problematic from the outside may become protected by members of those systems as some sense of security is obtained in what is known versus unknown (Lewin, 1947).

In light of the above disclosures, it became more understandable that participants felt that they might "wake up" (P1) one day and have their ownership challenged. Although the community had rights to their properties if they were registered with the CPA, it thus becomes apparent that there was a deficit in *de facto* security which van Gelder and Luciano (2015) described as "the actual control of property, regardless of whether it is backed up by formal legal documents or not" (pp. 486-7). While individual community members or households may not have been at risk of losing their *de facto* security, the existence of these incidents led to a lower sense of perceived security. This dearth of *de facto* or perceived security could have effects on people's behaviour, such as in restrictions on geographic mobility discussed above.

P11: So in a community [lack of individual title is] a problem because you have to adhere to *anything* that committee says. Or even, what the community at large agrees to. So when you have your own title, no one can come and contest what you do on your property.

In many instances, especially amongst newer members of the community, there was voluntary and involuntary silencing of voices.

P2: No. I don't want even to speak. It's not good. Did you hear me the first time I said, "They don't include us in things"? They just separate us.

P6: No. All I just. [Laughs]. I just go to the meetings. I don't comment. I keep my mouth shut, I stay in my line.

For both of these participants, the opportunity to get title deeds to the property was possibly a way to escape an experienced tyranny of the CPA. While participants generally reported enjoying living in Vukuzenzele, some could seemingly not help but express these positions when the conversation turned to issues around the CPA. It was telling of their fear that the actions of the CPA were only discovered late in the research and that there was such resistance to criticizing the CPA.

Fivush (2010) drew a crucial distinction between *being silenced* and *being silent* as different manifestations of the operations of power. It could be said that P2 felt that she was *being silenced* by exclusion. This was an experience resulting from the power of the dominant community culture upon her. In contrast, her *being silent* in the interview was perhaps an exercise of power, in reflecting the claim (and ownership) of an experience of marginalisation. The interview context itself should be considered as she may have felt insecure as the interview took place in another community member's home, which may have affected her sense of confidentiality. P6, on the other hand, laughed off *being silent* in community meetings, perhaps reflecting his confidence in the emergence of a different culture or set of social representations, or that he did not wish to disrupt the status quo of the system (as discussed above). P6's security in his use of voice and silence could have been reflective of his experienced ontological security, perhaps also tied to more individualistic capacities as discussed later in this dissertation.

The highest level of available tenure security was being objectified in the form of the title deed. While the CPA could potentially be avoided, participants were still trading off to a new authority: the government. The state was not an infallible source of tenure security but was possibly the best authority available.

P1: So for example if those people don't want to give that land, we want it [the title deed] for the purpose that we had that land, then the government needs to remove them. Unfortunately. So now, it's still, the ultimate go-to person is the government.

P6: When these title deeds were transferred to us, the next thing this appropriation of land happens. And I was happy, because that's why I was happy to be part of the first group who got their deeds. So that if this thing comes to the party, at least you have ownership of your land.

Clearly, relationships to authorities were contradictory, or at least not one-dimensional. The community had to endorse the services of the government that would invest the title deed with the power to secure their properties. As discussed under *Trust*, the psychological construct of trust involves a reasonable expectation of actual delivery of results (McKnight & Chervany, 1996). This complex relationship was mentioned earlier with reference to Barry and Whittal's (2016) study in which their participants would turn to municipal authorities if they felt that their ownership was contested, but nonetheless also expressed distrust of municipal authorities.

As discussed in the theme of *Money and Cost* below, the community had low levels of trust in banks and loans, but endorsed them with regard to legitimately securing the home. This counters any blanket approach to engaging with communities in terms of capitalistic thinking. At a handover ceremony of deeds in December 2017, the attendees were given a presentation that reflected the neoliberal rationale of de Soto (2000) that these title deeds were mechanisms for economic upliftment and allowed access to various financial resources and opportunities. This rationale was also reflected in information booklets. In this study, however, the community appeared more concerned with financial institutions and other authorities as the means to securing their ownership against potential threats than as the means to financial ends.

Money and Cost

Because of the nature of this study's topic, financial variables would almost inevitably feature in the final thematic analysis. For the most part, this theme, along with its sub-themes, did not emerge spontaneously so much as it emerged following lines of questioning that were deduced from the literature review.

Loans

In contrast to statements that the South African poor have limited access to credit (Lemanski, 2011), most participants saw themselves as ready potential victims of creditors and interest rates, apparently voluntarily avoiding loans as a matter of principle.

P6: Ah man. These days man, being in debt, is being on the TV man. The inflation, the interest rate and all those things affect the people. And if you find yourself with too much loans you end up with nothing in the pocket man. You know, and it's difficult to survive. So that's my, my, my understanding man.

P3: I really hate loans. If you pay loans, I'm not gonna say you pay double, but you pay pay pay pay pay pay pay. Even if we had a problem, and you go to them and tell your problem. They listen, they will just listen. Then the next month again, [slaps hand on table] a message will come, "Don't forget to pay". So, I don't understand them, I really don't understand them [...] So I don't trust banks, even banks I don't trust them.

P2: Me, I don't like loans. I never do it.

As is discussed later under the theme of *Struggle*, it is understandable that first-time homeowners did not wish to engage with banks as there was an association with risk of losing a precious asset. These could be understood as a demonstration of the bias of loss aversion (Kahneman et al. 1991), however the historical background adds to a deeper and more nuanced understanding of the observed behaviour. Whether a motivating or justifying reason, the psychosocial context of the behaviour is important to take into consideration when approaching individuals or communities in a meaningful way. As discussed by Billig (1991), social psychological phenomena are most often too complex to be reduced to a set of rules of behaviour.

Lemanski (2011) indicates that, where credit is desired, there is often a reliance on informal or kin-based providers of credit. Lemanski (2011) claims a reason for this being that a kin-based loan will not result in the loss of the home if the payments are defaulted on. Here again, the desire for security trumps the desire for access to capital growth mechanisms such as formal loans. Moreover, the threat of losing one's home means also a loss of ontological security and the sense of ease and safety associated with it (Hiscock et al, 2001). Another way of describing the situation, in terms of the tripartite model (van Gelder & Luciano, 2015), is that having a formal loan possibly increases the fear of eventual eviction which decreases investment in the home. This counters any assumption or proposition that the neoliberal rationale of de Soto (2000) must be an automatic part of the community's thinking process.

Fees

Despite concerns over predatory creditors, participants did not otherwise raise costs as being of concern to them. Perhaps again tied to the do-it-yourself ethos of Vukuzenzele, participants oriented themselves towards their and their family's present and future. This could have been, also, an artefact of the interview situation as the sampled participants may have wanted to paint a positive narrative of the titling. In line with Billig's (1999) theoretical link between *fetishism* and *repression*, the deployment of such a narrative could be a device to avoid the more painful uncertainties of the titling process. The strongly emphasised language in the quotes below by P1 and P6 could be an example of overdetermination as a defence against some of those misgivings. Although inability might have been an obstacle, participants did not report this in relation to themselves or within the community. As P1 and P6 below recounted, following previous attempts at titling individually or as part of the community, the cost of titling could easily exceed R6500. PEP and the FMF were able to—with the help of the Swedish donors—bring this amount down to R800 per household.

P1: Yes we had a fair amount, um and, for me, I believe it was extremely, extremely a fair amount. Extremely, uh, low amount. It was... It was nothing, next to nothing. So paying R800, because I, I know how much transfer fees cost, how much it costs to get a title deed. So, if I had to do it myself personally maybe I would have spent over R6000.

P6: Uh, for me, it was nothing I must say, because I know the cost of getting the title deed is expensive. So for me, I didn't complain at all, I must say.

Here one can see that a cost analysis was used as a justificatory reason as to why the fee for the titles was considered fair. It was participants such as these that likely functioned as ambassadors for the titling project.

Similarly, participants did not report the payment of rates to be an inhibitory factor in their decision-making, although there was uncertainty over what this would mean for those who were unwilling to participate in the titling project.

P3: Um, at the moment we do not pay. I cannot say that I am happy for that [laughing]. Because, we must pay for the, the water. But because of these titles, we are not paying yet. But I know that if everybody, when everybody gets title, everybody will.

Cost was not necessarily a motivating or an inhibiting factor in general, as far as this study was concerned. What cost seemed to be, was an obstacle for various reasons that had to be overcome through various rationalizations, such as the cost analysis mentioned above. The most frequently deployed rationale was the desire for authoritative ownership as discussed under the theme of *Security of Ownership*.

P8: There's a proof. You can go to the police station and say, I've been robbed. We are very happy about that, and that's why we quickly pay.

P1: I don't have a problem, it's *my* house. I'm using the water.

P5: If I, If I, If I've got my title deed, I am not mind to pay everything, for my house. I must pay the rent, I must pay the water, I must... It's Ok for me... *If* I've got the title deed.

The unwilling

Not all members of the community wanted to get titles. Unfortunately, none of those residents were sampled in this research and this is discussed under the section below on the limitations of the study. It was however suggested that the trade-off to a greater authority of

ownership was insufficient for those residents. The reason offered by one participant involved the cost of ownership:

P1: I wouldn't actually lean on the fact that they feel that money is tight. Most of them have, um, houses or flats that they are renting out. So it's a matter of having to pay, um, it's a fear of how much they will have to pay because of the, the amount of people that they have in the house. So, it could be fear, or it could be running away from it. You, you get me?

Until the completion of the titling process, the uTshani fund which loaned the money to build the settlement has been paying for all the rates and services. While the participants interviewed in this research were comfortable to take on the costs, it would seem that others were not—if we are to follow the reasoning of P1 above. It is possible that they did not feel the insecurity that some of the others did. Moreover, one might suggest that the potential loss of income threatened their sense of security. Kahneman and colleagues (1991) described this type of status quo bias, as explicable through the phenomenon of loss aversion. In their words, “the disadvantages of a change loom larger than its advantages” (p. 200). In this situation, the persuasiveness of the emerging rhetoric or justifications amongst the other community members was insufficient to reorder the social representations of this non-participating group.

Nonetheless some residents, while not so much concerned about the amount to be paid, did not feel that they should be paying. One member of PEP felt that this was likely because of the conflictual history that the community had with uTshani fund. Some felt that they were still owed money by uTshani fund. There may also have been a residual feeling of resentment in the community after there were several failed attempts by previous third parties to title the land which led to households' money being lost:

P11: So I also see history playing a role in the present time because people still think, “we were wronged, and this land belongs to us”. So it does come out.

Community Mentality and Support

While many of the themes could represent vectors of decision-making within each individual, or intra-psychically, it should be apparent thus far that the community itself was a thinking and feeling entity, which was also integrated to a greater or lesser degree within

itself. What is treated as a separate theme here was very much an undercurrent through much of the discussions with participants, and is thus also a theme in which there are strong links to the other themes discussed.

P11: I think the struggle with getting title deeds in this area, was with the mentality of the community with regards to title deeds. ... So that, that was the biggest struggle, maybe we could have had them at earlier stage, if the mentality was a strong, informed, and knowledgeable mentality.

This above statement by a PEP representative encapsulates the community as a thinking entity itself which reportedly would ideally be “strong” and “informed”. Previous research identified lack of knowledge as an obstacle to effective titling (Firmin-Sellers & Sellers, 1999; Friedman, 2014). Yet there is a sense in which the knowledge itself was not the deciding factor in generating the behavioural outcome of signing up for titling as desired by the third party stakeholders (PEP and the uTshani Fund). As has been discussed, much decision-making was contingent on chains of trust running through the community. One might also think of those chains as constituting a network. Through this network, the transmission of knowledge was an imperfect process.

P5: Well I don't know about this project, because I get it this morning. Um, and the lady tell me about it. They didn't tell me what's going on.

P4: The thing is, I never experienced to buy a house anyway, so I wouldn't know the procedure.

P2: Hey, we didn't know. We found out later, [inaudible] told us about it. And then she forced us to get it.

This pressure or “push” (P4) was not reported negatively, as the lack of agency in the language used might suggest. Rather, P4 (below) described it through the lens of care and family. Yet there is perhaps an indication through the implicit lack of agency in the language of the dialectic between counter-positions taking place (Billig, 1991). In order to keep the unpleasant affects associated with uncertainty at bay, there was perhaps a willingness or disposition to defer to trusted community or family members (Billig, 1999). This can possibly be reflected in the general stance of communal thinking discussed here.

Despite rifts in the community in terms of the actions of the CPA, the community itself was largely described as very supportive. There is a sense in which the network of community relationships was able to provide that sense of ontological security. Drawing on the additional connection to attachment theory, the community network provided a sense of containment, and was something that could be turned to in times of insecurity (Hiscock et al, 2001).

P8: It is *just the community*. I don't see anything wrong. Everything is fine, to me. I don't know to other people. [...] I feel close to the community. Because if there is something happen, all the community will just come and we will face the thing, all of us. So I am happy.

Nonetheless, this shows how communal thinking can take the place of individual thinking at times.

P4: Um, they told me. But the lady who was doing it with the lawyers, she inform us but I didn't thought about it. But when they done it, they have to encourage me that, hey, come. So I think, this family, they really help me, um, to push. [...] They care, which is good. We need people like that in our area.

The shift in appraisal was described relationally and affectively, not according to a weighed-up set of rational considerations as per Billig's (1991) critique of classical decision-making theory. Being "forced" (P2) to get the title was not necessarily a reflection of authoritarianism, but perhaps of authoritativeness. Drawing on attachment theory again, the direct guidance from trusted community members can be experienced as containing rather than coercive (Doinita & Maria, 2015). Thus, the community can be said to be performing these self-regulating functions within itself, and a more communal orientation can be reflective of the interdependence of people in establishing this sense of security.

More communal orientations were particularly evident amongst the older participants. There could be many reasons for this. Being less informed about the systems involved in land title could be a motivating reason to lean more onto others for information and support. Sharing in the construction of Vukuzenzele and the establishment of the CPA could have meant that there was an established pattern of behaviour around sharing in decision-making. Additionally, some of the older participants were the first generation in their families to have

moved to the Western Cape from the Eastern Cape, and some of them may have been grounded in communal practices of traditional Xhosa communities.

For many of these women, title deeds were a new concept, still to be anchored in a new shared understanding. There was, however, no desire to create a traditional system of ownership in Vukuzenzele. The CPA may originally have been a reflection of this communal-oriented thinking in the beginning, but the mentality moving forward has been forward-focused and perhaps in line with an urban life in a major city. Even the system of land ownership in the traditionally Xhosa Eastern Cape could be seen as a vestige of Apartheid.

P11: I think, because in Eastern Cape, you don't have title. You were just given a space by the kings. There will be an order of legislature that gives that ability. So, I come from Eastern Cape as well, and we never felt that we needed a legal ownership of that land. We always knew that that is a piece that we own. So it's only, and people see that as another way of trying to control people. They say, no, this is part of the policies of our past that uh, the Apartheid government did. So people, there was no issue of owning this portion and that portion, people would live as they will.

This future-focused attitude was perhaps evident in some participants' unwillingness to speak about Apartheid.

P5: Hayi, I don't like to speak about, that thing (Apartheid). [Laughs]

P7: Ja, I can think about history, but sometimes, you are not satisfied with your neighbour. You see now, my neighbour, he put his toilet in my side. ... See now, that things, I'm not too happy. So now, when that toilet is blocked, it's blocked my side. You know. You know! [Laughs]

Here we see an explicit acknowledgement of unwillingness to discuss Apartheid in P5, and perhaps an implicit acknowledgment in P7. The latter perhaps drawing attention to dealing with the problems of the present day so as not to be caught up in the grievances of the past.

This discussion of communal orientation does suggest a difference within the community's mindscape. While many were communally oriented, there was also evidence of a more individualistic orientation.

P6: I did my background search afterward. And, when I saw the legitimate company, and from that point I was comfortable paying the money.

This is highlighted further under the theme of *Self-Ownership*. If we consider the communally guided and the individually guided as both having some self-regulating function, and feeling relatively secure in their decision-making, then it does highlight again the insecurity of those members who did not have the time and know-how to assess their position in the community and what might be the best decision. Whereas P6 (above) laughed off his marginalised position in community meetings, this was in contrast to P2 who reported being “forced” to get her title even if she did not actively regret that decision.

P2: No. I don't want even to speak. It's not good. Did you hear me the first time I said, “They don't include us in things”? They just separate us.

This raises questions of who is considered part of the community (as a cohesive thinking entity), and who is marginalised, pointing again to the ongoing trade-off with authority as discussed in the theme of *Tyranny and Authority*. P1, who was connected to the community as a self-regulating entity, had to encounter that marginalisation when she spoke up for the rights of people evicted by the CPA. In terms of systems theory, there is a natural tendency towards the status quo, and unsettling that status quo can be difficult at times, challenging the community to re-establish its ethos or its social representations so as to again regain its self-regulating function (Lewin, 1947).

Capacity for Agency

This theme emerged in coding of the interview data when it was observed that there were references to what was actually practicable or expedient for participants. As P4 describes below, some things were felt to be outside of current concerns because they were not immediately practicable.

P4: There are things that you can't change, you just go with the flow. So me, what I am concerned about is my own ownership, that's all. The rest, will just flow.

P2: Yes, I attend meetings sometimes, but not of that time I was at work.

P2's excerpt captures how restricted time means restricted opportunity. Temporality was a common code that contributed to this theme of capacity for agency. The theory of

socioemotional selectivity, although focussing on lifespan effects, emphasises the attribution of goals based on perception of time (Carstensen, Isaacowitz, & Charles, 1999). DeLuca, Wood and Rosenblatt (2019) have also described how evicted residents of low income in the United States do not have the “luxury of time to research, compare, and prepare before making a relocation decision” (p. 570). Ultimately, scarcity changes the way people behave and make decisions, and scarcity can relate to all resources—whether those be time, or social or monetary capital (Mullainathan & Shafir, 2013). While P4 may have had the time to engage, she perhaps also felt that some things were not worth the effort or outside of her knowledge base. This theme therefore captures both internal restrictions on individual agency (such as knowledge, skills, motivation level, and emotional capacity) as well as external restrictions (such as time, access, and risk).

Retrospectively, this helped to make sense of many community members’ long-standing desire to obtain title which may have made them more willing to engage with previous attempts at titling. Perhaps any opportunity was better than an entire lack of opportunity. Of course, the failure of these previous attempts eroded people’s trust: this naturally affected what was perceived as viable options, moving the community into a space with less opportunity for obtaining title and greater scepticism of opportunities.

P1: Living in a house that you say you own but have nothing written down ... But you have nothing on paper, for me was a bit risky. Because we needed shelter, we needed our own property, we took that risk.

P1 could be described as a “community ambassador” in Friedman’s (2014) terms. She was one of the few who were willing to take the initial risk. She also had a history of being willing to go against the prevailing attitude of the community regarding the incidents of forced eviction. Nonetheless, she retained her connection to the community, being willing to step into the unknown and take a risk. In addition to her internal and external resources, she perhaps had a good balance of individual versus community orientation, allowing her to be ontologically secure enough to face rupture and repair in her relationship to the community.

Understanding capacity can help explain why the networks of trust discussed above were central veins for the rationalisation of decision-making. Especially for the older women, and the less legally literate, there was little capacity to assess the legitimacy of any offer. These participants would benefit therefore from community support. The constraints on these

networks remain, though, putting advocates of the titling project within the community in a difficult position. Getting title is at times justified as a rights issue, or as an issue around self-governance. However, with the time-constrained need to get this project turning over, people's agency could be diminished. There were deadlines for successive rounds of applications. This was portrayed earlier with the references to "pushing" or "forcing" to sign up with the project. P1, below, struggles to articulate just where people's agency begins and ends, with the prospect that, as the titling process gains traction, there will be the possibility of mandatory titling.

P1: If, if, if its, if it's a matter of, if it's mandatory, I don't think they can avoid it. But at the moment, if it's not mandatory, they still think that they have a choice, then, then...

It is not the point here that the restrictions and opportunities on agency are necessarily negative or positive, but that these are natural functions of being in a world that is finite or bounded. The dependence on trust networks can be cast in a positive light with reference to Lemanski's (2008) observation that community capacity is decreased in the absence of sharing a common struggle over time. In that sense, the community's capacity can be deferred to when individual capacity is lacking, even though the community's capacities are also limited. Thus, what can seem to be a negative connotation of being pressured into signing up, can also be cast in a positive light as in the discussion of under *Community Mentality and Support*.

P2: My mom. My mom gives us the power. And then just take it. We just try it. It was not trusted first.

This theme reflects how obtaining title could be construed as increasing capacity for agency. For example, the desired security of ownership as discussed above could mean opening up possibilities for geographic mobility, thus increasing the capacity or opportunity for actions in the world. When asked why she desired title, for example, P4 responded as follows:

P4: To... Ownership, to be in charge, [of] something that is yours. You can claim it. You can go wherever and come back and say, "this is mine".

This can be contrasted with the ways in which living under the authority of the CPA can mean restrictions on agency. P3 describes below how one has to defer to the CPA even when it comes to calling the police into the community.

P3: Because here, another thing that I hate, I *really really hate*, here in this Vukuzenzele, you cannot just call the police. You must go to the forum, to the ... The chairperson of the forum. What if he's not here? And then, he is the one who is allowed to call the police, I cannot just call the police myself.

P3's quote above demonstrates linkage between the themes of *Capacity for Agency* and *Tyranny and Authority*. This theme has strong connections to almost all other themes, being an undercurrent in the rationalisations deployed, much like in the discussion around *Community Mentality* and the operations of *Trust*. It can be said that, the lower the internal or external resources, community members can feel more disposed towards their trusted community network.

Formal Institutions and Normative Conduct (Forms and Norms)

One of the most common themes coded in the interview data, the theme of Forms and Norms, encompasses frequent references to doing things the “proper way” (P1), having legally recognised documents, and working through legally accountable institutions such as banks. P10, below, illustrates how signatures and details provided by a lawyer are anchored in the common-sense notions of trustworthiness and authority as explored under the themes of *Trust* and *Tyranny and Authority*. These formal measures constitute doing things the “proper way”.

P10: And the lawyer. The lawyer too with the details. Because that time they were coming door to door, saying give the money and I will go to the lawyer. Now we don't see that lawyer... Now with the lawyer, the bank details, you go and sign.

Below are three quotes from P3 that show different orientations toward formal institutions.

P3: *Yes, it is*. It is. It is very, very, very, very important. I can't wait to have mine. You see even if you want to sell this house, you cannot without the title. No, you cannot sell the house without the title.

Of course, houses have frequently been sold in Vukuzenzele without title, in other words informally or in whatever formal capacity the CPA has. Saying that “you cannot sell without the title” perhaps represents how much weight is put on being in line with the move to individual title. It is a moral or normative claim more than it is a truth claim (Daniel & Setman, 2021). By coming through appropriate or correct channels, the title deeds were being anchored to representations of legitimacy and authority. Formal institutions are not always endorsed, however, and one observes in the following quote—also from P3—how things being done properly is a locally negotiated morality:

P3: I don't like the idea. Because. The reason I don't like the idea is that the people are doing it in a wrong way. *I'm not saying* they are not supposed to take the land. But they must do it in the right way.

The sentiment in the second quote is far less sure of what “the right way” is. As Billig (1996) describes, P3 was now acting as a deliberator rather than an advocate. That is to say, she was performing the dialectics of arguing and thinking internally, rather than orating in the supposition of a disagreeing other. In the first quote, P3 was performing the role of the advocate by making the normative claim in seeming disagreement with an alternate position. Perhaps—in the second quote—in discussing the thorny issue of land appropriation, P3 did not wish to stand out with a strong position. Indeed, during the interviews a resistance or hesitancy in talking about politics was often observed, as discussed under *Tyranny and Authority*.

The first quote came from a discussion around the local situation where P3 presents as fully in support of title deeds. Participants were content with a bank and two lawyers handling the transfer of funds and ownership. However, given dissatisfaction with government services and experiences with banks, there is a shadow side to the endorsement of legal formality. P3's third quote—below—reveals how the ability to have things done impersonally through formal procedures can also be dehumanising:

P3: So we are facing those things in these banks. They make you so small, because they are on that side of the desk, and you are on this side of the desk. So they think that your minds are not working. I really hate that. I *really* hate that... Even at Home Affairs.

Porter (1995) has written how industrialisation and population expansion led to lower levels of trust placed in individuals, and trust was rather invested in numbers and formalities that are impersonal. There was a social trade off to urban life. Institutions which were usually derided in everyday grievances were now more deeply involved in community members' lives with titled home ownership:

P1: Because there's also an issue of now owning, and taking responsibility of rates and stuff. So they were not sure, if they would now want to pay for their rates, because someone else was paying for their rates for 20 years.

This raises the interesting question in the community of whether the opportunity to obtain title could represent an encroachment of external institutions and norms, or an opportunity to be better equipped by being involved with such institutions. It was at least a way of securing oneself in the system. While it was a limitation of this study that none of the sample was against title deeds, there was still a transaction taking place for security in a world that participants at times described as threatening. As was discussed under *Capacity for Agency*, the world and society in which humans operate is naturally bounded and there will always be constraining factors. Thus, just as there was a trade-off with authorities (discussed under *Tyranny and Authority*), the community would be required to make sense of and instantiate representations that justified to them in a common-sense way why these new modes of institutional engagement ought to be normative.

Struggle

The theme of *Struggle* intersected with other themes such as *Community Mentality* and *Security of Ownership*. While it did not occur with the same degree of saturation that the foregoing themes did, it was still deemed worthy of inclusion and discussion. A few of the older participants recounted stories of never having had a home of their own during the Apartheid era, and how they would struggle to find a place to stay each night for themselves and their families.

P8: It was very difficult. That time it was very difficult. Sometimes you can even sleep outside there. Because you are afraid to even come to this owner of the house. Some policeman can come, they can chase you. Because the place belongs to her and it is small. But not many lot of people. It was very difficult is what I can tell you... But now, at least you are relieved now.

P10: It was very difficult. And it was very sad.

There was also no neat transition into the post-Apartheid era. P7 describes trying to chase around a way into a housing project:

P7: Uh, before we were. You know, when you're looking for the place to stay, you go there, and there, and there, and there. If you hear, here's a group here, they're forming about to get the land. [...] So now, first come, first serve, you know. So now, we get the other side, and the other people get the other side. But now, all to find out, you not belongs here, you are going to Mandela Park. So now sometime you put your child, just because now you've got a house the other side. But now can't get it, because now they give it to somebody.

Having to go through these ordeals and finally becoming part of an actualised housing project made the new (and first ever) house a particularly valuable asset. This fact contributed to the absence of desire to sell or take out a loan against the home. Contrary to the neoliberal rationale, greater tenure security made people even less willing to sell as their homes were now also the most secure assets they had ever owned. As discussed by Lemanski (2011), a home was a financial as well as an emotional asset that symbolised “the end of the struggle” (p. 70).

The struggle does not only end with finding a housing project, though. Years of saving and the logistics to get the project underway had to be endured and engaged with. Then, still, there were further years of struggle within the community. The CPA lacked a clear constitution and the elected committees were often viewed as unsatisfactory. Without abiding by municipal regulations, properties extended beyond the allocated plots, leading to arguments. Nonetheless, for some of the oldest participants the title deeds were a bonus in addition to what had already been achieved:

P8: Now I'm very very happy. And this is the first time to be happy like this. To just find a house, is just eh, something that makes me very happy. [...] Ohh, we feel very free now. Really. We are free. Everything now.

Lemanski (2008) has discussed how sharing in the struggle to attain homes could lead to greater community cohesion and capacity. As discussed under *Community Mentality*, despite difficulties within the community, there was a sense of interdependence in which it was felt that in times of difficulty one could rely on the community to provide support.

P8: Because if there is something happen, all the community will just come and we will face the thing, all of us. So I am happy.

This factor of struggle was possibly significant in boosting community cohesion and capacity. Lemanski (2008) has explored how a community can come to lack a unified voice if they do not share in taking action to secure their housing or property rights. The community that Lemanski (2008) researched was instead offered properties by third party decision-makers acting in their supposed better interest. Communities labelled as such were not communities in a true sense, as it was a bureaucratic label given to a collection of people that did not necessarily have inter-relatedness. She suggests that such a community had difficulty in standing up to external agencies (Lemanski, 2008). This is where the neoliberal rationale can take precedent over the preferences of the community when that community does not have agency in the decision-making process. Vukuzenzele stands out compared to this. The name itself—Vukuzenzele—means to “wake up and do it yourself”.

P7: Ja, no, I am part of the original people that making the bricks there ourselves. Ja, only the ladies were making the bricks there. The, the first houses we are making ourself bricks.

Lizarralde and Massyn (2008) have cautioned against valorising community participation in housing decisions as there can easily be unexpected negative developmental outcomes. It does, however, appear that community participation is important in the psychosocial outcome of having a felt sense of ownership and belonging. As discussed by Lemanski (2008), a shared common struggle can contribute to that cohesiveness and thus effective participation.

Self-ownership

In research regarding land titling, the issue of self-ownership (private individual ownership) is a—if not the—central issue. It may be surprising, then, that this theme did not occur more explicitly and in a saturated manner in the coding of interviews. It could, however, be said that the theme was very implicit, such as in being a silent implication behind discussion around misgivings with the CPA. The theme did occur in more explicit ways, such as in the statement below by P8 when thinking about renting.

P8: Ja, it's better than renting. When you rent you pay for other people's problems. You see. Now you pay for your own problems. Which is right.

In the foregoing discussions (*Community Mentality and Support* and *Capacity for Agency*) there was also reference to communal versus individualistic orientations. Even within the context of communal orientations with regard to feeling supported by the community, there was still a large preference for self-ownership with regard to the home. Communal ownership is often attributed to Xhosa and other traditionally rooted cultures. P8 not only did not want to rent, but also wanted individual title over communally governed ownership via the CPA. Thus, while the CPA system may pay homage to culturally relative modes of ownership (Cousins & Hornby, 2002), that may not be experienced as expedient to members of the Vukuzenzele community. It is possibly a function of urbanisation, inequality, and operating in a society with Western socioeconomic norms that the conditions for individualism are established (Basabe & Ros, 2005; Jansz, 2004). Again, the ethos behind Vukuzenzele is to get up and make things happen oneself.

P7: That's why we say Vukuzenzele. [Which means] wake up and make it yourself.

However, for many of the older participants this move toward a more individualist type of ownership was not necessarily always clearly understood. For example, one participant did not understand how the title deed would need to be signed over to her children in the case of her death, partially through the mechanism of a will, and that there would only be one of her children's names on the deed. As in the quote below, she also did not know what it would mean if she left the province.

P5: Sorry. If I have a title deed, and I'm going to the Eastern Cape, must I change the name there?

Linking this theme to the discussion of *Capacity for Agency*, it was younger participants with more education and formal employment, such as working in an office (P6) or in state services (P4), who made more direct reference to private ownership.

P6: I will say it's better to have the private, so that you have ownership in your own space man. That gives also better opportunities man, in terms of if you want to get other, for extended [inaudible] and stuff. It shows that you at least have your own space.

P4: What is in my mind now, is get ownership, and do whatever I want in my house, and be happy, and have peace of mind.

P6 and P4 describe here a reflection of the desire for ontological security, to have “peace of mind” in “your own space”.

This theme did not occur exclusively in the context of community versus individual orientations, as, despite having a mutually supportive orientation in the community, these participants still desired the secure and private governance of their property. To be sure, such a reading also guards against the possibility of describing community members as individualistic or communal in a one-dimensional way.

Limitations and Significance

It was a noted limitation in this research that participants unwilling to get the title deed were not sampled during data collection. It is a broad limitation of qualitative research that sample sizes are typically smaller than in quantitative research and thus not representative. However, since the research question focused on *whether* participants wanted to get title deeds, this possibly left a significant group of the community unrepresented with regards to fully answering the research question. Their inclusion may have at least enriched the findings. Nonetheless, the data presented herein was considered sufficiently saturated with common codes and themes to adequately represent the community’s decision-making process for those who were willing or who were relying on support to go through with the titling process.

Differences were noted between the more communally and individually oriented participants, although the sample size was too small to comment on how representative these orientations were of the community as a whole. At face value, the more individualistically orientated participants were younger and had secure employment, in contrast to the older participants who had informal work (typically domestic workers) and were older. It would be of note if further research revealed this to be a trend in other communities. Nonetheless, the existence of the different orientations co-existing in one community is significant for understanding along which dimensions the social dynamics of communities in housing projects may unfold.

The above two limitations on types of community members sampled could be attributed to the sample size and sampling method. The desired minimum sample size of ten to twelve participants was reached, although as data collection unfolded there was thought to be a need to further develop the data corpus. A second wave involving new and repeat

participant interviews was desired. It became difficult to execute this, however, as the community gatekeeper became less available, and it was necessary to conclude the data collection phase of the study.

Of those community members sampled, there was also thought to be a dearth in the depth or breadth of some of the interviews. At face value this can be seen in the length of the interviews. Most interviews were less than 30 minutes in length. This may have occurred for several reasons explored below.

Firstly, the interview schedule was devised as complementary to existing research, which was survey based. The surveys conducted in prior research were based on economic rationales and focused on eliciting economically relevant information. As was found in this research, economic considerations did not form the forefront of participants' concerns. Thus, the interview schedule may not have elicited what was actually occurring in the community's decision-making in an unbiased way. In other words, focus on economic considerations may have closed off the possibility of participants recounting their more meaningful personal narratives of obtaining and securing housing.

Secondly, and relatedly to the first, participants may not have fully understood the purpose of the interview. This may have been because the interview context was not sufficiently introduced, despite going over the purpose of the interview as part of obtaining informed consent. Additionally, participants may have still seen the interview as an extension of the titling process, and me (the interviewer) as a representative of one of the organisations involved. This may have generated unnecessary self-censorship in the participants or a bias toward representing the titling process in a positive light.

Thirdly, and as an extension of the second point, there may have been social dynamics that affected the interview situation in that most participants were female and first-language Xhosa speakers while I was a white English-speaking man. In terms of immediate biases unfolding, this could have played into me being seen as an organisational representative. On a broader level, there may have been difficulty in opening up an uncensored or honest conversation due to racial and language prejudices outside of any particular topic of conversation. While efforts were made to acknowledge that I was an outsider to the community and to put participants at ease in that regard, these prejudices or biases may have still been at play on an unconscious level through both the participants and me.

Fourthly, language itself stood alone as a significant obstacle to eliciting rich information in the interviews. Most participants were not fully fluent in English, and two participants required some input from the gatekeeper acting as an interpreter. This resulted in questions having to be reframed consistently and there was some difficulty in probing deeper into participants' responses. Participants themselves likely struggled to articulate their nuanced thoughts and feelings in a language that they were not fluent in.

Finally, the interviews were conducted in the home of the gatekeeper as a result of being unable to gain access to a communal building. This possibly affected participants sense of confidentiality, and again may have skewed the interviews into a pro-titling direction because the gatekeeper was an advocate of the project.

Despite the limitations reviewed, this research is significant for being the among the first to obtain qualitative data in the area of tenure reform in urban housing projects in South Africa. Specifically, the research focussed on *how* this community made its decisions around obtaining title, rather than obtaining survey data that has typically focused on economic outcomes and obstacles.

Based on the findings of this research, stakeholders seeking to introduce and evaluate titling projects may be able to adjust their approach. The principal takeaway may be that, rather than approaching communities in terms of economic upliftment, the psychosocial benefits of private ownership can also be explored. As discussed, the primary motivator in this research appears to be the securing of ownership and the concomitant ontological security that may come with that.

These findings are restricted to a single community in Philippi, Cape Town, which exists in the urban periphery. This is an expected limitation of qualitative research—that findings may not be generalizable. These findings may therefore be more translatable to communities of similar socioeconomic standing in urban areas, and less likely to relate to rural communities. This is important to consider as the CPA in this community was largely represented in a negative light, and this should not be taken to mean that CPAs are not desirable in alternative contexts.

Conclusions and Recommendations for Further Research

Part of the stated aim of this research was to partially bridge the gap in understanding between what various policymakers and project designers believe to be true and effective

with regard to land titling, and how those ideas are embraced or not embraced by target communities. This was done by obtaining qualitative data that better represented the actual experiences and perspectives of community members that was perhaps not captured by the existing survey research. The research question that was posed was: How do community residents of a housing project make sense of their decision about whether to get title deeds to their properties?

The thematic analysis of interview transcripts revealed several themes that were likely important factors in the decision-making process. Some of the themes involved objective variables such as money and lawyers, whereas other themes perhaps represented the intra- and inter-personal dynamics at play, such as trust, struggle, and the tensions between types of communalism and individualism. While it was acknowledged that an analysis of language may not reflect the underlying causal mechanisms at play in decision-making, the theoretical framework emphasised a contextualist treatment of human phenomena in obtaining multiple angles on a whole. This analysis looked at how social representations involved in the themes above were being unearthed and renegotiated by participants in the formation of a new common sense around land ownership. Billig's (1991, 1996) ideas on the use of rhetoric in arguing and thinking were used to observe how this processing of social representations was taking place.

While land titling is classically supported by the neoliberal economic rationale espoused by Hernando de Soto (2002), this analysis supported the statement by Marais and colleagues (2014b) that the ideological interpretations of land titling do not reflect the actual behaviour of people. If there was any one clear motivation for obtaining title, it was to ensure security of ownership. This meant to be free from eviction threat and to feel free to use one's private space as one desired, with peace of mind. The first-time homeowners sampled in this research were not interested in using their properties as collateral for loan agreements or other means of capital gains. In fact, loans were described as a threat to financial security and peace of mind. This supports the idea of Hiscock and colleagues (2001) that people desire to experience ontological security in their home ownership. As discussed, this can be taken to represent an extension of attachment theory, in which the maternal function of providing a safe base between explorations of the world beyond is perhaps projected onto the home. This may be a human universal, but it may be more so the case in urban environments where

private property ownership is fetishized and the world outside of the home or community is often experienced as being full of scams and dehumanising processes.

Further research could build on these findings and fill in gaps in understanding. While the interview schedule in this research was deduced from issues considered pertinent in the extant literature, a richer set of qualitative data might be obtained by following a different interview schedule. A narrative approach, for example, could be more sensitive to eliciting the dynamics and dilemmas that are negotiated by a community when engaged with such decisions. Additionally, deeper involvement in the community could be key to obtaining access to community members that were against titling, which would enrich insights further. Moreover, the dynamics around tenure reform could be very different for, by way of example, a rural community seeking ownership of Apartheid-era townships. Indeed, qualitative research engaging with other communities could illuminate the nuanced ways in which similar or different issues are negotiated in South Africa.

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Appendix A: Informed Consent Form
Consent for Participation in Interview Research

University of Cape Town

I agree to participate in a research project conducted by Paul Brusser from the University of Cape Town. The research involves an interview. The research is about judgments about getting a title deed.

Voluntary Participation

1. My participation in this project is voluntary. I understand that I will not be paid for participating. I may withdraw at any time without penalty. Participating will not affect my relationship with the title deeding project.
2. If I feel uncomfortable in any way during the interview, I have the right to decline to answer any question or to end the interview.

Study Procedure

3. Participation involves being interviewed by a researcher from the University of Cape Town. The interview will last approximately one hour. Notes will be written during the interview. An audio tape and transcription of the interview will be made. If I do not want to be taped, then I will not be able to participate in the study.

Confidentiality

4. I understand that the researcher will not use my name in any reports about this research. My confidentiality will remain secure. Any use of records and data will be subject to standard data use policies which protect the anonymity of individuals and institutions.
5. Only the researcher will be present at the interview. Only the interviewer will have access to the notes and transcripts. Some quotations from the transcripts will be used in the final report. Quotations used will be anonymous.

Possible Risks/Benefits

6. There are no foreseeable risks involved in participating in this study. Some of the topics discussed may be sensitive or emotional and have an impact on me. In the event that I am distressed, I understand that I am able to debrief with the researcher after the interview.

7. While there are no material benefits to participating in this study, I am able to speak about and engage with my experiences. I will also be making a valuable contribution towards research around property ownership in South Africa.

8. If I have any concerns about the ethical conduct of the research, I understand that I can contact Rosalind Adams at the University of Cape Town.

Telephone: 021 650 3417

Email: Rosalind.Adams@uct.ac.za

Consent to Interview

8. I have read and understand the explanation provided to me. I have had all my questions answered to my satisfaction and I voluntarily agree to participate in this study.

9. I have been given a copy of this consent form.

My Signature

Date

My Printed Name

Signature of the Investigator

Any questions or concerns about the study can be directed to:

Paul Brusser	paul.brusser@gmail.com	071 484 2317
Dr Wahbie Long (Supervisor)	wahbie.long@uct.ac.za	

Consent to Audio Recording

10. I agree to for the interview to be audio recorded. I understand how the audio recording will be used.

My Signature

Date

My Printed Name

Signature of the Investigator

Appendix B: Interview Schedule

Note: Questions in *italics* are optional conversation guides

Thank you for agreeing to speak with me. I would like to start by getting to know you a bit.

Have you always lived here?

Where were you born?

Who do you live with now?

Language?

Education level?

Income? Class self-identification?

Have title deed? Want title deed? Do not want title deed?

Tell me about your experience of getting (or not getting) the title deed.

What was the process of getting your title deed like?

How did you feel about the process?

How did you find out about the project?

How did you feel about the offer [the NGO] were making?

How did you feel about the people making the offer?

Did your thoughts or feeling change over time?

In what ways did they change?

Towards getting a title deed, the offer, the people offering?

Were there events or circumstances that led up to them changing?

Looking back, how could the experience have been different?

Was there something that the project representatives could have done differently?

How do you/will you/would you use a title deed?

What are your thoughts about taking out a loan against your home?

How do you feel about maintaining and upgrading your home?

How do you feel about the payment of rates?

What does it mean to you – personally or culturally – to own your own home?

How do you identify culturally?

What are your thoughts about land in your culture?

What are your thoughts about property or ownership in your culture?

What are your thoughts and feelings about land in post-Apartheid South Africa?