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# **' A P o o r W o m e n ' s P e d a g o g y '**

*An exploration of learning in a  
housing social movement*

by

Salma Ismail

Thesis Presented for the Degree of  
Doctor of Philosophy

African Gender Institute  
Faculty of Humanities  
University of Cape Town

April 2006

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This thesis is presented in fulfillment of the requirements for the degree of Doctor of Philosophy (PhD) in the African Gender Institute, Faculty of Humanities, University of Cape Town. The work on which this thesis is based is original research and has not, in whole or in part, been submitted for another degree at this or any other university. The university is empowered to reproduce all or part of the contents for the purposes of research.

Salma Ismail, April 2006

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\* The title echoes the slogan used in the Asian Housing Coalition. I recognise that it is not good English. However I use it because it captures the essential feature of ownership of the pedagogy by a collective.

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## Acronyms and Abbreviations

ACHR	Asian Coalition for Housing Rights.
Alliance	The partnership between the South African Homeless People's Federation, People's Dialogue and the Utshani Fund known as The South African Alliance.
ANC	African National Congress, the ruling party in South Africa, previously a National Liberation Organisation.
ANCWL	African National Congress Women's League.
ANCYL	African National Congress Youth League.
CBO	Community Based Organisation.
DAWN	Development Alternatives for Women.
DAG	Development Action Group.
GEAR	Growth, Employment and Redistribution.
KUYASA	Name of an NGO, means the 'new dawn', manages micro-credit finance – has links with DAG.
NGO	Non-Governmental Organisation.
PD	People's Dialogue on Human Settlement (previously on Land and Shelter); refers to the director and technical staff in Cape Town.
PD leadership	Director in Cape Town.
Federation	South African Homeless People's Federation.
SDI	Shack/Slum Dwellers International.
SEWA	Self-employed Women's Association.
SPARC	Society for the Promotion of Area Resources Centres.
SANCO	South African Civic Organisations.
VM	Victoria Mxenge Housing Development Association.
VM community	Members of VM.
VM women	Target group of the study.
VM	Project or Association.
Utshani Fund	Revolving fund, allows PD and the Federation to give loans in lieu of housing subsidies.
Ufundo Zufes	Governing body, decides on loans. Each regional federation has its own governing body.
National Forum	National meeting in which all the regional federations report on progress and put forward arguments for increased resources, either finance or technical expertise and exchanges.

## Abstract

This study examines the critical role that adult education played in a housing social movement whose membership was mainly poor African women in informal settlements. In this social movement women have combined learning with the struggle to obtain social goods from the state. The study explores the interconnectedness between learning, development and social change. The conceptual framework developed from a feminist critique of popular education was applied in the methodology and yielded insights with regard to the learning of VM women. The feminist critique allowed for an exploration of the contradictions within popular education and people-centred development. In addition it provided a vocabulary to explain the learning and agency of VM women. The conceptual framework allowed me to argue that learning is contextual, and to analyse and understand learning in the micro-context (VM and the life changes and learning of VM women) it is necessary to examine the interaction between the macro— (political, economic and policy context of South Africa) and micro-contexts. The interaction of these contexts has brought political opportunities to mobilise the agency of poor African women who were seeking solutions to their housing problems.

By using a case study research design with qualitative and quantitative research methods data was gathered to present a historical and chronological account of the development and change in pedagogy and the impact of learning through the different stages of the organisation's development. This approach enabled me to demonstrate the achievements of the women and demonstrated that the impact of popular pedagogy was dependent on particular political, social and organisational conditions. The women leaders showed that they could combine learning and control resources and build houses in novel ways and it was their pedagogy and democratic organisation that was the impetus for change.

The study confirmed that the people-centred approach and a popular pedagogy made significant gains in the delivery of housing and in increasing women's impact on development, on building a social movement, personal growth and to challenge gender inequities. However these impacts have been difficult to replicate and sustain in the face of the scale of the housing crisis, the urgency of the problem and often an unsupportive state.

The study suggests that although there was a shift in the consciousness of the women which has contributed to learning, active citizenship and a People's Housing Process, their impact on the state's housing policy was not lasting. It is argued that the strategies of critical engagement and partnership with the state did not sufficiently challenge the state's macro-economic policy to the housing crisis – this weakness, it is argued, pointed to the limitations of the people-centred approach and popular pedagogy.

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## Terminology

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

However in this thesis the terms Black, Indian, Coloured, White and African are used without intending any negative inference. I would like to acknowledge that there are newer understandings of these terms which cannot be debated here.

In this thesis Black (African, Coloured, Indian) is used here as in the anti-apartheid struggle to include all those who were disenfranchised during apartheid.

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

Coloured refers to people who were disenfranchised during apartheid, are of mixed origin and speak Afrikaans or English. Indian refers to people with ancestry from India and Pakistan. White refers to people who had the franchise under apartheid policy.

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

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

University of Cape Town

## CHAPTER ONE

# Introduction

In this thesis the pedagogy of poor semi-schooled African women in an informal context is documented and analysed. The motivation for the study was the creative and critical role that adult education played in a development context in South Africa – poor homeless African women could base the content of adult education on their problems and experiences and generate ‘knowledge from below’ (Barr 1999: 14). Through a process of learning women acquired new identities and learnt how to secure land and build houses and became leaders in a housing social movement. To understand their successes and the different roles which they played I have documented what and how they learn in the different phases of the organisation’s life. I<sup>1</sup> use an understanding that to analyse learning at the micro-level it should be located in the broader context.<sup>2</sup> The study examines the motivations of different interest groups other than the women and the role the various groups played in shaping learning and organisational change.

It is important to read this study against the background of the wider political context. The project was starting to take shape at the beginning of South Africa’s new democracy in 1994 ‘which demarcated a milestone in the history of the struggle against colonialism and racism’ (Alexander 2000: 1) – when black people were given an opportunity to vote for a new government and a path of reconstruction and development was being mapped out.

The theoretical and conceptual framework used to analyse learning was derived from a critique of popular education. The critique used drew on feminist pedagogy, Marxist and critical theory perspectives. In addition the literature reviewed focused on case studies of women’s learning in informal contexts.

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1. Barr (1999) is writing from a perspective that knowledge developed outside the academy, amongst working class women in Glasgow, is an important area of research. She argues that adult educators and feminists need to provide avenues for the recognition of knowledge developed in the informal context. This debate is critical to feminists and adult educators in South Africa in a context of reclaiming history and recognising local and cultural knowledge.

2. See Foley (1999), Walters (1989) and Youngman (2000).

A case study research method was used to gather evidence to inform, validate, illuminate and extend theories on informal learning. The case study will allow for 'analytic generalisation' (Yin 1995) and use previous theory to compare results and will allow for comparisons between case studies. The study will take a broad multi-disciplinary approach to learning and teaching taking into account the links between housing, education, gender, urbanisation, culture and organisational development.

### **Brief Description of VM**

I give a brief overview of the VM case here, to familiarise the reader with important background information. A more detailed history and profile of VM and the different interpretations of the South African state's<sup>3</sup> development strategy is provided in Chapter Four.

The women who participated in this case study are members of the Victoria Mxenge Housing Development Association (VM), which is affiliated to the South African Homeless People's Federation (Federation). The Federation is supported by the Non-Governmental Organisation (NGO) People's Dialogue on Human Settlements (PD) and the two organisations formed a partnership known as The South African Alliance (Alliance). The Alliance is a social movement, which provides an alternative solution to the housing crisis in South Africa. The Alliance forms part of an international social network with similar organisations such as the Slum Dwellers Association in India (SDI), with Cearah Periferia in Brazil and in Philippines with the Lupang Pangako Urban Poor Association and the Asian Coalition for Housing Rights in Thailand.

VM was as a model social development project of the Federation and took a leadership position in Cape Town in advocating for its model of housing delivery. The organisation is based in Philippi, Cape Town, and it has a membership of 251 women and five men.

Many women in the project have some schooling which varied from two or three to eight or more years of schooling. They migrated from poor rural areas where they lived under African customary laws, in particular the principle that the male is the head of the household and that women have no right to own land. They live on the outskirts of the city in often hostile environments. Their main sources of income are domestic work, selling

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3. I follow the convention of writing 'state' in lower case unless it is used in the abstract such as 'Church and State' (*The Oxford Dictionary for Writers and Editors* 2000. Oxford University Press).

fruit and vegetables, and providing childcare. Under the apartheid government, the communities where these women lived were regarded as illegal and therefore the state provided no housing or basic services to the communities. The VM women have a long history of struggle for basic services. They suffered constant forced removals by the apartheid state and vigilante groups, and now criminal elements threaten their new homes. The members successfully pooled their resources and realised their dreams of financing, building, and owning their own homes. The women built houses in their community and for other Federation savings groups.

## **Developing the Idea for the Thesis**

### **My Background in the Field and Professional Experience**

Education in South Africa was a site of struggle against apartheid and the struggle was interpreted in many different ways by the oppressed and political activists. This struggle is well documented<sup>4</sup> in many books, papers and on film. The struggle took place in the classrooms, on the streets, in the community and on the factory floor. There were many different kinds of struggles in education. For some activists the struggle took the form of social welfare to improve the lives of poor people, for others it was about upward mobility. Some activists sought a professional route to fight the system from within while others called for a complete socio-political transformation.

My interest and personal experience in adult education over many years could be read as a mixture of these trends and directed by an education for social transformation towards a more equitable society. My experience in Adult Education ranged from teaching literacy in church communities to a more activist approach in the Black Consciousness Student Movement and in the Domestic Workers' Union. In these latter two organisations the content and teaching methods were overtly political and aimed to expose working conditions or cultural colonialism and to urge workers to protest action.

When these projects closed down I joined the Adult Literacy Project which adopted a Freirian approach and a management system of workers' control. In this programme I taught in the informal settlement of Crossroads and made much headway with my learners who were women community health workers and male migrant workers. I developed a

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4. See Kallaway (ed) (2002) where Kallaway provides a history and an extensive bibliography of the many struggles in education against apartheid.

strong intellectual engagement with, and practice of popular education in this programme. More importantly, for the first time in my life I made links with African people in their social milieu.

Unfortunately the project closed down in the mid 1980s in Crossroads because of wider political forces and faction fighting within the community (Cole 1987). The adult education activities described so far were undertaken as voluntary activities whilst I was a high school teacher. When my career as a high school teacher was curtailed by the apartheid government I changed my professional career to focus on adult education as a field of study rather than solely as a practice of subversive activity.

My first professional appointment in adult education was with the Centre for Adult and Continuing Education (CACE) at the University of the Western Cape which projected itself as the University of the Left. I taught on the Certificate programme for three years which was aimed at adult educators working in very poor rural and urban communities. Most of my students on the course were teaching in conditions of extreme need and we tried to link adult education to capacity building and development. Throughout my involvement in the field of adult education I worked with mainly women learners and had to confront the many obstacles women learners faced to improve their education and living conditions. At CACE I could engage in debate and discussion on these issues as at that time CACE was involved in exploring feminist pedagogy. My experience at CACE challenged my ideas on gender and popular education and my first intellectual reading on feminist approaches to education began in the Anti-Racism and Gender projects at CACE. The experience at CACE gave me insight into adult education which was based on new meanings and emphasised the 'struggle to be heard' (Barr 1999: 14). It rekindled my hope that adult education had a place in the project of social transformation.

In 1996, I was employed as a lecturer in adult education at the University of Cape Town in a traditional liberal adult education department. The leading academics were critical of feminist pedagogy and popular education and sought to redefine adult education within a post-modernist paradigm and had more 'trust in abstract systems' (Barr 1999: 105). I engaged with these criticisms from a political economy orientation and my own experiences in the field. This current research project draws on the broad paradigm sketched above, and illustrates the evolving theoretical and practical relationship between my own professional and voluntary work in adult education, and my political standpoint.

## **Developing Contact with VM**

In 1994, when I was a lecturer at CACE I met Patricia Matolengwe who was a student on my course and she took me to see the VM project. When I first visited VM in 1994, there was a small office. Women were learning to make bricks, how to lay foundations and to make models of dream houses. During each visit I encountered a new development. In 1995 the first houses were built. In 1996, women were unable to build because the land was being prepared for the infrastructure – to sink electricity cables and sanitation pipes. Therefore they helped their sister organisation in the Federation and built 61 houses. In February 1997, construction of the streets began. When I returned in April 1997, streets were completed and after this achievement, the VM community began building the community centre, the crèche and more houses. By the time my research proposal was accepted for study in 2000 by the university, the VM community had built all the houses on the VM site and was building the second phase of the plan, in neighbouring communities.

The VM women defined themselves as social movement activists, and were active in popularising the idea of a People's Housing Process and encouraging the formation of savings groups, and for poor women to take the lead in housing provision; skills that they had learnt in VM. I have since 1994 witnessed an incredible personal development of the core group of women with whom I worked and who were the founding members of the organisation. By the year 2001, three of the core members of VM held national positions in the Federation and another two held regional positions in the Federation. They had become powerful leaders in the housing social movement.

Throughout the time from 1994 to the 2003 every new development left me both inspired and bewildered. My questions evolved from: 'Why are poor women involved in housing? What drives them to continue as the process is so slow and fraught with obstacles?' to: 'What makes the VM women so special? Is it because they are women, is it their rural origins, their histories of dispossession, their hopes for the future, their children, the present political climate which holds out opportunities to rebuild their lives?' until the present thesis topic which is to describe, analyse and conceptualise how the pedagogy developed and shifted as the organisation changed over time.

## **Motivation and Purpose of the Study**

### **Kinds of Learning that Attracted My Research Interest**

I have been involved in adult education since I was a high school pupil and have journeyed through the various political and educational models of adult education. Throughout this involvement the many factors that disrupt adult learning were present and some programmes failed while others continued. In addition political repression and severe economic difficulties impacted on motivation and endurance to continue classes in the list of people's priorities for survival. Furthermore, in my experience women were the majority of my learners and I had to engage with them as learners from particular gendered and subordinate positions in society. The VM women caught my attention because they demonstrated their agency and that women could lead a successful education and development project which questioned male authority and had the ability to influence decision-making.

When I met the VM women and witnessed their learning I was both inspired and amazed. When I met them in 1994, only two people could speak English – now all of them can manage a conversation and preferred to be interviewed in English. They have learnt office skills in VM such as photocopying, faxing, and using cell phones, and deepened their abilities of working as a team, building houses, keeping financial records and negotiating with experts and government officials. Their personal development convinced me that people learn and are motivated to learn when their urgent basic needs are combined with education. This education should allow learners the opportunity to decide what they want to learn, how they want to learn, and be taught in a collective and participatory style, and should be experienced within communities as a social process managed by the learners themselves. These notions are not new and resonated with radical adult education traditions but in this project women self-consciously took the lead and owned the educational process. This was an important development as the case study illustrated a new gender dynamic in the organisation. I needed to understand how this accomplishment, which is surely a dream of many adult educators, had come about.

## **Evolution of New Ideas and Analytical Constructions**

I wanted to explore which theories could help explain what the VM women had achieved and to explore whether the learning of the VM women could contribute to different theories of adult education, feminist pedagogy and learning in social movements.

This is a relatively new area of research as much of the educational debate in South Africa centres around schooling and for adults around work-place learning or vocational training. Theories concerned with adults learning in development and social movements in informal contexts are still marginal in institutions of higher education. One could argue that in a context like South Africa in which prior learning is being formulated as policy for entry into higher education it is essential for educators to explore knowledge and learning in all its different forms. Fenwick (2003: 18) and others (Cooper 2003; Michelson 1997) recognise this situation and argue that it may require that educators look beyond their understanding of learning and knowledge. Educators need to incorporate an understanding that knowledge and learning is constantly enacted and that learning can be a collective and shared activity as well as individual. Other radical educators (Taylor; Barr and Steele as quoted in Fenwick 2003: 18) argue that radical adult education within higher education institutions should build an alliance with social movements: 'just as institutions need the political energy and grounded struggle that social action engenders, social movements need the resources of the academy'. This exchange of ideas may contribute to new and different ways of viewing the world and may change pedagogical practices and curricula. In addition academics in a global world should recognise the diverse realities of people and simultaneously engage with different approaches to teaching and learning to incorporate personal experiences, the everyday realities and the reality that many poor people learn through their struggle for daily survival.

Another reason for researching learning in VM was because it seemed that both development and social movement theory 'had developed outside the sociology of knowledge and had limited interface with adult education theory' (Holford 1995: 96), therefore this study would be an important contribution in highlighting learning processes within movements and development projects and to view them as central to the production of knowledge.

In this study I am assuming that there is value in the learning processes and social production of knowledge in informal contexts. Poor communities learning in the informal and in the everyday have no access to formal institutions and their primary interest in

learning and gaining knowledge is to improve their lives. 'It would be difficult to argue that there was no socially important knowledge generated out of this process of learning' (Grossman 2004: 2). In essence then I wanted to consider the worth of knowledge produced in informal contexts.

Initially my research focused on descriptions of the pedagogy within VM, but as the pedagogy shifted with the organisational changes I began to extend the argument and related learning on the micro-level (VM) to the macro-context to understand how the context shaped learning. I then further explored the themes of how people learn, why and what learning is for them in each organisational phase and under what conditions popular and feminist pedagogy can contribute or inhibit change. Therefore I formulated my research questions as a description, analysis and understanding of how learning and teaching shifted in the organisation over a time as the organisation's identity changed.

Such an inquiry led me to explore theoretical frameworks and case studies of learning in the informal context which used a political economy orientation and linked learning to political, economic and organisational contexts. Furthermore I developed my theoretical framework using a broad paradigm drawn from popular education, feminist pedagogy, women learning in informal contexts in development and in social movements. Following on, I briefly reviewed the literature that examines the advantages of partnerships between NGOs and the state and the impact of such relationships on development and women's consciousness raising for social transformation.

## **Research Question**

This study sets out to describe, analyse and conceptualise the pedagogy within VM and how the pedagogy developed and shifted as the organisation changed over time from 1992–2003.

### **Aims**

- To understand how the broader context influenced learning by developing an analytical framework and conceptual vocabulary to study learning in VM.
- To describe and analyse how poor, semi-schooled women learnt to save for and build their own homes in different organisational forms, over a time period.
- To identify how processes of learning have contributed to the social construction of knowledge.

- To study similar case studies in order to illuminate similarities and differences and extend theories of how adults learn in informal contexts which include social movements.
- To contribute to the theoretical knowledge of how women learn in development and social action and to highlight under what political conditions popular and feminist pedagogy have the capacity to transform or inhibit social change.

### **Objectives**

- The research details the pedagogical process, by describing how and what was learnt in each organisational phase.
- The research aimed to determine what was learned (skills, knowledge, attitudes – social and technical) and how they were learnt, assess whether the learning was contributing to important developmental areas and to the achievements of VM. The research seeks to identify factors that affect the learning positively or negatively.
- The research explores the agency of the women in this process. The evidence shows how an individual, through the learning process, becomes part of a collective and how her knowledge becomes part of the social knowledge of the organisation. The research explores how during this process knowledge is mediated in a team and to other savings groups. In this exploration the contribution that cultural aspects of people's lives (ubuntu, dancing, singing, dress) make when learning new knowledge was taken into account.
- It makes connections between the macro—, organisational— and micro-context, how these interact and influence each other.
- Critical organisational strategies which guide the learning and development process were identified, including the composition, structure and philosophy of the organisation. These factors are critical in explaining how an empowering consciousness develops and how the members of the project shift from being a collective into an active community, seeking partnerships with government at all levels to secure basic needs in an informal settlement.

### **Outline of the Thesis**

Chapter Two situates the research within a development framework and argues that the various responses to development by the state and social movements include adult

education. The chapter makes linkages between a people-centred development paradigm and popular education. A brief discussion follows on the ideas of Paulo Freire and Antonio Gramsci and their influence on popular education and people-centred development frameworks. Included in the chapter is a critique of people-centred development and popular education through posing a series of questions as contradictions, critiqued from a feminist standpoint with some critique from Marxist and critical perspectives. The review then focuses on a discussion of women's learning in informal contexts which include social movements and emerging social movements. Then I conclude with the conceptual and analytical framework which was developed from the literature review and research process.

Chapter Three is developed from the analytical and conceptual framework and the research question and initial research. It provides a detailed discussion of the research design and methodology. I discuss the rationale for the methodology used, the issues which arose during the study, the size of the target group, the criteria used in the choice of the target group, ethical considerations and how I gained entry to do the research. In addition Chapter Three provides a detailed account of the data collection process, the analysis of the data and presentation of the findings. The chapter concludes with the methodological limitations in the study.

In Chapters Four and Five the findings are presented.

The main themes of the first half of Chapter Four are the state's response to poverty alleviation and the various interpretations of the state's response, followed by an outline of the national policy context with emphasis on the legislation and finance which enable women's access to housing. The main objective of this part is to provide a description and analysis of the macro-context against which learning in the micro-context is examined. Next I discuss the institutional context and describe the alternative development paradigm posed by the South African Homeless People's Federation (Federation) and People's Dialogue (PD). This chapter situates VM women's activism against an historical background, and sets out to explain the continuity of African women's struggle around housing, which also provides an understanding for choosing a women's organisation. I then situate VM within a broader context to explain their agency in terms of changing and multiple identities in a more democratic and global South Africa. Finally I present the profile and history of VM.

Chapter Five presents the findings of the changing pedagogy in chronological order over three phases of the organisation's life. The findings in each phase are presented against the background of the interplay between the macro—, organisational— and micro-contexts. Political opportune moments which allow for the interaction are identified and add value to the explanation of VM's agency. VM is identified as an emerging social movement from 1992–1998, then as a social movement from 1998–2001, and an NGO or service provider from 2001–2003. I discuss the changes in the macro—, organisational— and micro-context that led to the pedagogical and organisational changes. I have included a selection of photographs in this chapter to further illustrate the processes of learning and to emphasise the achievements of the VM women.

Chapter Six provides an analysis of the findings by relating it to the literature review and analytical and conceptual framework. The chapter highlights key insights and contradictions in the institutional context. Included in the discussion of the findings is the influence of ideologies, discursive practices, and different conceptions of women's agency. The discussions and analysis also bring into focus critical incidents which highlight tensions in the pedagogy and the different power dynamics in the institutional context.

Chapter Seven concludes the thesis. I summarise the main findings and show their significance and relevance to understanding women's learning in development and social movements. The chapter concludes with an epilogue.

I provide references and appendices of pertinent documents which include a record of the fieldwork, time-line of the development of VM, reflections on the fieldwork and a tabulated summary of the findings.

## CHAPTER TWO

# Literature Review: 'A Poor Women's Pedagogy'<sup>1</sup>

### Locating the Research

The concern of this thesis is poor, African women's learning in an informal context and the questions this poses for development and social transformation in South Africa. How, what and why the women in VM learn is the main theme in this inquiry. Development is part of the broader context in which radical pedagogies have emerged as a developmental strategy to the failure of particular dominant approaches to development. South Africa is a developing nation: learning and education are prioritised by both poor communities and the state to overcome poverty. VM women present one example of women striving to develop themselves and their life circumstances through learning in a housing social movement. In South Africa, as elsewhere (India, Brazil, Nigeria), poverty and homelessness are interconnected. African women have long been in the forefront of the struggle for land and houses. Homelessness represents wider concerns about poverty including civil rights, access to financial resources and legislation enabling the poor to own land and houses. Homelessness is an aspect of poverty and also connected to other issues such as lack of access to water, sanitation, health and education facilities, and employment opportunities, resulting in vulnerability. In South Africa, because of the racialised nature of oppression, African women in particular have a long history of struggle and civic engagement with the state for these resources – for land tenure and housing (Cole 1987; Walker 1991).

In South Africa poor women have, in addition, been excluded from mainstream education. Some of the reasons for their exclusion are: apartheid legislation; economic (lack of money); no easy access to educational facilities; or social prejudices which dictate that women stay at home to care for the family. In these instances women learnt in informal and non-formal ways. In the informal context it is easier for women to participate in learning as in many instances learning is geared to their everyday reality and supports

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1. 'A Poor Women's Pedagogy' is adapted from the phrase 'A Poor People's Pedagogy', used to describe the pedagogy in the International Homeless Social Movement (Asian Coalition for Housing Rights 2000).

their daily struggles. In South Africa informal education and learning has developed so that excluded groups do have some opportunity for learning. In some cases the adult learning programmes have led to social activism and political education (Walters 1989). In this context of development, the response to poverty and homelessness by NGOs and social movements like People's Dialogue (PD) and South African Homeless People's Federation (Federation) has been to seek alternative paradigms of development. The organisations have drawn on the experiences of the National Indian Slum Dwellers International. This social movement combined a people-centred view of development with a popular pedagogy. This development response is aimed at poor women and has given rise to a 'Poor Women's Pedagogy' in which poor women are the advocates and innovators of development practice.

### **Developing a Conceptual and Analytical Framework**

The VM women form part of the Federation, which has made learning a key theme in their struggle for housing. In this respect this social 'movement is a school' (Kane 2000: 4) and the women regard learning as activism and to that end one of their aims of learning was to enable them to obtain social goods from the state.

The first step in developing the conceptual and analytical framework was to locate the research within a theoretical paradigm of learning. In this exploration it became clear that I could not reference my research to a single theoretical paradigm as the research is multi-disciplinary and includes adult education, popular education, feminist pedagogy, development studies and sociology. I have therefore drawn on a number of theorists from Marxist, feminist and critical theory perspectives who adopt an approach that learning at the micro-level needs to be analysed in terms of wider social, economic and political forces.

In taking this eclectic approach I am in agreement with feminist theorists such as Imam (1997) and Thompson (2000) who have argued that the grand theories of Marxism and liberalism are essentialising, dividing society into dichotomies and seeing the progression of society in a linear way. They have argued for an understanding of society that is more complex and approaches which help to understand the 'interweaving of class, gender, race and imperial relations' (Imam 1997: 26) with attention to context and history. Imam (1997: 20) further asserts that every one of these concepts i.e. class, gender and race, do not manifest themselves in absolute categories and are always present in conjunction

with other systems of social and economic relationships. She gives the following example from an African rural context: 'a woman is not only a woman, and she is a peasant from a specific clan or caste living in a neo-colonial context'.

Then secondly, in developing the theoretical and conceptual framework to analyse women's learning in VM, I have taken the following variables into account:

- The learning takes place within a socio-political context with competing ideologies and is shaped by wider socio-economic forces, organisational context and agency.
- The organisation's philosophy towards development is located within a people-centred development approach. The approach is framed within a broad gender and development discourse, and the starting point is poor women because they form the most vulnerable of society whose needs are often not met.
- A popular education framework is used in an informal context which includes emergent communities and social movements. The education is directed to mobilise women around basic needs.
- The initial reason for using gender as a concept was to question the conceptualisation of gender used by the supporting NGO. The women were characterised as more responsible for the home and family, more reliable, nurturing and caring than their male partners. Further reasons evolved as the study progressed such as the history and personal experiences of the VM women, and that VM women strategically choose to be the majority and lead the organisation. Further explanations for using gender as an analytical tool are explored in the Chapter Four.
- I provide a rationale for the relevance of using Gramsci and Freire in a South African context. I outline their main ideas, which underpin the theory and concepts used by the organisations in this study and in the thesis.

Taking the above into account I briefly review the people-centred approach and popular education and the main contradictions in these approaches which have relevance for my study. These critiques are posed as questions for debate and made from a feminist position as the focus is on women's learning in a women's organisation for social change. Included, where relevant, is some critique from a Marxist and critical theory perspective. In the critique the conceptual vocabulary is further developed and I explore whether a feminist pedagogy can explain women's learning in development and social transformation.

Next, I explore learning in informal contexts which include emergent communities and social movements. Since most of the learning theory in this context does not focus on women's learning per se, I explore women's learning through case study research (Cole 1987; Alvarez 1999). I integrated the case studies as supportive illustrations into the discussion on women's learning. In the discussion on learning in community I have included a review of how individual women learn within a community context as the outcomes of popular education and feminist pedagogy, which in VM are usually indicated by personal empowerment such as greater self-awareness and an increase in self-confidence. The learning usually occurs in a context of building supportive relationships with other women.

Finally, I present the conceptual and analytical framework used in this study, to explain how popular education (with a critique from feminist pedagogy) used in a specific context can impact or inhibit women's capacity to learn and to challenge power relations for social change.

## **Development**

There are different approaches to development and in Chapter Four of this study I examine the South African state's approach to development and the state's response to the challenges of underdevelopment due to the legacies of apartheid in a new post apartheid era. In addition I examine the alternative development strategy initiated by NGOs (PD and the Federation), termed the people-centred approach in relation to housing. These two different approaches to development interact with each other and live alongside other approaches. Development is a wide terrain and it is not possible to discuss all the different approaches, implications and critiques. This literature review will focus on a brief discussion of the people-centred approach and the essential contradictions in this approach which have relevance for this thesis.

### **People-centred development**

In this study the Federation and People's Dialogue have identified with a people-centred view of development and drawn on similar social movements from Asia and Latin America. These social movements operate in postcolonial contexts in which mainstream development approaches have failed and have neglected to include poor communities into development plans. These social movements are concerned with an overall improvement in

people's quality of life, the ability of the community to control resources and sustainable forms of living that conserve land and energy, and progressive cultural systems that do not undermine and oppress either women or men. In this alternative paradigm of development poor women have developed their own pedagogy which helps to build 'communities and people' (Federation slogan) and whose main emphasis is on changing pedagogies to mobilise people to take control of their situations and to create new solutions.

The people-centred approach is oriented to meeting basic needs – it concerns linkages between people, bureaucrats and intermediaries in project choice, planning and implementation. It values local knowledge and solutions to problems, using local resources to foster self-reliance and addresses not only projects but overall development policies (Sen and Grown 1987: 40). This approach emphasises sustainable development, which is defined as a strategy to satisfy the needs of the present without interfering with the needs of the future generation (Schuurman 1993: 21).

The people-centred approach is seen as a continuing process, which begins with a critique of power and stresses participation of the community in planning, choosing, criticising and controlling those who carry out development. It lays its emphasis on the richness of people rather than the poverty, the potential for action rather than being recipients. It is a process of involving all in directing and controlling the processes of change. As Wignaraja (1993: 32) puts it, there needs to be a rethinking of development and democracy which starts from 'releasing the creative energies of poor people, ... by mobilising them, along with local resources and knowledge, for all round development of people'.

Esteva (1992: 20-22) echoes this sentiment and calls for new commons (ordinary women and men on the margins) to recover their own definition of needs, to strengthen forms of interaction embedded in the social fabric, to operate outside the rules of the market and to reduce the commodification of their time. He calls on the release of political controls so that people can realise their ability and ingenuity.

This approach gives back agency to individuals or groups and communities whose actions can take a diverse range of forms to impact at the local, national or international level. This approach also brings human action and consciousness to play a central role in development.

Youngman (2000: 72-73) terms the people-centred perspective a populist model, which developed from ordinary people's actual experience of development projects. He

claims that their proposals for alternative approaches can be labelled populist as its focus is on the empowerment of ordinary people, emphasising the values and interest of agrarian societies in the face of industrialisation. This perspective, he says, was influenced by feminism, environmentalism and ethnoculturalism.

Some theorists (Youngman 2000; Rogers 1992; Wignaraja 1993; Schuurman 1993) conclude that there is no one grand and glorious development meta-theory but rather that what is required now is a meaningful development policy, which avoids being dogmatic and results in relevant development praxis (Schuurman 1993: 32).

A central idea in the re-forming of adult education in the nineties is its emphasis on bringing to light the actual experiences of people in the throes of economic restructuring and cultural change and in posing problems and questions against the grain. Many believe these experiences form the language of hope and possibility and a radical pedagogy has to reclaim them.

The main critiques of a people-centred development are that no analysis of the state or broader social relations are made and that there is no attention to personal goals, class and gender divisions, diversity, history and colonialism ( Schuurman 1993; Youngman 2000; Alexander and Mohanty 1997). These critiques are further explored in feminist pedagogy and throughout this thesis in the findings, analysis and concluding chapters.

### **Questions for Debate**

These four questions were significant for this study and are posed as contradictions within the people-centred framework.

- Should development initiatives target women separately or as 'the poor'?
- Are self-reliance, savings and micro-credit ways to women's empowerment?
- Can NGOs in partnership with the state achieve their goals of development and empowerment?
- Can learning impact on development?

### **Should development initiatives target women separately or as 'the poor'?**

The development literature that locates gender in the present era of globalisation and postmodernism argues that if the goals of development include improved standards of living, overcoming poverty, access to dignified employment and reduction in societal inequality, then it is quite natural to start with the poor and therefore with women. The

argument is that women make up the majority of the poor, the unemployed and the economically and socially disadvantaged. They suffer more because they have additional burdens because of gender based hierarchies and subordination. In the development literature they further argue that women's work is under-remunerated and undervalued but that it is vital to the survival and ongoing reproduction of the species. In many poor communities women are solely responsible for childcare, food production, sanitation, and the entire range of basic needs. Therefore the viewpoint of women is critical in understanding development strategies and would enable development practitioners to evaluate the benefits of development programmes. In addition, in many societies women's work in trade, services, traditional industries and tourism are widespread and their participation in these industries not only benefits them but the wider society.

Sen and Grown (1987) have developed a Third World women's empowerment approach to development and argue that in times of globalisation poor women become more vulnerable and their futures more uncertain as existing inequities are exacerbated by the dominance of the powerful nations. They argue that women's experiences are determined by gender, class, ethnicity, race and history and they have learnt that the political will for those in power to promote change is dependent on women organising to demand change (Sen and Grown 1987: 22-26).

Pearson and Jackson (1998) add to the debate and argue that the conventional view mainstreams gender into development policies. They argue that conflating the concerns of women with poverty alleviation falls short of an understanding of how experiences and implications of poverty are different for men and women who face different constraints and responsibilities.

They argue

that poverty refers to more than the level of household income and includes the context in which household survival takes place, the public space, access to services and opportunities for change and that gender concerns are both mediated by poverty and transcend the poverty debate (Pearson and Jackson 1998: 11).

Moser (1989) adds that the anti-poverty approach signals a reluctance of development agencies to interfere with social relations in society. These insights are important to my study in which African women are mobilised as the poor and homeless.

Others (Lee and Weeks 1991) argue for making distinctions within the poor because people suffer different gradients of poverty and therefore have different interests in development. In South Africa development practitioners (PD) argue that the poor come

with different histories of oppressions, as between poor men and women, between African and Coloured, and between rural and urban poor. In this study the significance of these debates are highlighted in the findings and the implications are discussed in Chapters Six and Seven.

### **Are self-reliance, savings and micro-credit ways to women's empowerment?**

The strategies of self-reliance, savings and micro-credit to mobilise women for development have come under scrutiny through case study research. It points to the contradictions of using strategies which can entrench women further into domesticity and burden them with more work and debt. These strategies to mobilise women are present in the social movement under study and its partner organisation the Slum Dwellers International (SDI) in India. Feminist critics of the self-reliance approach (Dolhinow 2005; Isserles 2003; Ghodsee 2003) argue that in this development paradigm, women bear the brunt of development by taking on greater responsibility for basic needs. In addition these elements reinforce dominant ideologies of solutions to problems.

Dolhinow's (2005) interesting case study of women in the colonias in Mexico illuminates the point that NGOs can play a key role in the state's continuous construction and reconstruction of its ideology through language of governance and as transmitters of neo-liberal governance. She uses Gramsci's analysis of state hegemony and a Foucauldian analysis of governance through discourse to show how state ideology dominates and inhabits localised sites and everyday forms. Descriptors or indicators of the neo-liberal ideology are typically self-reliance, micro-credit and representative democracy.

Isserles scrutinises these indicators and argues that the ideas of self-reliance or 'disdain for dependency' does not challenge individualism, as it presents the solution as the 'old lift yourselves up by your bootstraps' (2003: 54) theory. She argues this liberal version does not challenge the market driven solution to problems nor individualism. In this paradigm poverty is seen as being eradicated by better cash flow and more work by women. She argues that responsibilities should be equally shared between men and women else the standard of living<sup>2</sup> for women may not actually improve. Men are allowed to evade responsibilities and gender roles are reinforced.

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2. Huchzermeyer (1999: 27-28) explores the debate further; she argues that self-help and self-reliance can be empowering if it is not depoliticised and not mainstreamed into concerns with efficiency and cost-effectiveness.

Feminists (Rao and Stuart 1997; Rao and Kelleher 1997) who have studied women's empowerment in micro-credit organisations in Bangladesh come to similar conclusions and argue that micro-credit NGOs have a narrow vision of poverty and avoid structural analysis of poverty. Like self-reliance, micro-credit too places all responsibility on the individual and ignores larger structural processes. Rao and Kelleher (1997) in their review of the Bangladesh Rural Advancement Committee, found that excluding men from the credit process meant that men were using women as conduits for credit and often women had no control over their money, having to endure abuse to work extra hard to repay the loan. Some of their conclusions were that in order to empower women, NGOs needed to mitigate the family gender hierarchy and to insist that husbands should have equal responsibility to repay the loan.

Isserles (2003: 54-55) argues that embedded in both micro-credit and self-reliance projects is the logic that poverty can be eradicated through entrepreneurship, a better cash flow, and more work by women. Her critique of savings groups illustrates the contradiction between individualism and the collective and is pertinent to this study. She argues that since most poor women have no collateral, the savings group acts as a proxy for social collateral. The group framework espouses solidarity and participation but it is individual achievement and end product that is sought. Thus each woman borrows for her own individual enterprise thereby transforming individuals into entrepreneurs.

Isserles's two questions are: 'does micro-credit benefit women or create more debt?' and 'does micro-credit turn people into indebted entrepreneurs?' (2003: 55). The conclusion is that empowerment which is linked only to income generation reduces the worth of women.

It is important to bear in mind that the research quoted above does not offer alternative solutions other than an analysis of the structures which oppress, nor 'does it recognise the long-term capacity building that organisations of the poor require in order to strengthen them' (Robins 2002: 255), or the immense obstacles of the daily struggle of survival to have 'dignity and bread'.

The conclusions of other case study research (Ackerley 1999; Yasmin 1997) with women from the Grameen bank and seven women's self-reliance movements indicate that women's confidence in their own abilities and ideas grew as they became more self-reliant and independent, resulting in a powerful social movement. However the self-help ideology and its impact on development does require further examination especially in circumstances where women do not succeed.

In South Africa in the 1980s and 1970s, self-help was associated with radical movements and was used as proof that black people could overcome the obstacles of institutionalised racism. Self-help and self-reliance were seen as vehicles which restored pride and humanity and control over one's life therefore it represented a powerful vehicle for mobilisation. The homeless social movement in South Africa builds on this understanding and the VM study points to the limitations but recognises the radical aspects of self-help that can be lost if there is not a release of necessary resources to give it political support.

### **Can NGOs in partnership with the state achieve their goals of development and empowerment?**

This question was imperative for this research because the social movement in this study was encouraged to form a partnership with the state.

In many countries where the state follows a neo-liberal economic policy which dictates decreased public spending or where there are numerous constraints to development, and where neither a single NGO nor the state can deliver basic services or make an impact on development, then non-governmental organisations are often under pressure to form partnerships with the state to realise common goals of development and social empowerment. There is no consensus on the definition of partnerships. Broadly defined, partnerships include interdependence and commitment between two partners, equality in decision making and rights and responsibilities to each other while maintaining organisational identity. However many critics comment that it is often the more powerful partner whose identity and interests become more dominant (Haque 2004: 272). Many such partnerships have developed in Africa, in India, and in South Africa. Research on the benefits of such partnerships for NGOs has signalled that these partnerships can change the character and the effectiveness of the NGOs.

Haque's (2004) research is seminal to this study – he concludes that the objectives of partnership between government and NGOs to deliver services have hardly ever been realised. He argues that these partnerships are controversial as NGOs and the state have different goals. NGOs eventually lose their empowerment goals and become deliverers of services. Haque (2004) argues that a feature of partnering with the state is that it can avoid its responsibility and shift both responsibility and blame onto NGOs. He concludes that 'NGOs cannot rely on the state to share its own vision and goals as the state focuses on its

own individualistic goals and not on development and empowerment' (Haque 2004: 282). In many instances Haque argues that government shifts responsibility onto NGOs because of pro-market reforms, therefore these partnerships are not based on trust and there is no comprehensive mechanism to hold the state accountable to the shared goals of development.

Development critics, Edwards and Hulme (2000) in their assessment of the advantages and disadvantages for NGOs when partnering up with the state and 'scaling up'<sup>3</sup> in East Africa, conclude that partnering and expanding a project with government as an agent of social change may decrease NGOs' competitive advantage. They argue that such a situation could lead to rifts with beneficiaries and limit NGOs' capacity to experiment, to be flexible, to lobby and advocate for their own views. Other disadvantages are that members compete against each other for resources which erode the aims of building people and communities. Furthermore operational expansion can have a dramatic impact on organisational culture and structure. They caution NGOs and advise careful planning of scaling up operations for development in a context where there are numerous constraints. In addition Semboja and Therkildsen (1995) advise that African NGOs are complex as they are rooted in colonialism, indigenous systems and modernity. Therefore African NGOs require sustained community maintenance, needing to be innovative and tailored to local circumstances.

The issues outlined above manifest themselves in the latter phase of the organisation's history and impact on the philosophy, vision and leadership of the PD and VM as well as on the pedagogy and relationships between VM and federation members.

### **Can learning impact on development?**

In the literature on women and development, feminist and gender theorists are involved in gender training and have not evaluated the learning aspect. Evaluation of gender training or gender and development programmes have measured the success of the projects by indicators such as empowerment, participation, impact on changing roles within the family, women's role in leadership, control over decision making and financial resources and

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3. The term 'scaling up' refers to one of many strategies used to make an impact on development. Scaling up can refer to an ability to increase impact on development, scale up to increase impact via cooperation with government, scaling up by operational expansion (the direct approach); scaling up via lobbying and advocacy, an increase in supporting community-level initiatives – these strategies are not mutually exclusive and are usually used in combination (Edwards and Hulme 2000).

ownership of the programmes. The impact of adult education programmes is measured by using the above indicators but also includes access to learning centres, input and output ratios, changes in behaviour and attitudes rather than an increase in knowledge or cognitive development. The end goal of both gender programmes and adult education programmes refer to empowerment of women, of transformed societies, communities and relationships (Medel-Anonuevo 1999).

Within this study I too evaluate the impact of learning by using these indicators as well as the ability to access and manage resources. The contribution that this study makes to the different development debates is taken up throughout the thesis.

### **Relevance of Gramsci and Freire for South Africa and this Thesis**

Gramsci and Freire emphasised the importance of the macro-context on political consciousness – both developed their theories during times of political transition. They stressed the inter-relationship between democratic theories on the micro-level, the political role within educational processes, the theoretical assumptions concerning knowledge, the role of outside facilitators and intellectuals and the practice of participatory approaches to learning within organisations. Feminist pedagogy builds on and is critical of popular education and examines the link between ideologies and discursive practices within organisations and how these shape consciousness and political action.

Although Gramsci's ideas were known amongst Marxists and workers' groups in South Africa, they were not popularised to the same extent as Freire. His ideas were circulated mainly amongst radical trade unionists and Marxists in the 1970s and 1980s. His focus on human agency and everyone as a thinker was critical in that it gave many political activists and philosophers hope and energy to argue that ordinary people can fight back even though the South African state under apartheid was formidable and appeared indestructible. His theories on hegemony and class consciousness provided much intellectual stimulation and emphasised the need for counter ideologies and a vision for the future (Walters 1989; Taylor 1997).

Freire's ideas and philosophy were more popular than Gramsci's in the struggle against apartheid (see Walters 1989; Prinsloo 1991; Nekhwevha 2002; Von Kotze 2005). His idea of cultural domination, where the oppressed challenged dominant views of themselves by naming their world and thereby breaking the silence was prominent in the fight against apartheid and could be identified in the Black Consciousness movements and

progressive literacy programmes. His emphasis on starting from the experience of the people, participatory democracy, learning in a collective, the emphasis on education as political and transformative, dialogue between the educator and the participants were principles put into practice by many anti-apartheid NGOs and liberatory organisations.

Some of these ideas are present in PD and the Federation which seek to combine education and learning with the struggle for meeting basic needs. These organisations place an emphasis on starting from the experience of people, organised in a collective, in dialogue with one another and the broader society. They do not focus on transforming the state but on negotiating with the state to meet basic demands such as the provision of land, housing, water, healthcare and education.

The critical aspects of Paulo Freire's theory which are the seeds of popular education relate to those which remain within the social movement under investigation. These aspects are his approach to the education of the oppressed, the role of the adult educator, participatory methods and how people learn to be critical, and thereby act to change the world.

### **Gramsci and Freire – Philosophy of Education**

The theories of Gramsci and Freire underpin most of the literature in people-centred development, popular education, feminist pedagogy, and social movements. Their scholarship is regarded by many theorists to have great relevance for the development of a theory of popular education.

Gramsci and subsequently Freire<sup>4</sup> were amongst the first philosophers to consider learning theories which start with the oppressed, and to formulate tools for a radical pedagogy formed and owned by the oppressed. They were the first to suggest that learning was a social process and give us an image of a group of learners, what is now termed a 'community of practice' (Lave and Wenger 1991). They both underlined a strong relationship between education and politics. Neither theorist was from humble origins but became poor through political and economic circumstances and lived through harsh periods of repression. These experiences had an important impact on their political development. They both became active in class struggle and the mobilisation of popular

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4. The scholarship on Gramsci and Freire is exhaustive: for detailed accounts of their life histories and theories see Mayo, P. (1999), Mayo, M. (1997), Youngman (1986; 2000), Newman (2005), Walters (1989), Weiler (1991), Gore (1992) and Allman (1988).

forces. Gramsci focused his attention on the working class and Freire devoted his attention to the peasantry and landless people. Both their initiatives were carried out in contexts of political and social transformation (Mayo 1999: 78-81). Freire was influenced by Gramsci's ideas and he has acknowledged the similarity of their ideas.

Both Gramsci and Freire were concerned with the transformation of society. In Freire's theory the oppressed were steeped in cultural domination and could either remain 'submerged in reality' or else 'transform the world'. Drawing on the work of Hegel, liberation theology and later Gramsci, Freire developed his theory and practice of liberatory education which would enable the oppressed to challenge the sources of oppression and build socialism. For Freire mainstream education was characterised by 'banking', the act of depositing knowledge with the teacher as the sole dispenser of knowledge. Students were its passive recipients and were immersed in a 'culture of silence'. Freire put forth a theory of education in which power and authority is challenged and dominant ideas are critiqued, where pedagogy leads to social justice and transformation (Mayo 1999: 58-60).

For Gramsci transformation did not arise from an analysis of education alone but from an analysis of the state. He developed a theory of the state (which in his time was the fascist dominated Italian state) and then a theory of social transition. Gramsci argued that the ruling class maintained control over subordinate classes, not simply by force, but because the state was seen as legitimate in the eyes of the dominated. The ruling class exercised 'hegemony' or dominance in the sphere of ideology, which is defined as the dominant ideas of the ruling class. The dominant ideology is produced and reproduced through social and cultural institutions, including educational institutions. The dominant ideas had to be challenged with alternative ideas, which were the keys to social transformation.

Both accorded an important role to human agency against the background of the social relations of production. The movement from object to the subject of one's own history and interpreting the word and the world was of concern to both of them in the struggle for power and in forming new relations of democracy. For Freire this was the process of praxis – a process of action and reflection, where any attempt to separate these two elements would be either mindless or empty theorising. The process is traditionally referred to as conscientisation (Mayo 1999: 63-65).

Gramsci and Freire were amongst the first radical theorists to explore the transformative potential of learning within the action and reflection cycle. Gramsci argued that experience had to be theorised in an endless cycle of 'praxis', i.e. thought and action, and the achievement of praxis was through the organic intellectual and in close linkage with counter-hegemonic movements (Walters 1989: 284-285).

Freire's theory of praxis was central to feminist and popular pedagogy in which thought and action were united and avoided empiricism. However as critics (Walters 1989; Youngman 1986) argued, Freire did not provide clear content to the action-reflection couplet (Walters 1989: 284-285). The action-reflection cycle had itself undergone cyclical debates with the main critiques being that reflections are made in a social context amidst constraints and cannot happen at will (Jarvis 1987; Weiler 1991).

Both Freire and Gramsci argued that everyone could develop critical awareness, not simply to question dominant ideas but to go beyond and envisage alternatives. They argued that everyone was a philosopher, even if unconsciously, in the sense that people accept ideas as uncontested and that these ideas influence their views and actions. Potentially everyone could develop critical ideas and this was the key to social change. Therefore Gramsci argued for the importance of education in the workers' movement and he himself played an active role in promoting workers' political education, including education for workers' control in the factory councils. Gramsci emphasised more clearly than Freire that society could not be transformed by only changing ideas but that ideas and material reality interconnect and that the political economy had to be changed for social transformation.

These themes about the inter-relationship between the world of ideas and the material world to be transformed, the relationship between theory and practice, intellectual and activist, educator and learner appear in the work of both men (Mayo 1997: 24-27).

Gramsci acknowledged a certain superiority of the intellectual in their educational role and made a distinction between their knowledge and the 'common sense' beliefs of the working class (folklore), a 'common sense' that would be brought to 'good sense' by the organic intellectuals in their role as teachers. Adult educators who engaged in counter-hegemonic activity are, according to Gramsci, the organic intellectuals who will lead the oppressed group to power. He theorised about the reciprocal nature of the relationship between educator and learner in a similar way to Freire where both learn from and teach each other through dialogue. Freire has been criticised for idealising this relationship, in particular in not recognising the power and authority of the teacher (Youngman 1986).

Freire has counteracted this criticism by making a distinction between authoritarianism and authority. In his view the teacher has the authority of the knowledge but should not practice authoritarianism (Mayo 1997).

For both Gramsci and Freire the language of criticism is connected with the language of change. Praxis is the point when people are able to undertake social action as a logical consequence of enhanced critical insight in order to bring about social change. The language of critique also related to the language of possibility – education for liberation was about increasing people's abilities to reflect critically on their situation to see possibilities for acting to transform it. According to Gramsci and Freire both educators and oppressed groups needed a critical understanding of the relationship between the ideological struggles and the material struggles in order to effect transformation (Thompson 2000; Mayo 1997).

Both stressed the importance of culture, and language. They emphasised the importance of the oppressed to unlearn dominant cultures and to learn their mother tongue as well as the national language in the interests of unity and as a means for their survival. Both linked adult education to social movements or an alliance of movements striving for social change as both recognised that education alone could not transform society (Mayo 1999). In summary, the central tenets of Gramsci and Freire critical to the literature under review are:

- the role of human agency in social change as opposed to state or economic structures
- an emphasis on the relationship between thought and action (conscientisation)
- education as political and critical in enabling people to transform ideas and social relations
- a language of critique and possibility, a process of analysis to expose contradictions and have alternatives to solve problems
- the process of conscientisation – issues of class, gender, race and other forms of social differentiation to be addressed or explored
- the nature of the pedagogy with a special emphasis on process, the nature of social relations and the learning situation (Allman 1988; Mayo 1999)
- the learning that takes place outside state structures and which is linked to social movements

- the learning guided by experts or intellectuals in which the relationship between learner and teacher strives to be one of equality, each respecting the opinions of the other
- using dialogue as an important concept within this relationship for conscientisation and for the democratic process in the organisation.

It is generally understood that Paulo Freire<sup>5</sup> is the most influential theorist of popular education.<sup>6</sup> Below I give a brief overview of popular education as People's Dialogue and South African People's Homeless Federation (Federation) define their educational practices in a framework of popular education.

### **Popular Education**

'Popular education', which is understood as being inspired by Freire is a term used in informal contexts to define educational practices which aim to challenge injustices and oppression and are variously called 'community education', 'radical adult education', 'education for change', 'people's education', 'liberatory' or 'emancipatory education', transformative education and education for empowerment (Walters 1998: 440).

A common understanding of popular education is that its main objective is to enable participants to understand the context they live and act in. The context can be the individual's own life context, his or her own experiences and his or her own life understanding. These programmes are oriented towards transforming society – they share the basic principle of valuing local knowledge and building on the experiences of people (Walters and Manicom 1996; Weiler 1991).

The content or curriculum of the popular education programme is directly drawn from the concerns and interests of the participants. Out of the concerns and interests presented, the educators focus on what 'matters most' and identify and generate issues for inquiry. The critical moment is when the participants can identify their own issues. This is generally called 'naming the issues', and from here participants analyse the forces within themselves and dominant forces outside which prohibit progress. Then a plan of action is

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5. See Freire 1973; 1985.

6. Popular education has strong links with Spain and postcolonial countries such as Brazil, South Africa and India. The emergence of popular education in these countries/continents is linked to struggles for democracy. It is overtly political, committed to change, rooted in the real interest of ordinary people and its pedagogy is collective. See Crowther, Martin and Shaw (1999) for a more explicit account of the development and definition of popular education.

drawn up based on a social analysis of the context and political forces (Arnold et al. 1991: 25-29).

The methodologies that popular educators use are based on experiential learning, dialogue and participation.<sup>7</sup> The techniques used are diverse and various, including small group discussions, role-play, simulation exercises, case studies, buzz groups, workshops, the traditional lecture or seminar. The choice of method or methods are planned to take account of participants' needs, interests and context. The learning is directed to consciousness raising, self-awareness and empowerment.

Popular education was

largely concerned with the passage in Gramscian terms from 'common sense' to 'good sense' which Freire characterised as a passage from naive consciousness to critical consciousness. Popular education thus placed education at the service of social change (Ireland 1996: 131).

Popular education is a methodology used and critiqued by feminist educators who challenge oppressive structures and may have some answers to women's learning in the context of this study.

## Feminism

There are many and varied conceptualisations of feminism,<sup>8</sup> therefore I shall not give an exhaustive account of these and their explanations and the circumstances that gave rise to them. I will briefly discuss the various ways in which feminism was conceptualised from different perspectives and the relevant conceptualisations in the South African context.

The significance of the conceptualisations chosen is that they are dynamic and diverse. They are not just located in academic discourse but inspire social, cultural and educational movements.

Feminists are not a homogeneous grouping and one cannot assume a common meaning to the term. There are now diverse feminisms and these influence each other. They include Liberal feminists, Cultural feminists, Third world feminists, Black feminists, Socialist feminists and postmodern feminists. Different feminist definitions have been critiqued by Third World<sup>9</sup> women activists and black women in America for using

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7. Popular educators use an action-reflection cycle of learning or spiral where learning continues in a continuous spiral of action-reflection with the addition of new knowledge or theory.

8. For a comprehensive review of feminist definitions see Kramarae and Treichler (1985).

9. Third world refers to the countries previously colonised by Europe.

definitions that are not appropriate for Third World and black women. Marjorie Mbilinyi (1996) gives a comprehensive account of the meanings of these different feminisms and concludes that these meanings will change, as 'feminism is unstable and varied' (Mbilinyi 1996: 41). She goes further to say that there is also not one Third World feminism or one African feminism for reasons explained above.

From the very vocal literature on feminist meanings and challenges, I have selected a few definitions, which inform this study:

Feminism is a method of analysis as well as a discovery of new material. It asks new questions as well as coming up with new answers. Its central concern is with the social distinction between men and women (Mitchell and Oakley (1976) cited in Roberts 1984: 185).

Feminism is the awareness of the oppression, exploitation and or conscious subordination of women within society and the conscious action to change and transform the situation (Reddock 1986: 53).

In African gender politics,

Feminism is the popular struggle of African women for their liberation from various forms of oppression they endure (Mama 1995: 38).

African feminism<sup>10</sup> can also be compared to movements that valorise maternal qualities.

In these movements women capture the moral high ground because their members' mixed agenda and embeddedness in local traditions enable them to mobilise ordinary women in a vast scale and attain a measure of autonomy (Werbner 1999: 221).

These conceptualisations represent different approaches to the inequality of women in society and are pertinent in a society such as South Africa, where patriarchy and capitalist relations oppress women. The strength of these definitions in the South African<sup>11</sup> context is that they stress multiple systems of oppression including not only class and gender but race and ethnicity. Some black South African 'feminists' (Abrahams as quoted by Essof 2001) prefer the term womanism as they argue it is easily translated into the South African context as it takes account of colonialism, imperialism and suppression of black women by both white men and black men. In South Africa black women's activism supported the national liberation struggle and tended to dominate the struggle for land and housing as ways to support the family. Some theorists (Walker 1991; Walters and Manicom 1996;

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10. There is a tendency amongst African women to talk of womanism rather than feminism. This is in response to Western feminists who African womanists claim failed to account for colonialism, the fact that black men were oppressed and that the family and the collective is important in African culture and traditions – there are many versions of African womanisms see *Agenda* No.50 (2001).

11. For further elaboration on definitions of South African feminisms see *Agenda* No.50 (2001).

Ross 2003) explained women's activism on behalf of their family as motherism or grassroots feminism. However as Meer (2000) and Cole (1987) argue women were also mobilised because of appalling work conditions, student protests, forced removals and police brutality.

Kathleen Weiler (1991) challenges Freire's notion of common oppression and suggests that there can be a contradictory experience of oppression with the oppressed also acting as the oppressor. For example, white women can oppress black women and black men can oppress black women. Women do not always share common interests – women may have different and conflicting interests and needs. Many women have internalised ideas of appropriate behaviour, which go against participatory methods and undermine pressure for gender equity.

The postcolonial feminists Alexander and Mohanty (1997) have been the most attentive to diversity and the multi-layered nature of social realities and subjectivities and are relevant to the South African context. These theorists have criticised other feminisms for failing to emphasise the plurality of white and black women's experiences, identities, and constructions of realities which are informed by their history (genealogy), racial, ethnic, class and geographic locations. The implication for women's learning is that not all women necessarily learn in the same way or that learning would mobilise women for social change. These critiques are important in any consideration of social action, as they highlight the fact women are not homogeneous who will naturally act in the interests of the group.

Weiler (1991) holds a similar position and argues that identifying differences can lead to tensions and conflict. She further argues that a recognition of these differences of gender, race, and class have implications for the ways in which we understand pedagogy as a contested site. She advocates for a need to build on differences and to acknowledge people's histories and selves in the process (Weiler 1991: 147).

Ernesto Laclau and Chantal Mouffe (1985) also focus on different subjectivities and criticise Gramsci for being 'essentialist' as he focused primarily on a class analysis and on the transformative role of the working class and discounted gender and race (cited Mayo 1999: 107). Mayo counters critiques of Gramsci, which point to an absence of a discussion on gender, race, Eurocentric views and regionalism by locating him in a particular historical period and points to instances in Gramsci's speeches in which he spoke about the emancipation of women (Mayo 1999: 107).

## **Feminist Pedagogy**

Feminist pedagogy builds on and is developed from popular education. Feminist pedagogy developed alongside concerns with women's empowerment and as a conscious attempt to challenge the male bias within popular education with a focus on challenging women's subordinate position (Walters 1998). It has included issues of identity and culture, and has theorised the different meanings and forms of knowledge and power.

The core learning processes are: that the learning is participatory, democratic, non-hierarchical (which encourages creative thinking to break through embedded formats of learning), valorises local knowledge and works collectively towards producing knowledge. It starts from people's experiences and works to develop a broader understanding of structures and how these can be transformed (Walters and Manicom 1996: 7).

The intersecting ideas with popular education are that the pedagogies seek to create social transformation, reflect a critical and oppositional stance and retain a vision of social activism (Walters 1998). Underlying both theories are certain common assumptions about experience as the basis for knowledge, oppression, consciousness raising, and about education that can lead to women's empowerment, a concept deeply situated within the development literature.

Issues of difference, identity and position of the educator which are contested issues in feminist and popular pedagogy are of particular relevance to South Africa where there has been 'institutionalised racism and educators are dealing with the challenges of racism' (Walters 1998: 443). The concern with difference has extended to other areas, such as truth claims about knowledge and experience. In the context of this study history, race, gender and class differences play a critical role in power relations and in the acknowledgment of different kinds of knowledge because the learning occurs in an informal context in which the expert is usually white and the learners are poor black women.

Further feminist influence on popular education is to foster both personal and social empowerment and to strive to politicise pedagogy. There is a view that popular feminist education is positioned to support the struggles of women in oppressed communities (Walters and Manicom 1996: 7-18). Feminist pedagogy like popular education is also very sensitive to breaking the culture of silence and changing unequal power relations. It seeks to bring awareness that differences of social class and gender are recognised and there is a need for mobilisation around common goals.

Following, largely from a feminist standpoint, is a brief review of the contradictions within popular education. The contradictions are posed as questions for debate.

### **Contradictions within Popular Education**

From within this body of theory I have selected five issues which impact on this study and are part of the conceptual vocabulary for the analytical framework. These five issues are concerned with educational resources, processes and outcomes which could lead to challenging oppressive structures:

- Does knowledge always result in activism?
- Is experience on its own a sufficient basis for knowledge construction?
- Is it possible to have a relationship of equality between educator and learner?
- Is 'conscientisation' equivalent to and sufficient for 'empowerment'?
- How adequate are participatory approaches as an organisational methodology?

#### **Does knowledge always result in activism?**

Jane Thompson (2000) and Kathleen Weiler (1991) criticised Freire from a Marxist feminist position and from their own experiences of using a feminist pedagogy based on Freire's concepts of consciousness raising in women's movements. Thompson (2000: 90) says that Freire's 'greater humanity' depends on an extremely rationalist understanding of what constitutes learning, and what is likely to bring about social change. Therefore she argued that the Freirian approach does not consider the possibility that different groups might propose different even conflicting definitions of humanity.

Thompson (2000) argues that the implicit assumption is that to be able to critique the world by both educators and oppressed 'accurate information' exists which can be rationally and systematically identified, controlled through explanation and understanding and which in turn will lead to transformation. Other critics such as Parpart (2000) and Prinsloo (1991) have added to this debate and say knowledge is embedded in social contexts and attached to different power positions and control over knowledge reinforces power structures and gender hierarchies.

Thompson (2000: 90-92) feels that both Marxism and liberal humanism derive from the same Western intellectual tradition which privileges mind over matter, reason over emotion, attaches greater significance to culture than nature and regards the human subject

as unitary, rational and capable of exercising control. She feels that these common assumptions are based on a dualism and that relationships are much more complex, especially in their emotional content and the extent to which feelings help to shape the meanings which people attach to ideological, social and material conditions. She argues that these traditions do not sufficiently consider emotions and feelings and contradictions between the personal and the political.

She feels that,

political and cultural roots, feelings and emotional resources, personal experiences, meanings, ideas, the sense of being within and against add enormously in the making and remaking of consciousness that can be used to change people's lives (Thompson 2000: 92).

Weiler (1991) reiterates the argument made by many black, lesbian and postmodern feminists, which questions the view that female knowledge is universal, unified and stable.

Paula Allman (1988) believes that much of the critique is a problem with interpretation, in particular Gramsci's use of the concept ideology and hegemony, rather than with Gramsci's ideas. She argues that Gramsci contributed to this misunderstanding because he did not offer a comprehensive theory of ideology. For her and many adult educators Gramsci provided a strategy for education for socialism and made 'us understand the need for an educative relationship in every aspect of political practice' (Allman 1988: 105).

Other critiques from sociologists Youngman (1986) and Prinsloo (1991) are that Freire did not present his argument within a defined theory of the state, nor did he have a coherent theory of political transition. This results in an unclear relationship between his pedagogy and social transformation. Walters (1989: 91) points out that an important weakness of Freire's theory is a 'lack of a theory of social change and the lack of specification about the goal of social change and a clearly spelt out vision of his ideal, future society'. Mayo (2005) adds that Freire's theory needs the backing of critical theoretical analysis if social movements are to build commitment and solidarity to shared goals of social change.

This debate is critical in the analysis of data in this study as the philosophical approach of the supporting NGO People's Dialogue drew on a Freirian and popular education approach to learning and social transformation.

### **Is experience on its own a sufficient basis for knowledge construction?**

There are many critics of Freire's theory that knowledge can be generated from reflection on experience and reflection in dialogue. For Freire real learning was not about the transference of information (banking) but rather problem solving, reflection and a move to critical consciousness, which enabled people to act.

Rowlands (1998), Parpart (2000), and Prinsloo (1991) question Freire's notion of what constitutes knowledge and his 'prescriptive' approach to knowledge acquisition. They argue that knowledge is located in history and culture and that Freirian pedagogy does not detail how experiential learning would articulate with social and political struggles.

Weiler (1991) questions the notion of learning from a common experience and questions whether feelings and experience can be looked to as true knowledge. Her experience as a feminist educator suggests that there is a danger that the expression of emotion can be simply cathartic and can deflect the need for action. She also finds it unclear how to distinguish among a wide range of emotions as a source of political action. She agrees to some extent that emotions are a source of knowledge but reminds educators that emotions are clouded by dominant ideologies. She and Allman (1988) argue that experience, feelings and emotions are socially constructed and that there is a need to analyse the underlying causes of these experiences and emotions to help in refining a liberatory pedagogy (Weiler 1991).

Patti Lather (2000) argues that what is remembered in reflection is already distorted by the way in which people make meaning from experience as this will be influenced by language, audience, identity, purpose and the social interaction in the learning process.

It is important to note Jarvis's (1987) critique, whose main points are that social elements play a significant part in the reflection process. Social constraints such as the role of sex, socio-economic class, age and language are not given adequate consideration in the reflection process. In addition he argues that reflection occurs in a social context in which the power elite has predetermined some of the dominant ideologies which have been internalised by members of the society, therefore instead of transformation one could have reformism or conformity.

From my own experiences as an educator, I think that the disadvantage in the action-reflection couplet is that it relies too heavily on experience. The cycle does not clearly indicate how research and specialised knowledge and theory add to experience. People

sometimes create their own experience to match their assumptions. This means that experience based education can go unchallenged and nothing new is learned. The role of culture and its deeper meanings are not necessarily uncovered (Ismail 1994: 17).

Other feminists such as Audre Lorde counter these critiques and argue that people are not completely shaped by dominant ideologies and that feeling, emotions and experiences can be sources of knowledge and power (in Weiler 1991). Many feminist popular adult educators would agree with Lorde as they work actively to integrate emotions, intellect, the body and the spirit to deepen consciousness, rebuild self-esteem of individual women and build solidarity amongst them. Walters argues that experience, as a source of knowledge is similar to Freire's call for generative themes that codify power relationships. She says it is perhaps the fundamental tenet of feminist pedagogy. She calls not for the abandonment of experience as a form of consciousness raising but for going beyond and using it as an important basis for deeper reflection and theoretical analysis of the positions of women in society. She refers in particular to popular educators in Latin America, for whom the process of conscientisation was usually begun with 'daily lived experiences', focusing on social contradictions in these experiences and linking experience to political action. These educators worked actively to integrate emotions, intellect, the body and spirit to deepen consciousness, to reclaim playfulness, to rebuild the self-esteem of individual women, and to build solidarity amongst oppressed women (Walters 1996: 305-307).

For some theorists (Kane 2005; Grossman 2005; Ireland 1996) the value of experiential learning is that it leads to the social production of knowledge. Fenwick (2003) argues that in the adult education field, life experience is centrally featured in teaching and reflective practice and has become part of transforming 'raw' experience into worthwhile learning. One of the critical outcomes of this debate is that feminists have shifted the private lives of women into the public realm. This has made private personal experiences political, as this was often the starting point for critical reflection. During the 1970s and 1980s in progressive organisations in South Africa the slogan the 'personal is political' was often used by women to challenge progressive men in political organisations to participate in domestic responsibilities and to review their relationships with women.

In community struggles in Crossroads (South Africa) women became politicised after sharing personal experiences. Josette Cole (1987) details how women in the informal settlement of Crossroads shared their personal experiences of the migrant labour system

and 'through this process began to develop a sense of solidarity as women' (Cole 1987: 15).

Similarly in this study women were motivated and mobilised to join the housing social movement by reflecting on their living conditions and ways to change them. Personal experience, reflection and dialogue were generative and helped to form social networks and to construct alternative solutions to the housing crisis. Reflecting on personal experience was part of the methodology used in this study to generate data and helped to construct a learning history of the individuals and the collective. In the research process I recognised and acknowledged learning from experience<sup>12</sup> and knowledge generated outside institutions.

### **Is it possible to have a relationship of equality between educator and learner?**

From the literature reviewed, it seems that there is not necessarily one correct formula for the role of the educator to effect change. The facilitation process is very delicate. I shall reflect on some of the debates and solutions offered from different theoretical perspectives.

The debate regarding the role of the adult educator and the way he or she affects participation, knowledge generation and empowerment has gone through many discussions and each debate has merits and demerits of its own. The issue was critically explored by Youngman (1986) who in his assessment of Freire's pedagogy argues that Freire has an uncritical faith in 'the people'. Therefore he argues Freire is ambivalent when he says that educators have a theoretical understanding superior to that of the learners which is indispensable for the development of critical consciousness and that the educator's knowledge creates unequal power relationships.

In Gramsci's view the adult educator or the intellectual creates the revolutionary movement through building a cadre of leadership. The cadre is called the organic intellectuals who can be from the oppressed and will give the revolution direction and leadership. Gramsci is criticised for being unclear about the role that the organic intellectual plays in mediating culture and limiting the organic intellectual to indicating what should be done and where exploration should be carried out. However for many theorists Gramsci provided a clearer account than Freire of the complex relationship

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12. In the presentation and analysis of the findings I used the term 'learning from experience' instead of experiential learning, because learning from experience tries to capture both individual and collective reflections; experiential learning often implies individual reflection.

between the adult educator and the learner. Gramsci acknowledged the superior social position of the intellectual and accounts for issues of authority and power in the relationship (Prinsloo 1991: 369).

The way most popular educators have managed power relationships between themselves and learners is by sharing their knowledge with learners who apply it to their situation in a process which does not deny inequality of knowledge but which is based on cooperative and democratic principles of power. This they argue (Rowlands 1998; Rogers 1992; Kaplan 1996) can be achieved if the attitudes of the adult educator include complete respect for each individual and for the group, humility, a willingness and eagerness for learning to be mutual and commitment to the empowerment process.

According to Walters and Manicom (1996) more equitable relationships can be achieved when teaching and learning takes place with small groups, when learning is the responsibility of the participants, when the facilitator is open to learn from the participants and starts with their experience and knowledge, when the participants are involved in all aspects of decision making, when the roles and responsibilities are shared, when relationships are supportive, when there is an integration of reflection and action and when the analysis moves to collaborative action for change.

Prinsloo (1991) argues that within Freire's pedagogical framework the adult educator has a dual role of mediating knowledge and political conscientisation and therefore the adult educator can act as an agent of propaganda instead of change. This view has significant implications for this study and is explored in the relationships which develop between the supporting NGO and the case study.

Kane (2005: 36-38) does not dispute the above but argues that popular education is fundamentally political and ideological factors influence educational practice. He makes a conceptual distinction between an educator's ideological orientation and the methodological application. He argues that an adult educator can have both good and bad practice independent of ideological orientation. Kane (2005) argues that ideology is present in both the questions the educator asks and his or her interpretations. For Kane (2005) it is important that the adult educator constantly evaluates his or her thinking and remains conscious of the role that ideology plays in his or her work as it can raise problems especially in contexts where there are strong political rivalries.

Both Kane (2005) and Torres (2005) conclude that because the adult educator owns the process and has knowledge, he or she has power, which can be used in the interest of

the learners or against them. I think that critical to this debate are the intentions of the adult educator and his or her ability to allow ownership of the process as investigated in this study.

In this thesis there is an exploration of the impact of political ideology on the relationship between the expert and the learners and the consequences for social change. In addition the study allowed women to reflect on the process of the transference of knowledge and the importance and credibility of local and expert knowledge. In this process evidence was gathered on how knowledge was co-constructed between the expert and learner, to enable learners to build houses, to challenge the knowledge of experts and bureaucrats and to become the leaders in the movement. In the latter part of the study, the methodology used to facilitate a diverse group of Federation women who perceived themselves as having competing interests comes under scrutiny. In such a situation the educator has to have a good understanding of the situation and her/his role. This study highlights the importance of exploring political ideology, understanding local knowledge, evaluating the intentions of the educator and prioritising the importance of equitable relationships between educator and learner.

### **Is 'consciousness' equivalent to and sufficient for empowerment?**

Widespread use of the words 'empowerment' and 'conscientisation' in both the alternative paradigms and in the mainstream has resulted in contested meanings of the terms which are part of the ideological struggle. Often when these terms are used people assume their meaning and significance to be self-evident. A conceptual understanding, which encompasses this illustration is:

The implicit meaning of empowerment ranges from individual to a collective focus, from self-validation and the building of self-esteem to working actively and concretely to change social conditions. Popular education tends to support this notion of empowerment. One of the most important results of the action-reflection model is the attention given to subjective aspects of political change or to the construction of political subjectivity (Walters and Manicom 1996: 16-17).

The most significant change from conscientisation to empowerment appears to be the construction of subjectivity as this gives rise to agency and social action. Both Gramsci and Freire argued that it was through a process of praxis (thought and action) that people moved from the object of history to the subject of their own history. This process of developing greater critical awareness and alternatives was the key to social change and, in

Gramsci's terms, was referred to as moving from 'common sense' to 'good sense' and in Freirian terms to conscientisation (Walters 1989: 287-289). In this framework the movement to greater conscientisation was through the intervention of the adult educator or organic intellectual (movement intellectual) and through dialogue that a process of reflection helped to theorise experience.

Sheela Patel (in Walters and Manicom 1996: 87-101) described her work with the Indian pavement dwellers and says that most of the educational processes evolved from intuitive choices. For her the critical role of the activist lies in giving women access to a new body of ideas for changing self-images and inspiring action. The process of empowerment in this model is a spiral,<sup>13</sup> in which changing consciousness leads to locating areas for change and planning strategies to act for change. In this process, women act as a collective and their empowerment, which can be captured in their sense of achievement and growth in self-confidence, leads to changed gender relations.

Jo Rowlands (1998) argues that the dominant understanding of power within the social sciences has been that of 'power of' or 'power over', whereas a feminist understanding should be a dynamic one, which conceptualises power as a process rather than a particular set of results. Then 'power to', 'power with', 'power from within' would come to construct different sets of meanings for empowerment. She conceptualises 'energy' as empowerment, 'a power that generates activity and raises morale', as another feminist Jenny Horsman (2000) termed a 'greater spiritedness'. Other critics say that Freire presented a simple oppressor-oppressed model 'and there is no sense of the dynamics of the conflict or theorisation of power' (Prinsloo 1991: 368).

In Rowlands's conceptualisation empowerment then is a process that cannot be done *to* women but must emerge *from* them. In Rowlands's 1998 study of how to assess the impact of empowerment amongst women in Honduras in an educational programme, she concluded that empowerment took different forms in different spaces of women's lives. She concluded that the process was personal and unique even though one woman may go through the same experiences as the collective. In turn the personal empowerment of women with their husbands and other family relationships can be different from the personal and collective experiences. This study illustrates that women's empowerment can also liberate and empower men both materially and psychologically.

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13. See the work of Arnold et al. (1991) for further elaboration on the spiral model and the empowerment process.

She identified core psychological criteria and processes that could be used to measure empowerment in different processes: self-confidence, self-esteem, sense of agency, sense of self in a wider context and dignity which relates to personal empowerment. In the area of collective empowerment criteria would include: group identity, collective sense of agency, group dignity, self-organisation and management (Rowlands 1998: 23-24).

From her study she concludes that

empowerment will take a form which arises out of a woman's particular cultural, ethnic, historical, economic, geographic, political and social location; out of her place in the life-cycle, her specific life experience and out of the interaction of all the above with the gender relations that prevail around her (Rowlands 1998: 25).

Afshar (1998), writing about women in the development context, argues that becoming empowered is fraught with difficulties as relationships within poor families and between development practitioners and communities are complex. Sonia Alvarez (cited in Foley 1999: 88-108) concludes from her study of Brazilian women's organisations in the 1960s that there was no automatic relationship between changes in women's consciousness and political change. She argues that although these movements interacted in complex ways with micro-political factors such as male domination in both church based and secular Left organisations, they had very little impact to change patriarchal values and domination. She says

For many women participation in community organisations is a pleasant experience, an empowering experience, one that breaks the monotony of their daily housework and enables them to learn about the world from other women. The contact enabled women to identify shared concerns, common needs, they developed political claims on the basis of their day to day experience as women, they began to organise for urban improvements that would facilitate their jobs as wives and mothers (Alvarez 1999: 102).

I agree with Parpart (2000) who advises that there should be a discussion on shifting and multiple identities which would offer insights into individual behaviour and thus to empowerment. She concludes that participatory empowerment models of development are laudable and important but that they have to go beyond the daily life and be theorised to challenge power relations both locally and nationally.

In this thesis it is shown that the implications of conceptualisations of 'conscientisation' and 'empowerment' are dependent on the vision for social change which should be present in the empowerment process. The fieldwork used explored the development of political subjectivity and agency of the VM women and took into account

the observations made by Patel (1996) Afshar (1998) and Alvarez (1999) in their accounts of women's conscientisation and empowerment. In the context of my research 'conscientisation' and 'empowerment' are concepts used to illustrate a critical political consciousness which leads women to examine power relationships in the home, community and the wider context. Empowerment in this study also signifies control over resources and decision making. The study is cautious about making direct links between consciousness and empowerment as sometimes women may be able to analyse their oppressive situation but choose not to challenge oppressive structures. The choices women make in these instances may be strategic and not based on their level of conscientisation. 'Conscientisation' and 'empowerment' are seen as important outcomes of women's learning.

### **How adequate are participatory approaches as an organisational methodology?**

Participation is embedded within Freirian pedagogy and occurs through dialogue, through reflection and action. These are important tools for the development of critical consciousness and democracy. Conceptualisations of participation are linked to debates on democracy as participation and participatory processes are significant to the practice of democracy as they give voice to all. According to Stiefel and Wolfe (1994), participation is central to the struggle for power by groups previously excluded from sharing in that power.

Participation, which aims to give voice to the excluded, is usually termed popular participation and is usually associated with ideas in liberation and social movements. Participation is often strongly equated with learning and these terms were used almost interchangeably, 'to participate was to educate and equally to educate was to participate and learn, participatory democracy implied a learning society' (Van Genugten and Perez-Bustillo 2001: 186).

In South Africa participation was promoted in the movements opposing apartheid and afterwards to include the voice of the previously excluded. Walters's (1989: 276-279) reflections on participatory processes within community organisations in the 1980s in South Africa provide a useful analogy to this case study. Walters (1989) argues that participatory methodologies have certain assumptions embedded within them such as the focus on doing without theorising or reflecting adequately on action, thereby reducing the spaces for the creation of theoretical knowledge. The assumption is that participatory

methods are good in themselves, because the emphasis in these approaches is on consensus, therefore there tends to be a denial of conflict within the organisation. Using a Gramscian framework she argues that participation as an organisational methodology has to be seen against the background of a theory of the state and a theory of social change, and should be seen as a means towards the development of organic intellectuals. These insights are used to probe and analyse participatory practices in VM.

Parpart (2000: 5) says the main weakness of the approach is the focus on the local, thereby ignoring larger political and economic structures. She argues that participatory approaches brought in by development practitioners are fraught with problems. Development practitioners often do not necessarily analyse local power structures, do not have an adequate understanding of the links between language, knowledge and power and are unaware of the deep suspicions that the community have of them. Furthermore all parties involved in participatory discussions assume that divisions in society can be overcome by full and frank discussions. She argues that not only is a materialist analysis of power necessary but the development practitioner also requires an understanding of local belief systems and cultural practices which legitimise and reinforce unequal power relations.

However despite the weaknesses she concludes that the strengths and importance of participatory approaches are that participatory methods help bring the poor into discussions and encourage and facilitate local knowledge and development of analytical skill. Participatory methodologies are experiential and the techniques are easily understood and accessible. For example, group activities which include mapping and modelling, which have local people drawing maps and creating models of social, demographic and health patterns of the community, can be learnt easily.

Another study which has significance for my research is Liam Kane's (2000: 4-10) review of the impact of popular education on the Landless People's Movement (LPM) in Brazil. LPM uses both popular and formal education in its efforts to obtain land and is not a women's only organisation. In Kane's review of the movement 'which is like a school' he concludes that through the use of popular education, the movement made

genuine efforts to promote democracy and participation. The use of open-ended educational enquiry was powerful and because it was tied to tangible benefits like a plot of land the education led to questioning wider political realities and increased motivation to learn (Kane 2000: 10).

Many critics (Walters 1989; Mayo 2005; Van Genugten and Perez-Bustillo 2001) point out that there is often incongruence between theory and practice in many democratic organisations. The participatory practice is often seen as time-consuming, not very efficient and the majority decision is not always realistic. However the strength of participatory methods may outweigh the negatives as participation does create social awareness, greater solidarity through shared activities, shared reflections and experiences and shared responsibility for successes and failures. The above views raise important questions relevant to this study, especially when VM's organisational membership became diverse in terms of race, age and purpose and when leadership structures and ideologies were contested. In the research process careful and in-depth observations were made to gauge whether participation translated into democracy and worked adequately as an organisational methodology.

### **Women's Learning in Informal Contexts**

In this section I consider women's learning in informal contexts which link with popular education and feminist pedagogy. Popular education and feminist pedagogy in South Africa (Von Kotze 2002; Walters 1998) have focused on poor women's exclusion from the mainstream, and on women's gendered realities, responsibilities and needs which oblige women to develop their own initiatives and pedagogies. The sections on popular education and feminist pedagogy examined the political identities of women, focusing on questions of transformation, the role of the collective in mobilising for action and the link between learning and political consciousness.

The literature on adult education suggests that education for women 'relates directly to their condition and position in society' (Youngman 2000: 5; Walters and Manicom 1996) and the literature on gender and development argues that women are motivated to learn and participate in development in the interests of their children and livelihood (Mies 1986). Similarly Maxine Molyneux (1985) and Caroline Moser (1987), in their attempts to explain why women act collectively during certain crises argue that women make gendered responses to preserve their families and act to pursue their practical gender interests first. Kaplan (1997: 186) argues that women develop 'female consciousness' according to terms dictated by their culture and that these categories are not clear-cut as women move back and forth between specific needs and general demands. Other theorists (Walker 1991; Walters and Manicom 1996; Ross 2003; Kaplan 1997), sought to answer this question by

explaining women's activism on behalf of their family as an expression of motherism or grassroots feminism.

Walters (1998) argues that because most poor women are outside formal economic and political or educational structures, they do not have easy access to formal education and training. In my study most of the women had had very little formal schooling and no economic means to access further education and training. Therefore I agree with Walters (1998) who argues that informal and non-formal education offer important opportunities to learn new knowledge and skills. In this study the informal and non-formal learning was positioned to change women's subordination and material conditions. Walters offers a comprehensive account of the terms 'informal', 'non-formal' and 'formal' learning. She defines informal learning as 'often unplanned, incidental learning which occurs while organising community soup kitchens through savings clubs and religious organisations' (Walters 1998: 436).

Non-formal learning is usually planned, short-term and not certified. Formal learning is long-term, planned, certified and takes place in a formal institution. In VM learning occurs in a social movement context and emergent communities of practice which include women as the majority membership and leaders of the organisation. The following descriptions of learning are generally viewed as the ways in which women learn in the informal context.

In learning for social action where dominant ideologies of learning are challenged, the political and economic context shapes the form of education and learning. Like popular and feminist pedagogy (Walters and Manicom 1996) people develop ways of education and learning which are built around democratic values and which include affiliation, participation and nurturance.

In this pedagogy the experiences of the learner occupy central places in all considerations of teaching and learning. They analyse this experience by reflecting, evaluating and reconstructing it in order to make meaning. There is a strong organic connection between education and personal experience. There is a dialectic between action and reflection. To quote Freire (1973: 66) 'men are not built in silence, but in words, in work, in action and reflection'. In this process of action and reflection people's attitudes and values change and their experiences are used to raise awareness and lead to a change in consciousness.

## Women Learning in Community

In South Africa under apartheid, Africans who had migrated from the rural areas and lived in informal settlements were regarded as illegal communities and therefore no basic services were provided for them. These communities have a long history of challenging government for basic services, for land and housing. These struggles involved a rich culture of community participation and strong democratic mass movements were formed. During the 1980s political divisions and struggles over land between the informal and urban settlements surfaced as well as within these communities. This is illustrated by the Crossroads struggle (Cole 1987). Cole's case study of African women's struggle in the 1970s and 1980s for the right to live in the informal settlement of Crossroads makes a number of interesting points and forms part of the background to VM.

Most of the women and their families migrated to Crossroads from the Eastern Cape. When their right to live in Crossroads was threatened by repeated police raids to remove them from the land they eventually organised themselves into the Crossroads Women's Committee, separate from the men who were in a Men's Committee. Already women were aware that their concerns and way of organising were different to men.<sup>14</sup>

In the early years of the Women's Committee, women shared their experiences of exploitation both by their partners and by apartheid. The migrant labour system had directly contributed to gender conflict and years of pain and frustration for women. In this way women made public what had previously been an individual experience of personal pain. The solidarity of the women was built through these shared experiences and reinforced by their struggle to remain in Crossroads and ironically by the continued state repression.

Crossroads women came to know the community well as they had a daily presence in the community; they moved across into other communities and were therefore more in touch with the broader social and political struggles than the men. However men did not readily accept their leadership role and when the state instituted a process of reform women were not invited to a number of meetings. During this period of negotiations with the state the men seized control from the women and later women were banned from meetings. The undermining of women leaders was reinforced by the actions of local state

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14. For a history of African women's activism against the pass laws see Walker (1991).

officials who met mainly with men and approved the prejudice that 'women are kept in their place' (Cole 1987: 66).

These divisions within the informal settlements were vicious and in some ways mirrored power relations in the rural areas. For example the 'chief' in the settlement would allocate plots of land in exchange for rent or other favours. To a large extent these divisions were initiated and fostered by the apartheid government<sup>15</sup> (Cole 1987).

The new challenge facing communities in informal settlements as citizens in post-apartheid South Africa is to make an impact on government through formal channels, particularly local government. This challenge is in sharp contrast to apartheid – these communities are now seen as active citizens in pursuit of basic needs, their actions are seen as 'legitimate expressions of active citizenship and as an expression of their democratic rights' (Shaw and Martin 2000: 410).

### **Learning in Communities**

Learning theorists Lave and Wenger's (1991) characterisation of learning in 'communities of practice' is significant for this study as it makes direct links with the philosophy and pedagogy of the social movement under study – I draw on it in my analysis in Chapter Six. Although they do not write specifically on women's learning, their observations and conclusions have direct bearing on how women learn in 'communities of practice'. Lave and Wenger foreground learning rather than teaching and argue that learning is best viewed as social practice. A 'community of practice' is formed by participation of a community in pursuit of engagement with the world. If the experience is meaningful they conclude people are learning. For the community, learning is the vehicle for their development and transformation.

Critical to this theory is identity formation, the way that the 'community of practice' makes meaning of their learning. In this process people act as a resource, exchange information, help make sense of situations, share new ideas, keep each other company and add life to each other's working days.

Lave and Wenger (1991) show that learners are engaged in the co-construction of knowledge through participating in a continuing dialogue between themselves, the other people they are interacting with and the systems, technologies and wider culture of that setting. The knowledge and skills which emerge are seen as context dependent and not

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15. See Cole (1987) for an analysis of power struggles within informal communities in the Western Cape.

readily transferable between different settings. There is an experience of meaning because for them learning is a social phenomenon and learning reflects the social nature of human beings. The focus in this theory is on participation and learning as a shared process. Wenger (1998) says that participation has broad implications for what it takes to understand and support learning.

For the individual in the community, learning is an issue of engaging and contributing to the 'community of practice'. For the community, learning is an issue of refining their practice and ensuring that there are new generations of members. The value of a 'community of practice' model is that it values the work of community building and makes sure that participants have access to learning and make decisions that fully engage their own knowledge ability. Communities of practice are described as having shared histories of learning: they reproduce their membership in the same way that they came about, and share their competence with new generations through a version of the same process by which they developed. The concepts 'community of practice', 'engaging in shared practice' and 'building collective identity' are useful for my analysis in Chapter Six when I discuss how the different savings groups learn from each other during the international and national exchanges.

Poor communities seldom initiate their own learning and development but have a history of working with 'outsiders', who are either state community workers, social activists or development workers who come from a range of political persuasions. The relationship and interaction of the different outside agencies with communities have implications for how learning is supported and how society is changed. In the context of my research the role of outsiders was to construct new ways in which the community sees itself. In this process it required the outside agencies to work with the community and against the state. In this process the community learns that they need to become active citizens for the realisation of their democratic rights (Shaw and Martin 2000: 409). This is both a political and intellectual challenge and allows for 'those who have experienced social exclusion to have a voice' (Fiona Williams cited in Shaw and Martin 2000: 410).

### **Individual Learning within Communities**

Some feminist literature discusses women's learning from a psychological point of view. This literature suggests that there is a reciprocal relationship between individual and community (Kilgore 1999; Belenky et al. 1986). The results of some of this research have

significance to my study and are discussed below. Belenky et al. (1986), in their classic work, *Women's Ways of Knowing, the Development of Self, Voice and Mind*, describe how women who come from disadvantaged backgrounds and seek medical advice in a health clinic learn more by listening and receiving knowledge. They claim that these women's belief in authorities means that they have very little confidence in their own ability to speak and that the women assume that there is only one answer to each question. Another theme, which they found in their study, was that women devoted themselves to the care and empowerment of others. Poor women helped and empowered others by listening and understanding or by teaching others what they know and this experience gave them more confidence.

Women typically approach adulthood with the understanding that the care and empowerment of others is central to their life's work. Through listening and responding, they draw out the voices and minds of those they help to raise up. In this process, they often come to hear, value and strengthen their own voices and minds as well (Belenky et al. 1986: 48).

In their model learning helps women 'toward community, power, and integrity. Such an education facilitated the development of women's minds and spirits' (Belenky et al. 1986: 228).

In a different study of working class women and their relationship to knowledge, Wendy Luttrell (1988) distinguished between common sense knowledge and school-wise intelligence; that is between knowledge produced through experience as opposed to knowledge in textbooks or held by experts. In this study women share similar ideas about their common sense abilities to care for others and regard common sense as a way of judging truth on the basis of what trusted people have seen or experienced and know to be true. Despite the power of scientific knowledge, the claim to have common sense knowledge, suggests Luttrell (1988), recognises and validates working class solutions to problems: for example relying on friends who know the ropes, seeking advice from people who can be trusted, not because they are professional experts but because they share the same problems.

Luttrell (1988) argues that knowledge which developed in the collective and out of practice is often more secure than expert knowledge. Often women refer to their common sense knowledge as intuitive and stemming from feelings. Luttrell argues that common sense knowledge is experienced differently by white and black women. Black women regard their ability to deal with racism as another form of real intelligence, which they share with black men against the ignorance of whites. This relates to Luttrell's distinction

between knowledge and wisdom. She says that black women are reminded of their collective identity as oppressed women daily and this mitigates against the reminder of their individual identity as women (Barr 1999: 108-111). Patricia Hill Collins (1995) expresses a similar view and says the way in which black women claim their knowledge as 'mother wit' is perceived in part as their ability to work hard and to obtain material things without a man's support.

Kilgore (1999) argues from a sociological viewpoint that theories of collective learning involve both individual and group learning. The individual components include identity formation, consciousness, sense of agency, sense of worthiness and connectedness. Collective learning consists mainly of the construction of a collective identity as a shared understanding of ends, means and field of action and provides a sense of continuity and permanence (Kilgore 1999: 198-199). She argues that theories of learning in community can 'provide a framework in which we examine how people construct shared visions of social justice and learn and act together to promote these shared visions' (Kilgore 1999: 201). In my interviews with VM women, they were given an opportunity to reflect on their individual learning within the collective and to trace their personal development.

### **Learning in Social Movements**

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

Generally social movements are seen as issue based, which can involve a range of people from across the political spectrum. The social movement actors participate in various acts of protest which can be meetings, marches, petitions, drama as seen in the

anti-globalisation movements. The social movement generally loses momentum and may dissolve once the issues under protest are resolved (Tarrow 1994).

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

In Meer's (2001) analysis of women's organisations in apartheid South Africa she concludes that the women's movement in South Africa, as in many colonial countries, emerged out of national and worker struggles and their issues were subsumed by the national liberation struggle. She says that during the anti-apartheid struggle women's organisations served as transmission belts for political parties. She suggests that since 1994 women's struggles are framed by the new democracy which has made women's rights a constitutional right in a neo-liberal context. This means that they do not struggle for the overthrow of the state or capitalism but put pressure on women parliamentarians as women and mothers to gain social entitlements.<sup>16</sup> Meer claims that women's movements frame their demands in political terms and not in economic terms, therefore there is no clear state programme to address women's economic impoverishment. Hassim (2005) and Salo (2005) take up this debate. They search for new ways of building a women's movement in post-apartheid South Africa – a movement which they hope will address both the economic and political demands of poor women.

Hassim (2005) argues that women's movements in the new South Africa will require inclusionary (a focus on their relationships to formal institutions and to challenge women's exclusion) and transformational approaches (aimed at structural transformation in alliance with social movements) to challenge inequities in social and economic power. She draws on Molyneux's distinction between 'strategic and practical gender interests' to frame her binary approach and to argue for new alliances to build and to mobilise a women's movement in post-apartheid South Africa.

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16. See Hassim (2005) and Salo (2005) for discussions on the changing form of women's mobilisation in post-apartheid South Africa.

Salo (2005) in her dialogue with Hassim (2005) argues that the dualistic approach does not capture the range and complexity of women's activism. She further argues that Hassim fails to take into account the multiple terrains, diversity and multiple aspects of identity that motivate women's activism. Salo suggests that women's movements should use both inclusionary and transformational approaches and attempt to effect change at multiple levels of engagement. Basu (2005) in her response to the authors cautions them on the gains that can be attained from inclusionary and transformational approaches in a global neo-liberal context in which women's movements have struggled to make gains. In addition she points out that many community organisations have emerged as bastions of conservatism. She argues for an

ongoing connection of women to social movements as this might ensure transformative ways of using their power and involve the forging of collective identities, consciousness raising and combativeness towards authorities which will continue to influence women's identities (Basu 2005: 3).

These arguments are relevant to this study as the VM women use inclusionary approaches to advance their demands as citizens. At the same time their activism diversified into other arenas of struggle such as ownership of their homes and to regain control over their reproductive rights. These lessons are critical for women in similar contexts and signal that there is room for women's agency to shape their lives.

In the South African Alliance there are people to people exchanges with similar social movements. These exchanges can be compared to Alexander and Mohanty's (1997: xix) 'transnational border crossings' in which women from similar backgrounds and colonial histories in different geographical spaces engage in feminist praxis. In these cross-cultural exchanges local knowledge becomes international. Mayo (2005: 113) adds that these international exchanges counter the limitations of local knowledge and open up spaces for poor people to become experts for each other locally and internationally.

Foley (1999), Wildermeesch and Jansen (1997), Eyerman and Jamieson (1991), Newman (1995; 2005), Mayo (2005), Crowther (2003), Martin (2000), Walters (1989), Cooper (2003) and Von Kotze (2002) are some of the radical adult education theorists who have researched learning in social movements. These theorists draw on Gramsci and Freire in their explanations of learning in social movements. In addition they draw on popular education to situate learning in a political context and they view education as an integral part of social and political movements (Foley 1999: 14).

For Eyerman and Jamieson (1991) social movement activists learn by doing – people learn by moving from discovery to articulation to application and become part of an organisation. The knowledge that is created is a collective process. The movement creates a space for new kinds of knowledge and ideas, and new relationships develop. The creation of knowledge as well as identity formation is central to the movement. Knowledge is created in a series of meetings, between meetings and most importantly between movements and their opponents. The new ideas produced on specific issues and topics are shared by the participants. The focus is on creating a movement identity, which is cognitive praxis. The actors taking part in the process of articulating a movement identity are called movement intellectuals (Eyerman and Jamieson 1991).

Eyerman and Jamieson (1991) emphasise the creative role of consciousness and cognition which occurs individually and collectively in all human activity. Cognitive praxis is what transforms groups of individuals into social movements. Its dimensions are practical, organisational and political.

Foley (1999) contends that people learn in social action and in struggle. Foley makes connections between people's learning and struggles.

For me the most interesting and significant learning occurs informally and incidentally, in people's everyday lives. And some of the most powerful learning occurs as people struggle against oppression, as they struggle to make sense of what is happening to them and work out ways of doing something about it (Foley 1999: 2).

Foley concludes that the learning happening in social movements is incidental, informal and experiential and difficult to evaluate. Fenwick (Fenwick 2003: 17) argues that 'social action learning demonstrates processes of collective experiential learning; here learning is embedded in and transformed through a complex system of activity'.

Newman's (2005) classification has relevance for this study as he outlines how people learn instrumental skills such as: the ability to write a pamphlet and to use information and knowledge as resources in the fight against capitalism; interpretive skills to understand what people are like and to make sense of peoples' actions and behaviour; critical skills such as challenging power relationships.

Crowther (2003), Holford (1995) and Martin (2000) make the salient critique that social movement theorists tend to imply that learning in social movements is intrinsically positive and politically progressive. They propose a more critical approach and suggest that theorists not only examine a supposedly neutral learning process but also its content, nature and purpose.

The central concept in learning in social movements is that it is a relationship between people which can occur in a multiplicity of locations (Crowther 2003: 72) and that it is people-centred and locks into the creative energies of people. The theorists agree that individuals and groups have different goals and interests in adult learning which need to be understood as contested activities around which there is conflict (Thompson 2000: 97). Jarvis goes further to say that while every experience offers the potential for learning, not every experience results in human growth and development, or even learning. He agrees with Foley that learning in social movements can occur incidentally in everyday exchanges and adds that a common way of learning is also by intuition. Many activists in social movements recall moments of such inspired learning which normally occur in negotiation with the dominant powers or in critical incidences during protests, as this quote from a South African activist confirms.

I attended endless workshops on hegemony, Marxism ... We had to learn about theoretical positions, opposition politics. Often of course there was no time for reflection and to deepen the learning as people were in hiding or taken to jail. We had to learn on our feet. We never had time to reflect on what was happening, we were always responding to crises arising from state action (Taylor 1997: 73).

Wildermesch and Jansen (1997) are concerned about learning in times of great uncertainty and unpredictability. In addition they address issues of culture and say that learning will address needs for common symbols and rituals, and that these will be collectively recognised and valued. Learning enables the affiliation and identification of participants and thus creates shared meanings. Learning shifts social learning to its transformative power and points to possibilities to intervene and make things better. These considerations are evident in this research. Foley (1999) and Wildermesch and Jansen (1997) add to their work through case study research and conclude that one cannot measure learning by measuring cognitive skills. Learning is situated and is not only about acquiring skills and knowledge but is also about change in attitude and behaviour; there is no timetable or organisation of time. Learning is national and international as social activism moves knowledge beyond its national borders.

As noted in the above case studies (Foley 1999; Alvarez 1999; Walters 1989; Cole 1987), failure to change is as interesting as the rise of movements and their successes. To some extent, this reflects another problem: the lack of criticism about the internal functioning of movements, informal hierarchies often associated with race or gender or class or skills and the discussions about the limits of social movements as vehicles for

change (compared to revolutionary movements, political parties, and trade unions). Bond (2002) argues that social movement leaders and activists have an inadequate understanding of the barriers facing them because their structural analysis of oppressions produced by capital, the state, agents of patriarchy, and racism is inadequate. Therefore, he argues, social movements fail to make change.

### Conclusion

The concern of the frameworks, concepts and theories presented here is with the relationship between learning, social consciousness, development and social action. This framework builds on a long tradition of learning for emancipation and basic needs, which is the concern of this thesis. The literature on women's learning in an informal context did not present specific theories on women's learning per se. The case study research confirmed that powerful learning can be generated from experience and experience is a powerful vehicle for forming solidarities. The research also emphasises that if learning is goal directed then learners are motivated to learn.

However one should take into account the critique made by feminists that 'privileging women's experience as a basis for knowledge tends towards an essentialist construction of women' (Walters and Manicom 1996: 15).

In addition, women's learning in the different contexts outlined was difficult to measure, because a range of issues affect the learning process both positively and negatively. Theory reviewed in this research argues that learning and consciousness raising were not straightforwardly incremental and that these were difficult, ambiguous, and contested concepts. Theorists argued that learning and development are not linear and that cumulative skills often develop in unanticipated ways.

It must be recognised that not only do people learn through reflection but that in social movements people make and disseminate new knowledge and understanding through their activity. In this sense they are 'creators and carriers of alternate kinds of knowledge and cultures which may challenge operations for development in a context where there are many of the shibboleths of modernity' (Martin 1999: 12).

This literature review has shown the limitations of people-centred and popular education approaches to development. The VM case study provides empirical evidence to explore the critiques from a feminist perspective and to extend and question the literature

under review. The critiques made here, and the contribution that this study makes to the literature is further developed in the research process, analysis and conclusion.

The next part details and discusses the analytical framework and concepts used in the analysis for this research.

## Conceptual and Analytical Framework

### Rationale for Approach

So far I have outlined the motivation for the study, indicated how the research question was formulated, identified the aims and objectives and outlined the sequence of the chapters. Chapter Two locates the research within a people-centred development context in which popular education was used as a strategy in the development process.

The literature reviewed for this thesis was underpinned by theories of Gramsci and Freire, whose work was informed by political and economic conditions (Gramsci originally derived it from Marx's social theory, Freire only partly so). These two theorists emphasised the importance of education in political and social transformation, as both Gramsci and Freire developed their theories during times of political transition. They stressed the inter-relationship between democratic theories on the micro-level, the political role within educational processes, the theoretical assumptions concerning knowledge, the role of outside facilitators and experts and the practice of participatory approaches to learning within organisations.

In addition I have drawn on the work of many adult education theorists who analyse the micro-level of learning in the broader socio-political context and have examined education and learning in struggle (Youngman 2000; Crowther 2003; Kane 2000; Martin 2000; Walters 1996; Newman 1995; Eyerman and Jamieson 1991; Thompson 2000) and in particular the frameworks used by Walters (1989) and Foley (1999). These latter two theorists made detailed case studies of learning in struggle. Walters's case studies are set in South Africa during the anti-apartheid struggle and provide historical continuity and perspective on learning within an organisational context. In the VM case study, I explore the relationship between organisational and pedagogical practices, the organisation's identity and broader socio-political developments.

In addition feminist theory builds on popular education and explores the role of agency in contesting unequal social relations. Feminism also explains how the personal becomes political, i.e. 'that political causes can be advanced by personal means' (Tarrow 1994: 108) and in this context a primary struggle has been to secure the family, (not necessarily a Western notion of a nuclear family) and the community. Defining development in terms of human agency goes back to Gramsci's notion of the organic intellectual, valuing agency and everyday knowledge.

Because of South Africa's particular history of racial capitalism, other dimensions such as class, gender, race, socialisation, and poverty which determine the nature of social change also require attention. Race works through these dimensions and tends to dominate analysis in South Africa. However 'these factors should not be seen in isolation and are part of socio-political and economic factors' (Youngman 2000: 24).

### **Conceptual Framework**

The conceptual vocabulary derived from the literature review deepened and developed further through the research process and analysis of the findings.

The literature reviewed spoke of a broad conception of education and learning. The definitions identified guided the fieldwork and enabled me to explore how and what women learnt. In the presentation of the findings and in the analysis the definitions were useful to assess the outcomes and impact of learning and to validate the concepts used.

Education is seen as a planned process of purposeful learning, in which there are episodes of planned learning, for most adults this is a structured process which is voluntary, the structured learning has a set purpose with goals to be achieved.

Learning is understood to mean the process of making changes in knowledge, skills, attitudes, and value systems and in behaviour. Learning includes goals, purposes, intentions, choices and decision making (Rogers 1992: 20-21).

Feminist pedagogy is included in the literature review and analytic framework because feminism builds on, and is critical of, Gramsci and Freire and examines the link between ideologies and discursive practices within organisations and how these shape consciousness and political action. Feminist pedagogy is used as an analytic tool because it employs a political framework for teaching and learning which encourages consciousness raising, can take place in many contexts and can be informal, non-formal or formal. It is

concerned with what is taught, how it is taught, how it is learned and, more broadly, with the nature of knowledge and learning.

Furthermore feminist pedagogy explores the contradictions within popular education and provides some answers to explain the agency of VM women and the impact of learning on social change and development. Agency is used to explain the political subjectivity, individuality and interpersonal relationships of the women. Agency is also understood as 'anchored in the practice of thinking of oneself as part of a collective and organisation' (Alexander and Mohanty 1997: xxviii). The agency of the VM women is further explored through their multiple identities which are mobilised by development strategies such as self-help, micro-credit, and self-reliance. The different identities and shift in identity are informed by their history, socio-economic status and cultural perceptions of African motherhood. Agency was a critical concept to understand and explore how the broader context influenced women's learning, influenced their motivations and how women became self-aware and empowered and contributed to a social construction of knowledge. It also enabled the study to explore the links between consciousness raising and social activism and whether those links always result in social change. This is a central concern of women's movements.

I include Tarrow's (1994) concept of political opportunity and the feminist notion that the personal is political to further explain agency and changing political consciousness of the VM women. The main argument Tarrow (1994: 17-18) makes which is relevant to this thesis is that people join social movements in response to political opportunities and then through collective action create new ones. Political opportunity arises from shifts in the ruling alignments and from cleavages within the ruling elites. Such an opportunity arose for the poor in South Africa in 1994 when the African National Congress took power and had the challenge of rebuilding South Africa through a Reconstruction and Development Plan. Political opportunity and agency describe the environment in which collective action takes place and moves away from the determinism that context determines most learning. These concepts show a dialogical relationship between women and context, suggesting that VM women were not passive recipients of the context but were also active in shaping it.

I drew on Foley's (1999) conception of ideology and discursive practices to ask questions and to illustrate further the connections between micro-politics and dominant ideologies and how these interact and influence social learning and social action. Ideology

is used as a conceptual tool to denote both individual consciousness and social structures and relationships. It holds a group or society together by creating shared frameworks of meanings and values. Ideology can also mean 'hegemony' or domination and reflects and reproduces the power and interests of dominant groups (Foley 1999: 14).

Discursive practices is a term used in this study to explore how people understand their identities and place in society and to show how people can participate in their own subjugation. These concepts help to analyse and explain how learning different ideologies and discursive practices engage VM women and equip them to make important choices.

The concepts enabled me to explore and explain how an empowering consciousness develops and how members can shift from being part of a collective to seek individual goals.

The first part of Chapter Two introduced the subject of women's learning in different informal contexts to seek answers for their motivations for learning. In this context it was argued that adult education for women 'relates directly to their condition and position in society. It can be categorised along a continuum of whether the educational practices are consciously trying to change women's subordination or not' (Walters 1998: 437). I drew on case study research to illustrate women's reasons for learning in the informal context which is characterised as a social movement context. The case study of the Crossroads women (Cole 1987) provides historical perspective and helps to explain why poor African women dominate this struggle around housing and land. This topic is further explored in Chapter Four. The historical exploration helps to explain why gender is a conceptual category in this analysis, and how gender manifests in VM's history and learning practices. The historical perspective adds to the initial explanations given for using gender as a conceptual tool.

The context of informal learning was in social movements which are conceptualised as responses to crises in society which create new knowledge by questioning worldview assumptions. The literature reviewed argues that the process of engaging with dominant and subversive ideologies is a learning process and suggests that encountering oppositional discourses is critical to raising consciousness but that the outcome is not always predictable.

The core concepts to examine how and what was learnt, the outcomes and impact of learning were developed from the critique on popular education. I have given a detailed discussion of these concepts in this chapter and will note their importance here. These

concepts include learning from experience which in the VM context refers to learning from 'collective history and experience' as the women drew on their traditions and local knowledge.

The role of the adult educator in co-constructing knowledge was important in transferring ideology, technical skills and organisational skills. The participatory methods used as an organisational strategy to create dialogue and democracy generated data on the processes used in the organisation to enhance learning, for a greater involvement of members, democracy in decision making and rotation of leadership.

'Conscientisation' and 'empowerment' are seen as important outcomes of women's learning. These concepts illustrate self-confidence and critical political consciousness which lead women to examine power relationships in the home, community and the wider context. The impact of learning refers to VM's influence inside and outside its own community and to quantitative and qualitative measures i.e. the number of houses built, savings accumulated, subsidies and land accessed, leadership, social networks, the building of communities, international social networks and recognition.

Critical incidents were encountered in the research process and identified. These incidents highlight tensions and critical issues within the institutional context. These were leadership issues, issues around the practice of participatory democracy, racial and cultural tensions.

As said above these concepts developed further and were operationalised in the methodology and analysis. They formed an important part of my methodology in gathering data, in categorising data and in presenting and analysing the findings.

In summary, the key concepts for this thesis are:

Education, learning, adult education for women, feminist pedagogy, gender, agency, social movements, political opportunity, ideology, discursive practices, learning from experience (collective history and experience), the role of the adult educator, participation, conscientisation, empowerment, outcomes and impact.

### **Multiple Levels of Context**

The study as discussed in Chapter One and in this chapter is multi-disciplinary and attentive to history, political context (state, social movements, NGOs), economic context, institutional and organisational dynamics and identities and changing identities. In addition the research questions aim to examine the interplay between macro— and organisational—

and micro-political factors. The following section identifies the different contexts and shows an interplay between the different contexts.

### **Macro-Context**

The macro-context in this study consists of the South African state, and in a context of globalisation, includes wider global socio-economic-political forces which shape contexts that are not static. A detailed discussion of the state's approach to development and the national policy context and is given in Chapter Four.

The power of the state within a modern nation such South Africa is significant for the process of social change. The state has both legislative and executive power and is comprised of complex bodies which maintain overt power such as the legal system, courts, police, prisons and army. Ideological forms of control are exercised through the media, education and social institutions. Within the state are different class interest groups, which compete for power and legitimacy. The class forces represent different capitalist interests loosely explained as manufacturing or mining or agricultural or financial capital and compete for dominance. Different political parties may represent a particular class interest and follow different ideological orientations to economic growth and social development such as free market capitalism, liberalism, socialism or nationalism.

In the period of this study the dominant party in South Africa is the African National Congress (ANC) which came to power through the democratic vote in 1994. On the mandate of the Freedom Charter and Reconstruction and Development Plan, the ANC promised it would change the inequalities in society based on race, class and gender and 'bring a better life for all' (ANC party slogan). This was after a long protracted national liberation struggle which involved legal protests, a liberation army, civil and workers' protests, international sanctions and a negotiated settlement. The economic policy of the South African state changed in 1996 to Growth, Employment and Redistribution (GEAR) and is geared towards free market capitalism and redistribution through a pro-poor policy. Post-1994 legislation and international relations enabled South African capitalists to participate in trade and competition on a global scale. The South African state has been characterised as being in transition from totalitarian rule towards democracy. The macro-context in this thesis is used to denote the state, i.e. parliament and government (legislature and executive), and wider national and global social forces.

The hegemonic ideology throughout the period was that capitalism or a free market economy would ensure that equity would be attained through growth and the trickle-down effect. As South Africa entered the global market there was a renegotiation between state and civil society – a shift in language from social rights to competition, productivity and efficiency; a shift from the public to private; a shift from social to family to individual responsibility; a shift from citizen to the consumer. These ideas and the rapid enrichment of the ANC leadership, some of whom were accused of corrupt practices, impacted on the vision and agency of social movements<sup>17</sup> who were loyal to an ANC government.

### **Institutional Context**

The institutional context consists of the combined organisational— and micro-contexts which include the Federation, People's Dialogue (PD) and VM.

### **Organisational Context**

The organisational context includes People's Dialogue (PD) which is the supporting NGO, the South African Homeless People's Federation (Federation) and the social networks these organisations have formed with similar social movements. This social movement, The South African Alliance (PD and Federation), has embarked on an alternative vision of development which involves learning in the struggle to meet basic needs such as housing. The organisations pose an alternative strategy to the housing crisis in South Africa. They propose a people-centred approach in which poor people can learn to take control over resources, become empowered and control their own development. The state is not devolved of its responsibility because much of the movement's activity is directed towards the state to hold it accountable to its economic and social policies.

### **Micro-Context**

The micro-context in this study consists of a group of poor African women within civil society constituted as Victoria Mxenge Housing Development Association (VM), which is aligned to the Federation and is supported by the NGO, People's Dialogue.

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17. See Alexander (2002: 59-80) and Marais (1998) for discussions on the impact of the ANC-led government's acceptance of neo-liberalism on workers' and left movements.

The micro-context speaks to the agency of VM women which is conceptualised as political subjectivity, individuality, interpersonal relationships anchored in history and in the collective.

## **S u m m a r y**

In summary, the focus on learning in struggle for social goods and transformation involves a process of analysing adult education that takes account of both macro—, and organisational— and micro-factors (institutional context). Therefore this study draws on aspects of political economy to make connections between the macro and institutional context and argues that changes in ruling alignments in the macro-context have an impact on the micro-context. The framework includes the interaction of the macro— and institutional contexts and illustrates how learning and consciousness raising is complex. In this analysis structures, material conditions and ideologies play a role in determining political consciousness. In addition, in this framework human agency is highlighted to illustrate that people can make choices and determine their own history and avoid structural determinism. Political opportunity explains why people join social movements and argues that people can, to some extent, determine their own history. Political opportunity occurs in the interaction between the macro—, organisational— and micro-context when spaces open up for collective action. This usually happens when there is a realignment of class forces within the macro-context (Tarrow 1994).

Below is a diagrammatic representation of the analytical framework. In the next chapter I discuss the research design and methodology used for the study. Thereafter, Chapter Four contextualises the study and presents a description and analysis of the macro— and institutional contexts. Chapter Five presents the findings on the development and changing pedagogy which are framed by the concepts derived from learning theory and organised around the interaction of the different contexts identified here and developed further in Chapter Four.

FIGURE 1.  
 DIAGRAMMATIC REPRESENTATION OF THE ANALYTICAL FRAMEWORK



Conceptual approach to analysing learning in social struggle, showing the interaction of the macro-context, organisational context and the micro-context.

## Research Design and Methodology

### Introduction

As stated in Chapter One this research is concerned with learning within a community housing project whose membership is mainly women and is named the Victoria Mxenge Housing Development Association (VM). The research sets out to describe, analyse and conceptualise the pedagogy within VM and how this develops and shifts as the organisation changes from an emerging social movement to a social movement and to an NGO or service provider over a period of time (1992–2003).

Chapter Three sets out the philosophical standpoint of the researcher, research approach, rationale for the approach, gives a detailed account of how the data was gathered, processed, analysed and presented. The chapter concludes with the methodological challenges.

The research draws on feminist perspectives and a constructivist view of knowledge, learning and research. The key point of departure is that people construct their own meanings and understandings of the world and this involves an interpretive process with surface and deep learning. The perspectives allow for searching for alternative ways of looking at knowledge and knowledge acquisition and share the view that knowledge requires the active participation of learners (Harris 2000: 12). A case study research approach<sup>1</sup> was used as the study focused on exploratory and descriptive types of questions, the how and why questions – the researcher had no control over events and the phenomena being investigated were real life situations within a bounded context (Yin 1995: 1-5).

Qualitative research methods were used to gather data. Field methods used to collect evidence were in-depth observations, focus group and individual interviews. Quantitative data was gathered from organisational and archival documents and media reports. Quantitative data gave a profile of the community, numerical counts of the increase in membership, savings, number of houses built, the number of subsidies granted and the

1. See Yin (1995: 1-15) for a detailed rationale on when and why to use case studies in research.

amount of land obtained. This data is used to corroborate findings from the qualitative data.

The processing and analysis of data<sup>2</sup> was guided by theoretical concerns that led to the case study and by chronological sequencing. The constant comparative method was used for inductive coding, and to establish categories and themes which could be compared across time (Maykut and Morehouse 1994). Numerical routes to analysing the qualitative data were not followed as the target group size was small and the experiences recorded were similar therefore quantifying data for analysis would not be particularly illuminating.

The theoretical framework for describing, analysing, and understanding learning draws from popular education and feminist pedagogy influenced by critical theory and an historical materialist perspective. Comparisons with similar case studies are used for analytic generalisation i.e. theory development and for validity.

### **Situating Myself Theoretically**

My philosophical approach is based on Marxism, feminism and critical social theory, which have a central aim of exploring unequal socio-economic relations in society for the purpose of changing these relations towards a more equitable society. A linking theme of these paradigms 'is the awareness of power and a concern not simply with understanding, but with producing a form of knowledge that can help to transform oppressive realities' (Imam 1997: 26). This philosophical approach provided me with a framework for a critical understanding of reality, a set of concepts to explain and understand how the pedagogy and practices of the VM women led to social activism both within and beyond their community and guided me to the methodological decisions that were made to collect data for this study. In addition, the usefulness of an eclectic philosophical approach allowed me to explore boundaries across paradigms and to use multiple methods of investigation.

I am also concerned with how cultural aspects have been integrated into pedagogical practices. In South Africa as elsewhere in Africa imperial and colonial cultures impacted on African culture and culture is often used against women. I sought to have a sensitive approach to culture and 'recognised that culture is not homologous' and was sensitive to

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2. I have used the terms *data* when gathering the evidence, and *findings* when reporting and analysing the evidence. These terms form part of a common vocabulary in qualitative research and allow for ambiguity as most qualitative research allows for different interpretations of events and spoken words. See Yin (1995), Maykut and Morehouse (1994) and Stake (1995).

divisions of gender, class, ethnicity and other dimensions of social difference (Mama cited in Imam 1997: 9).

In the research process and analysis I took into account the concern of post-structuralists that 'to comprehend life not as something composed of identities, objects and subjects, but of difference, complex relations and instability' (Seale 2004: 42).

In addition, my research methodology is informed by critical feminist research methods as women are at the centre of the inquiry (Lather 1991), their experiences of learning are taken as valid sources of knowledge (Hill Collins 1995) and their learning is directed at changing their living conditions and oppressive social relationships within the family, the community and within political organisations.

The research questions the basis of knowledge and explores the everyday lives and histories and experiences of women who are trying to change their lives. The research methods are directed to correct the invisibility of women, the distortion of the female experience and 'to see the world from the women's place within it' (Callaway cited in Lather 1991:72).

I would like to acknowledge that I have as far as possible taken into account the critical questions posed by some feminists (e.g. Spivak 1994)<sup>3</sup> which are whether the oppressed or the other can speak for themselves through research and whether researchers can explain the lives of others without violating their reality. Feminist researchers such as Daphne Patai (1991) and Patti Lather (1991) also engage in this debate and acknowledge that in most cases it is the existence of privilege that allows others to undertake research. They advise that researchers recognise the importance of material inequalities; continuously examine assumptions and remain conscious about the purposes of the research. Researchers should also follow ethical codes, focus on the uses of the research for advocacy and intervention, and then they conclude, research might justify our roles with marginalised women.

I tried to follow the ethical guidelines advised by feminists (Lather 1991; Patai 1997; Herrington 1993) that the researcher should 'form a dialectic educative encounter to maximise relationships' (Lather 1991: 70). In this study, the research had the permission of the participants. I set out to be inclusive of the participants not only throughout the

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3. Spivak's (1994) groundbreaking publication *Can the Subaltern Speak?* poses significant questions for feminist researchers, some of which are outlined above - whether researchers can speak for the oppressed and whether researchers can explain the lives of others without violating their reality.

research process but also aimed to include them in the understanding of the texts. I have taken care that the participants have agreed to the research and have full knowledge of the research process and will have an opportunity to read the text.

Even though I had gained permission from the Federation's general meeting for the research this was not interpreted as open access to all their activities. I had to negotiate permission to attend every meeting or event. Whenever I visited I telephoned to check with the women whether I could be present. I was very careful of not being intrusive and my care won me some respect as participants began to telephone me when important events were to take place and started to invite me to meetings. All these actions did serve to minimise the distance between the participants and myself and to increase a sense of collaboration and trust.

## **Research Process**

### **Ethics and Negotiating Access**

I have a long history with VM, having worked with the VM women since 1993. I have strong links with the leader of the organisation who was a former student of mine and I did some previous research with this community. I have worked in a principled way with great respect for the community throughout this time. After a lengthy process of negotiation, permission for this research was given by the general meeting. This is usually a meeting of 80 to 100 women who are representatives of the savings groups in the regional Federation. Although I was very cautious and made no promises nor raised expectations as to the benefits of the research for this community, I do hope that there will be some benefits from the experience for the community.

Once I had permission from the general meeting, I requested that a member of the Western Cape Regional Federation be assigned to assist me in setting up interviews and to introduce me to savings group's organisational meetings and keep me informed of critical developments. Rose Maso was nominated. She worked well with me in the first year of the research but afterwards she coordinated the Working for Water Project, and was too busy and declined this position. Veliswa Mbeki was then nominated but she was away for much of the time as in 2002 she was a representative on the National Federation. Between 2002–2003 Patricia Matolengwe and Zodidi Vena assisted with this task. They informed me of organisational meetings, introduced me and assisted with setting up meetings. I could not

rely on them to contact me regularly, I had to be very proactive and telephone or visit the VM women to find out what was planned and whether I could attend or set up my own interviews.

I wrestled with the issue of whether to name the project and the participants. The VM women and some members from sister savings groups gave their permission to use their names in this study. Other participants such as one member from a sister savings group and the director of a similar NGO preferred to remain anonymous. The director and professional staff of People's Dialogue in Cape Town did not respond when asked about naming them in this study. I was presented with a dilemma, as I had used the names of the VM women in previous research. Besides, it is not contrary to feminist research methodology as it does make the women the subject of their own lives. Since this was a controversial case study and the participants were all active in the housing movement I went back to the women and presented my dilemma. They unambiguously said that they wanted to be named. With their permission which was given before and after the research, I have named the target group, the case and supporting organisations. I have not named the staff of People's dialogue or used the names of the participants who sought confidentiality.

### **Methodology**

In seeking to analyse and understand pedagogy within a context and to match the data gathering methods with the theoretical approach discussed in the literature review, a case study approach was used and data was gathered by qualitative methods and quantitative methods.

Quantitative data was gathered from the organisation's documents to provide background data and to substantiate the qualitative data. The numerical data employed are not solely used to argue for objectivity and reliability but confirm the qualitative data, expand the biography of the participants and was based on actual outcomes of the women's agency and learning. Archival documentation from the two organisations viz. People's dialogue (PD) and the South African Homeless People's Federation (Federation) was studied to provide a historical description of VM and to contextualise the study. The two organisations (PD and VM) are closely linked therefore they are combined into one case study.

The methods of data gathering are not used in opposition to each other but serve to complement each other and are applied from a feminist perspective to fully understand how women learn with a view towards social change (Westmarland, 2001:12).

### **Rationale for Use of the Methodology**

The methodological approach used is rooted in critical theory and directed towards social change, involving the participants in the study as far as possible and stretching across borders to include socially constructed knowledge that is absent from the traditional canon of the sociology of knowledge (Reinharz 1992).

These principles are in line with adult education theory, feminist research and research issues raised by social movements (Lather 1991; Seale 2004). In this eclectic paradigm, issues and developments in the micro-context are to a large extent impacted on and can be explained by an examination of the history, dominant ideologies and the political economy of the macro-context.

In this study I argue that the relationship between the case and theory is one in which the case will enable me to support or challenge and extend theory and the theory can illuminate the case. In addition the VM case will allow for a comparative analysis, to compare results between cases (analytic generalisation) and to compare similarities and differences between cases to avoid determinism.

A qualitative approach was important as it provided a framework to examine how the women made sense of their everyday world, and gave an insight into how to collect data over a wide range of social activity and enabled me to understand ways in which the participants negotiated their social contexts. A positivist paradigm would not have enabled me to engage with data in which learning is haphazard and does not occur in a linear fashion, and wherein I would not be restricted to one interpretation but would be able to reveal different insights and interpretations of learning.

### **Research Design**

VM is a community in a continuous process of change and learning. Living in a political context which is always changing, the women learnt in crisis and also learnt from crises. This meant that I could not use the research instruments in a chronological order but had to use the various research tools as the circumstances arose.

In my planning and design I had to consider being responsive to changing conditions and to adapt my research methods accordingly. For example when there were floods, taxi violence, and when councillors crossed over to join opposition political parties the entire community was destabilised as they were not sure whether new councillors would keep to agreements made with previous councillors. In these times I could not interview the target group as they were too occupied with finding solutions to these crises, nor could I stay long in the area for any intensive observations so I spoke to them informally about the events. The research design should therefore not be interpreted as ad hoc, as there was planning but I had to be flexible to accommodate the ever-changing situation.

Another example during 2000 illustrates the need for openness and the use of multiple techniques: I had planned to observe house construction, but by this time all the houses had been built in VM and the South African Alliance was in the process of changing its method of house construction to the guild system. In this instance I had to rely on data from previous observations and interviews, but could then observe how VM women interacted with the guild system and the building of a model house in Imizamo Yethu in Hout Bay.

The key reason for using these techniques was that they were best suited to answering my research question. Other critical reasons were that these methods were good instruments with which to gather an in-depth understanding of the learning dynamics in my case study. The methods allowed for rich descriptions and generated data, which gave insight into people's experiences (in words and action), provided access to the meanings people attribute to their experience and their everyday lives. The approach was contextual and interpersonal and therefore more attention was paid to human agency. The narratives that emerged are situated in the participants' social worlds and these methodologies captured elements of this social world (Miller and Glassner 1997: 99-112).

In this study it would have been difficult to have a controlled process as this study took place in a community in a continuous process of change and learning. This meant that I could not make obvious conclusions but could uncover important insights and illuminations about how people learnt and were responsive to learning in changing conditions. In this messy context involving social change, change in people's lifestyles and material conditions it was very difficult to have tight boundaries and structures.

I started with observations of meetings and visited the community many times to get to know the women. After the initial observations of house construction and meetings I had

built up friendships with the women and felt more comfortable to ask them to participate in interviews. The organisational documentation I collected throughout the research period kept me well informed of internal developments and the responses to state policies and the debates in the housing sector.

The main purpose of the observations was to capture the processes of (individual and collective) learning visually, to record important conversations without interpretation, unconscious behaviour, non-verbal expressions, to live in the respondents' time-frame – to grasp the culture in its own natural and changing environment. This instrument gave me access to spontaneous emotions and emotional reactions of an individual in a group setting. I could record observations in a narrative and or chronological order, draw diagrams, add details of the geography and location of the project. The instrument enabled me to plan for more formal interviews.

*(Interviews)*  
 The purpose of the interviews was to obtain here and now information of the construction of a person's learning, feelings, abilities, motivations, activities, organisational capacity, a construction of individual and collective identity, and projections (Lincoln and Guba 1985: 268).

The initial individual and focus group interviews allowed for further elaboration in later interviews. A major advantage of the interview so aptly expressed by Lincoln and Guba (1985: 273) is that 'it allows the respondent to move back and forth in time to reconstruct the past and interpret the future'. This approach helped me to order and clarify learning themes and check my facts and perceptions. The focus group is now widely used in applied research as it yields insights into particular topics, yields data which can be compared, are less expensive and time consuming than questionnaires or surveys. The interviews were semi-structured and sometimes open-ended, which allowed me to question assumptions and include questions for clarification and discussion.

In addition, I interviewed two leaders from two savings groups who had been trained by VM and a member from a newer savings group in the Federation. The interviews gathered data on how other women from different savings groups learnt from VM and to determine how VM taught other savings groups. In this way I hoped to establish points of difference and similarity and to strengthen the validity of the common findings (Silverman 2000).

Quantitative data such as the amount of savings and loans generated, the number of houses built and amount of land acquired was included to confirm and triangulate the

qualitative data. This data supported objectivity, validity and reliability of the generalisations made concerning the achievements of the organisation and the learning spread in the community. This data also reflected on critical times in the organisation.

I kept a detailed journal of the research process, detailing significant events and reflecting on interviews and observations. I made detailed and extensive field notes of people's interactions with me. I constantly reflected on the difficulties I experienced in collecting data in a context where the participants had other pressing interests and demands and where the researcher's final accountability was to an academic institution. These reflections are important when coding the data, or addressing issues of validity and reliability.

A detailed schedule of the observations and interviews are given in Appendix A.

### Choice of Case

The inquiry is focused on the Victoria Mxenge Housing Development Association (VM). In the early stages of my research it was evident that the VM project was unique in its achievements and was held up as a best practice model by the Federation and People's Dialogue. The decision to choose VM as an appropriate case to research learning within the Federation was informed by the initial data, by the project 'being a case of interest ... in all its particularity and ordinariness' (Stake quoted in Silverman, 2000) and by the research question, which focused on description and exploration in a bounded context. Other reasons for this choice in the research design were that the focus was on critical issues in real life and I wished to understand complex interactions between the project and its context (Yin, 1993).

VM is affiliated to the Federation which then had a membership of 30 000 (People's Dialogue 1994b) and adequately represented the larger population of the Federation. The research findings could be representative of other women in the Federation and of other savings groups in the Federation. The data could illuminate or build on theories of women's learning in informal contexts.

This project was also selected for contingency reasons such as safety, distance, time and my research question shaped the target group to be studied (Fetterman 1998).

### **The target group selected from the VM project**

Six core women members who had founded the VM savings group were selected. Originally eight women had been selected but two members moved out of the community. The six women were selected because they had initiated the VM savings scheme. They were representative of most VM and Federation members in the Western Cape i.e. all had moved from rural areas in the Eastern Cape, all except one were single parents, all had some level of schooling, none of them were fluent in English, all had been domestic workers at some point in their lives and they came from within informal settlements in the Western Cape. Their distinctiveness was that all of them had built their own homes in teams, had trained other savings groups in a variety of skills, held a portfolio within the project, had progressed phenomenally in all areas of the Federation's work and had become either regional or national leaders and the majority formed part of Ufundo Zufes (Governing Body).

Such sampling is used when it reflects the researcher's theoretical interests, when the sampling method emerges from an initial experience in the population group, and Bernard advises that this method is particularly suited to naturalistic inquiry (Bernard 1994: 95-96).

Other select interviews are detailed in the section on interviews and in Appendix A.

### **Phases of the Fieldwork**

All three methods (observations, interviews, documentation) were used simultaneously throughout the research period. Although I have set out the data collection processes in these different phases, there was often much overlap between the phases of data collection.

The data in the first phase from 1992–1998 recorded the stages of development from a savings group to an emerging social movement. It traced the development of the VM women from the formation of the VM savings scheme, to their struggle to gain rights to the land, to applications for housing subsidies, to designing their own homes, to costing a house, and from there to house construction. Furthermore it explored the interconnections and linkages between learning in this project and a range of other developmental areas.

The second phase of data from (1998–2001) recorded the shift in the organisation to a social movement. This phase explored developments other than house construction, when the core group advocated for their model of development and mobilised poor communities to a 'people's driven housing process'. This phase recorded mobilisation by VM women

through establishing sister savings groups, advocating for development through a mass meeting and a model house display.

During the third phase of data gathering (2001–2003) the organisation made another shift in its identity to an NGO or service provider. During this phase I observed several organisational meetings when the VM women were all either in national or provincial elected posts in the Federation. During this period I conducted a third set of focus group interviews and individual interviews with the core group who faced challenges to their leadership from within and outside the organisation.

## Qualitative Data

### Observation

The research commenced with observations of the women in meetings and later in the building process – this allowed me to become familiar with the project and to get to know the women more informally. The mode of observation was engaging, as I asked questions while the women performed their various tasks. This engagement was not equivalent to participant observation but it was engaged participation. I was not a committed member of the group and the women did not actively participate in the selection of the observation, gathering or interpreting of the data. The observations were overt and took place on site. I recorded my observations by note-taking, audio— or video-recording.

Through observations made during 1996–1998, I saw women learning individually and collectively how to make bricks, dig foundations and construct and build homes in teams.

I was fascinated by the motivation of the women and by their ability to learn these technical skills as well as the physical strength required to construct a house. The women knew that this was an arduous task, and where possible involved men, especially with the construction of roofs.

I was invited to observe five public meetings over a period of time from 1998 to 2002: the opening of VM and the Hazeldene projects by the Housing Minister, the opening of the VM crèche, the model house display in Imizamo Yethu and the address of Sheela Patel who is a leading member of SPARC and SDI. The public meetings were mixtures of celebratory occasions, religious congregations and political meetings. Present were

dignitaries, government officials, religious leaders, representatives of the National Federation and PD and many women from different savings groups.

I observed several organisational meetings over a long period: the general meetings, convenors' meeting, Ufundu Zufes and Landless Committee meetings. These meetings were between three to four hours long. I tape-recorded these meetings and made extensive field notes (see Appendix A). During and after these meetings I had many informal conversations which I recorded afterwards. These conversations were used to clarify my impressions, to check what people had learnt in a meeting, to check facts, to clarify my doubts, to extend the interview process and to confirm information about new developments. The organisational meetings were long and taxing on everyone. Often tasks were not allocated in the meeting but through informal networks, which were not visible to me. I tried to find out how this happened but no member could adequately explain how the informal system worked, therefore this knowledge was unrecorded.

The organisational meetings, public celebrations and organisational literature gave me insight into the organisational politics – the ideology of movement intellectuals and the practices and struggles of movement activists. These observations enabled me to understand how the organisation advocates its view of development, the organisational influences on individual learning and I observed how knowledge is mediated in this context. I gained an understanding of how the women practised participatory democracy and how conflicts within the meetings were resolved or were curtailed. I observed how Federation women were mentored into the culture of the organisation to eventually take up leadership positions. I could triangulate data from the interviews and documents with data from the observations.

I tried to compare VM's experience with newer savings groups but was not successful in securing permission from other savings groups to observe their activities. I settled for informal conversations with newer members to check their experiences against the target group. These interviews revealed a great similarity of experiences.

I had planned to observe the teaching of technical skills i.e. drawing of house plans and layout of plots in a new development and exchange meetings. I was unable to do these observations due to the problems outlined above. I then settled to observe how new trainees were drawing up house plans to be submitted to the City Council. The new trainees were young adults who had more formal schooling than the older members – some of them had first year tertiary education. They insisted that their training be acknowledged

*causing this of my participation in the meetings (color)*

formally and they were issued with certificates of competence from the Urban Resources Network, the NGO responsible for their training. They also wanted monetary payment for their services. Each savings group would make a donation to the 'technical' group once their plans were approved.

I gathered data on exchange meetings and the teaching of how to lay out the land through interviews and documentation.

Several times between 1998–2002 I went out to the site to observe how the general VM community 'lives'— what happens in the street, how the houses change, the increase in informal trading and how the community hall is used. I observed and recorded these observations in about seven 50-page field notebooks. I noted the general life in the Regional office at VM: what time the office opened, who came and went, how the VM women worked together, times they came in, what happened in the community and in the office when VM women were out of town. I had numerous informal conversations with different people visiting VM as well as Federation women from other savings groups and the technical team. I spoke to them about critical events such as the flood disaster in 2001, taxi violence in 2001, violence against housing councillors and how they coped with the general friction and tension in the area related to housing delivery and provision.

In 2003 I spoke to the VM women informally about their feelings during the restructuring of the Federation. I observed the office activity, the living and working arrangements of the VM women, the activities and meetings in the VM hall and the income generation activities or training workshops. I observed the life in the community after 4 p.m. on weekdays and over weekends. During the observations, with the women's permission, I photographed them in their various activities in the office, in drawing plans, house construction, public meetings and pedagogical practices. I collected photographs from VM and PD showing evidence of learning in training workshops and national and international exchange meetings. I recorded by video and made field notes of the model house display meeting held in the Imizamo Yethu community. The recording started at 10 a.m. with the initial marches through the settlement and ended at 3 p.m. when the model house was opened for viewing. These images are added as further evidence and to interact more creatively with the written text. (The exact dates and times of observations and interviews are recorded in Appendix A).

## Interviews

The interviews took place over a long time (1996–2003), individual and focus groups were semi-structured, recorded, transcribed and translated where required. The interviews varied between two to three hours in length and each transcription yielded many pages of rich descriptions and analyses of people's experiences in the housing movement.

I had planned for most of the interviews to be in isiXhosa and to take place at the project site with the help of an interpreter. Previously this arrangement had suited all the interviewees and the interviews conducted from 1996–1998 followed this procedure. However between 2000–2003 only one group interview was in isiXhosa as most interviewees did not want the presence of a third person as interpreter and they felt that they could communicate adequately in English. I have drawn on previous interviews during 1996–1998, which were in isiXhosa to cross-check information with interviews done in English.

During the interviews I hardly ever contested what interviewees said but looked for what was unsaid. I am aware 'that the questions not asked could influence the findings as much as the questions asked' (Westmarland 2001:12), therefore I presented them with the Federation or PD documents to challenge their views, to find an entry point to the unasked questions or to discuss the issues at a deeper level. Even with such interventions there were silences and what was never discussed in detail was the power relationship between the Western Cape Federation leadership and PD or the differences in interpretation of the PD philosophy in the Federation. The PD director was more open about his views and in his reflections he both praised and criticised the VM women.

I was aware of my own limitations as a researcher as I was not fluent in isiXhosa, which is the dominant African language spoken in the Western Cape, and not able to interpret the cultural symbols. This meant that many cultural symbols and Xhosa expressions were lost on me. Therefore I was very attentive to body language, people's expressions, their laughter, voices and tone and where they sat in meetings. It was very difficult to make any decisive statements about the state of the organisation from the observations and interviews with VM women. I had to rely on documentation, the views of critical Federation members and professionals working in similar NGOs. For example in 2000 VM women did not want to talk about HIV/AIDS or whether it was present in the community. Then one day in 2001 I visited the Derek Hanekom Resource Centre and there was an HIV/AIDS workshop run by a community nurse. She was outlining a community

counselling programme for young people with HIV/AIDS. The VM leadership was present at the meeting. Patricia had set up this meeting and I noticed that she was beginning to wear the AIDS ribbon more frequently. This indicated once more Patricia's leadership role in the community and how her interventions challenge community prejudices and simultaneously sends a message that it's time to tackle 'forbidden issues'. In addition I relied on my past experiences of political involvement to infer when there were tensions between the VM women and the PD.

### Focus group interviews

Three focus group interviews were conducted with the core group gathering data on how the project was formed, what motivated the women, what they had learnt, and their views of development, their achievements and their linkages to other similar organisations both nationally and internationally. The group reflected on what and how they learnt, ways in which knowledge and skills were mediated and transferred and on their critical engagement with the state at different levels to secure more resources. The VM women found it difficult to reflect on how they learnt but were very excited to chart their learning.

The interviews sought to investigate how an individual becomes part of a collective and how knowledge becomes socially constructed. The interviews explored a range of issues such as influences of civil and political groupings on learning and to deepen an understanding of learning in a community, which is in a continuous process of change.

### Individual interviews

Five individual interviews were conducted with Patricia Matolengwe and one individual interview with each of the other members. I had more interviews with Patricia as she was the initiator and leader of the group and she was the role model for the other women and gave vision and direction to the group. She was also more knowledgeable about events at a macro-level and the links between PD and the Federation. She remained interested in the research project and was very cooperative throughout the time.

Individual interviews with the core group obtained biographical information and sought information on an individual's learning 'career' in an informal context. The discussions focused on how and what people learnt (skills, knowledge and attitudes), their interaction with the facilitators and technical experts and more broadly with PD. They spoke about factors which influenced their learning and the impact of learning on other

aspects of their lives, their own pedagogy and practices and their advocacy role in the housing social movement. The information gathered contributed to an understanding of people's changing identities (from rural to urban and from oppressed to citizen) and informed the study on the contribution that cultural aspects made on the women's learning. The individual interviews allowed the women to reflect more deeply on their own learning and often the women were more critical of the philosophy and pedagogy of the organisation in these interviews than in the focus group. For example the complaint that they were more skilled but could not find work elsewhere because their learning was not officially accredited came to light in the individual interviews. This finding gave me further insight into personal motivations for learning and gave factual evidence of the conflicts within the organisation.

Interviews with two women leaders from two different savings groups were held. Both women were taught by VM women. They were selected to explore whether the VM women's experiences were replicable. In both instances the leaders had volunteered themselves (self-selection) for the interviews. Data from these sources revealed the strength and weaknesses of the pedagogical approach and verified statements made by the six core members and organisational documentation.

One interview with the director of the supporting organisation, People's Dialogue, was held. Findings from this interview gave a first-hand account of the supporting organisation's approach to learning in development and social movements and I could cross-check data with the organisation's documents. It enabled me to establish the nature of the relationship of the supporting organisation to VM.

One interview was held with a leading female member of an NGO with a different approach to providing financial and technical support to low-income communities. In this interview the data gathered gave a critical perspective on the Alliance's approach to development from the field.

One interview was held with the male architect, who was employed by PD as a consultant. He worked with VM women over a long period of time. Valuable data on learning was gathered as the architect provided support in all the technical areas and trained one member who became the national technical trainer for the Federation. In addition, findings on the interaction of the expert with the community highlighted how local knowledge was used in the learning process.

In one interview with a female member of a new savings group, she reflected on her experiences of learning in a savings group. I could then compare her experiences with members in the VM group (since I was unable to observe a newer savings group).

An interview with one female technical trainer who was trained by VM women yielded data on the training methods used and how successful the transfer of the pedagogical approach and skills were within the VM context. An interview with one male member of the Landless Committee yielded data on how land was being secured and the skills learnt from VM women and other savings group in this process.

Most of the men and outsiders interviewed in this study were very supportive of the project but were critical of VM's interpretation of PD's philosophy and pedagogy.

### Quantitative Data

In this case study assessment of learning occurs through both qualitative and quantitative methods since the VM women had set themselves concrete goals such as increasing their membership, increasing savings, accessing housing subsidies and land. Therefore it was important to record the number and quality of houses, increase in membership and savings as this data not only triangulates the qualitative data but serves to illustrate that these achievements motivated the membership to seek new experiences and to take greater control over their learning. The Alliance used statistical data to influence the State's housing policy and to advocate for their model of development therefore the data is used here to show how it influenced state policy and to present the reader with an overview of the advocacy role of the Alliance. The survey data which records the profile of the community in terms of employment details and income is used here to construct a portrait of a community and to give the reader further insight into the VM community.

Archival and specialist documentation was reviewed to give an account of the organisation's development praxis, achievements, problems and solutions.

I built up a database from the sources identified above to establish:

- A profile of the community;
- Increase in membership;
- Success of the organisation by taking into account the amount of savings;
- Number of subsidies granted;
- Number and quality of houses built;

- Land acquired from the state or by the organisation itself;
- The learning spread, which can be indicated by the number of new savings groups and links made with international networks and non-governmental organisations;
- Impact on state's housing policy.

### Analysis of Data

There are no fixed formulae for analysing case study evidence. In the analysis of the data I followed the same rigour followed in gathering data and have clarified my views on the analysis of the research findings, and more broadly on definitions of knowledge, earlier in this chapter. As previously stated many feminist and qualitative researchers assume that research is biased and that knowledge cannot be measured objectively, they argue that objectivity should be redefined and replaced by situated knowledge and many feminists introduce their work with an intellectual biography acknowledging both the situation the knowledge was produced in, and knowledge of the researcher. Others have argued that the measure to judge research is its effect on improving women's lives, while still others argue that a rejection of objectivity does not make the research less critical, rigorous or accurate as feminists are interested in the validity of finding 'truth' (Westmarland 2001: 4-7).

My own role as researcher was not neutral<sup>4</sup> as I am partial to their learning achievements and was fascinated with the agency of the VM women and inspired by their motivation and commitment to social change. In addition I went beyond gathering data as I validated the women's learning by encouraging them to reflect on their personal development and collective achievements. They were pleased to answer questions on what they learnt as it acknowledged their personal development. There was a social relationship before I embarked on the research as I had visited the project informally and I had known the leader as a student in 1993. However when I began this research I was conscious that I had to have some measure of critical distance between VM and myself and therefore I kept a journal and conducted myself professionally whenever I conducted the fieldwork. The women were very respectful of the changed relationship and made no financial or social demands of me.

I have given a detailed description and theorised the design, data gathering and processing procedures in this study. To some extent this should place confidence in the

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4. See Stake (1995: 35-45). The role of the researcher as outlined by Stake is supportive of feminist views.

outcomes of this study: in addition I have considered and taken into account critical issues such as reliability, validity and triangulation. I understand that these procedures are not neutral but that their use value lends them to improve the rigour and trustworthiness of the research process and its outcomes.

Since I was already influenced by data from my previous study, I sought in this study to question my previous assumptions throughout the data gathering procedures and analysis. Furthermore to test my assumptions and interpretations of the qualitative data, I have used quantitative data to substantiate interpretations and theories. In addition I did an extensive review of the literature relating to women's learning in a community context within a framework of development and social action and included literature on the advantages and disadvantages of women's credit based NGOs and their relationship with state and funders. I have followed multiple research strategies as will be explained in detail further on in analysing the data. The analysis of the data was not only used to validate theory but also to develop and question theory.

### Triangulation

Triangulation is used in this study to validate results as it is based on the use of multiple sources of evidence gained through observation, interviews and documentation. Triangulation was also used as a means toward obtaining a larger picture of the participants of the study (survey data) and numerical data is used to verify and support the qualitative data.

### Reliability

I have interpreted reliability to mean a degree of consistency to reflect accurate data, and a judgement of credibility (Seale 2004; Maykut and Morehouse 1994; Silverman 2000). The evidence for this is shown in the data as well as in the data gathering process. To fulfil the requirements of consistency, I used the method of cross-checking by using triangulation. As I detailed above a number of different techniques were used to collect data such as observation, interviews and documentation. I had multiple individual and focus group interviews, which stretched over a long period of time. In this way I built up a chain of evidence. In these interviews I posed the same questions and cross-checked interview responses. I had the isiXhosa interviews transcribed and translated by a first language Xhosa speaker who was trained in translation. I followed all the ethical procedures as set

out and my conduct was always transparent which hopefully proved worthy of collecting accurate data.

### ✓ **Validity**

I have interpreted validity to mean the truth-value of a report or how 'truth' is represented (Seale 2004; Maykut and Morehouse 1994; Westmarland 2001). In seeking to establish truth-value, I visited the area many times and used triangulation i.e. gathered data through observations, interviews, and internal documents over a long period of time. My written notes, tape-recorded interviews and observations were all typed out and readable. I checked all transcriptions and found them to be thorough and rigorous. It was not always possible to do member checks of transcriptions.

○ I understand that there can be more than one interpretation of the data but since I took care to be thorough and ethical in the data collection process and in coding the data I therefore am confident that my interpretation of the data is valid.

### **Data Processing**

In processing the data I used three general strategies: theoretical propositions, thematic coding and chronological sequencing to record the data into the three phases of the organisation's history.

First I used the strategy of theoretical propositioning, which was based on the research question, design and literature review which guided the analysis. This strategy helped to focus attention on certain data and to ignore other data and allowed for coding into themes. Secondly I adapted the Constant Comparative method used by Maykut and Morehouse (1994), which allowed for inductive coding and comparison between themes and for further coding into different categories and units of data. It also allowed for new emerging themes and for continuous refinement as 'initial categories are changed, merged or omitted and new categories emerge' (Maykut and Morehouse 1994: 134). Thirdly, I mapped the data into chronological sequence under the different themes and phases of the organisation's history.

### ✓ **Identifying themes**

A key step to identify patterns and themes was to use the theoretical constructions identified for this study. The first step in this process was to make all the data readable. I

typed up all the field notes and transcribed all the interviews. I indicated on the data pages whether the data came from observations, interviews or documents. Then I read through the data many times until I was very familiar with the data gathered from the different methods. I then highlighted by colour coding on transcripts, field-notes and documentation the emerging themes and categories. I then wrote the significant themes up onto large pieces of newsprint and stuck these up.

Themes which were identified from this process were:

- Profile of VM women and the VM Community;
- Philosophy that guided their learning;
- Nature of the knowledge produced (How and what was learnt);
- Cultural Influences on learning;
- Impact of learning;
- Positive learning experiences;
- Negative learning experiences.

### Identifying categories

In the second stage of the coding process categories were identified under each theme. I selected provisional categories to paste under each theme. I cut up the transcripts; data from typed field-notes, interviews and documentation and pasted these under the same themes. After coding the categories in the different themes I reviewed the categories for overlap and ambiguity. I took into account any unexpected or deviant issues that have emerged during the coding process and investigation. I then reconstructed the categories into meaningful descriptions of the participants' learning experiences and analysed these experiences using the empirical data, inductive reasoning, and the identified theoretical framework from the literature review. Further selective coding allowed for emerging themes or negative instances that contradicted an emerging theory and then for further critical discussion and theory building. After this I checked for relationships and patterns across categories. Through this process of coding and re-coding, a narrative and descriptive set of data emerged which I present in the following chapters.

The visual method of cut and paste to code data into themes and categories provided a useful audit trail of the data and was useful in tracing the path from my initial ideas to my research outcomes (Maykut and Morehouse 1994). In addition it provided an historical

account of the data. In the analysis of the data the qualitative data was not quantified as numerical data as the target group size was too small.

### **Example of coding in categories**

The interview data was recorded as stories to reveal a person's life history and provided me with biographical details which I could cross-check with the documentation from People's Dialogue. From this history I coded the different levels of schooling of each individual into one category and then coded experiential learning through political involvement and development activities of each individual into another category. I then compared the two categories. This comparison illustrated a pattern, which revealed that the differences reflected an individual's disposition towards work portfolios.

For example, Veliswa Mbeki who had the most schooling (grade 11) and was a high achiever in mathematics, flourished in learning technical skills and she became the technical trainer first for the group and thereafter for the Federation. Patricia Matolengwe, who had schooling into the first year of high school, was skilled in taking up political issues and was very active in the ANCWL – she quickly developed to become the leader of the group, community and later in the Federation.

The contrast to these two experiences is Xoliswa Tiso who has fairly elementary schooling. She learnt the skills and knowledge of bookkeeping by observation and some formal instruction from Veliswa Mbeki. She started off learning to keep records in the savings group; from here she progressed to costing materials and buying for members of savings group and then became the bookkeeper for the regional office.

### **Some examples of categorisation under themes**

Under the theme 'How were skills and knowledge learnt', the categories coded were experiential learning, women learn in action, learning from peers, learning through participation and dialogue and collective learning through exchange networks.

### **In seeking to build a profile of the VM community**

From the interview and organisation documentation, I had biographical data of the sample's age, migration details, marital status, number of children, schooling, employment, income and what motivated them to join the savings group. The organisational

documentation supported the interview data and provided data on the community's status with regard to these details from which I could provide a profile of VM.

### **Presentation and Analysis of Findings**

The findings are presented in chapters Four and Five. Chapter Four sets out the macro—, organisational— and micro-context and situates the profile of VM against this background. Chapter Five presents the institutional philosophy, practices and pedagogy and the changes over three phases. I have divided the organisation's 'life' into three phases i.e. as an emerging social movement (1992-1998), as a social movement (1998-2000) and as a service provider or NGO (2001-2003).

Each phase describes who is teaching and learning, the purpose and nature of the knowledge produced and what is learnt and is framed by the context. The context is fluid and there is a constant interplay of economic and political forces between the macro— and micro-contexts. Each phase describes how learning occurs through the various processes and examines the learning processes in terms of the extent to which experiential learning and learning in action is drawn on, and in terms of the organisational involvement or participation of the members. The last section examines the internal power struggles, the role of People's dialogue (PD), the role of VM women, motivations for learning and changes in the identity of the women over time.

I have chosen to present the results in this way as this approach allows me to make connections between learning and context as explained in my analytical framework in Chapter Two.

In the presentation of the findings I include numerous photographs illustrating both the housing design and construction process and the pedagogy in exchange meetings, and the mass meeting. These photographs are added as additional pieces of evidence, to further illustrate the agency of the women and to have a creative interaction with the text. In using text and photographs to present learning of the 'other' I am mindful of the questions posed by Spivak (1994) with regard to the representation and re-representation of the 'subaltern'. Whilst I cannot argue that my research is not a representation of other women, my intention is to stay as close to their reality as is possible and to be conscious of my own aims and social position in society.

In all three phases, I have tried as far as possible to maintain the same headings to show continuity and to enable a comparative approach but this was not always possible as some of the changes were far-reaching and required different headings.

In phase three in the presentation of findings from observations I have used dialogue boxes to distinguish fieldwork transcripts from quotations extracted from the interviews. Sometimes I have used interview findings from interviews held in a later period for an earlier period. This is because the interview findings relate to an earlier period.

Abbreviations used are: VM is used for the project; VM women for the target group; VM community for the members of VM; PD for People's Dialogue in Cape Town and PD leadership for the leadership in Cape Town; Federation for South African Homeless People's Federation; Alliance is used for the South African Alliance.

### **Limits and Advantages of Periodising Findings and Analysis**

I am aware that any method of presentation will have limits and advantages and am conscious of the choice which I am making. Periodising the analysis allows me to show how learning changes over time, and allows me to explain coherently why the pedagogy changed either because of organisational shifts or because the motivations of actors changed or because of changes to the macro— and micro context.

### **Disadvantages**

The first limitation in periodising the analysis is that it may not capture the constant flow and movement in the organisation. Secondly the complexity of the actors involved may escape the reader as some people held many and different roles in the organisation.

### **Advantages**

The advantages of presenting the findings and analysis in this way is that it presents a more coherent account and provides a time-line so the reader can have a sense of change and shifts in the organisation over time. It allows for discussion of how macro—, organisational— and micro events influenced the way the community learnt and how and what was learnt in different periods. It explores why the pedagogy changed, the factors that influenced the change as well as the kinds of knowledge produced in the different periods.<sup>5</sup>

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5. The reader must keep in mind that VM could be characterised as both a development organisation and social movement and that there is an overlap between these two identities.

By describing the macro— and institutional contexts in the different periods one can identify the political opportunity that allowed the organisational shifts and analyse how context impacted on the organisation and shaped learning. It allows one to explore the VM women's agency in the different periods and ways in which they constructed themselves and how this influenced their interaction with the different role players.

In short it allows one to focus not only on learning but takes into account how different subjective and objective factors influence and shape learning in the organisation at different times.

## Methodological Challenges

### Limitations of Case Study Research

The main issue with case study research as described in the literature is that of generalising from the case to the population (Silverman 2000; Seale 2004). My case study is within a broad framework and differs from population sampling. My target group is representative of other savings groups within the Federation and within VM. The VM case study can therefore be compared to other similar savings groups and comparisons of differences and similarities can be made.

Other limitations of case study research are that the researcher has to convince the audience that the data is based on critical investigation and does not depend on a few well-chosen examples. To counter this limitation I have used a range of methods of investigation, triangulation and appropriate analytical procedures to present a valid analysis and interpretation of the data.

### Time and Data Gathering

The data gathering process was lengthy and as discussed elsewhere different issues impacted on the type and amount of data that could be collected. The biggest challenge was not to be discouraged by interviewees who did not present themselves for arranged interviews, meetings and events which did not take place as planned. Although I found this experience quite frustrating, once I had secured data from interviews it was rich and this ensured that I continued gathering data. From this experience I learnt not to expect anything when arriving and to be vigilant in collecting data and not to throw away any opportunity for data collection.

Due to a number of changes in the house building processes and in the organisation I did not have the opportunity to observe and collect data from learning processes in a new savings group, the learning of technical skills and learning in exchange programmes. First-hand data from these activities could have supported data from interviews and documentation.

### **Researcher Bias** ✓

I am working with the notion that the personal does impact on the research experience and my personal values and preconceptions will influence the research. I was always partial to the achievements of the VM women; however I sought to distance myself as a researcher and through triangulation, interviewing a range of 'stakeholders' and critical reflection throughout the research process I hope to have minimised this potential bias.

I am also of the view that there is more than one point of view and that interpretations are influenced by perceptions of reality. In a world of clashing theories I tend to hold the position that there is no one truthful version of reality and therefore I have used the data in such a way that the research subjects give voice and meaning to their own actions and interpretations of their own reality.

### **Safety**

Safety is an important and complex consideration for researchers in an informal settlement in South Africa and can affect the way one gathers data. Feeling insecure could force one to stay away or to collect data very quickly without building relationships. I was aware that if I appeared overtly concerned about my personal safety then this could influence the women's attitude towards me. My fears could make them feel resentful and respond negatively as this was their home and they lived constantly with different vulnerabilities for themselves and their families. I had to confront this issue many times and almost became a victim of crime in the area. The main guiding principle which kept me returning to the area was my responsibility to the women and that I would present them as truthfully as I could.

### **Language**

Language is very significant in the gathering and interpretation of data. I am not an isiXhosa speaker and was reliant on using interpreters for the interviews and in reflection

activities with the target group. I managed to have very successful interviews using interpreters and keeping notes of the general flow of the interviews and body language of the participants. During the later stages of this research language was less of an issue as the women wanted to be interviewed in English and the organisational meetings were translated into Afrikaans, which I could understand. I verified information with the groups whenever possible before and after the interviews were translated. An atmosphere of trust was built up to avoid the deference effect and to reassure participants that the interviews were confidential.

The next chapter contextualises the case study and provides a history and profile of VM.

University of Cape Town

## CHAPTER FOUR

# Context and Profile of Victoria Mxenge Housing Development Association (VM)

### Introduction

The rationale to include the macro-context (the state and global forces) in the analysis of learning within VM was discussed in the analytic framework in Chapter Two. As said in Chapter Two explanations of what happens in the institutional context can be related back to political and economic developments within the macro-context.

This chapter provides an overview of the national policy context, the different strategies and alternatives proposed by government to address poverty alleviation. While I am aware that the South African state's response to poverty alleviation was influenced by global trends, it was beyond the scope of this thesis to take these factors into account. The state's response is reviewed with special reference to women's access to housing. I argue that on a policy level the state made some improvements into the provision of housing and redress of poverty in general. But the state has fallen far short of its own targets and the needs of poor communities (May 2000).

The internal reasons (pertaining to South Africa) for the slow response by the state are discussed – for some theorists it is the macro-economic policy of redistribution through economic growth (a version of capitalism) that is problematic (Bond 2000). For others it is the state's narrow vision of housing provision in which housing is equated with providing units and the emphasis is on quantity rather than quality (Van Rooyen and Mills 2003; Thurman 1999; Baumann 2002a), and for the South African Alliance a key reason is the exclusion of people's participation and ownership in the process (Baumann and Bolnick 2001). The chapter briefly discusses these competing views with a focus on the state's policy in relation to the legal framework, housing finance, delivery and the inclusion of women in its housing policy.

The chapter also describes the alternative responses to the housing crisis from the institutional context with a focus on People's Dialogue and the Federation and then situates VM within the broader housing movement and provides a history and profile of VM.

## Macro-Context

### National Policy Context<sup>1</sup>

South Africa can be characterised as a developing country although it has aspects of a developed country's economy. In 1994, when the ANC government negotiated a political settlement it was faced with a huge number of competing priorities (May 2000) which were typical of developing countries. Some examples are cited here. In 1994, an estimated 30% of all South Africans lived in informal settlements and 36.3% of all South African households lived on an income below the poverty line of R840 per month. More than half of the households were found in rural areas where remittances and state security grants are relied on as primary sources of income. In 1994, a total of 4.5 million South Africans collected water for daily use, of whom 680 000 had to walk for more than 1km to get water. In all, 19% of very poor households had access to piped water and only 11% to a flush toilet (May 2000).

The Constitution, Act 108 of 1996 (and the interim Constitution of 1994) guaranteed the rights of access for all South Africans to housing, land and water. This guarantee remains a crucial and emotive issue as the state has not met its own targets. The State has argued in the Housing Act No. 107 of 1997 that it would take reasonable measures to progressively achieve these rights, subject to the availability of state resources.

Simultaneously in 1994, South Africa was at a critical point in its transition and history as it faced the challenges of competing in a global market when the global economy was in crisis, and in delivering on its Constitution. The development of skilled labour is widely recognised as a means to compete effectively on the global market, and to create employment (May 2000; South African Survey 1999–2000). However South Africa had a huge population of unemployed and unskilled labour,<sup>2</sup> therefore the Department of

1. The political and economic context is fluid, the context as described here reflects the period from 1994 to 2003.

2. South Africa has an economically active population of 13.8 million, of which 4.7 million are unemployed (34%). The unemployment rate increased between 1996–2003 by 106% and during the same period the economically active population increased by 25%. (South African Survey 1999–2000 and 2003–2004).

Labour financed vocational training (skills development). There was progress in policy legislation to effectively address the development of skilled labour but this appeared to be restricted to people already in employment. The Skills Development Bill and the formation of SETAs<sup>3</sup> to oversee the development of skills training are in place but there is slow implementation of the policy (South African Survey 1999–2000: 141).

The political vision in 1994 spelt a vision of hope and possibilities for ensuring a 'better life for all'. The idea of a united but diverse nation was taking shape and given substance through various state programmes such as the Reconstruction and Development Programme, Masakhane (self-help), the Truth and Reconciliation Commission and policies of affirmative action in the workplace. The sense that a nation was rebuilding itself was tangible. However, increasingly the hope and possibility that poor people had was dashed, as government's track record of delivery did not meet expectations. This is not to say that the state did not deliver. Between 1994 and 2003, 6 million people were provided with houses, sanitation, water and electricity (Intergovernmental Fiscal Review 2003) but there was a halt in government's track record of delivery and many theorists (Bond 2000; De Satge 2002) argue that this is the result of government adopting a neo-liberal strategy termed, Growth, Employment and Redistribution (GEAR)<sup>4</sup> which does not provide sufficient funds to alleviate poverty. There is some evidence to support this view as seen in the judgment in the *Grootboom* case (Pillay et al. 2002). In the *Grootboom* case, Irene Grootboom and 900 people in the informal settlement of Wallacedene took their case of evictions to court and based their case on section 26 of the Constitution which guaranteed people the right to housing. In this case the court acted in favour of Irene Grootboom and held the state accountable to provide adequate housing. However the state argued that it could not do so immediately but would act to implement the judgement as its budgets allowed 'progressive realisation'.

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3. The accuracy of the data on issues such as targets met by the state with regard to the number of houses built, subsidies, housing, land distribution, electricity, may differ between government reporting, journalists and socio-political analysts. This is because there are differences in how the data is produced. In addition government reporting and targets changed as it moved from the Reconstruction and Development Plan to the Millennium Goals to commitments and targets addressed by the President's Office which sets the national agenda in the State of the Nation's Address (Hemson and O'Donovan 2005).

4. GEAR was the macro-economic policy introduced in 1996 as the state argued that without new macro-economic initiatives redistribution and growth would not be achieved. At the same time the state closed the RDP programme and shifted the RDP fund to various departments in The Ministry of Finance. The RDP fund was then issued as Conditional Grants to Provinces. Provinces had to apply for the funds and were responsible for spending the funds and for delivering basic services (May 2000).

Issues of fair land redistribution and informal land occupations have come under the spotlight and questions are asked about the adequacy of the urban land policy. There are many differing reasons given for the rise of informal settlements, amongst which are: competition for urban land; political in-fighting and opportunism at government and community level; the slow release of land; urban and rural poverty; rural land degradation; unemployment; the inappropriateness of the housing policy; and market driven policies which oblige the poor and landless to take their chances on the market (De Satge 2002; Thurman 1999; Huchzermeyer 1999; Bond 2000). These critics (Huchzermeyer 1999; Bond 2000; Thurman 1999) have called for a review of the policy on informal settlements as they argue that there was no real change in policy since 1994, that the policy continues to emphasise orderly urbanisation, provide low-cost housing for the poor in areas far from their places of employment, the high cost of land, and there has been no racial integration in terms of planning for low cost housing.<sup>5</sup> The fact that these tensions are ongoing does not bode well for service delivery especially for people living in informal settlements (Pillay et al. 2002).<sup>6</sup>

In summary then, the post apartheid government's commitment to addressing the land and housing crisis is reflected within the Constitution which endorses the right of access to adequate housing. The government has committed itself to a housing programme that assists the poor in accessing housing opportunities. However the housing sector has not functioned well – the main constraints are the slow release of land and problems in delivery. Other factors which impede progress are: under-investment in terms of the national budget; the limited capacity of the construction sector; institutional bottlenecks; and the fear of risk among financial institutions. For some critics (Bond 2000) the failure is with the entire thrust of policy described as 'market centred', for others (Van Rooyen and Mills 2003; Thurman 1999) it is the inappropriate design of housing subsidies and linkages

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5. Other critical issues in this debate of informal settlements, but which will not be discussed, are:

- The assumptions planners and policy makers make about the nature of informal communities;
- Whether informal settlements are alternatives to formal housing;
- The need for an understanding of the complex social relations in informal settlements;
- To what extent do informal settlements represent a stepping stone to better opportunities or a temporary place to live until people feel ready to return to their birthplaces in rural areas;
- The narratives of the movement of poor people to the urban centres and their relationship to rural and community life.

6. In 2002 the total number of households in informal settlements was 1 377 705 and delivery by the state of completed or houses under construction was 143 281. In the Western Cape these figures are 142 706 and 16 643 respectively. SA Survey 2003-2004, SAIRR Johannesburg.

to financial markets (May 2000). Other critics (Huchzermeyer 1999; De Satge 2002) argue that if the state were to incorporate the alternative housing interventions as proposed by the South African Homeless People's Federation and People's Dialogue then the state would have greater success in meeting its targets. In addition they argue for a collective distribution of the subsidy and that land and housing subsidies should be released at a faster pace.<sup>7</sup>

### **Contextualising Women's Access to Housing**

The Chapter will mainly consider women's access to housing, not because it's a women's issue, but because one of the focal issues of this thesis is to discuss women's role in housing provision. South Africa faces a huge problem in redressing the backlog of housing,<sup>8</sup> which is mainly due to the legacy of apartheid policies. In addition a huge housing shortage is experienced by the function of urbanisation which is a feature of many developing countries such as Nigeria, India and Brazil and is not peculiar to South Africa. South Africa's colonial and apartheid history has been characterised by waves of land hunger, dispossession (Natives' Land Act, No. 27 of 1913 and Native Trust and Land Act, No. 18 of 1936), forced removals and the growth of informal settlements. Forced removals and the Group Areas Act, No. 41 of 1950 were strategies employed in the cities to wage war against black people, and gave the government license not to provide housing and other social services to the poor. These laws disproportionately affected women's access to housing. In particular influx control resulted in African men having 'easier' access to urban areas, as their labour was required on the mines and in industry. In Cape Town, because of the Coloured Labour Preference Policy,<sup>9</sup> African men were employed mainly in unskilled forms of employment.

African women in the urban areas found employment mainly as domestic workers. In addition housing was allocated to families via male heads of households which resulted in

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7. Baumann (2002a) reports on progress of the Alliance's model, shows evidence of the negative impact on housing delivery because of the slow release of subsidies and its negative impact on the Alliance (Federation and People's Dialogue and Utshani Fund). The VM case study provides evidence of the negative impact of the policy of partnering with the state.

8. A broad definition of backlog in housing takes into account the level of overcrowding, the need for additional dwellings, the number of inadequate dwellings and a population growth or household formation. The backlog in 2003 was 2 million (Intergovernmental Fiscal Review 2003).

9. The Coloured Labour Preference Policy was directed to create divisions between African and Coloured labour, and to maintain a supply of cheap unskilled labour.

a significant number of women living in informal settlements. African women were relegated to the outskirts of the economic centres and had to travel far to seek employment in the urban centre (Pillay et al. 2002: 7-8).

Housing must be seen against the backdrop of these policies, which created racialised and gendered patterns of poverty<sup>10</sup> and inequity. As urbanisation increased a host of other socio-political and social geography problems were encountered. The issues changed over time and different issues took precedence over others. Presently in Cape Town the housing crisis has intensified due to several factors which are: the rapid growth in population, unemployment, inflation, increases in poverty. Additional social factors are the HIV/AIDS epidemic which has disproportionately affected women due to susceptibility, stigmatisation and rejection. Homelessness is also due to domestic violence, families left destitute after storms or fires and the growth of informal settlements.

### **The Status of Women in Relation to Land, Housing and Subsidies**

#### **The legal framework**

The legal position of women (particularly African women) in relation to land and home ownership went through dramatic changes under this Constitution. Women may own land and houses and special provision was made to protect the rights of women through the 'equality clause' which does away with discriminatory practices. In the urban context, previously, the state allocated housing to male heads of households. Now under the new Housing Law, women who are financially secure or those involved in saving and building their own homes, have the choice of ownership.

May (2000: 238) summarises the vision for housing development as defined in the Housing Act, No. 107 of 1997 as follows:

Government strives for the establishment of viable, socially and economically integrated communities situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities. Within these all South Africans will have access on a progressive basis to: a permanent residential structure with secure tenure, ensuring privacy and providing adequate protection against elements; and potable water, adequate sanitary facilities, including waste disposal and domestic electricity supply.

10. For more comprehensive discussions of different measurements of poverty see De Sarge (2002) and May (2000). These authors point to a number of factors which define poverty such as income level, numbers of children that are malnourished in a household, educational level, assets within households and the ability to retain assets, employment levels and adaptive ability to manage disaster.

The Housing Act, No. 107 of 1997 has several positive implications for women which include commitment to the standard and quality of housing, express reference to convenient access to amenities, security of tenure, protection against the elements, access to water, sanitation and domestic supply energy. Housing Act, No. 107 of 1997 includes a number of principles that underpin the realisation of housing rights for the poor: these include meaningful consultation, prioritising the needs of the poor, the promotion of education and consumer protection, and the promotion of tenure options. This Act also takes into account the specific needs of women as it promotes measures to prohibit unfair discrimination on the grounds of gender and the need to level the playing fields (Pillay et al. 2002: 15).

The Act further promotes single and joint ownership of houses, contains clauses which prohibit unfair practices on the grounds of gender and makes specific reference to the housing needs of marginalised women, the cultural identity of different groups which may lead to diversity in housing demands, as well as not inhibiting housing development in rural and urban areas.

I note other selective legislation pertaining to women,<sup>11</sup> two of which are listed here, that are encouraging initiatives which aim to promote affordable and quality housing for poor people.

- The Housing Consumers Protection Measures Act, No. 95 of 1998 ensures that builders comply with prescribed standards (Pillay et al. 2002: 18). Reports show that despite this Act builders are notorious for low quality housing. For example Ntabazalila's (2003) reports on low cost housing with defects include: damp walls, leaking window frames, substandard carpentry and plumbing and the absence of sewer overflows. In further reporting on low cost housing Vinassa (2003) reported that low-cost housing homeowners spend more on fuel than other necessities, as the houses are not positioned to make optimum use of sunlight or have adequate roof cover to retain heat. She claims that the RDP houses are built very cheaply but the running costs to the homeowners are high.

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11. Other Acts are: the Development Facilitation Act, No. 67 of 1995 and The Extension of Security of Tenure Act, No. 62 of 1997. The Recognition of Customary Marriages Act, No. 120 of 1998 makes community of property the default position in African customary marriages. The Extension of Security Act No 62. of 1997 aims to facilitate long-term security of land tenure and to regulate the circumstances under which people may be evicted from land. The Accelerated Managed Land Settlement Programme is aimed at providing land in crisis situations (Pillay et al. 2002).

- Home Loan and Mortgage Disclosure Act, No 63 of 2000, aims to promote fair lending practices by financial institutions, thereby addressing the key constraints that poor people face, namely access to credit.

Despite these Acts, people's experiences have shown that many builders do not keep to standards and that banking institutions are notorious for excluding people with no financial security (Pillay et al. 2002: 18).

Overall, housing legislation covers a range of elements that would seem to protect and promote housing rights for the poor, but there is no monitoring of these Acts unless cases are brought to court or publicised in the media. The reality does not actually reflect good quality in the delivery of housing or rapid release of land. Reports from the media suggest a reading that laudable goals are proving difficult. Other critiques from the Gender Commission are that there are very few state funded women's shelters for women who seek to escape situations of domestic violence and therefore some women are forced to stay in abusive relationships or become homeless (Pillay et al. 2002: 35).

Furthermore social perceptions of land and home ownership have not always changed in women's favour and often even when the woman is the applicant, her partner will claim ownership. So although the laws have changed, social practices (patriarchy, customary and religious laws) and perceptions have been slow to change (Pillay et al. 2002: 8; Cross and Friedman 1997: 24). Recently the legal criterion for ownership is that there should be joint ownership even in cases when the couple is not legally married.

In the former Homelands, the new Acts are not operative, as the power and rule of the Chiefs remain largely unquestioned, people are ignorant of the new laws, social perception of ownership remains in favour of males and the administrators of the law are often blind to the changes. In these areas, the communal tenure system (whereby the Chief distributed land to male heads of households) and customary inheritance laws are still applied and have been reinforced by the Communal Land Rights Act, No.11 of 2004. Under these laws women could not own or have holding rights or inherit land from their husbands (Cross and Friedman 1997: 23-25). Their subordinate position has not radically

changed, as a consequence women can and do become homeless when their marriages break down or their husbands die (Meer 1997).<sup>12</sup>

## Finance

### Housing subsidies<sup>13</sup>

The housing subsidy is an entitlement under the law based on the Constitution. The cornerstone of the Housing Policy for the poor is the system of one-off capital subsidies to households earning less than R3500 per month. The amount is provided on a sliding scale in relation to income and has increased annually.

Under the laws governing housing subsidies married and unmarried couples can apply, single women or men over the age of 21 with dependants as well as pensioners with dependants can apply for subsidies. The subsidy amount in 2003 ranged from R16 000 to R22 800 and is dependent on the household income. The range of income can be between R1200 to R3500 per month. In cases where land development costs are high a 15% supplement may be applied for. The applicant is the homeowner and can apply for joint ownership. Subsidy amounts change annually,<sup>14</sup> and must be used for land tenure, infrastructure and a top structure i.e. the building of a housing unit with tenure.

The government approved just less than 1.8 million housing subsidies from 1994 to 2002. It appears that the pace has slowed since then, but 47.8% of subsidy beneficiaries were women headed households. This illustrates that the policy is gender sensitive and also

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12. In 2004 parliament passed the Communal Land Rights Act, No. 11 of 2004 which entrenches the power of traditional chiefs and is seen as a retrogressive step as it gives back traditional rule to the chiefs who have total control over administrative structures. It is assumed that the Act will make life worse for African women in the rural areas as it renders their status ambiguous, by giving them democratic citizenship in the urban area and in the rural area they will fall under traditional African laws (Sparks 2004).

13. There are five subsidy forms, these are:

- 'Project linked' subsidy is applied to housing projects and provides for individual and collective ownership. This is the most common subsidy. VM received a project linked subsidy.
- The 'individual subsidy', gives individual access to a housing subsidy to acquire ownership or to upgrade a property that is not a product of the provincial Housing Board.
- 'Institutional subsidy' is allocated to institutions as opposed to individuals and provides for alternative land tenure.
- 'Consolidation subsidy' is available to individuals who have received assistance under the previous government through the Independent Development Trust.
- The 'Hostel Upgrading Programme' provides assistance for upgrading publicly owned hostels. Units can either be sold to residents or managed as rental stock by the local authority (Thurman 1999: 13).

14. The new housing policy in 2004 made provision for rental accommodation and has introduced a resale barrier. Those who receive a subsidy may resell their houses after 5 years to the state and after 8 years to a private buyer.

illustrates that women play an active role as developers through different people's housing projects.

However evidence exists that women still suffer discrimination under the workings of the new subsidy scheme. Pillay et al. (2002) argue that women and children have special needs with regard to housing, which must be reflected in both the legislative and budgetary framework. They argue that the budget should include key performance indicators, which measure physical delivery as well as the amount of money spent. These indicators should be gender disaggregated so that the public and civil society can evaluate whether the budget is gender sensitive.<sup>15</sup>

Others (Miraftab 2003; Baumann and Bolnick 2001) argue that the central misconception of the subsidy scheme is the assumption that the relationship between the private sector, communities, and government would by default be one of cooperation, partnership and complementarity. They argue that this can occur only in particular circumstances – for instance when a community is mobilised and strong to lay claim to their rights and if institutional support is in place to let the community stand on a level with historically privileged actors in the collaboration. The main premise of the housing policy, they argue, is that communities would participate effectively in processes initiated by government and controlled by developers.

### **The Budget**

The budget on housing increased annually and from 1998 to 2000 there was an increase of 15%. In 2000, a total of R9.8 billion was allocated to housing and community development. However the expenditure decreased as provinces focused on special presidential projects which did not necessarily include housing. The result of the failure of provinces to spend their allocation within a financial year resulted in the money being 'rolled over' to the next year. Between 1994 and 2003 only 2% of the total land claims had been redistributed and the estimation of homeless was 7 million. The problem is compounded by the growth of informal settlements evidenced in growth of 1088 informal settlements throughout the country (Tabane and Sefara 2003).

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15. In the 2003 Intergovernmental Fiscal review, the data for subsidy allocations was disaggregated by gender.

## **Delivery**

The National Department of Housing (DoH) allocates funds to provincial governments to finance national and provincial housing programmes. The DoH develops the national code for housing which facilitates the effective implementation of national housing policy. Between 1994 and 2003, government had contributed R19 billion to just fewer than 1.5 million low-cost housing opportunities: projects, providing shelter, security of tenure, running water, sanitation and electricity to over 6 million people.

Provincial housing departments are the implementers of housing policies, mainly through the housing subsidy and human settlement programmes. They approve housing subsidies and projects and provide support for housing development to municipalities.

Local government acts as developers and providers of bulk engineering services like roads, water and sanitation and electricity. Officially accredited municipalities may administer any national housing programme. Municipalities also set aside, plan and manage land for housing and development.

The Western Cape province has consistently been able to spend its entire budget – unlike Gauteng and the Eastern Cape. However the government notes that there has been a slower pace of approval of housing subsidies and also housing delivery since 2001 which is attributed to the non-availability of land, poor planning, limited capacity and poor weather, which resulted in delays. (Intergovernmental Fiscal Review 2003: 159). According to the Western Cape Provincial Housing Department, it delivered 18 800 housing units per annum but could not address the current demand for housing and reduce the current backlog (320 000 houses) to zero (Pillay et al. 2000: 25-28). Every year 48 000 new people arrive in Cape Town and 12 000 new houses have to be built over and above the existing backlog (Platzky 2004).

Additional factors which further constrain delivery are the inefficient administration of housing subsidy applications, inefficient administration of title deeds, the ongoing amalgamation of several municipalities to form the Unicity, as well as the reorganisation of human, physical and financial resources and the preoccupation with evicting residents for water, rent arrears and land invasions.

### **The State's Standard Model of Delivery under the Housing Subsidy System**

Poor people have to demonstrate that they can build within the subsidy by submitting building plans and subsidy application forms for approval. The normal procedure is to

access the subsidy through a developer – which usually means that most of the subsidy is paid to the developer and the homeowners have to borrow more money to build their homes. Houses built by private developers for poor people are planned and designed externally and tend to be small and identical. There is very little involvement of the homeowner, as developers operate on a conventional perception of society. The sites, design, size and building materials of the houses in the main are determined by the developers. There are no broad developmental objectives. The homeowners do not participate in any of the processes and their labour is not used. They do not acquire new skills, there is no learning community or opportunities to become active citizens in meeting this basic need. The houses built by developers often cost more than the subsidy and homeowners have to borrow commercially at fairly high interest rates. The end of the project is the physical completion of the house and success is measured by whether the houses were completed on time within a permitted budget.

The delivery of housing in the Western Cape, aside from the factors mentioned above, was further constrained by party political tensions, local government elections in 2000 and ‘floor crossings’ in 2002 ( i.e. when politicians can join rival political parties without being elected for that party).

In 2004, with the announcement that South Africa had won the 2010 World Cup Soccer Bid, the Housing Minister, Lindiwe Sisulu announced a new housing policy ‘aimed to upgrade or eradicate informal settlements’ before 2010 (*Cape Times* 2004).

### **Alternatives Posed by the State**

The housing policy was framed in 1994 in the political context of the Reconstruction and Development Programme and the Masakhane (self-help) campaign; it spoke partly of redistribution and self-help in terms of ‘social compacts’ for housing delivery. ‘Social compacts’ are forums in which all the stakeholders (civic bodies, developers, trade unions, local council and employers) form a development entity to manage an agreed project. The South African National Civics Organisations (SANCO) and VM are such projects. These projects are meant to be people-driven, with the government acting as a facilitator.

A central tenet of the policy is that additional resources (private savings or group savings schemes, donations and private sector funding) be gained to supplement the government subsidy. To this end a variety of initiatives with people-centred processes have emerged aimed at extending people’s resources in terms of labour (colloquially known as

'sweat equity'), group savings schemes and exploring alternative models for housing finance and delivery. The Development Bank and the South African Housing Fund have been set up to offer finance for low-cost housing.

The state's People's Housing Process Project (PHP) which was largely influenced by the Federation and People's Dialogue supports home building initiatives by individuals, families or communities. The state's role in the PHP is to act as facilitator and offer assistance with: the accessing of housing subsidies through the housing subsidy scheme; technical, financial, logistical and administrative support, through support organisations; funding via the Facilitation and Establishment Grant projects and capacity building via the People's Housing Partnership Trust (Pillay et al. 2002). In the Western Cape the programme has only achieved 420 completed units and 6284 units with approved funds from 1999 to 2001 (Miraftab 2003: 234).

The state's PHP process was critiqued by academics and feminists who point out that community participation might ameliorate the community's immediate problems. However it seldom continues beyond the life of the specific projects and has not resulted in any greater community influence in decision making. Communities, especially women within them, became cheap pools of labour, and did not challenge their larger political and economic contexts (Miraftab 2003: 227; Pillay et al. 2002; Bolnick 2001). Other critics point out that these processes lead to frustration within communities insofar as empowerment is bestowed inequitably. They argue that participatory arrangements fall prey to political abuse and unjust development practices by benefiting the more powerful and the more vocal who are often men within the community (Friedman 2001; Meer 1997).

### **Summary**

The macro-context is thus characterised by policy changes introduced in 1994, which represent substantial improvements with regard to housing for the poor and in particular poor African women. However the state as a housing provider has fallen far short of the policy due to a number of factors outlined above. In addition the state has emphasised quantity above quality and there is growing dissatisfaction with the quality and pace of delivery. The state's focus on 'getting rid of informal settlements' generates a technical solution. Informal settlement living may be the only or preferred option for some poor people. Some argue that the dominant approach of one housing unit per family has to be

challenged if the state is to narrow the gap between practice and policy (Huchzermeyer 1999).

### **Organisational Context**

Chapter Four situates the profile of Victoria Mxenge Housing Development Association (VM), and this section provides an overview of the organisational context, which consists of the South African Homeless People's Federation (Federation) supported by the NGO, People's Dialogue (PD), and includes the national and international social networks with similar social movements. The chapter discusses the origins, philosophy, and vision, model of learning, structure and international links of the organisational context. Furthermore the chapter situates the micro-context (VM) within the broader framework. Chapter Four situates VM's activism against an historical background, and sets out to explain the continuity of African women's struggle around housing and why VM women chose to be a mainly women's organisation. I have drawn on the experiences of the Crossroads women's struggle during apartheid in the Western Cape to explain the continuity of VM women's struggle in the Western Cape. Following on, I then situate VM within a broader context to explain their agency in terms of changing identities in a more democratic and globalised South Africa.

#### **Organisational Context: Origins**

##### **South African Homeless People's Federation (Federation)**

The origins of the Federation lie in a grassroots conference, 'The South African People's Dialogue on Land and Shelter', held in Broederstroom in 1991. This conference put forth a model of housing development modelled on the Indian National Slum Dwellers' (NSDI) Federation. At the end of the conference People's Dialogue and Federation members were mobilised to initiate and support the formation of savings schemes based on the NSDI model. By 1993, there were more than 50 active savings schemes in South Africa, which were organised into an informal national federation of housing savings schemes. In 1994 there were over 1500 autonomous local organisations of urban households that had developed savings and credit schemes and the Federation was officially launched under the name uMfelandaWonye Wabantu BaseMjondolo, the South African Homeless People's Federation (Baumann 2002a 3-12).

The composition of the membership of the Federation from 1992 to 2001 consisted of African women in informal settlements with some formal schooling, which varied from two or three to eight or more years of schooling. Most of the women were employed as domestic workers or were self-employed as small-time vendors. Since 2001 the composition has been changing slowly, these changes will be discussed in the next chapter.

In 2000, the Federation and its supporting organisation People's Dialogue on Land and Shelter formed The South African Alliance (Alliance). The Alliance works on the principle that the needs of the poor will not be a government priority and that poor people needed to be mobilised to secure working relationships with financial institutions, developers and government. So instead of poor communities focusing their energies in protest action against the state the communities should organise themselves into collective units and identify their needs and priorities. The Alliance argues that this is a framework for more effective, long-term response to the unequal distribution of resources and power (Baumann and Bolnick 2001: 103). The challenge facing the Alliance is to make an impact on government through formal channels. The Alliance has committed itself to fight for basic services through the formal route, which distinguishes this social movement from other more recent social movements such as the Landless People's Movement, Anti-Privatisation Forum and the Treatment Action Campaign who use mass mobilisation strategies to march against evictions and privatisation of water and electricity and for the provision of antiretroviral treatment for all.

### **Philosophy and vision**

In the Federation and PD the approach to gender and development is people-centred, as the leadership claim that the model has developed from ordinary people's actual experience of development projects. The focus is on the empowerment of poor people; it emphasises the values and interests of marginalised people and is in favour of decentralised, self-managed modes of organisation. The leadership draw on people-centred views of development from the South (Wignaraja 1993) and argue that they do not subscribe to one grand and glorious development meta-theory and that they avoid being dogmatic. The Federation, it is argued, is not solely a housing movement, but more broadly seeks to redress poverty and to create sustainable, cost-effective systems of development, which are people-controlled, not just people-centred (Federation newsletter 1997). For the advocates of a people's driven process in housing, it is about people who have been historically and socially deprived of

the opportunity to find a market solution to their needs, and about homeless poor people rediscovering their ability to build decent and affordable homes for themselves. Success is measured by membership involvement and involvement is characterised by participation in activities, particularly savings. The development is not considered to be a project but a process in which people learn about their own resources and the power to gain and control resources such as land and finance, hence there is no point at which the development comes to an end (Huchzermeyer 1999: 43).

In this process the Federation argues people become empowered and learn a number of different skills and they conclude that it is only the poor who will help the poor. The poor, they argue, need to stand together to assist each other in the following processes: how to secure subsidies given the tedious bureaucratic process; to build within the state housing subsidy and construct a bigger and better quality product than most private developers; and to ensure that during this process each person has acquired some skills like bricklaying or finance or negotiating skills and has the potential to enter the formal or informal economy. The objective is not only building houses but also empowering the poor and building learning communities. The homeowners become the developers and are involved in all the decision making processes from financing, to design, to building their own homes. Their participation continues beyond housing delivery and is characterised by participation in other activities, which will sustain the community.

Integral to PD and the Federation's philosophy is the development of a poor people's pedagogy which I discuss below.

#### **'A Poor People's Pedagogy'<sup>16</sup>**

The Federation with its supporting organisation People's Dialogue (PD) differs from other social movements in that they have made learning a key focus in the development paradigm; learning is seen as the key towards empowerment. The pedagogy is based on Freirian philosophy and the aim of learning is to build autonomous communities who are confident to take charge of their own lives.

Women in the Federation learn through social practices, exchange networks and training sessions conducted on site mainly with educators from within the community or from PD and through social action. Learning in the Federation is not for itself but linked to

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16. 'A Poor People's Pedagogy' is a phrase used to describe the philosophy of learning in the international homeless movement and originated from the Asian Coalition for Housing Rights.

development of basic needs i.e. the need for housing, water and sanitation and healthy and safe living conditions.

Learning in the Federation is highly valued and the regional governing body, which is named Ufundu Zufes, means 'You learn until you die'. The slogans which members use are, 'We want Knowledge, Power and Money', and 'Everyone must learn so that the skills are evenly distributed' and they not only emphasise learning but that learning is a means of gaining knowledge which can lead to accessing social goods.

### **Vehicle for Change**

The starting point for mobilising the poor was daily savings amongst the most vulnerable i.e. the urban poor, mainly women. Reasons for targeting women are that their repayment rate is good and women in poor African communities are primarily responsible for the home and children. The main vehicle through which this model is publicised is through the formation of housing savings schemes (HSS or group savings schemes). These savings are deposited with Federation bookkeepers. Savings is one of the most important practices in this social movement.

Savings have been described as 'the cement that binds people together', 'the goose that lays the golden egg' and 'the means that creates space for the poor to identify, understand and articulate their own priorities' (Baumann 2002a: 4). It is through mobilising savings groups that the Federation grows and sustains itself. A lot of energy is devoted to the savings scheme to promote, revive and refine it.

To generate a greater flow of finance to the poor, in 1995 the Alliance initiated an Utshani fund (isiZulu) or Utyani (isiXhosa) (means grassroots), which receives capital from donor funds and the Departments of Land Affairs and Social Development. Until 2003 the fund was lodged with PD but since 2003 has been owned by the Federation. Any housing savings scheme group is eligible to apply for a loan from the fund. A governing body (Ufundu Zufes) makes decisions on loans and determines the amount that could be borrowed over a 15-year period. On average a R120 per month repayment is expected. There is a 2% levy on the loan. The woman is the applicant and responsible for repayments. The governing body is firmly rooted in the Federation with representatives of each of the nine provinces; two People's Dialogue staff members are represented on this body but do not have voting rights. The fund's procedures are closely modelled on those of the housing savings schemes. It was envisaged that the fund would be used for the

following:<sup>17</sup> to transfer subsidies to local authorities or developers; to facilitate learning; to build capacity in managing housing processes – which has resulted in the development of building international relationships with the National Indian Slum Dwellers International, in particular Mahila Milan in India and with the South African national and local government; to create a critical mass of low income communities able to influence resource flows in towns, cities and provinces and to create space for women, especially women headed households, to secure land and build affordable houses (Baumann 2002a).

### **Structure of the Federation**

The Federation has a federal structure divided into regions which are affiliated to the National Federation. The national leadership consists of elected members from the regions. The leadership at national and regional level is paid by PD. The payment ranges between R600–R1600 and this stipend recognises the time and commitment that these members give to the building of the organisation and the social movement. Each member has a specific portfolio and will have a position on the region's Nqolobane fund which is a regional account controlled by the Ufundu Zufes, where contributions from the various savings schemes in the area are pooled. One of the key criteria applied at the Ufundu Zufes in deciding which savings scheme should get loans or other forms of assistance, is the proportion of their savings that they have deposited into the Nqolobane fund. Another

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17. Until 2002 there were these types of savings and loan structures (People's Dialogue, 2002b; Baumann, Bolnick and Mitlin 2002):

- Nsuku Zonke: (daily savings) for consumer, production and crisis loans, made amongst savings collective members. Each group is divided into smaller clusters for daily savings. Collectors visit members and collect whatever is available from one cent upward. Members' contributions are recorded in their own savings books as well as savings scheme record books. Savings are banked regularly. Withdrawals are allowed.
- Inqolobane or Nqolobane (the Granary) for larger production and enterprise loans. Inqolobane are regional funds to which all groups make monthly contributions. These regional funds were initiated in 1998, but have been slow to take off. The restructuring process has concluded that these will be phased out.
- Housing savings: which are transferred to Utshani Fund in the form of deposits for Utshani housing loans, as a kind of collective insurance against low repayments. Until recently the Utshani fund was lodged with People's Dialogue. The terms under which Utshani makes loans available to Federation members changes, savings towards land and infrastructure and housing will be treated differently. Savings in general and towards land and infrastructure in particular are increasingly important as a demonstration to Utshani of members' capacity to manage financial resources as well as to contribute towards their own development. Savings may be used as deposits or collective guarantees. Savings towards housing may be used for deposits towards much smaller incremental loans for house building, or for direct investment in the house in order to construct a bigger house.

important criterion is the active participation of the savings scheme in the activities of the Federation.

### **Organisational Meetings**

There are four different kinds of meetings that take place routinely and have various decision making powers and accountability to the membership.

1. Ufundu Zufes / Funduzufe consists of the regional leaders of the region who meet to discuss loans from the Nqolobane fund and related matters. This group is a specially selected group; it oversees the disbursement of large loans and in effect acts as the regional core. In the Western Cape the regional office is housed upstairs in the VM community centre. This body is also referred to as the governing body since they make decisions on finance.
2. In the regional meeting all the elected members from the region come together to discuss issues in the region. They meet once a month.
3. The convenors' meeting consists of representatives of each saving group in the Western Cape. This is a regular weekly meeting. If a representative cannot attend she will send another person from the group. The representative has to report back to the savings group. This is a very significant meeting and is usually attended by up to 100 people, usually held in VM community hall. The convenors' meeting makes decisions and has the final say on suggested matters, which come from the Ufundu Zufes.
4. General meeting which can be attended by any member from the Federation to bring up an issue or make a proposal. Theoretically this is the highest decision making body and this meeting can make a decision 'on the spot'. This meeting takes place fortnightly and is usually well attended – well over 150 people. This meeting can make decisions on matters which are referred to them by the Ufundu Zufes.
5. The Landless Committee is a group which meets to discuss issues around land tenure, title deeds and subsidies. In the Western Cape there are people from the 'Coloured townships' and African people on this committee. The landless group is an indication of the Federation's commitment to change the apartheid patterns of residential racial separation.

### **People's Dialogue (PD)**

The meeting in Broederstroom in 1991 (referred to earlier) convened by the Southern African Catholic Development Association, led to the formation of People's Dialogue (PD) with the purposes of supporting and sustaining a network of exchange and mutual learning among the community based organisations participating in the conference (Bolnick 1993: 91). This network has since grown to 1500 savings groups and is officially under the Federation.

PD is a small Non-Governmental Organisation (NGO) and can be considered as the parent NGO. PD's staff consists of administrative and financial staff, with three directors, three field coordinators and one technical planning specialist. For specialist or technical advice PD employs consultants and private contractors. Its management board fulfils a supervisory role. PD raises funds for the Utshani fund and is accountable to external donors – it provides financial support for exchange meetings, bridging finance in lieu of subsidies, and pays a stipend to Federation regional leaders who are involved in building the organisation and assisting communities. It does not receive money from savings (Baumann 2002a: 12-13).

PD's professional staff profile is largely white and middle class, due to South Africa's history of racial and class apartheid. The director in the Cape Town office was a white, middle class male, and adult educators and technical experts who interacted with VM were mostly middle class of both genders and were usually white. The relationships between PD staff and Federation members are complex and gender and race impact on these relationships. Similarly relationships between the director and VM leadership were constantly evolving (Individual interview: 20 May 2002; Huchzermeyer 1999). The complexity of these relationships and how they evolve become clearer in the following chapters.

PD's rationale to organise mainly poor women in informal settlements is that they form the majority of the poor and suffer more because of additional burdens placed on them through gender-biased hierarchies and subordination by men. Further reasons are that women in many poor communities are solely responsible for childcare, food production, and sanitation, and because women are more accountable they generally have a high repayment rate on loans.

Generally the South African state's development policies, government officials, the project leaders, and donors of the Federation have poor women as their primary target group.

### **International Links**

As mentioned above, the South African Alliance has strong international links with similar homeless people's organisations and it forms part of a global network.

PD has strong links with the Indian Slum Dwellers Association, in particular with (Mahila Milan) and later the Shack / Slum Dwellers International in India (SDI)<sup>18</sup> and in Brazil (with Cearah Periferia) and with the urban homeless people's organisation (Lupang Pangako Urban Poor Association) in the Philippines. PD facilitates exchange visits and funds the visits nationally and internationally. Linkages with poor rural and urban African communities in Namibia, Zimbabwe and Nigeria have been established.

In December 1991 People's Dialogue facilitated international exchanges with the Indian National Slum Dwellers Federation and Mahila Milan. South African informal settlement dwellers gained their first glimpse of the self-development strategies and systems developed by their Indian counterparts. In June 1992, Indian informal settlement dwellers came to South Africa to assist their South African counterparts to launch the first saving schemes (Bolnick 1993: 105). These visits are seen as horizontal learning forums, in which different poor communities can learn strategies to address their housing needs and to become autonomous communities. During the exchange visits poor people learn from each other through a retelling of experiences. They learn how to mobilise poor communities and to pressurise local and national government to support their initiatives and to argue for more resources (Bolnick 1993).

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18. The impetus for the development of SDI came from a network of pavement dwellers who formed a women's savings collective Mahila Milan, who later joined the National Slum Dwellers Federation. Through the National Slum Dwellers Federation international links and exchanges were planned and coordinated. In 1996 these federations joined to form the Shack / Slum Dwellers International (SDI). The Society for the promotion of Area Resource Centre (SPARC) is an Indian NGO who does similar work to PD and has a focus on supporting women pavement dwellers (Patel 1996; Mayo 2005).

## Micro-Context

### Situating Victoria Mxenge within the Broader Housing Movement

This part of the chapter situates VM's activism against an historical background, and sets out to explain the continuity of African women's struggle around housing and why VM women chose to be a mainly women's organisation.

#### Why a Women's Organisation?

The VM women spoke frankly about being motivated by their need for a house, and sharing their experiences as migrant women, which encouraged them to join the organisation and find a solution to the housing issue. Their lives revolved around securing basic needs, and for them housing was the most critical.

In the interview, Patricia passionately and without any ambiguity expressed her views on why women are involved in housing.

What motivates the women is the need for a house, the dynamism of working with other women and the strong, supportive relationships that have formed (Individual interview: Patricia Matolengwe, 18 July 1997).

Rose Maso aptly described their feelings

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

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

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

The Crossroads struggle for housing in the Western Cape as portrayed by Cole (1987), reviewed in Chapter Two, is comparable to VM. VM and Crossroads women shared the same vulnerabilities: they migrated from rural areas, lived in 'squatter' settlements, were

labelled 'illegal', were forcibly removed, lived without basic services and without husbands. Thus the VM women and Crossroads women had a common history and institutional culture of expressing their individuality in the collective and sharing their solutions to problems.

The VM women can be seen as expressing the continuous struggle of women to restore the family and community and to realise possible futures, which they had dreamt of under apartheid. After 1994 the struggle takes place in a new democracy where VM women are citizens with the political opportunity to realise those dreams.

They formed a women's only organisation based on the general history of women organising in informal settlements in South Africa, and because they felt that men relate differently to power and that men want to hold onto traditional patriarchal power relations within organisations (Cole 1987). More specifically, the women's own implicit theories of gender militate against men being the majority in the organisation. In the period 1992 to 1998, of the 286 members, only five were men, although men were not discouraged from joining. But both Xoliswa and Veliswa said:

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

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

VM women, Mama Msiza and Nokhangelani added:

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

Patricia added that during public holidays and when men were on leave they did help. In 1998 they had trained many men from other savings groups. She said that they spent a lot of time teaching men to work slowly so that others can learn from them as well as teaching them not to waste materials but be accurate in their measurements. This was because men

worked for big companies where speed is important and in situations in which the costing allows for wastage (Individual interview: Patricia Matolengwe, 14 April 1998).

Cross and Friedman's (1997: 23) research support the VM women's opinions. These researchers conclude that because of a breakdown of old values (patriarchal law) in the city and in the rural area especially when there is a reliance on wages women may find themselves struggling alone, with fewer resources and less support from their husbands, sons and male relatives.

VM members' views on men are not very complimentary, as many of them had lost their husbands to girlfriends or shebeens, or their men had refused to move from the hostels. Some of them had lived through the struggles over land in Crossroads in the 1980s and experienced how men related to power. They felt that men resolved conflict by fighting. Mama Msiza said men liked to fight and she pointed to the taxi conflict as an example of a men's organisation. She said that in Natal the women from all the different political parties worked together and this reinforced their belief that the women have to be in the majority in the Federation (Focus group interview: Mama Msiza, 4 November 1996).

Tata Sigebe came to the men's defense:

The men are away at work all day, they leave early and come home late, they have very little time (Informal conversation: Tata Sigebe, 4 November 1996).

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

Furthermore, motherhood in South Africa was deeply politicised and sometimes this brought women into direct conflict with men either as husbands or as political allies as shown in the Crossroads examples. The VM women belonged to the African National Congress Women's League (ANCWL) and were part of the African National Congress and the national liberation struggle. Because the history of struggle for women's rights in South Africa was subsumed by the national liberation struggle, the ANCWL did not always make clear links between gender oppression and the struggle (Meer 2000). In addition the core debates which emerged out of women's movements viz. concerns with women's interests and women's consciousness raising were not prioritised above national issues. VM

women's political history and present activism reflects the history and present focus of the broader South African women's movement. A key difference is that VM's activities are directed to poor marginalised women.

In post-apartheid South Africa the VM women saw themselves as citizens and part of building a better quality of life in partnership with the ruling party. They formed strong links with the different housing ministers and their activism was based on inclusionary politics as defined by Hassim (2005). However as Basu (2005) argues, and as the study shows, women's participation and political representation in the neo-liberal context has not yet borne fruit. However VM women's initial practical motivations for their activism sometimes resulted in them taking up strategic issues and they did have some impact on state policies even though it was short-lived. In Chapter Six the links between women's issues and national issues are explored further.

### **VM – A Learning and Social Action Organisation**

The activism of VM is rooted in history as illustrated by the Crossroads case study. Their agency can be traced back to their own as well as their mothers' and grandmothers' history of struggle for land and houses against apartheid. In the literature reviewed, evidence was shown of black women's struggle in the civic movement, on the factory floor, in women's organisations and in the informal settlement in Crossroads (Maseko 2004; Walker 1991; Cole 1987; Meer 2000).

When VM started organising in the Western Cape they did not organise in the urban area because, like the Crossroads women, they felt that the 'township' women did not have much to offer them as they had no experience of their struggles around land and housing. A common membership which they shared with urban women was membership of the ANCWL, membership of mothers' unions and as domestic workers. The VM women thus set out to build a strong network of supportive relationships in the informal settlements. These relationships filled in for those left behind in the rural community. They built their organisation around a common purpose and used the identity of 'rural' and 'mother' to mobilise women to secure land and houses and rebuild their families and communities. To ensure that these were secured they built a learning organisation.

In the new democracy VM women used their formal rights as citizens<sup>19</sup> as a platform to organise poor women and to build alliances nationally and internationally. The growth of the social movement and international linkages formed broke the isolation and the disempowerment produced by poverty. To some extent a notion of democratic citizenship was developed during the apartheid struggle in which popular organisations established models of debate and accountability. These remain influential in the mobilisation of this social movement and express the tension between individual rights and collective responsibility.

VM women have built on this history and connected learning to active citizenship and democracy. They have used their pedagogy to expose their membership to new ideas and a new perspective. This perspective suggests that active citizenship entails learning and learning is placed at the centre of the democratic process and is part of the programme of redress and reconstruction. VM women have constructed themselves with shifting and multi-tiered identities as 'mothers', as 'rural', as 'poor' and as 'social movement actors' who provide an alternative to mainstream development.

### **History and Profile of Victoria Mxenge Development Housing Association (VM)**

The Victoria Mxenge Development Housing Association (VM) is one of the model projects of the Federation and had taken a leadership position in Cape Town in advocating for its model of housing delivery. They exemplified the learning paradigm of the Alliance.

#### **A Special Place<sup>20</sup>**

The Victoria Mxenge Housing Development Association (VM) is situated off Lansdowne Road in Philippi in Cape Town, on the way to Guguletu opposite the Ikapa Town Council. It is located on low-lying land and during winter pools of water collect at the entrance to the area. On entering, one has a feeling that a desolate piece of land has been given life. The Community Centre which houses the Western Cape Federation's Regional office and a shop, hosts a number of meetings, and next to it is a crèche where there is always a flurry of activity. Outside the offices children, geese and dogs play, while women prepare to

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19. There is a burgeoning literature on citizenship, community and democracy – see Appadurai (2002), Baumann, Z. (2001), Mouffe (1992) and Gaventa (2002).

20. See Appendix B for a detailed narrative history of VM.

attend meetings or training programmes, or tend to domestic duties. Inside the office, meetings are happening, phones ring and money is collected, while Veliswa, their technical expert 'sweet talks' companies to come down in prices for window frames (Field notes: VM offices, 1996).

### **How the Project Was Started**

Patricia Matolengwe, employed by PD since January 2003 as the savings coordinator for the Federation in the Western Cape, went to a meeting in 1992 organised by People's Dialogue on Land and Shelter. People's Dialogue (PD) is an NGO which explores ways in which support can be given to homeless urban dwellers in South Africa, so that they may address their own housing needs.

Patricia attended the meeting in her capacity as an ANCWL representative. This meeting considered how poor homeless people could organise themselves into housing savings scheme groups. At the report back meeting to the women in Site C, the ANCWL women resolved to start such a group, along the lines laid out by People's Dialogue. Twelve women started the Victoria Mxenge Housing Savings Scheme in 1992. It was named after the area in which they lived in Site C, which in turn was named in honour of the activist and human rights lawyer who was assassinated in the 1980s, along with her husband Griffiths Mxenge. They agreed that their umbrella body would be People's Dialogue and they would function as a committee in 'which everyone was considered a leader' (Individual interview: Patricia Matolengwe, 27 August 1996).

### **Membership and Savings**

The women's shared experience of coming from rural areas, living in 'squatter' settlements, being labelled 'illegal', of forced removals, living without services, or without husbands meant that they formed a very tight group. The VM women attended the same community meetings, were neighbours and built trust through regular meetings and savings. They shared common origins and vulnerabilities and were willing to work together to find solutions to problems by exploring different alternatives through discussions. An inspirational force fills the air when one talks to the women of VM. Their whole lives have revolved around securing basic needs, and for them housing has been the most critical. Rose Maso, Veliswa Mbeki, Patricia Matolengwe, Nokhangelani Roji and Xoliswa Tiso, like the other VM women, migrated to Khayelitsha from the Eastern Cape

and came to live either with a relative or a friend. Some women first went to Crossroads, others to a hostel or Site C, and often had to move from place to place either because of forced removals, fires or floods, or family or community or political conflict.

As Rose Maso so aptly described one of the circumstances in which she was forcibly removed:

It started in Crossroads where I stayed when I moved here. They chased us away in a very bad way in 1973. They removed us and they used a tractor to remove our belongings and threw them away. We stayed as our men were at work. When the boere [white policemen] were gone, we went to the dumping place to get our things back, and the building material, and sit there with them. Later when the men came back, we took our things back with our men and started building. If the police caught you then it was very bad luck (Individual interview: Rose Maso, 26 February 2000).

Veliswa described the savings group at the time they lived in Site C:

We lived in relative peace, we did not drift loosely and the savings scheme helped to organise us into a tighter community (Individual interview: Veliswa Mbeki, 25 April 2002).

Their success, which is partly attributed to them forming a tight-knit community, is graphically shown by the speed with which their membership and savings grew. In 1992 the VM membership grew from 8 members to 180 members by the end of the year, and to 286 members in 1993. Their savings in 1992 were R56, and this increased to R11 532.27 in 1993 and in 1996 to R25 498.00 This was the highest record of savings of all the groups in the Western Cape Federation. This amount has grown further since 1996. In 1993 PD recorded that an average household saved R2.00 per day and a total of R60 per month.

In 1996, twenty (20) loans were made which amounted to R226 562.03 and the repayment rate was 111%, which can be translated into a monthly repayment of R2000 per month (People's Dialogue 1996b). The VM records of savings from the period 1992 to 1996 and repayment indicate the motivation, levels of trust, commitment and accountability in this community.

According to People's Dialogue (1994a: 1)

Not one of them [VM women] could have imagined that the little cooperative which they had formed was soon to become one of the strongest people-based housing organisations in South Africa. In May 1992, VM was the youngest and smallest savings collective in the Federation – today they are the benchmark against which all other groups measure progress.

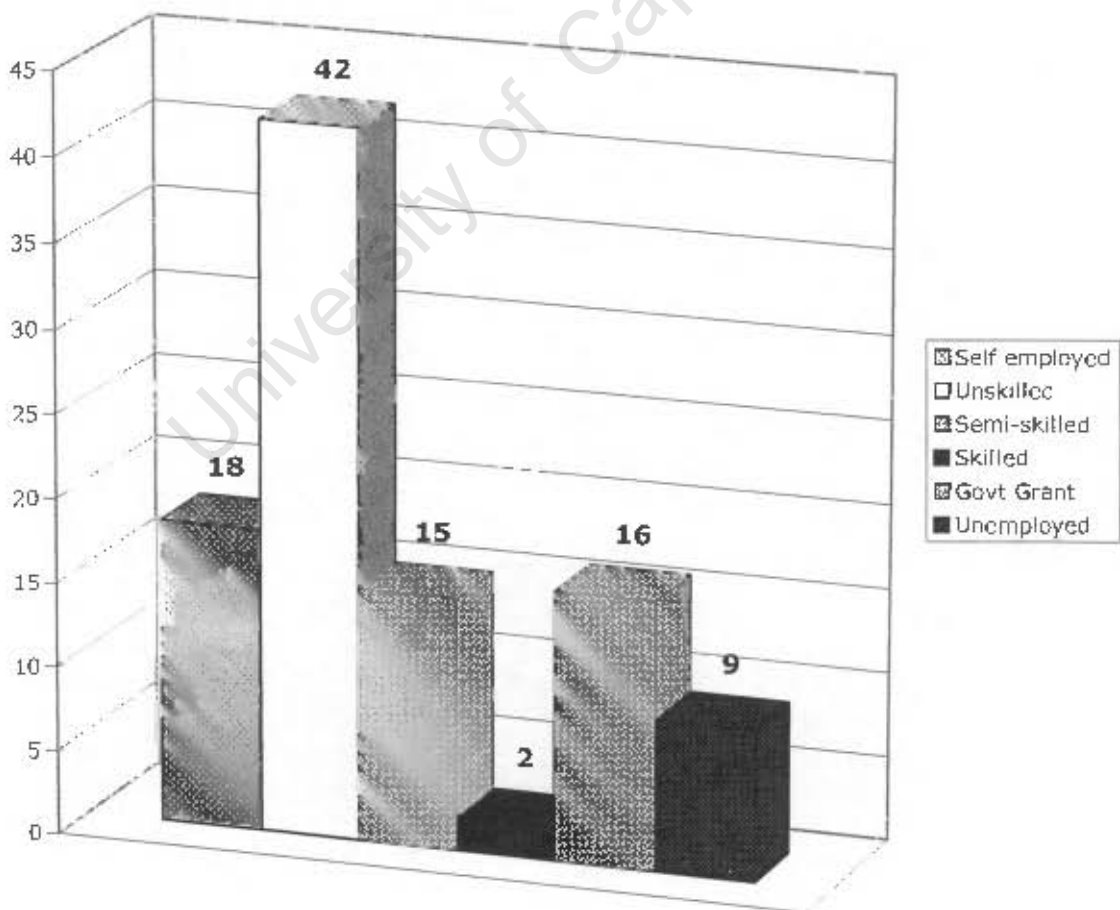
The membership figure in VM in 2002 remained at 286 members of which only five are men.

### Community Profile

The following survey information is based on information from two different surveys done in 1993 and 2002 by People's Dialogue (People's Dialogue, Survey data, 1993; 2002a). The data was gathered from 113 households out of a total of 148. Initially 190 plots were laid out for the VM savings group but only 148 people moved, because, for various reasons, some of the community decided to stay in Site C. One of the reasons was that the plot size was too small as the average house size was 65 square metres in VM. This is smaller than the average shack size in the informal settlement but significantly larger than the government built houses (colloquially known as RDP houses named after the Reconstruction and Development Programme).

The following graphics show employment patterns (graph 1), job categories (graph 2), income levels (graph 3) and persons per dwelling (graph 4).

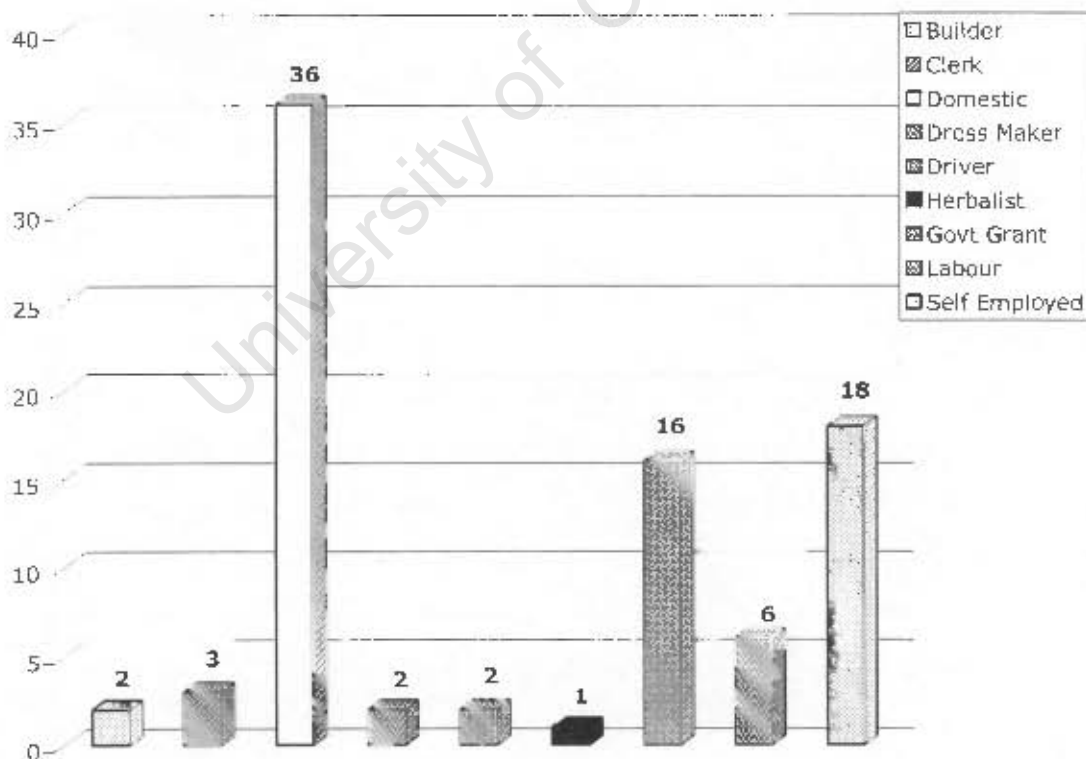
**GRAPH 1. EMPLOYMENT PATTERNS**



The data in Graph 1 shows that the majority (42%) of the people in the VM community are unskilled, a fairly low percentage (15%) are semi-skilled while 18% are self-employed, 16% live on government grants and 9% are unemployed – only 2% are skilled. It also shows that this is a low income community with many people relying on financial support from the few who are employed or receive government grants (pensions, child support, and disability grants). These statistics give some indication of the poor levels of schooling and literacy levels in the community. This data is supported by the interview data. The target group had some schooling, which varies from two or three years or eight or more years of schooling (Focus group interview: Nokhangelani Roji, Veliswa Mbeki, Xoliswa Tiso, 4 November 1996). The data shows that skills level and employment patterns are not comparable in VM.

Job categories and income levels of employed members of VM

GRAPH 2. JOB CATEGORIES

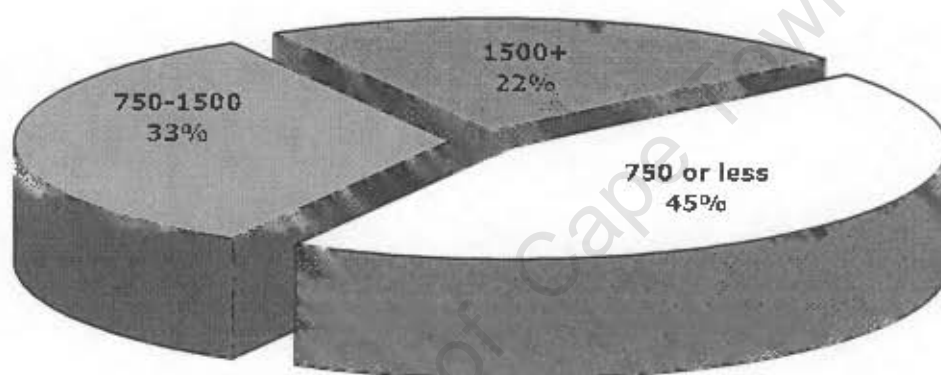


The job categories support the data in Graph 2 above, showing that the majority of those employed are unskilled and domestic workers earning between R750–R1500, with those in the informal economy earning R750–R1500 or less. A small percentage is skilled with an

income above R1500. A significant proportion of families are supported by pensioners or others government grants. These figures relate to heads of households.

Definitions for skilled and unskilled used in this profile are equivalent to that used by government and employers. The official definition relies on formal accreditation and vocational training. PD and the Federation have not challenged these definitions in the mainstream.

### GRAPH 3. INCOME LEVELS



The income levels shown in Graph 3 are low, 45% of people earn R750 or less, 33% earn between R750–1500 and 22% earning R1500 or more. This corresponds with the figure below showing job categories where the high-income earners are skilled or semi-skilled (clerks, painter, foreman, welder and taxi driver, pre-school teacher and taxi driver – mostly males).

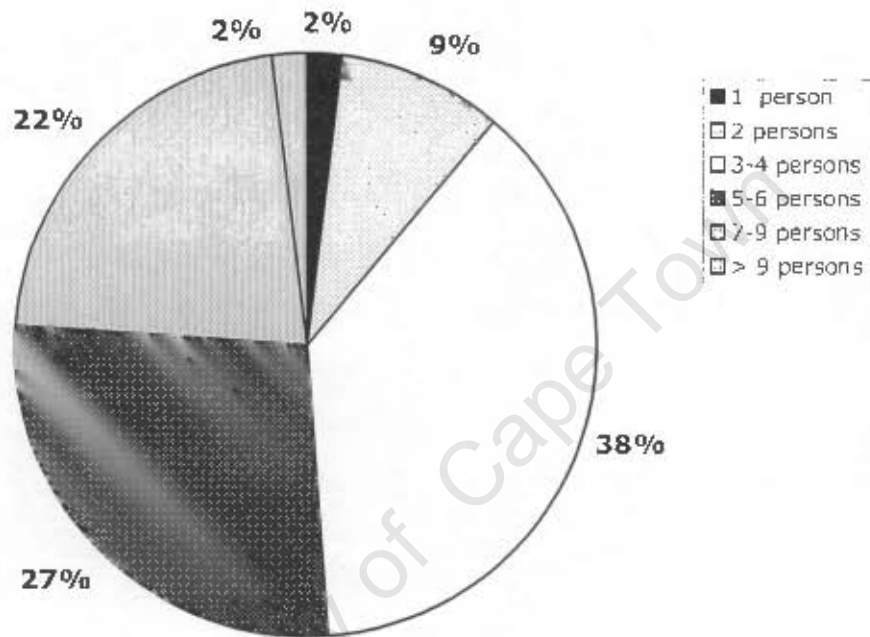
Most of the target group members were domestic workers on arrival in Cape Town; later some became small-time vendors of vegetables and poultry.

This survey was compared to a more recent survey of November 2002, which showed that the average household income per month per household was R1035, which represented a 31% increase in household income over 5 years. This cannot be interpreted to mean that a family is better off as the cost of living has increased by 6% per annum and

families have extra costs since occupying formal housing such as electricity, water and sewerage.

#### Living arrangements in VM community

GRAPH 4. PERSONS PER DWELLING



The data in Graph 4 illustrates that only 2% of households have one person living in a dwelling, 9% have 2 persons, 38% have 3-4 persons, 27% have 5-6 persons, 22% have 7-9 persons and 2% have more than 9 persons in a dwelling. The figures above shows that most households have an average of 5 people therefore an average family would need a house of at least three bedrooms. Comparing data from 1993 with data from 2002 it indicates a reduction in density patterns by 8%, since members have moved from the shacks in informal settlements to houses. This could be a reflection that formal housing encourages smaller households or that the entitlement of a subsidy has meant that more families can afford housing.

Further data indicates that a total of 163 children under 18 are present in 113 households. There has been a drop in the number of children under eighteen per household

from 3 to 2.5 between 1993 and 2002. This is a difficult variable to measure as often children are sent to relations in Transkei. Some of the women interviewed for this study had left their children with grandparents or aunts in Transkei.

Seventy-seven per cent (77%) of the houses have 3 bedrooms and 28% have 2 bedrooms with only 1% of households having 4 bedrooms. This is significant as most shacks only have one room and the Reconstruction and Development (RDP) houses have two rooms. This shows that people living in VM have more space in their houses and less overcrowding. Overcrowding is a factor often associated with family stress, domestic violence and child abuse.

The data shows that 80 out of the 113 households are female-headed and that 18 are male-headed. The heads of the households are mostly women employed in domestic work with an average income of R1035. There is much debate on definitions of the head of the household (Seekings 2003) as sometimes women may act as temporary heads of households.

Most people have been in their homes and in the settlement for 6 years (since 1998). This makes it a relatively new community that has settled in with very little conflict.

### **Functioning of Victoria Mxenge Development Housing Association (VM)**

The Association is divided into several working committees. These individual committees work together on a daily basis.

VM has the following working committees:

- Management Committee: supervises the development process and negotiates for grants and loans;
- Land Committee: negotiates title and secures land tenure;
- Treasury Committee: manages the savings and loans of the group;
- House Model Committee: facilitates housing design;
- Survey Committee: gathers the socio-economic data of communities;
- Catering Committee: arranges catering for visiting groups;
- Building Co-op Committee: costs building material and builds houses;

- Networking Committee: liaises with other savings groups and coordinates the exchanges of skills training. Alternatively, often when groups are experiencing problems, the network will send a representative to help sort out the problems;
- Gardening Committee: organises the planting of trees, fruit and vegetables;
- Youth Committee: motivates the youth to take up community issues.

Although these committees take care of the day to day running of the affairs of the Association, most of the members of the Association take most of the decisions at the General Meeting. The Association holds weekly General Meetings with an attendance of about 150 women.

### Conclusion

Chapter Four outlined the main features of state intervention in informal settlement development and poverty alleviation. This discussion took into account the historical legacy of apartheid and rapid urbanisation. It also contextualises poor African women's access to housing. The discussion in this chapter suggests that the state made substantial legislative improvements in the acquisition and ownership of houses for poor African women in the urban area. However the financial solution of a once-off capital subsidy provided within a framework of individual ownership failed to take account of poor communities' needs. This laid the basis for a competitive orientation to the housing solution which, coupled with the slow release of land and subsidies, did not impact significantly on reducing the housing shortage and backlog.

The chapter then outlined the alternatives posed by the Federation and PD who initiated approaches to development to support a people's process in which poor people were learning in development. This led to a discussion which explored the role and activism of poor African women in the struggle for housing with a focus on the VM women. It concludes with a discussion of the history and profile of VM demonstrating their response to the housing crisis.

In addition, the chapter explored the political opportunity which presented itself in 1994 when the interim Constitution had established the right to access basic needs subject to state resources. The chapter introduced the varying gendered conceptualisations of poor, African women and the response by the state and alternative organisations to poor women's access to housing. Furthermore the chapter illustrated VM's agency and through

an historical account showed why VM preferred to be a women's organisation, and how the institutional culture supported the growth and success of the organisation. Chapter Four thus set the contextual background for presenting the findings on pedagogy and the changing pedagogy from 1992 to 2003 in Chapter Five.

University of Cape Town

## CHAPTER FIVE

# The Changing Pedagogy of VM from 1992–2003

### Introduction

Chapter Five presents the findings of the development and changing pedagogy in VM. I divided the organisation's 'life' into three phases i.e. as an emerging social movement, (1992–1998), a social movement (1998–2001) then as an NGO or service provider (2001–2003).

The analytical framework developed in Chapter Two is operationalised to organise the findings. In the analytical framework it was argued that learning in the micro-context can be explained and understood by events in the macro-context. It was also argued that the interaction between these contexts can create political opportunities for collective action. The macro-context is understood as the state and wider global forces. The micro-context consists of VM which functions within an organisational context consisting of the Federation and PD.

The conceptual vocabulary developed in Chapter Two from learning theory will be re-examined in the light of the findings in VM. I'll briefly summarise the main concepts which would frame and set up the findings for the discussion in Chapter Six. The conceptual vocabulary commented on adult education which was directed at women using a discourse of gender and development. The education was framed in a people-centred development framework. The gendered conceptualisation of poor women was that they were caring, nurturing and more responsible than their male counterparts. In a popular education framework the curriculum or content is derived from people's experiences. It is argued that new knowledge is created through a cycle of action and reflection, dialogue between the learner and adult educator and participatory and democratic processes. The outcomes of the learning process are conscientisation and empowerment which impact on development and social change.

I present the findings against the background of macro— and institutional context and the interaction between two contexts. In each phase I present the findings on how and

what was learnt, who was teaching and learning and the purpose and nature of the knowledge produced. I give a detailed account of the organisational learning and changes within democratic practices of the organisation and how this impacted on learning. In addition I give an account of the interaction of VM women with the state and VM women's interaction with PD and the Federation.

In the first phase the pedagogy is presented and described through the various stages of VM's development from the initial formation of a savings group through to negotiating for land and subsidies to building houses and a community. In the second phase the pedagogy is described through VM women's social movement activism and their roles in advocating and mobilising for a people's housing process. This phase includes descriptions of VM women mobilising communities into the development process through mass education, community surveys, providing supportive relationships, mass meetings and model house displays. In the third phase the pedagogy is described by highlighting critical incidents from fieldwork observations which illustrate the tensions in the institutional context.

This chapter examines the extent to which local knowledge, collective learning and learning in action are drawn on, and the organisational involvement or participation of the members. In addition the attributes which women say support learning are examined in each phase. These attributes are self-help, self-reliance, nurturing, collaboration and peer exchanges.

It is my intention that readers appreciate the learning and knowledge documented here and therefore I allowed the women's voices to come through by quoting substantially from the fieldwork. In this way marginal voices are allowed to speak and inform pedagogy. Furthermore the quotations serve to illustrate what learning was like for those who experienced it and lived it.

Chapter Five also describes the changing ideologies and discursive practices of PD and VM. In addition I explore the changing roles and motivations of PD, of VM women and Federation members and document the changing identities of VM women over time.

## PHASE ONE

### An Emerging Social Movement (1992–1998)

#### Political Context

The macro-context of learning during this early period was crucial as it set the motivation, facilitation style and caught the mood of the VM women and inspired them to join the organisation. The political conditions in the macro-context allowed for interaction with the micro-context and presented the political opportunity for critical engagement with the state. The macro-context as described in Chapter Four was characterised by the political opportunity that the new democracy held out in 1994. The state provided a political context and constructed a language through the Reconstruction and Development programme (RDP) and Masakhane (self-help) of support for the poor. The national policy context with regard to women's access to housing legislation, finance mechanisms and land distribution policies spoke of delivery of basic needs to the poor in partnership with government. In addition social citizenship, synonymous with democracy and understood as economic and social rights conceived as human rights (Kaplan 1997: 159), formed part of the ideological discourse which encouraged VM women to struggle for ownership of land and houses and for financial resources.

People's Dialogue set the organisational context; it provided a people-centred view of development and popular education and learning practices, which helped to shape VM's learning. The organisational structure and participatory style facilitated and supported learning. The fact that PD 'triggered' the social action as an outside agency and also provided funds set the basis of VM's interaction and relationship with PD (Bolnick 1993: 94). The exchange meetings organised and supported by PD with international social movements linked VM to a global vision of development practice.

VM expressed their own agency and motivations and subjective responsiveness in the following ways: they chose self-consciously to be a mainly women's organisation, were organised around building houses, wanted to obtain land tenure and sought to improve the quality of their lives and to rebuild family life. Their own experiences and desires mirror those of other communities within the Federation.

### **Learning in the Micro-Context**

Women in this project learned informally, non-formally and the learning was not always explicit.<sup>1</sup> Most of the women in VM had between two to three to eight years or more of schooling. The following accounts of learning illustrate that informal and non-formal learning are important for women who are outside the formal economic system. Walters (1998) argues that it is through these opportunities that women learn new skills, develop different attitudes or acquire new knowledge; it is also through these structures that local knowledge is passed on.

### **Learning the philosophy and vision**

Chapter Four gave a detailed description of the philosophy and origins of PD and the Federation. I briefly reiterate the guiding principles of the philosophy – they are based on a people-centred development paradigm of which the central aim is that poor people should determine their own development needs and own solutions in dialogue with politicians and experts. PD and the Federation believed that the movement's interaction with the state and experts was a form of critical engagement, which was necessary to access resources. The philosophy was advocated during a time when there was an opportunity for poor people to engage with the state as citizens and to demand the delivery of basic services as their rights as citizens. PD's philosophy of development was modelled on that of the Indian National Shack / Slum Dwellers Federation (NSDF) and was 'brought to us (VM) by Patricia Matolengwe, who in turn got it from a meeting organised by PD' (Individual interview: Rose Maso, 26 February 2000). This philosophy found fertile ground in a community where many women were exploring solutions to their housing needs.

### **Learning Technical Knowledge**

The VM community was cautious of working with outsiders and was careful that their voices were not excluded. The technical experts involved in teaching in PD were eager to combine local and expert knowledge and valued the dialogic approach and strove for equality within the teacher–learner relationship. This is illustrated in the way that VM learnt to design, cost, plan and build houses.

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1. Informal learning is unplanned and incidental, while non-formal learning is short-term, usually planned, and not certified. Formal learning is long-term, planned, certified and takes place in a formal institution.

PHOTO 1.



VM community members outside the first PD office in 1996.

### Building on traditional knowledge and collective experience

In VM women's accounts of how and what they learn, they draw on their previous experiences in all manners of learning (formal, informal and non-formal) and they connect the new experiences to what has gone before. Their learning is not always conscious and is often incidental and intuitive. The VM members often spoke on how they drew on their life experiences as a source of knowledge. Their experience of building their huts in the rural areas and shacks in informal settlements gave them common sense knowledge about construction and planning. Their experience in development projects and political organisations aided them in mobilising communities and negotiating with government and other NGOs. The Federation's various phases of development towards house construction used this experience to enhance their learning.

The exchange programme and the house model exercises (when women dream and make model houses from cardboard boxes) invoked strong connections with traditional practices and created enabling learning environments. The VM members built on traditional practices and the practice of poor people of mutual obligation i.e. when someone is in need of money or food, a family or friend will help on the understanding that this would be

reciprocated; therefore building in a team was not such a difficult task. Some VM women in the team took care of the children, others did domestic chores like fetching water and cooking, while the other team members built houses because they knew that this would be reciprocated.

VM women's past experiences coupled with their new learning and experiences of building their houses allowed them to reflect on new knowledge and in this way they constructed new conceptions of knowledge and themselves. They included local knowledge in the form of traditional customs and songs and dance in the way that they organised, advocated for their development goals and celebrated their achievements. Role plays, one of the strategies learnt in the 1980s in political activism were used to prepare the women for negotiations with authorities from the Housing Board (Provincial government office responsible for housing).

The organisation used a member's previous work or schooling experience to direct them to certain portfolios; for example one woman became the leader of the catering team because she had a good understanding of catering because of her early training and experience when she helped in the family business. Her father had a business as a shebeen owner (local drinking house). She was in the networking team and explained her interest:

I enjoy working and meeting people because I am used to it that's why it was easy for me to be active on that side (Individual interview: Leader of sister savings group, anonymous, 19 December 2002).

Xoliswa said:

... follow on from what I learnt in school, I learnt bookkeeping in school and so here I am doing the books. I learnt a lot more in VM, more than from the blackboard (Individual interview: Xoliswa Tiso, 18 May 2002).

So too, Veliswa who had the most schooling (grade 11) and was a high achiever in mathematics flourished in learning technical skills and became the technical trainer for VM, and later for the Regional Federation.

Patricia Matolengwe had studied at tertiary level, at the Centre for Adult and Continuing Education at the University of the Western Cape. She qualified with a Certificate for Educators of Adults. She had excellent facilitation skills and excelled at conflict resolution; she used her political activist experience to defuse conflict.

VM women built on the customary law and gender roles which function in rural areas, where it is women who build the homes and take care of the homes.

Mama Rosa said:

We are not born in Cape Town, we are from the Transkei, this makes us strong, as women from the rural areas are used to stand up on their own for their household and are used to plan for their household (Focus group interview: Rose Maso, 11 November 1996).

This view is well-documented by researchers Dankelman and Davidson (1988: 5) writing on women in rural Africa, 'Women are bound together by the common fact of their tremendous work burden, they attend to all the survival tasks of growing food, fetching water and fuel, look after the children and generally sustain family life'. Caroline White's (1993) research of women who have left the rural areas to live in Johannesburg supports the above research, as women living in the city commented on the double load of wage employment plus household tasks and child-care in which their partners took no or a minimal share.

The VM women did not mind voluntary work if they knew it would improve their lives and their children's future. On arrival from the rural areas, most of them found employment as domestic workers even though some of them had grade 10 or 11. They attributed this to not being fluent in English and not having marketable skills. The fact that they all had 'madams' (women who employ domestic workers) and many of them shared common forms of exploitation in this kind of employment provided another bonding opportunity.

The customary law of communal ownership of land made it easier to form an Association – as in rural areas where people were allocated plots under customary law, so too in this project. The committee responsible for this function allocated the land; each household was allocated the same size plot. Veliswa who sat on this committee talked about some of the issues the committee had to deal with.

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

The women did not romanticise the traditions of communal living but emphasised that this is a way of ensuring their survival, and pointed out that poor people need to stick together as only they will support one another. They said that individual households did not have the stamina required to deal with the complicated procedures of securing land tenure, applying for housing subsidies, compact status or building their own infrastructure or homes. In times of

rising inflation, this was one way of ensuring that people will have water, sanitation and electricity and to continue payments for these necessities.<sup>2</sup>

The way they resolved conflict drew on rural traditions of using the system where a small group of older members would listen to the problem and provide a way forward. By using their previous experience (their personal and collective history and formal schooling) they learnt to value and have confidence in their own knowledge systems. The role of rural and traditional knowledge coupled with previous experience served as an important resource for new learning. The philosophy and vision provided by PD and the Federation coupled with the dialogic interaction with technical experts were important resources for learning. In addition the exchange programme introduced them to the histories of similar communities and they formed significant social networks, which provided advice and support on how to form a learning community.

### **Learning in Action**

The learning in this project was sometimes planned but often occurred through organising activities. I shall describe what women learnt in action, which was part of the practical activity of learning to save, forming a team, putting together a community profile (enumeration), learning to design and draw plans, costing and to construct a house.

### **Learning to save**

The main vehicle in forming a learning community was through the initial practice of savings. Small groups of about twenty women formed a housing savings scheme (HSS). The women in the group saved any amount on a daily basis; each member of the group had a responsibility to save. Within the group someone would be nominated to keep a record of the savings of each member. This member was usually nominated because she could attend meetings and was considered trustworthy. The women came together on a weekly basis to check the records, to see who was contributing regularly, to learn who attended and participated in the meetings, and they scrutinised the records. The women's savings were then deposited with Regional Federation bookkeepers. In this way women learnt to save, to keep records of their savings, and to trust the group effort. Saving was one of the most important of all the practices in this social movement. These savings groups formed the

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2. As an Association the VM community thought that they would be billed collectively for water, sanitation and electricity. This did not happen because the state issued the subsidy on an individual family basis thus making each family unit responsible for its own bills.

lifeblood of the Federation, as it was in this way that the organisation grew and sustained itself. VM members described their understanding of the practice of saving in the following ways. Veliswa, who in 1996 was the technical advisor said:

Savings schemes collect people, and they collect resources, so when we negotiate with the government we come with resources in our hands (Focus group interview: Veliswa Mbeki, 11 November 1996).

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

Breath of life, the pulse, the glue that keeps people together; it's a strong idea and links with savings practices within African communities. People have been saving for funerals, weddings since they were unable to access credit from banks due to apartheid laws and today, by being poor (Focus group interview: Xoliswa Tiso, 11 November 1996).

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

Bank managers don't know us, the people in the savings scheme do know us – they come from our community and they are our people, they know where I live and when my daughter is sick.

Xoliswa Tiso said, "The daily collectors are like social workers. They see the situation of every house and then we hear who is sick and who is in need of work. It is in the groups where all the problems are heard and can be potentially solved".

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

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

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

The way that the savings group kept in touch with its members was to record their presence at meetings. The group leader explained this procedure:

A roll call book records members' attendances at meetings.

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

The experience of saving, lending and financial management provided a platform for the development of further skills. The most important was the training programme in which

individuals learn to map and profile settlements and to gather basic socio-economic data about residents in the community, known as enumeration.

#### *Learning to do a community survey*

In 1993 the VM group had to compete with other NGOs and communities for the land in Philippi. In this debate they undertook their first enumeration exercise to prove that they should be given the land. The women, with the help of PD staff and from the exchange visits to India, learnt to design and conduct their own survey, which listed their employment details, housing details, household information, migratory histories and their housing savings record. This information from the VM savings group was put together in a document entitled 'What we need now is the land', and was circulated. Within two months, the title deed was transferred to the VM project. They believed they were rightfully given the land, not only because some of them had lived there before, but also because they had demonstrated their need as well as their ability and potential to save money and build houses (People's Dialogue 1994a).

#### *Learning to design and plan*

#### **PHOTO 2.**



VM community sharing their design and plans with one another in 2000

A person trained in technical skills by PD or the Federation or a professional architect usually facilitated house modelling and costing in a series of informal workshops. The purpose of the workshop was to equip the community with the necessary skills to plan, design and cost their own homes for the amount of money that they could afford and to take into account their own resources; both material and technical (People's Environmental Planning (PEP) 2000: 1). The facilitator usually started off with an understanding that people had been building shelters or houses in the rural areas, so there was some basic concept of building amongst the community, and his or her main aim was to demystify the process and the concept of a modern house.

Usually the workshop involved a practical exercise. Firstly the women were allowed to dream about their imaginary houses and then there was a discussion about what a house should offer, then the ideas were brought to life by modelling cardboard houses. Below are the reflections of some members who had been in house modelling workshops.

We make the cardboard houses and then the technical advisor improves them. After we designed these cardboard houses we cost them. We look at how much concrete would be needed, how much sand, cement and how many bricks needed. In terms of dividing the house, it was collective thinking; everybody had to say where we should have a kitchen, bedrooms and the lounge. People built according to the size of the family and the amount of money they have<sup>3</sup> (Focus group interview: Rose Maso and Nokhangelani Roji, 12 February 2001).

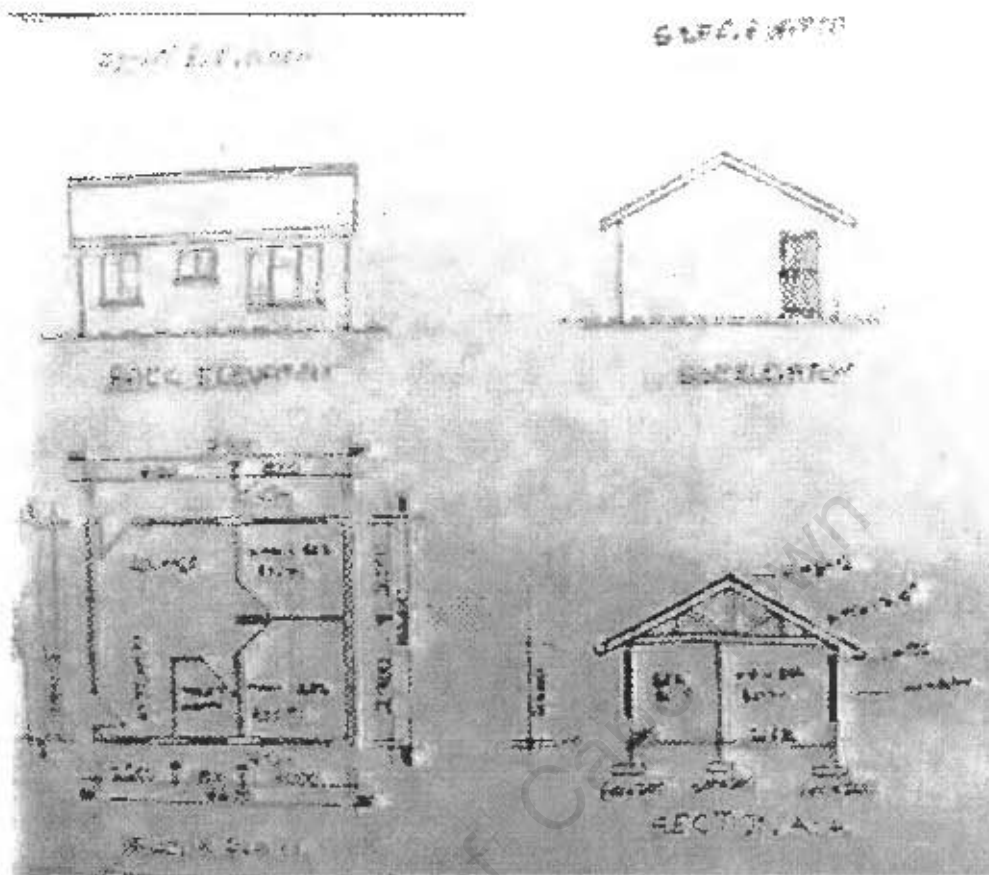
### PHOTO 3.



The VM community sharing house plans

3. This seems obvious but most RDP houses or houses built by developers only have a single bedroom.

PHOTO 4.



A house plan

#### Learning to measure and cost a house

The second stage was learning to measure and cost the house. This was a lengthy but accurate process. The basic principles of adult education were used with particular attention to involve the learner in an equitable relationship. The trainer from PD or the Federation started off with the person's knowledge and slowly new strategies for teaching more complex measurements were included. The trainer used visual and physical measurements within the understanding of the new homebuilder and costed it according to these understandable measurements.

They said:

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

PHOTO 5.

## Imizamo Yethu Housing Savings Scheme HoutBay

### Costing for a 42M<sup>2</sup> House

Material	Quantity	Per Item/Unit	Total
M150 building blocks	500	R 2.45	R2207.20
M100 building blocks	360	R 1.72	R 619.20
Cement	43	R 24.99	R1074.57
Crusher/Stone	8M <sup>3</sup>	R 6.50	R 650.00
Sand	8M <sup>3</sup>	R 1.50	R 150.00
D.P.C.	1 x 1 roll	R 24.99	R 24.99
Brick force	6	R 13.62	R 81.72
ND 4F	2	R350.00	R 700.00
NC 2	2	R166.62	R 333.24
NE 2	1	R138.98	R 277.90
Door Frame/Merante	2	R192.00	R 385.32
Steel Door Frame	3	R 69.96	R 209.85
Lintels 2.1	2	R 44.00	R 88.00
Lintels 1.5	3	R 31.53	R 94.59
Lintels 1.2	2	R 25.22	R 50.44
Air Bricks	5in & out	R2.25/R2.61	R11.30/R13.05
Slac Plastic	1 roll	R 45.54	R 45.54
38x114x4.5X	16	R 26.00	R 416.00

#### Learning to construct houses

Construction of the house was done in a team, with more experienced members leading the group. The women learnt to build through observation and doing the actual task.

**PHOTO 6.**

Women digging the first foundation

**PHOTO 7.**

Building is an arduous task says this young woman

The technical advisor who was an architect employed as a consultant by PD gave some insights into the teaching methods used and how individuals in the group transferred their knowledge.

With Victoria Mxenge we had a lot of time. The process went on for a very long time. We used pencil and paper to draw a house, just plan and dream the house and see what it is that you want to do, forget about metres and square metres. Basically they get the chance to design their house and present their houses at a group meeting where everybody is allowed to comment and criticise. I would go through the principles of house design and I would go step by step talking about things to avoid – what ways of achieving the same accommodation with different designs and how to avoid waste and save a lot of money. Basically, it will be working through a lot of principles of that design. And then, what we do is one of the houses is chosen by the people sitting in that meeting as what satisfies best their needs. We go outside and build the life-size model of that and again forgetting about tape measures and only looking at the space that we've got. We look at the space in terms of being enough for the double bed, the wardrobe, look at your bathroom. And I ask why do you need it this side, you have a bath, basin and wash-basin and we check what is being a waste and shuffle and change it until we get to something that they are happy with. I would then generally run around myself and measure it. We would then go back inside and start looking at measurements and what are the implications thereof, whatever. In looking at structuring or providing a material list we all need to work out the costing for that particular house. We work through all of that and get to a certain amount, they tell you the amount and we get to talk about how to save money, what are possible ways of saving money and how will they introduce that. These are all different aspects that would come out of the workshop. I would then draw for them the Council admission standards and send them back. They managed all this phenomenally well (Individual interview: Technical advisor, 24 May 2002).

In the photographs below women learn about spatial concepts.

## PHOTO 8.



Participants watch with interest as the house model starts taking shape

From the descriptions of learning and teaching it can be concluded that the technical expertise was provided in a non-authoritarian way. The technical advisor usually started from the experiences and knowledge of the group and took them through a learning journey with a curriculum that was relevant to their context and needs and built on this. The end product was an increase in knowledge, cognitive development and tangible social products as expressed by Rose Maso below:

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

Under apartheid African men could not be trained as artisans in the Western Cape as it was a Coloured Labour Preference Area, therefore it was very difficult to find trained African artisans in the community. Fortunately for the VM group Tata Sigebe, who lived in the community, had a diploma in building from when he was living in Gauteng at Olifantsfontein. He was the project's artisan and trained the women in building skills. He said that:

The secret of being a good teacher is to trust the learners, and once you show them that there is trust they do things responsibly and people in the project are eager to learn (Informal conversation: Tata Sigebe, 4 November 1996).

Mama Msiza and Mama Dlamini went to a factory to learn brick-making, and a few others went to a training centre in Khayelitsha to learn about brick manufacturing. Here they also learnt about the various types of sand, learnt about different ways of mixing the sand for tiles and bricks, as well as 'udaka' (mud) for the brick-making machine.

#### PHOTO 9.



VM women make their own bricks

Some members learnt in formal workshops with government officials about norms and standards in the building industry.

Nokhangelani and Rose spoke proudly and confidently of their training and how they built their homes.

We volunteered ourselves for a training programme. We were going to learn how to make bricks and build houses. We started doing the material to build our own houses. We also learnt how to do trusses (has to do with the roof construction). The idea was, when we were done with the training, we were going to train other members. We built our first house in 1996, in VM. It was built by members of VM and the majority of those were women – a

show house, which was in Victoria Mxenge. Its cost was R9976. The Minister of Housing, Sanki Nkonde Mahanyele, came to see the house. It is from that house that we could claim that we know how to build. We proved ourselves that we could call ourselves 'builders' (Focus group interview: Nokhangelani Roji and Rose Maso, 12 February 2001).

## **Learning Political Skills**

### **Learning to negotiate**

VM pursued a careful and sustained strategy of critical engagement with the state. This strategy involved showing the government how the savings schemes work and how the government could support them. Other ways in which the Federation engaged the state was to invite government officials to visit the various regional federations. Both President Mandela and the late Minister of Housing, Joe Slovo, visited Regional Federations. Before Slovo died, he promised to donate R10 million to the Federation. After his death, members of the Federation were compelled to negotiate for two years to receive this money, as officials said they had no record of such a promise. Eventually in 1998, the Minister of Housing intervened on the Federation's behalf (South African Homeless People's Federation and People's Dialogue newsletter 1996).

The Provincial Ministers of Housing, as well as other officials, were invited to meetings irrespective of political affiliation. The purpose of the meetings was to demonstrate that poor people are far more capable than officials recognise, that capacity is built through everyday experience, not through abstract teaching by so-called experts. Government and financial institutions needed to understand development processes and support these processes through legislation and finance. Below, the previous director of PD outlined the rationale for engaging with government, and VM women described their experiences and the skills they had learnt in this engagement with government.

Negotiating skills were learnt early in the organisation's life. The director of PD explained the rationale behind this:

Traditionally the government sees the urban poor as beneficiaries for the delivery of their entitlements. We are trying to change that. The government should change its understanding and see organised sectors of the poor as partners who have identified their needs and want a resolution. They should regard organisations of the urban poor in the same way that they view other organisations such as university institutions and private sector institutions. That is the critical method of community based organisations that allows government, or rather create the space for the government, to engage seriously with them – even if it is with two or so community organisations, you will never be able to do that. But if you are many and linked you have a better chance. And the second thing you need is self-awareness, self-

confidence and self-reliance in the community organisation (Individual interview: Director of PD, 20 May 2002).

Nokhangelani, Rose and Patricia described this process. Nokhangelani said:

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

Rose said:

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

Patricia said:

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

Rose said:

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

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

The quotations above and recollections of strategies show that VM women learnt through the strategy of critical engagement and that through the combination of pressure, persuasion and negotiation, tried to convince the state to honour its social contract.

### **Learning to access the housing subsidy**

The Provincial Department of Housing claims to 'embrace women with the full knowledge that they are low income earners' (Pillay et al. 2002: 15). The experience of Federation members who are 90% women and who apply for housing subsidies was not easy and many members would probably be surprised by this 'official speak'. For the VM members to obtain a housing subsidy they had to secure tenure and title to the land. They chose to form a Communal Development Association through the Communal Properties Association Act, No. 28 of 1996. This meant drawing up a constitution and engaging in a lengthy process of negotiation with the Department of Land Affairs. After two years of negotiations, the Association was granted communal tenure and rights to the land in Philippi in 1998. However, individuals had the right to apply for individual title deeds and most of the members chose to do so. One of the reasons given for applying for individual tenure was that the local municipal council refused to bill the community collectively for water, sanitation and electricity. By 2003, the process of applying for individual title deeds had not yet been resolved for all members.

The housing subsidy application process started in 1994; this was a complex process, which the women learnt to deal with. There were many hurdles and the process was long and drawn out. Some of the difficult legal issues VM women needed to ensure were that: subsidy forms were correctly filled in; the constitution for the savings scheme was finalised; the deed of donation was drawn up; the system for accessing the subsidy was worked out; the building techniques were agreed to; the participation agreement was signed; the planning permission was granted and the Communal Property Associations Act of 1996 was understood by all (Individual interview: Patricia Matolengwe, 18 July 1997).

VM members experienced several problems with the legislation concerning the subsidy. One is that the payment of the subsidy was received only after completion of the house; this decreased the capital of the Utshani fund (which provided bridging loans) and slowed down delivery, and it meant that poor people were paying interest which they could ill afford. The rapid increase in the cost of building materials also pushed up costs to individual homeowners. Further hurdles came in the actual application. Pensioners were

refused a subsidy on the basis that they had no dependants for whom they were responsible. The VM members then demonstrated that pensioners had a social responsibility towards their grandchildren, as well as sometimes being the only people with an income in households where unemployment was high. Obtaining the necessary documents also proved difficult. For example, wage slips are never (or rarely) issued to women who are employed in casual domestic work as many of the women are, or who are self-employed. Then there is the question of names and surnames on identity documents or birth certificates. The names do not always match since these might have changed after marriage. The surnames of children may also be different to that of the father, who might no longer be part of the household. In spite of these obstacles the first 36 members of the VM received their subsidies in November 1996. Most of the subsidies had been paid by 1998 (Focus Group interview: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, 16 July 1998). By the end of the period under consideration in this section, VM enjoyed significant political support at all levels of government with both departments of Housing and Land Affairs, at national, provincial and local levels. The Federation and PD, however, remained critical of the government's delivery system. In a newsletter, the Federation reviewed their relationship with government and concluded that the government used legislation to derail and lengthen the processes of obtaining land tenure and housing subsidies. It said that the administration of these procedures disempowered members, and the control mechanisms of the government inhibit the quick delivery of housing, and place additional stress on the loan scheme. They felt that the government had not seen their involvement as an equal partner, but wanted to control resources and dictate development.

### **Learning in the Collective**

#### **Sharing experience and knowledge to find solutions**

VM is linked internationally with other Homeless Federations in India, Philippines, Thailand, Cambodia and Brazil. In the process of networking, these organisations aspire to realising a global vision of self-reliance of the homeless poor. They thereby reduce the debilitating dependence on external agents such as professionals, politicians and government officials by exchanging solutions for poor people amongst themselves (People's Dialogue 1996c). Exchanges also occur locally, regionally and nationally with different savings groups learning about savings, house building or subsidy applications from each other or solving other critical problems.

The exchange programmes are funded by PD. The most important reasons given for the exchanges are that active members of the programmes come together to share information and knowledge in an unstructured and informal way. These programmes serve a vital function and are a great source of inspiration for the organisations. The director of PD explained the significant philosophical and pedagogical practices which guided the learning of the savings group during the exchanges:

Our principle mechanism for learning is of sharing experience through exchange programmes, horizontally and vertically. One savings scheme on its own has neither the experience, nor the resources or ability to have any impact on the development process. The exchange programmes link savings schemes, multiplying the capacity and strength of the groups involved. One of the primary factors is to do networks of community based organisations so that they exchange their knowledge and resources. The Federation structure has evolved organically over the time and as our involvement in getting into this present point has again been primarily through providing learning opportunities to the Federation as a whole. Learning happens mainly through exposure programmes to other federations operating similarly in other countries. We are not only involved in the transfer of skills, we are involved in a much more holistic vision of development. We are working with very marginalised, low-income poor communities and prioritising the central role of women in these marginalised sectors or communities. The most important element is the starting point for learning, and the starting point for transformation is to reduce relationships of dependency. The mechanism we developed to deal with this was to link them up with self-reliant and self-conscious community based organisations in other parts of the world – mainly in Asia because it happens to be where we get our linkages. So the initial learning and initial sort of focus on structures and systems came from people's organisations that were already established and developed. And that set the motion, logic or a ritual in an organisation that said learning processes are horizontal and vertical (Individual interview: Director of PD, 20 May 2002).

The VM project learnt from a Brazilian Catholic priest how to have a presence in community meetings. He advised them to go to meetings with children on their backs, to speak in isiXhosa and to use role play and singing. VM used this strategy when they applied for the land in Philippi. The Catholic Church wanted to make the land available to the community. VM was one of 13 applicants for this land. In the initial discussions about the land, the women had problems with participating effectively in NGO forums, but were encouraged by the Brazilian priest and used the strategies he advised to overcome their lack of political experience. VM women were soon confidently participating in NGO meetings of large groups.

The initial lessons of surveying and planning were learnt from the networks in India. These exchanges helped to demystify the enormous task ahead as well as emphasised that unschooled women can learn to build their own homes.

A few recollections to describe this process are given here. Xoliswa recounted her learning:

We were six members from Victoria Mxenge who went to India where we got ideas about saving. Yes, we were saving, some monthly and weekly, but because we were starting we did not know if this was going to work or not. By going over there we got some information, and the idea was going door-to-door, daily to collect these monies. It was like a film there because people would be standing by the door in every street with their money and small books in which they record their daily savings. Some were getting small loans from collecting those daily savings (Individual interview: Xoliswa Tiso, 18 May 2002).

She then compared South Africa to India.

When we came back we started to compare South Africa to India – it is not easy because they are quite different. And then you'll find out that men in South Africa are very lazy. As a daily collector I know everybody. If I'm given two streets to collect from, I also act as the social worker because I understand each and everyone's situation. To be in those houses every day meant knowing if there's food in each household. You'll know that children are crying because they are hungry or upset for another reason. We ended up getting used to each other very well and knowing our problems and working together in solving them (Individual interview: Xoliswa Tiso, 18 May 2002).

Patricia, who was on the same exchange and learnt about design recalled:

We also learnt how to design houses in India, we used cloths to design a house and that was very interesting. It gave one an idea of space and how to measure a house (Individual interview: Patricia Matolengwe, February 2001).

The exchanges allowed members to travel to other communities, regionally, nationally and internationally. Some of the women travelled extensively and said that it opened their minds to see how poor people live around the world. These visits facilitated the creation of transnational solidarities and networks, as well as being a catalyst for cross-cultural reflection and analysis by Federation members (Robins 2003: 9).

### **Learning to form supportive relationships**

In the Federation most of the learning is supported either by adult educators from PD or from within their own or other communities. The women of VM said they believe in learning and teaching all the time and sharing with other women who have no money and are poor like them; if they can do it so can other communities (Focus group interview: Veliswa Mbeki and Xoliswa Tiso, 11 November 1996).

Patricia confirmed this in her description of how the women learn.

Women learn better in supportive relationships with other women, they have a willingness to share and are motivated to find a solution to the problem (Individual interview: Patricia Matolengwe, 27 August 1996).

Most women said that they learnt more easily when politics was separated from the housing issue. By this they meant party politics as the examples they used showed that party politics could destabilise a community. An example which they pointed to was the floor crossings in the Western Cape in which politicians were given an opportunity to change their party membership. The VM women were worried that new councillors would not fulfil promises made by previous councillors. PD's director echoed this sentiment when he said that it was a pragmatic organisation and sought an alliance with the state to access resources and to meet basic needs.

VM women said that they needed continuous encouragement, and learnt best if they took an active interest, if there was joint decision making and dialogue, if there was patience, tolerance, an understanding of community, strong sense of democracy, honesty, commitment, integrity and a strong desire to find a solution to a problem.

Rose Maso ended her interview with a cornerstone idea of the Federation, which is that

Everyone should learn until they die and that everyone is a leader. We do not want to do everything, other people should also participate. We encourage everybody to be part of the process, all members have a duty to learn to do something. That's why we encourage our members who are at grassroots level to be part of these negotiations. We were there before but we are trying to give everybody an opportunity to develop and learn (Individual interview: Rose Maso, 26 February 2000).

The focus in all the Federation activities was on participation and learning as a shared process. Feminists and radical adult education theorists (Kilgore 1999; Foley 1999; Belenky et al. 1986) have also suggested that there is a reciprocal relationship between the individual and the community and that individual learning is often transferred towards community building or collective social action. Belenky et al. (1986) found in their study that women devoted themselves to the care and empowerment of others.

### **Learning through Participation and Dialogue**

The idea and practice of participatory democracy was prevalent in the 1980s in many NGOs in the Western Cape (Walters 1989), however after 1994 when NGOs restructured in terms of IMF and World Bank norms of working towards greater efficiency (part of the discourse of globalisation), participatory democracy was replaced with representative democracy in many organisations. Other reasons for the shift was that participatory practices were generally more time-consuming and the mood in South Africa in 1994 was

for a quick solution to poverty. However, sustainable community based development could not be 'fast tracked' especially when it was meant to lead to capacity building. Many NGOs were dependent on state funding and state agencies emphasised time-frames and project delivery therefore the shift to representative democracy (Everatt and Zulu 2001). Other development theorists (e.g. Pieterse 2001) argued that participatory democracy was idealised and argued for a more nuanced approach to community representation.

However the Alliance valued the participatory approach and maintained this practice and articulated the ideas of participatory democracy in all their documents and meeting procedures and pedagogical practices. They viewed participatory democracy as a counter discourse to ways in which institutional politics operate, which is to exclude poor people (Individual interview: Director of PD , 20 May 2002).

In the Federation a strong emphasis was placed on participatory democracy and attendance and participation at meetings was highly valued. In these meetings there was the potential for each member to become a leader as expressed by the Federation slogan 'everybody is a leader'. Participation was not only stressed in meetings but in all the Federation activities, such as marches, protests, mass meetings, model house displays and in the savings group, and in the construction of houses which was done in a team. It was also stressed in the pedagogical relationship between the educator and the group or between the technical expert and the development group. This relationship stressed horizontal learning in a collective, where sharing was an important element in horizontal learning and for conscientisation. For PD and the Federation this organisational form was also valued because it involved a challenge to power relationships both within the organisation and at institutional level. PD and the Federation's goals were for the redistribution of resources to alleviate poverty and to decentralise power within the organisation. PD and the Federation

used this organisational form to be inclusive, to decentralise power, to stop the formation of elites, to act as a check on corruption and to build capacity and leadership skills (Individual interview: Director of PD, 20 May 2002).

Generally a development organisation's interest in learning and change is for an improvement in the quality of poor people's lives and for poor people to have more control over their lives. In this the organisation supported attempts to improve organisational efficiency and effectiveness if these served the collective interests of the organisational members, beneficiaries and donors although it was not always in that order.

## Using Participatory Democracy in Organisational Learning

### Organisation skills and project management

The VM membership's experiences of practicing participatory democracy were not theoretically derived. Many of them saw participatory democracy as a continuation of traditional ways of resolving problems (*Ubuntu*) and a continuation of political forms of the 1980s. It was through participatory forms that women waged similar campaigns for economic and social rights in the past, and now in the 1990s they were campaigning in a similar vein for these rights under the banner of human rights. This was a significant change, as through this campaign, they established their social citizenship within the province.

Since most of the members were women, some of whom had experienced male dominated Bantustan structures, these alternative forms of organisational practices were welcomed and helped to challenge old notions and beliefs. For them participatory democracy was also valued for the same reason that PD emphasised that 'everyone was considered a leader and that decision making was open to all and all members were equal' (Individual interviews: Patricia Matolengwe, 14 April 1998; Focus group interviews: Rose Maso, Nokhangelani Roji and Veliswa Mbeki, 11 November 1996; 16 July 1998).

The methodologies and techniques used in the exchanges and when training was provided were participatory and the outside experts were conscious of their role and power, as were the VM membership (Individual interviews: Patricia Matolengwe, 14 April 1998; Director of PD, 20 May 2002; Focus group interviews: Rose Maso, Nokhangelani Roji and Veliswa Mbeki, 11 November 1996 and 16 July 1996).

In the interviews, all the VM women repeatedly said that they learnt a lot from other members in meetings through observation, listening, copying and participation; that it was through discussions at these meetings that problems were solved. Their accounts of learning further illustrates that much of the learning was incidental and occurred as part of other processes as well as consciously in the building of democratic organisations.

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

They also learnt facilitation skills, group dynamics, how to communicate with communities from different situations and how to approach each community differently as well as how to approach the same community issues differently. They learnt how to communicate with older people, people from different races and class groups and in different positions of power. The target group learnt to speak English by listening and copying.

In the meetings (savings, general, and governing body) which I observed between May and June 2002 there was: a chairperson; an agenda which was often not prepared beforehand but emerged from the general meeting; translation provided mainly from isiXhosa to Afrikaans – sometimes at the mass meetings an interpreter for deaf people was provided; and minutes were rarely recorded even when provision for this was made. The meetings normally started and ended with a prayer. Often during the meeting when discussions were at an ebb or when people needed to move quickly onto the next item, there were injections of slogans (such as ‘Amandla’ meaning power – popularised during the anti-apartheid struggle) and singing.

The members at meetings were given an enormous amount of time and space to air their views, to present concerns, issues and problems. Meetings would sometimes last for 4 hours. Agreement was sought from a majority before the meeting moved onto the next item. Meetings were a key way of sharing information and for consultation. It was also at meetings that tasks were distributed and shared. The VM women learnt their skills of facilitating and chairing meetings through observation, listening, participation and regular attendance.

The members learnt different financial skills and how the subsidy money was released. They had to deal with banks for the first time in their lives. This meant personal encounters with bank officials as well as learning about the financial administration system, in particular how cheques are issued.

### **Building trust and accountability**

Accountability and transparency were critical in this organisation as trust and the building of trust through the savings groups is central to building the group and the organisation. At these meetings there were regular report-backs of group savings and the leadership had to account for group savings, loans and the payment of subsidies. Although mainly an oral culture operates to disseminate ideas through meetings and in workshops, there was a fair

amount of literature circulated amongst members. There were regular Federation newsletters, which included information on savings, gave accounts of exchange meetings and position papers from PD and Federation leadership. They also included news of similar groups and NGOs both locally and internationally such as the Asian Coalition Newsletters and various state and local council and community newsletters. Only a few VM members said that they learnt through reading and through discussing these articles (Focus group interviews: Rose Maso, Nokhangelani Roji, Veliswa Mbeki 16 July 1998 and 12 February 1999). Most of the PD literature was written in English whereas the Federation newsletters were written in the various provincial languages as well as in English. The low level of reading could be attributed to the low literacy level and to the prevalence of an oral culture.

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

The organisation's structure supported learning as the leadership was meant to rotate. This was changed in the last phase. Skills were passed on and most members were eligible to go for skills training or dependent on their active involvement and could hold a committee portfolio. In the first two phases this transfer was more widespread than in the latter phase. The VM group developed strong learning systems and the women used accumulated experiences and specialised knowledge of community needs to build capacity within poor communities. The VM women managed to build significant social assets within the Federation based on strong relationships of trust and accountability. The social assets were key alliances with other NGOs in South Africa and internationally and with the South African state. This is further evidenced by the exceptional social solidarity it created within the Federation. Almost any VM member could 'preach the gospel' of the Federation and knew the pedagogy. The regional governing body in the Western Cape consisted mainly of the VM target group. They were asked to advise on many important issues for their members and were always willing to offer their expertise to build long-term relationships with other communities in the Federation. Participatory practices changed at different points in the history of the organisation, pointing to tensions with this practice

and within the Alliance. I will explore these changes in further detail in phase three of the organisation's life.

### **Problem-solving through dialogue**

The VM members traced the practice of dialogue back to the African cultural tradition of *Ubuntu* (meaning we live through others and resolve problems through dialogue). In a predominantly oral culture, dialogue is a critical pedagogical tool and the power relations can be gauged by 'who speaks from the front', who opens and closes the discussion and who plays a key role in resolving issues. Through PD and the Federation the VM women have come into contact with social movements from Brazil and India who used similar practices. They took pride in the fact that people from other countries such as India and Brazil valued this practice. They learnt from these networks information which strengthened their confidence in dialogue, such as checking whether 'it is doing something to each individual and building each person's confidence' (Individual interview: Patricia Matolengwe, 14 April 1998).

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

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

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

Early on in the project Patricia became the target of angry husbands who objected to her political involvement and to her as an unmarried mother. Her response was to organise house meetings with the men and she encouraged them to take an active interest in the savings scheme by pointing to the fact that in rural areas it is the women who build the homes. This approach won their confidence and respect (Individual interview: Patricia Matolengwe, 14 April 1998).

The culture of solving problems through dialogue was clearly highly regarded if one considers the significance of the problems brought to the meetings. The VM women said for example, 'If there is a land struggle in Port Elizabeth, women from Stellenbosch will

share their experiences with eviction notices to assist them in solving their problems' (Focus group interview: Rose Maso, 11 November 1996).

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

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

## **The Outcomes of Learning**

### **Conscientisation and empowerment**

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

### **Challenging ownership**

In traditional African customary law women are not able to own land or property. However, as discussed in Chapter Four the new Constitution affords women these rights but social perception and practices have not changed. The VM women have broken through these traditional barriers and have claimed ownership of the land and their houses. Through the project, the women became the officially registered owners of their houses.

Women gained control over financial resources as they applied for subsidies and loans and became responsible for paying off loans through the savings schemes.

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

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

### **Challenging power relations**

The VM women broke through traditional barriers, such as customary laws relating to land rights and ownership of land and property. Through their activities they also challenged the traditional power relationships within their marriages, dispelling the idea that women are inferior. They were strongly driven by the need to offer their children decent places to grow up and thrive, transforming the hostile urban environment in which they found themselves. The following quotes demonstrate some aspects of changed gender relationships.

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

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

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

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

VM women were empowered not only in the home, but in interaction with male dominated organisations at many levels such as government, technical construction, building and design experts, political organisations and community organisations, where the leadership had been male (Ismail 1999: 98).

### **Self-confidence**

The acknowledgement of their ownership and control over vital resources shifted gender relations at home as now women would participate in most of the activities of the project. In addition it gave them freedom of speech and movement and control over their reproductive decisions. For example, they could leave messages with their children for irate husbands when they were away at meetings, some have gained their husband's or partner's support for the project, and they could discuss family planning and sometimes choose the method of contraception (Focus group interviews: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, Xoliswa Tiso, Mama Msiza, 11 November 1996; 16 July 1998; 12 February 1999).

The process of learning to dream, save, keep records, and then to build gave women a sense of self-confidence and empowerment that exceeded their own expectations. Gains made during the process, such as learning financial office management, building and buying skills, had encouraged them to continue, and not be discouraged by the often frustrating slowness of the housing and infrastructure development process. Added to this, the emphasis placed on everyone's participation in the process and that everyone is a leader set the framework for a cohesive set of relationships and gave most women a sense of pride and empowerment as reflected by Veliswa.

Today I can build a house from the bottom up. I never thought I could do that in my life, so I hope that in this new South Africa we will be able to learn and build it up (Focus group interview: Veliswa Mbeki, 16 July 1998).

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

## Leadership

The leadership of the organisation was exceptional. Patricia, who was one of the founding members, was highly committed and dedicated to the housing saving scheme and to improving the living conditions of poor people. So too, were the leaders of the Federation, People's Dialogue and the NGOs with whom they had exchanges, notably Mahila Milan of India. In the first years of the organisation, the strategy of continuous training helped to prevent the consolidation of resources in the hands of a few dominant leaders. Thus the knowledge of the basic principles was widespread and this helped the creation of local leaders who in turn trained more people, locally, nationally and internationally. The slogan that everyone could become a leader had some truth for the VM women but this was not true for all VM members. Most of the core VM group formed part of Ufundu Zufes (the governing body) and held important portfolios. The VM women were often called on to represent the interests of convenors or were asked to suggest strong people who were active.

Each of the core members of VM became leaders either at regional or national level. All of them developed some expertise in a portfolio of work (Individual interviews: Rose Maso, 26 February 2000; Nokhangelani Roji, 25 May 2000; Veliswa Mbeki, 25 April 2002; Xoliswa Tiso, 18 May 2002). Patricia became project manager early on and held a powerful political position nationally. Her work in VM was highly regarded by government officials and she was called on when the government was developing its People's Housing Policy. In 2003 she was elected onto the task team for the mayoral committee on housing for the city (Individual interviews: Patricia Matolengwe, 12 February 1999; February 2001)

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

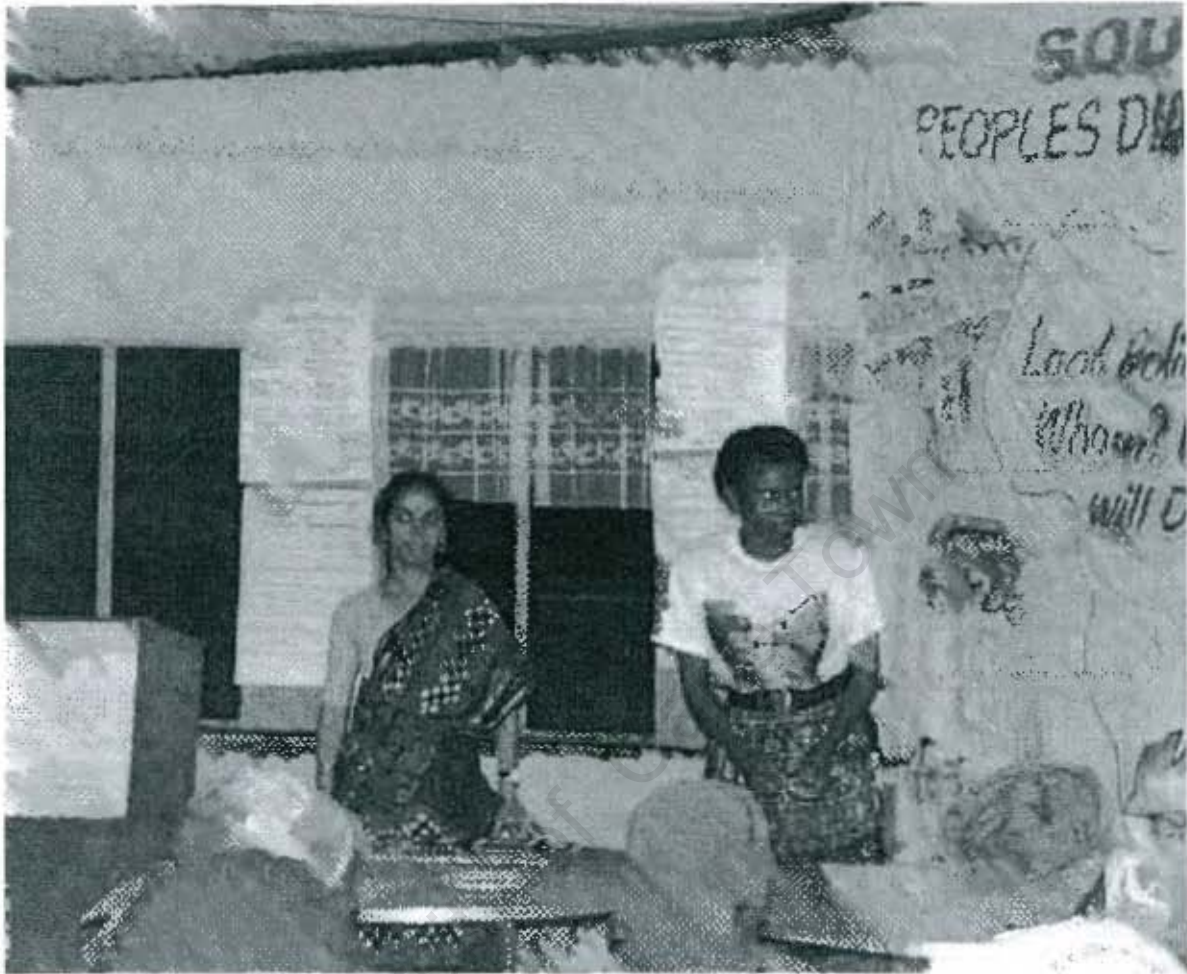
Nokhangelani Roji also developed from the initial phase of brick-making to house construction and was later to manage the enumeration exercises for the Federation and played a leading role in community surveys nationally, and conducting surveys for the City of Cape Town (Individual interview: Nokhangelani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

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

Xoliswa who was the daily collector for the group became the savings representative, then the bookkeeper for the project and progressed to treasurer of the Regional Federation (Individual interview: Xoliswa Tiso, 18 May 2002).

The leadership were very committed and this was shown by the large contribution they made to pooled savings at regional level, their members' record repayment rate, and the strong relationships built up within the Federation and alliances with similar NGOs, internationally (Shack / Slum Dwellers International) and nationally (DAG, SANCO, KUYASA and the Civics) and with the state. VM had public support from the Ministers of Housing and Land Affairs. VM has strong support from donors and the UN. In 1996 at the UN Habitat Conference in Istanbul, VM received a standing ovation for their presentation on women-delivered housing (Individual interview: Patricia Matolengwe, 14 April 1998). In October 1997, VM won an award from the United Nations Development Programme (UNDP) for taking significant strides to eradicate poverty. VM was visited by many cabinet ministers, Bill and Hilary Clinton and the US Secretary of State and won wide respect amongst progressive development practitioners (Baumann 2002a). The achievements of the VM project illustrate the interconnections between women's education and empowerment, the attributes of collective strength and individual self-reliance (Medel-Anonuevo 1999).

PHOTO 10.



Visit from Mahila Milan c. 1993 to show VM how to do landfills

### Impact of Learning

Women acknowledged their learning in many different fora such as the public opening of VM, exchange visits and report-backs on victories with the state. I have included some photographs of these celebrations as these explain much better than words the euphoria and happiness that abounds when learning is directed towards tangible achievements. The interviews held in 2001 and 2002 refer to this period, therefore are quoted in this chapter.

## PHOTO 11.



Celebrations at the opening of the new housing development

When asked whether the project changed their quality of life, there was a resounding 'yes'. Nokhangelani explained

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

The technical advisor who worked with VM from its inception concluded that:

The VM women have changed. They have developed phenomenally, they have developed a huge amount of self-confidence, and they have developed skills in language, in self-expression, in communication and in so many ways. The growth has been phenomenal. They are powerful in their community and powerful in dealing with outside people. They certainly don't hold back, now they are dealing with building material suppliers maybe white, Coloured, Indian or black, whatever ... they know exactly what they want. They have a lot of more confidence. Someone like Nokhangelani who could not speak a single word of English now is fluent, virtually. There's a bunch of women who would never put up a hand or say a word in a meeting. They are now quite happy to chair a meeting. They kind of have this intelligence that they naturally grew into in a number of years. Now, I don't spend much time, like day to day with them, as I used to before. I occasionally come and I'm just bowled over by how they have grown. It really is quite phenomenal (Individual interview: Technical advisor, 24 May 2002).

Mama Lizzie left Transkei in 1966 and since then she had never had a proper home. Now reaching 60 she has her own house. She exclaims

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

**PHOTO 12.**



Lizzie Mgedezi's house in Hazeldene, next to VM, completed in 2002

**PHOTO 13.**

Informal entrepreneur selling chickens at the building site (1996)

University of

PHOTO 14.



VM houses are almost ready

PHOTO 15.



Women celebrate the completion of a road

PHOTO 16.



Roads linked VM to nearby transport

PHOTO 17.



VM women celebrate their achievements

## PHASE TWO

### **Victoria Mxenge: A Social Movement (1998–2001)**

#### **Introduction**

Phase Two illustrates the construction of political subjectivity and leadership of VM women in the social movement. In this phase the development and changing pedagogy is framed within a context where there is further interaction between the macro- and micro-contexts.

In Phase Two descriptions of the pedagogy of VM are highlighted through a description of how they acquire important advocacy and mobilisation skills. These political skills are acquired in social movement activities such as community surveys, taking Federation communities through the development process, organising mass meetings, and model house displays and exchange meetings. In addition, during this period the distinctive characteristics of VM women are that they learn to advocate for a people-centred development and mobilise poor communities to join and lobby the state for more resources and a People's Housing Process (PHP). Whilst there is some overlap with the first phase their identity as social actors were cemented during this period. There were many reasons which motivated the women to shift from self-help to social movement activism. Some of the reasons were that their own needs were addressed, they had a strong social purpose, political and social status and part of the voluntary activity was paid for by PD. They were also motivated to protect their own interests and leadership positions in the housing movement. These roles proved to be unsustainable during the third phase.

#### **Political context**

In 1998 the country was in its fourth year of democracy, the state's pro-poor policy had made some progress but was not adequate to deal with the scale and growing poverty. Critics of government pointed to its economic policy, GEAR as the key problem (Bond 2000; Huchzermeyer 1999) whilst other NGOs such as IDASA, PD, DAG, SANCO, KUYASA (Miraftab 2003; Baumann and Bolnick 2001) centred their critiques around the slow delivery of housing, slow release of land, subsidy application process which is uneven, insufficient funding and capacity in the PHP process, inefficient and corrupt municipalities and Provincial Housing Departments. Unemployment was growing and was

close to 40%, restructuring of private and state institutions continued and added to job losses. The informal sector, which was held out as a solution, had minimal impact on economic growth or to absorb unemployed people.

By 1998 VM women were self-confident and in powerful leadership positions at both national and regional level. VM women had organised the building of 148 houses for most of its membership. Those VM members who were not housed in VM chose to stay in Site C in Khayelitsha where the savings group had originally formed (Baumann 2004). Within their own community VM women had shifted from building houses to more socially responsive issues and to build social capital<sup>4</sup> (i.e. social and political trust within a community) by addressing a range of other issues such as youth development, building of a crèche, HIV/AIDS programme, and income generating projects. The income generating projects were jewellery-making, pottery, managing the Working for Water Project and issuing loans for informal trading.

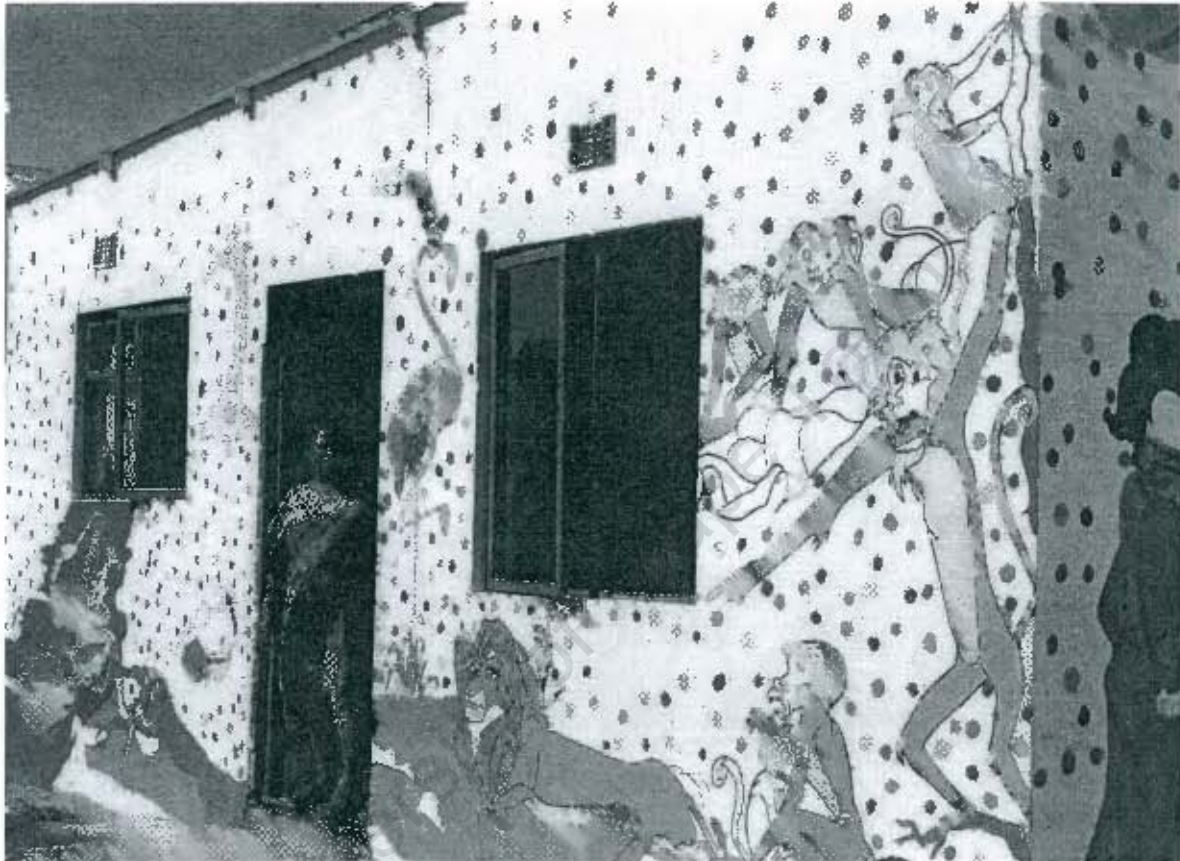
The VM women, like the Crossroads women before them, were responsive to larger social issues. From the outset their slogan, 'We build houses, people and communities', was given substance by their initiatives to include larger social issues such as the early care of children and the education of their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

VM women were working closely with PD and the Federation and were put forward as leaders in the housing social movement. The VM women with the support of PD were involved in many exchanges both locally and internationally as hosts and as participants. Through these exchanges VM women sought to promote PD and Federation ideology of 'collecting people' by promoting its rituals of daily savings, enumeration exercises and used the networks as vehicles to create new solidarities and to become an example from which others could learn. It was in this period that VM began to identify itself as a social

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

movement – there was a shift away from focusing on their own development to building membership in other communities, and assisting other savings groups to save and build houses.

**PHOTO 18.**



The crèche at VM in 2000

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

VM started to organise amongst the landless and across racial lines. Their reason for organising amongst the landless was not only altruistic but politically motivated. They

wanted to prevent the invasion of land set aside for Federation members as the Federation had a policy of not evicting poor people. In their experience, once people had settled on their land it was difficult to organise them.

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

## **Learning Political Skills**

### *Advocating for a Peoples' Pedagogy*

How had the VM women interacted with the Alliance's philosophy? From the interviews it was apparent that the women knew how to 'preach the Federation's approach to development to other communities' (Individual interview: 20 May 2002) and in their interactions with experts, they combined local knowledge with expert knowledge, and they followed a strategy of critical engagement with the state at all levels to access resources. In the way that VM approached other communities and taught them they used the same methodology by which they were taught. VM women's identities changed from learner to adult educator to movement intellectual and in these roles they became the innovators and advocates of the movement (Individual interview: Technical advisor, 24 May 2002).

### *Mobilising experience*

The VM women were aware of the importance of using experience, traditional and local knowledge and participatory methods to mobilise others and to engage in their own culture of social activism. They were evangelical in the manner in which they taught the Federation's philosophy and mobilised women to join. They often said that they were 'spreading the word' and were 'worshipping houses', or that they are 'spreading the gospel of the Federation'. When the Utshani (loan) fund was nearly depleted and the organisation wanted to restore the practice of saving they called the campaign a 'revival of the savings scheme' (Focus group interview: Rose Maso, Nokhangelani Roji, Veliswa Mbeki, 12 February 1999; Observations: 26 August 2000; 25 November 2000).

The cultural symbolism invoked was strongly missionary and used the rhythms and expressions with which African women who had been schooled in missionary education and in church groups and mothers' unions were familiar, comfortable and confident (Lee 2002). This was expressed in their dress, songs and ways that meetings were addressed.

The VM women said they 'believe in learning and teaching all the time and sharing with other women who have no money and are poor like them; if they can do it so can other communities' (Focus group interview: Rose Maso, Nokhangclani Roji, Veliswa Mbeki, 12 February 1999; Observations: 26 August 2000; 25 November 2000).

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

As Veliswa's experience illustrates

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

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

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

## Mobilising People

### 'Collecting people'

In this period the VM women embarked on a campaign to build trust and social networks in order to build a poor people's housing movement. In addressing this need

the language of mobilisation was saturated with social capital imagery: 'We build houses in order to build people'; 'we don't collect money, we collect people' (Robins 2003: 12).

VM women used these slogans to advocate for its model of development through savings groups and mobilised poor communities to join the Federation in a number of practical ways. VM women learnt from other social movements (National Indian Slum Dwellers Association) of the importance of organising on a wide scale, and their own experiences in Crossroads and in the mass democratic movements imprinted on them the need to form alliances with similar communities in advocating for their form of development. Participation and collective activism was critical to their mobilisation strategy, and critical to this strategy was the use of common purpose and individual self-interest.

The concrete and practical ways in which VM advocated and mobilised other communities was through training communities in the development process of starting a savings scheme, methods for identifying vacant land through physical mapping and visits to the deeds office, enumeration exercises, negotiating tenure, applying for the housing subsidy, and learning house design and costing, layout design, training in the construction of houses, mass meetings and model house displays. Public meetings were held to celebrate and acknowledge personal and collective achievements. In this collective action the purpose was clear, i.e. that it was about delivering housing to the poor in an alternative way by involving the poor in the process.

**PHOTO 19.**



Mobilising through role plays

PHOTO 20.



Mobilise communities through traditional songs and dance

### Mobilising through community surveys

One of the methods of mobilisation included enumeration, which means a survey of a community's profile. In this exercise the aim was to publicise the Federation and 'to collect more people' (Federation slogan). Nokhangelani described this practice.

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

PD saw enumeration as an important practice of gathering information, which can be used to lobby for more resources, and it engaged the state on more equal terms. Through this practice Federation members learnt survey skills and gained knowledge of the profile of

their communities and began to gain a more sophisticated understanding of statistics and census practices.

### **Mobilising through education**

As VM became more confident they became advocates for a people's process and took on the role of teaching others the process and the skills of 'building houses and communities'. Another important way that people were mobilised and membership was built was through teaching.

Veliswa talked about her teaching methods:

I teach people until they can do it themselves, I show them practically. I do not have a teaching plan; it's all in my head. I don't believe in having a teaching plan as people come with different requests and different people attend the workshops every week (Individual interview: Veliswa Mbeki, 25 April 2002).

Xoliswa taught about buying and keeping financial records.

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

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

### **Mobilising through mass meetings and model house displays**

The mass meeting and model house (prototype) display are social movement activities which involve mobilisation, advocacy and a process of learning in action. These activities emphasise collective learning, supportive relationships and a display of the resources of the social movement. Below is a description of a mass meeting and model house display organised and run by VM women for the savings group Imizamo Yethu in Hout Bay on 26 August 2000.

Preparation for the mass meeting stirred up a lot of excitement amongst the members of VM and Imizamo Yethu savings groups. The women's confidence and energy increased as a number of arrangements and details had to be finalised. First they had to secure a plot

of land from the local authority to build the model house to show to the community and public officials, in particular, the state representatives. The building of the model house was used as an opportunity to train the savings group on surveying the housing needs of the savings group and designing their dream houses. The women of Imizamo Yethu learnt the most important steps in design and house building. The training and building of the model houses brought together a critical mass of learners, and demonstrated a collective commitment, challenging the belief that poor women have no skills. Moreover this process showed that women can acquire knowledge that is usually exclusive to professionals and experts. It emphasises that what poor women don't have is space and monetary resources to support and refine their skills.

VM women and local savings scheme members erected a huge tent because there was no building to hold the meeting. They hired chairs, tables, and a sound system, prepared food for the visitors, and informed the national television station of the event to secure news coverage. They furnished the model house and collected data to present at the meeting, such as the cost of building the house and sketches of the house plans.

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

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

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

A number of educational tactics were used in this mass meeting, such as a march through the settlement in which women carried banners and sing and shout slogans. On the day of the mass meeting and model house display women from different savings group in the Western Cape marched through Hout Bay settlement, Inuzamo Yethu, to the model house display. The atmosphere was electric, there was lots of energy, excitement and anxiety as the different housing savings groups take the courage to say

'enough is enough, we are tired of this kind of life, and don't want to die in fires any longer' and, 'we work with all our hearts to do the good work and do not want to be pitied and we will rebuild our lives as we build our homes' (National Federation speaker: 26 August 2000).

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

**PHOTO 21.**



Iris as the host of ceremonies

Iris, the host of ceremonies, brought humour to the meeting by acting as a provocateur, interpreter, and facilitator and she kept the audience interested and attentive. Examples of this was when she asked the government officials to add their voices to the meeting when the women sang their songs, or when she lambasted them for not doing enough to house poor women.

**PHOTO 22.**



Women in the mass meeting sit opposite the officials from the housing board

PHOTO 23.



Officials from the housing board and local and provincial government representatives

The technical and publicity documentation that VM had collected were displayed in the model house. This house had separate rooms, such as a kitchen, bedroom, and so forth – important features, because houses built by developers usually had only one central room. This display was a powerful demonstration of women's planning and mobilising tools, and it made effective evidence for bargaining in negotiations to secure land tenure and for approval of development plans. The climax of the meeting was when the parliamentary official cut the ribbon to the model houses. This act symbolised the state's approval of the model of delivery and the product.

Below are photographs and descriptions from the video recording and Field notes, 26 August 2000).

PHOTO 24.



Women march through the community to advocate for their model of development

PHOTO 25.



VM's mode of development as displayed by the model house

### Building supportive relationships

A leader of a savings group who was critical of VM's leadership because there had been no rotation of leaders for a few years made some positive statements about learning from VM. Of the pedagogical process she said that she felt supported by VM women and learnt about building houses but more importantly VM women assisted in the group formation and allowed the group to voice their own ideas. They also learnt design, planning and were supported in the construction of their houses by VM.

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

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

These interviews illustrate the supportive relationships that VM women formed with other savings groups and that these relationships provided the learning needs for development and learning in social movements, which extended beyond housing to 'building people and communities' (Federation slogan).

A Federation member said the emphasis in the learning process was on sharing, seeing what others could do and copying and gaining confidence from that. She said that she learnt every step from VM women and passed this knowledge on to her group (Individual interview: Leader of sister savings group, Lizzie Mgedezi, 17 May 2001). The Federation believed very strongly that learning needs to be supported, therefore training was done in a collective. Learning was a collective and social process, and knowledge was a collective asset. PD valued horizontal exchanges as it fostered direct learning experiences from peers as opposed to expert driven methods of formal training.

The descriptions of teaching and learning illustrate that VM women were astute adult educators and started from the person's knowledge and gradually added new knowledge through a process of action and reflection.

**PHOTO 26.**

Community entrepreneurial project to grow lilies for sale, 1999-2000

### **Mobilising through Active Engagement with the State**

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

#### *Learning to negotiate for the land*

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

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

The Federation strategy to locate land is to approach local officials first, but if they are unhelpful then they go on to the next level, to the provincial and then national level. In this way they open the doors for further discussions at all levels of government. The Federation does not advise its members to invade land but sometimes the saving groups become impatient with the government, for example when a particular savings group had endless discussions with government about the ownership of a piece of land. Here are a few examples of how savings group find ways to secure land.

One savings group held their savings group meeting on vacant land, the leader described this activity:

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

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

Federation members had learnt innovative ways of identifying land and gaining access to land. But many feel frustrated and said, 'The government is taking too long even though we have opened discussions with the government about land' (Individual interview: Leader of the landless committee, 6 June 2002).

Federation members previously said, 'we have lit the fire, now where is the firewood' (Federation newsletter 1996). This sentiment is often quoted as Federation members feel it is still applicable.

### Accessing Housing Subsidies

In 2000 the Alliance ran into financial difficulties, as the state had not released housing subsidies at the rate that the Alliance had loaned out monies against the subsidy. The state had become the Alliance's biggest debtor and owed the Alliance over R32 million in bridging finance. The Alliance faced a difficult situation in that it could not make bridging funds available to its constituency (Baumann and Bolnick 2001: 104-107).

This situation resulted in institutional changes which impacted on the philosophy, vision and pedagogy of PD and VM. These changes are discussed in the next section.

## PHASE THREE

### Victoria Mxenge: NGO and Service Provider (2001–2003)

#### Introduction

So far I have traced the organisation's life through two phases, an emerging social movement and a social movement. During the next period 2001–2003, the findings illustrate the negative impact of the macro-context on the pedagogy and organisational practices in the micro-context. The continued slow delivery of resources by the state and the changing discourse of Federation members presented new challenges. PD and VM sought to meet these challenges by expanding operations and increasing membership (political sustainability).<sup>5</sup> The move to expand operations highlights tensions and contradictions within the pedagogy and development model and are captured by descriptions and extracts from organisational meetings.

I have tried as far as possible to maintain the same headings in this phase as in the previous phases, to show continuity and to enable a comparative approach but this was not always possible as the changes were far-reaching and required different interpretations.

#### Political Context

Growth through Employment and Redistribution (GEAR) remained the dominant macro-economic policy. GEAR had gained legitimacy within different sectors in the ruling class, as economic growth improved which increased business confidence and there was a moderate recovery in employment (Budget review 2003: 1-2). Some economic theorists argued that the state had shifted from its macro-economic policy since 2001 when reform proposals were launched with a renewed focus on redistribution and that this shift could be seen in the country's recent growth (Dawes 2005).

The ideology of the market was increasingly entrenched, and this could be gauged by the spread of individualism and consumerism growing amongst the black ruling and middle classes, while consumerism was also increasing amongst the working class. The growing consumerism was indicated by the growth of household consumption which increased by 3.4% (Budget Review 2003: 40).

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5. Political sustainability in this context means the continued growth of the Federation. The Federation relies on good models of savings schemes and the building of good quality houses to attract members, including mobilisation through mass meetings, house models displays and workshops. The Utshani funds have also been cited as attracting an increased membership due to the slow release of state subsidies.

The state continued to lay claim to a pro-poor policy and increased the housing budget and the amount of the housing subsidy, and extended the subsidy to a wider range of poor people. In addition the state increased social spending. The state acknowledged that although the annual growth rate had improved it was insufficient and that job creation remained a major challenge to reduce poverty and crime (Budget review 2003: 14-19).

In addition the state shifted its housing policy from supply to demand, the new approach stressed greater responsiveness to housing and housing settlement needs, rather than emphasising delivery. This system rewarded local authorities which were able to respond effectively to housing need (Baumann 2002a: 22). The state also made promises to release more land.

In spite of this new approach, the government could not speed up the process of releasing subsidies (sometimes people waited six years for their subsidies) or deliver on the current housing backlog which stood at 220 000 units in Cape Town, and there were huge problems with the uneven delivery of basic services (Smith 2002). Between 2000–2002 only 2% of the land had been redistributed and in the financial year 2001–2002 the National Housing Department under-spent its budget by R100 million (Tabane and Sefara 2003: 1).

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

The widespread land invasions signalled dissatisfaction with government and led to a further escalation of protests in 2002 and 2003. The protests and the state's response signalled that if poor people could articulate or demonstrate 'effective demand'<sup>6</sup> then the state would be forced to act. People were protesting as citizens and demanded entitlements to land, housing subsidies and basic services. The political opportunity for mobilisation was thus created by the state as it failed to implement its own policies and meet its own targets of redistributing land, build sufficient houses and to deliver basic services, and was

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

reactive to 'effective demand'. A significant outcome of the state response to protests was that the old 'waiting list system'<sup>7</sup> was proving incompatible with its pro-poor policies. This set up potential friction between Coloured families and backyard shack dwellers who had been on the waiting list since apartheid times, and African informal settlers who had recently migrated from the Eastern Cape.

In this period, the VM women were very self-confident; they owned their homes, were experienced in working with communities and taking them through the development process from savings to design, planning, costing and house construction, as well as organising public meetings. They were experienced leaders and had held leadership positions at various levels. During this period, one of the VM women served in a regional leadership position and two VM women held national leadership positions.

The National Federation and PD had nominated VM women to advocate for the Alliance's philosophy of development and VM women supported a number of savings groups in their progress towards greater autonomy. VM women had developed a global partnership with similar organisations internationally through the Shack / Slum Dwellers International (SDI)<sup>8</sup> and had been involved in a number of exchange visits both as hosts and being the exchange group visitor.

PD based its model of informal settlement intervention on the traditions of the Shack / Slum Dwellers International (SDI) in India. In addition PD's interaction with the state was based on the Indian model, which proposed that poor people's energy should be directed in trying to gain resources from the state rather than in overthrowing the state. So like its counterparts in India, PD started off with critical engagement with the state, showed what poor people could achieve and why they should be given responsibility and resources for their own development.

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7. 'Waiting list' – during apartheid mainly Coloured families were placed on municipal lists in order of need or request for council housing.

8. The impetus for the development of SDI came from a network of pavement dwellers who formed a women's savings collective, Mahila Milan, who later joined the National Slum Dwellers Federation. Through the National Slum Dwellers Federation international links and exchanges were planned and coordinated. In 1996 these federations joined to form the Shack / Slum Dwellers International (SDI). The SDI's supporting organisation is the Society for the Promotion of Area Resource Centre (SPARC). It is an Indian NGO which does similar work to PD and has a focus on supporting women pavement dwellers (Patel 1996; Mayo 2005).

In the period 2001–2003 the strategy of critical engagement changed to a partnering model, which pressurised PD to 'scale up delivery'<sup>9</sup> of houses. The term 'scaling up' in the Alliance context meant expanding membership, increasing finances through subsidies or Utshani funds to the poor, and increasing the construction of houses through the new green field<sup>10</sup> developments (Baumann 2002a: 69-70). Green field developments brought together members from different areas: included were landless, Coloured, and young members. This diverse group did not come from a settled community and had to work together in a collective to build a community.

Similar to its Indian counterparts the Alliance's policy was directed at women, as women were seen as the main provider and care-giver in the household, reliable in loan repayments and able to deliver housing on a small scale through savings, self-help and micro-credit. PD's model was based on community participation, planning and enabling the community to obtain resources and manage its own development.

The pressures on PD to change its relationship with the state from critical engagement to a partnering role was driven by the macro-context as described above i.e. the continued sluggish performance of the state to provide housing, and pressure from members to speed up development and for entitlements. The agreement with the state that PD would issue loans from the Utshani fund as proxy subsidies further encouraged PD to scale up delivery to recoup its own funds as subsidies were only released on completion of houses.

PD leadership argued that it was best placed to realise the aim of housing provision for the poor, as PD 'possessed local knowledge, understood local needs and priorities and practised consultative management' (Haque 2004: 273). In this period the agency of VM was reactive to the macro and organisational context. The focus of the institutional leadership (PD and VM) shifted from mobilising people to mobilising for resources.

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9. The term 'scaling up' refers to one of many strategies to expand operations to enable an NGO to impact on development. See Edwards and Hulme (2000) for a discussion on the advantages and disadvantages of scaling up.

10. Green field development – this is when undeveloped land is acquired and needs much investment to develop. This development typically involves a relocation of people from different settlements who have to plan the development collectively. See Baumann (2002a: 36-37) for a more detailed discussion of this kind of development.

## Changes in the Institutional Context

### Philosophy and vision

In 2001, PD leadership entered into a partnership with the state. The terms of the partnership was that PD would provide bridging funds from the Utshani fund (what was termed proxy subsidies) to its members in lieu of the subsidy and oversee the subsidy application process and house construction. This decision to become a partner, and the responsibilities which PD leadership undertook, cast it into the role of developer. In terms of the state's subsidy system poor people can access the housing subsidy through a developer. Usually with a developer the homeowner has no control over the process and there are no broad development goals.

PD leadership rationalised that the decision to act as a developer was taken as PD was in the process of 'scaling up' (increasing operational expansion by increasing membership, the rate at which housing subsidies were released, release of land and construction of houses) and because PD was tired 'of chasing subsidies' and took the path of least resistance (Baumann and Bolnick 2001: 109). The phrase 'chasing subsidies' referred to the long time it took for the state to release subsidies and the endless administrative drain on PD staff to check when subsidies would be released for Federation members.

However this meant that PD had to hasten the process of development and the subsidy process to retain and increase its membership. In taking the decision to 'scale up' PD was faced with two huge issues: that of spreading its membership, and consolidating a people's development process based on its vision of control from the bottom up. At the same time PD had to spend money within a specific time period and deliver quickly on a sufficient scale to obtain more subsidies and donor funding.

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

This tension between scaling up and consolidating its membership meant that PD was attracted to the guild system, as it would allow for quicker delivery. Guilds were building teams similar to emerging contractors. They consisted of Federation members,

mostly men who were trained by the Alliance and were managed by the Federation. The guild system was used to 'scale up' and to see that houses were completed.

When I asked why only men were in the guild system, a Federation member explained that women were not building for many reasons: firstly VM women could not offer the training as they had no time and capacity, that the process was too slow and cost time and money. She said that women had many responsibilities: they took care of the children and the household and were sometimes the only breadwinner, therefore the process took very long and often they did not complete the building. She added that the women spent a lot of time training but built too slowly and that they were not strong enough to do the roofing. This resulted in a snowball effect – when the process was slowed down, building materials lay around for a long time and were stolen, and the prices of building materials increased and this resulted in incorrect budgets and then members had to borrow more money. She complained that women who were trained by the Federation could not find work in the building industry without a certificate but men were employed regardless of certification. All that men required was building experience (Individual interview: Leader of sister savings group, anonymous, 19 December 2001).

However because PD contracted guilds and supervised the building process and financed this operation these development stages were managed by PD instead of the Federation. Therefore some key functions like construction of houses, overseeing the subsidy process as well as receiving the subsidy to retire loans, which had previously been managed by the savings scheme and Federation, were now assumed by PD (Individual interview: Technical advisor, 24 May 2002).

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

In order to meet the twin goals of consolidation and 'scaling up' PD was in need of a model of good practice, a confident leadership that had been through the development process and which could take a lead role in its vision of expansion. In the Western Cape, the regional Ufundo Zufes which was based at the VM office and whose membership consisted of some of the key leaders of VM was given this responsibility. In taking up its

new responsibility, VM women's role changed from mobilising people to that of a service provider to the state and it acted as an NGO instead of a supportive group to other savings groups. VM women continued to oversee many of the usual developments such as the subsidy application process but with a different role – they increasingly took on an advisory role and new savings groups were not taken through the entire development process in a step-by-step procedure, but had to learn in more pedantic ways. (I describe an example of the changed method of pedagogy further on in this chapter.) This meant that important rituals and practices, like building in teams and managing finances which in the past built mutual trust, solidarity and confidence, were short-changed for processes that could deliver on a bigger scale.

These developments further entrenched a division of labour within the Alliance whereby PD took care of technical issues and financial management such as loans and state housing subsidies, and VM women took on the role of organising the membership, organising savings groups and taught them the development process (Individual interviews: Director of PD, 20 May 2002; Technical advisor, 24 May 2002; Observations: 10 and 17 May 2001).

This became an increasing complex task as the racial, age group and motivations of the Federation membership changed.

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

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

As the Utshani fund became depleted PD placed a moratorium on loans. In addition, the repayment rate had fallen and therefore the alliance embarked on a programme to revive the savings schemes as a way to organise its members and to encourage savings.

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

Patricia suggested

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

She ended the meeting with the following comments:

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

These last comments are directed at Federation members who blame the Regional Federation governing body for delays in receiving their subsidies and who threatened the governing body with protest action or refused to repay loans.

### **Changing relationship between PD and VM leaders**

The relationship between PD and the Federation was a complex one and in the Western Cape this complexity was increased due to the different ideological orientations of the VM women and PD. The changed roles of PD as developer and contractor, and VM as NGO and service provider, highlighted the different visions of development of the two NGOs.

In PD's popular development theory there was no direct challenge to the state, although on its website it often vilified political leadership for its materialism and greed (People's Dialogue 1994c, at <http://www.dialogue.org.za/pd/index.htm>).

PD leadership drew on the Indian model to illustrate that the state could not be entrusted with eradicating poverty. In its relationship with VM women it sought to show that the South African state, although at a different stage in the democratic process to India

was not consistent in its poverty alleviation efforts. PD leadership was white, male, middle-class and had come from a strong Catholic welfare tradition of organising amongst the poor. This tradition praised hard work, selflessness and compassion. As already said in Chapter Four, the leadership drew on a Freirian tradition of learning in development, in action and reflection with the poor being in control of the process and goals of development. Unlike its Indian counterparts where NGOs gradually formed coalitions (e.g. SDI) and mistrusted state solutions, the formation of an Alliance was a conscious intervention and did not emerge gradually, but built on traditions of political mobilisation in the apartheid era. The focus of an alternative society was of poor people controlling resources and managing their own lives within the present capitalist state (Baumann 2002a: 53-54).

VM members were African, middle-aged women, newcomers to democracy. Unlike their Indian counterparts, their faith was not entirely misplaced as they did lever resources from the state. VM women were politically and culturally closer to the state than to PD; VM women were veteran ANCWL members and were schooled in the politics of the ANC through the various mass democratic movements. In addition they enjoyed the patronage of the state as witnessed in the many ministerial visits (Robins 2002: 262-263). But VM women were critical of service delivery and the rampant materialism within the ANC Party and government.

Other issues, which complicated the relationship, were that PD raised money whilst the Federation's governing bodies used it. Furthermore PD staff had the technical and professional skills and could move easily between professional institutions such as government planning departments and corporate professional institutions whilst the Federation's power was based on 'moral authority' of poor people (Baumann 2002b: 13). This meant that Federation leaders were dependent on PD for finance and professional skills in dealing with professional institutions and accounted for Federation leaders not coming out in the open to oppose PD but to 'snipe from the sidelines' and in this way disputed or undermined PD (Baumann 2002b: 13).

An organisational problem for PD was that VM<sup>11</sup> women had become the movement's intellectuals and they had drawn on different cultural traditions of political leadership, which at times did not represent the official PD ideology and deviated from the

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

model of development which PD and SDI (Shack / Slum Dwellers International) advocated.

The changed roles of PD (contractor and developer) and VM women (as NGO and service provider) brought to the surface these competing tensions and impacted on the development process. The Alliance had to deal with these political tensions and the problem of controlling more resources. This led to a tendency within the Federation to become centralised, less transparent and it discouraged participation.

As the director of PD summed it up:

Ufundu Zufes sacrificed the building of human capital at the expense of managing institutional resources and because they did not want any problems or didn't want donors to say that they made mistakes. Over time the culture shifted to controlling resources and controlling knowledge, and people became subjects rather than participants (Individual interview: Director of PD, 20 May 2002).

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

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

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

He continued and said that the changed pedagogy had to do with broader societal influences; these were cited as taking on more responsibilities and the Federation's agenda being determined by the state, donors demanded sustainable and financially viable organisations which could balance their books and were market driven. However he acknowledged VM women's

extraordinary capacity, and skills around having this knowledge, memory, managing systems around subsidies, around land acquisition, land identification, management of resources (Individual interview: Director of PD, 20 May 2002).

He said because of this

the Federation leaders had managed R115 million worth of resources and they had created R500 million of assets and sustained a 10% loss due to mismanagement of funds. In contrast with the scale of development the amounts of money involved i.e. subsidies misused or expenditure not accounted for was a small percentage (Individual interview: Director of PD, 20 May 2002).

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

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

PD's professional intervention was undermined in the move to 'scale up' as professionals required faster movement on the ground. However it was difficult to 'scale up' with speed as most members learnt mainly through an informal process, which required time and dialogue. Thus the technical experts were faced with a difficult dilemma; how to build learning communities who were self-aware and self-reliant as well as 'scaling up'.

Federation members reinforced this view and said that PD did not follow its own philosophy i.e. letting Federation members manage their own processes and PD's decision to give proxy subsidies was the catalyst in changing membership's attitudes towards the development process. Furthermore they complained that 'PD had taken a soft position with regard to abuse of financial resources, and gave people second chances and turned a blind eye to corruption where favoured leaders were involved' (Baumann 2002b: 18).

Critics from similar NGOs argued that it was PD's own philosophy of autonomous development and dependence on informal learning that had led to the formation of power blocs and mismanagement of funds. They said that although the women were good at accounting and bookkeeping they were not sufficiently skilled to pick up fraud and the mismanagement of funds. They argued that the system was not sufficiently sophisticated and therefore it was easy for new members to find fraudulent ways in which to enrich

themselves (Informal conversations with leading members of DAG and KUYASA: 2002). PD had also come to this view and the director interpreted the misuse of funds in this way:

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

Although the director was open about his views with regard to VM women's development and present position, VM women did not critique PD openly but expressed the following frustration that PD deducted money from their salaries towards repaying their loans, but that the rest of the community who were not repaying loans were not penalised. They complained that this was unfair. Other complaints were that they could not find employment in the building industry as their skills were not certified, exhaustion as they worked long hours stretching into the night and over weekends and sometimes needed to go away for long stretches of time which meant leaving their children with family or friends. They felt that they were not paid adequately and were unacknowledged by PD and the Federation membership (Field notes: Informal conversations with target group from May to July 2002).

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

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

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

### **Changing relationship between Federation members and VM Leadership<sup>12</sup>**

Not only was there discontent on the Alliance's side with members but there were also rumours of discontent from membership. These were expressed over mismanagement of funds, self-interest, nepotism, problems with exchanges, and that teaching and meetings should be decentralised and not always held at VM's community centre, and that the leadership were 'acting like bosses'.

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

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

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

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

Not only did the leadership come under critique but also their teaching had changed. The technical advisor who worked with them said that he had noticed that sometimes VM women would go into a community and talk down to them as though they knew all the answers. He added that usually someone would intervene to change the dialogue.

Some members argued that the problems cited above were a direct result of the divided authority between PD and the Ufundu Zufes,

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12. Most of the members of the VM leadership consisted of the target group.

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

Although some of the critiques were valid, the composition of the governing body had changed, and VM women were less dominant in the Ufundu Zufes (governing body). However, because the VM women were the most knowledgeable and skilled in all the facets of the development process they were relied on and were called on regularly to give advice or to oversee developments. It should be noted that the VM women had been nominated into leadership posts because the members had confidence in their ability and trusted them. There were indications that VM were training new leaders and some members felt that Federation members were too reliant on VM women. Zodidi who had taken over from Veliswa as the technical trainer said that people were too dependent on the VM women and should take some responsibility. In defence of the VM leadership she said:

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

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

Another new member said that he had learnt a lot from VM women and those members should identify how they learn. He learnt best from small meetings, learnt different things from different people.

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

### **Questioning accountability of VM leadership**

From 2001 onwards the effectiveness of the Federation leadership came under scrutiny and as a result the Federation was restructured. Critical comments from members on the leadership were that VM leaders were not holding to their principles of rotation, and members in leadership positions found it difficult to give up their status.

PD was openly critical of the leadership in the Federation as a whole and was the driving force behind the restructuring. In interviews and PD publications, PD made strong critiques of the leadership nationally and on how democratic practices had become an end in itself and were smoke-screens for the disappearance of democracy. PD's hostile stance and overt action to change the leadership is illustrated in the extract below on an occasion when the PD facilitator was addressing a landless people's meeting:

You can't let Ufundu Zufes run everything since some of them are members of the steering committee and they also sit on the national structure. At the moment you are relying heavily on Ufundu Zufes to help you with everything, but unfortunately I don't blame Ufundu Zufes for that, but yourselves (Field notes and transcription: Landless people's meeting, 6 May 2002).

In no public meetings where restructuring was discussed did any member question whether restructuring was the answer to the problems which the organisation faced, nor did any member question whether voting out the experienced leaders with specialised capacities and skills was a good strategy for the organisation. The silences in many meetings suggested that many members were unsure or hoped that the VM leadership would still serve the community even when they became ordinary members. One of the decisions taken at the restructuring meetings was that each region would identify two of its national leaders for formal paid employed positions.

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

### **Composition of Federation membership changes**

During this period (2001–2003) the composition of the membership of the Federation was changing. Previously the members were poor African women from age 26 upwards from the informal settlements; from 2001 younger people who were single parents or had dependants were joining the Federation; more men were joining, Coloured and poor white people joined and were meeting at VM's offices. The green field<sup>13</sup> development brought

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13. Green field development – this was a new form of integrated development in which savings group from different areas join to plan a new development on unused land made available by the state.

this diverse group together, presenting a number of challenges not least of which was that of building a community from members who had not come from one settlement and who had a history of antagonistic relationships.

Some of the youth members – both male and female – were members of the Philippi Forum and were recent 'drop-outs' from tertiary education and most of them were unemployed.

VM women explored different activities in which to engage unemployed youth so that they too could lead a more productive life and encouraged youth to take more responsibility for their own learning. The women knew from the experiences of their own sons and daughters that youth were a critical concern in a country where unemployment is almost 40%, and where youth were involved in crime and a high-risk group for the transmission of HIV/AIDS. Some of the women said that their sons who were in their late twenties had never held down a proper job and the women continued to support them (Individual interview: Leader of sister savings group, anonymous, 19 December 2001).

The VM women together with youth groups developed programmes which covered a wide range of areas such as seminars, clean up campaigns, debates in development, sports, dance and other recreation clubs and a counselling programme for people in the community with HIV/AIDS (Field notes: Observation of Philippi Forum and informal conversations, August 2002). Another way of resolving the problem of unemployed youth was to offer young women training in technical skills and to allow them to draw house plans for savings groups or community projects for a small fee. The NGO, People's Environmental Planning (PEP), supported this training in technical skills and issued certificates of competency to these young learners (Individual interviews: Leader of landless committee, 6 June 2002; Technical advisor, 24 May 2002).

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

In the Alliance's attempts to radicalise the membership and to return to its objective of organising amongst the poorest of the poor they organised savings groups amongst landless people. VM women had managed to organise amongst landless Coloured people from Hanover Park, Ottery and Mitchell's Plain. These members drew on different cultural traditions, e.g. language (most Coloured people speak Afrikaans) and religion (some are Moslem). They were not familiar with a culture of meetings or savings and there were deep

prejudices and suspicions between the two groups, which surfaced in the smaller meetings. Historically Coloureds were given preferential treatment in the Western Cape, and generally working class Coloureds in post-apartheid have not been loyal to the ANC (Hendricks 2005). During apartheid, Coloured families were placed on a housing waiting list and given the first option to council housing. Most of the African Federation members were ANC members who had fought against apartheid.

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

The Xhosa groups often find the Coloured groups chaotic and confrontational in the dialogue form when dealing with problems, and the Coloured group find the Xhosa groups just prolonging dialogue and discussing issues (Individual interview: Director of PD, 20 May 2002).

### **Discourse changes in relation to the poor**

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

In my interviews with two older leaders of savings groups they were of the opinion that the Federation membership's attitude had changed and kept on saying that members were lazy and did not want to invest time in the organisation or to build their own homes. They felt that the new members had a poor understanding of the Federation's philosophy and had become members to access more resources. The technical advisor who worked with VM and who had provided technical assistance expressed similar views about the new membership.

I believe there's been a whole shift in attitude and approach to this housing thing from within the Federation. The whole community kind of thing is definitely dwindling I would say. People are looking very much after themselves and have lost interest in building their own homes. People have become very selfish. They steal from each other, something which

would never have happened in the past (Individual interview: Technical advisor, 24 May 2002).

PD leadership confirmed these views and said that the new savings groups were not saving much and their main motivation for joining appeared to be for the Utshani loans which were used as bridging funds in lieu of the subsidy (Bolnick 2001:1). The rate of repayment was low and the Utshani fund became depleted. In addition participation in building was less as construction was done by guilds and members appeared to be product driven. This was evidenced in the fact that members' participation in Federation activities ended on completion of their houses. PD's proposals to resuscitate the savings collectives was also an attempt to reconnect members to build strong communities as well as a way to decentralise decision making and control over financial resources to local level structures (Robins 2003: 264).

Two of the Ufundu Zufes leaders expressed disappointment in youth whom they felt were not prepared to struggle as hard as they did. They thought that the youth wanted material things and wanted to be amused all the time and therefore could not deal with present difficulties (Individual interviews: Leaders of sister savings groups, Mama Lizzie, 17 May 2001; anonymous, 19 December 2001).

### **Learning in a Changing Institutional Context – Illustrated by Critical Incidents**

The following two extracts illustrate critical incidents which highlight the changing pedagogy of VM women and PD staff.

Below is a description which illustrates the changing role of Rose Maso who was mediating and transferring her knowledge of the subsidy process to new savings schemes.

#### **Teaching by instruction**

##### **Accessing the housing subsidy**

It was Rose Maso's task to check the subsidy applications and the savings records of new savings schemes and then to send the applications onto PD, who in turn captured the data and sent the forms onto the Western Cape Housing Board. During this process she did not take the entire group through the process but corrected their errors, she did very little explaining of the subsidy application process to the entire savings group but explained to the savings representative on the understanding that the representative would mediate and

transfer the knowledge to the group. She said that she could not take each member through the entire process as it took too long and VM women were already overstretched. One of the weaknesses of this approach was that not all the members had a clear understanding of the subsidy application process and so blamed VM women for delays in receiving their subsidies or accused VM women of mismanaging funds (Field notes: Observation, 10 May 2001).

A director of a similar NGO, when asked whether their members suffered the same long wait for subsidies and had problems with filling in the forms, revealed a different scenario. She said that Federation members waited too long and this was because the facilitating members were not properly trained to fill in the forms or to give instruction on them. She said that their members filled in the 12-page form without difficulty. She felt that PD needed to scrutinise this process and their relations with VM. She felt that PD and Federation procedures were too informal and PD and VM needed a proper structured education programme.

The director of the NGO described the weakness in the method:

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

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

VM women did not think that their new role of being an instructor was problematic as they saw it as a new way to assist with housing delivery on a bigger scale. They did not foresee that some members would confuse their new role with that of local government,<sup>14</sup> and that this perception would create a distance between them and Federation members. Nor did they foresee that they would become the target of angry and frustrated savings groups (Transcript and field notes: Informal conversations, 10 May 2001).

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

### From facilitation to persuasion

Below is an extract taken from a meeting of PD staff with the landless committee to illustrate the tensions between PD and the VM women (Ufundu Zufes) and the changed facilitation style. This meeting was called to elect delegates for the National Forum. National Forums are forums in which different Regional Federations present their programmes and argue for resources from the central fund. At this particular National Forum, the issue under debate was the restructuring of the national leadership of the Federation and the possibility of electing new leaders.

### Discussions about restructuring of Ufundu Zufes (6 May 2002)

*PD facilitator in a meeting with the landless committee.*

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

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

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

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

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

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

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

Extract from transcript: Landless meeting, 6 May 2002.

In this discussion the PD facilitator was dominant throughout the meeting and was keen to discuss the restructuring and oversee the election of delegates for the National Forum. This was probably because PD was leading the restructuring process and saw the new proposed structure as a way to limit the powers of the regional and national leadership and to return power back to the savings group. The approach of the facilitator was contrary to PD's usual dialogic approach and illustrates PD's frustration with the process or could be seen as PD wanting to impose its ideas onto the members. The Ufundu Zufes in the Western Cape was particularly powerful and the VM women made up 70% of this leadership. Throughout the meeting the PD facilitator often appealed to people whom she thought were sympathetic to her opinions. This meeting took a long time to discuss why the Ufundu Zufes structure should be replaced as some members saw some personal advantages in maintaining the status quo. Many people believed that a strong leadership reflected a strong organisation. An implied definition of strong was of someone who had information and could argue for increased resources and was hardworking. Some people felt that it was too early to have this discussion and thought that they should rather brief people on the reasons for the restructuring. They took a long time to select people to the National Forum, but spent very little time discussing the importance of the forum or what would take place in forum meetings. From the words and actions of the PD facilitator it was clear that she wanted people to be more critical of the leadership and wanted acceptance of the new model. She presented the new model as though it was inherently good and she did not invite any critique of it. In spite of her critique levelled at the leadership, some members constantly referred to them as being hard workers, powerful, and members who had useful knowledge. The members showed a great reluctance to nominate people who were new in the organisation or who were not active members. Members were concerned that new leaders would not have the knowledge and skills of the present leadership and therefore would not have the same capacity to argue for more resources from PD and the state or have the knowledge and training to enskill other newer savings groups.

Another issue of concern for PD, which the facilitator raised, was that the Regional and National Federation members were paid a monthly stipend whilst volunteers were not paid. PD felt that this created divisions and problems, which related to accountability and status. Since the payment was a direct payment from PD it made it difficult for Federation members to challenge them when they did not do their work properly, or when they were rude. PD couldn't challenge them since they had no direct authority over them. Therefore

PD argued that the paid leadership was 'in a no man's land with respect to accountability' (Baumann 2002b: 9).

From the two extracts presented on the changed pedagogical practices it appeared that both PD leadership and VM women for reasons outlined earlier in the explanation of the political context had deviated from their initial vision of development. PD's resolution was to argue for restructuring as PD leadership felt this presented a way to return to their original vision whilst for VM women restructuring meant a loss of leadership and livelihood as VM women could possibly be voted out and lose their leadership positions and salaries.

## Learning in the Collective

### Learning to build supportive relationships

Below are two extracts taken from two landless meetings which illustrate further critical incidents which point to the complex relationships between the two racial groups i.e. African and Coloured groups, and how these play themselves out in meetings.

The first meeting discussed plans for an exchange in which the Coloured group had to sleep over in Vukuzenzele (an African housing development) as they were going to learn how to divide up the land into plots for their savings group. This practice is commonly known in the Federation as 'lay out of the land'.

When the arrangements for this exchange occurred it was unclear why the Coloured group refused to sleep over in an African township.

### Discussing exchange arrangements (25 May 2002)

*In Afrikaans, a Hanover Park (HP) member (Coloured) raises disapproval that mothers have to attend the exchange without their children.*

*HP member:* The majority of women are married, how do I leave a four year old girl alone?

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

*The discussion carries on like this in acid tones.*

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

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

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

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

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

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

Extracts from transcript: Landless meeting, 25 May 2002.

### Using different languages in meetings (30 May 2002)

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

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

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

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

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

*African woman:* The issue of language is problematic but we have always found ways of communicating and understanding each other, why can't we do the same here, even with English in parliament they speak a different one but we do understand because we find ways of understanding. Maybe we don't need a translator in these meetings and maybe we will learn each other's language faster.

There's nothing wrong in speaking in Afrikaans but the thing is they do not translate because they swear sometimes.

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

Extract from transcript: Landless meeting, 30 May 2002.

At the next convenors' meeting these two issues (exchange issue and language) came up for discussion. The meeting decided that if the Coloured women were not happy about leaving their children behind then they should be allowed to come onto the exchange with the understanding that they would miss critical opportunities for building relationships,

miss out on some critical parts of the training, that they would have to pay the cost of transport every day and that they would have to be punctual and arrive at 8 a.m. (Transcript and field notes: Convenors' meeting, April 2002).

On the language issue it was decided that translation should be provided whenever it was possible and that in cases where there was no translator then members should learn patience and respect each other's languages (Transcript and field notes: Convenors' meeting, April 2002).

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

A critical issue for the Alliance was that it seemed as though as soon as the savings groups had their houses they either left the Federation or stopped saving, it was therefore difficult to 'build communities' on which they could draw on for exchanges or in other struggles. However the Alliance admitted to contributing to this situation as its objective had also shifted to become more product driven and its interventions were not as developmental as before. The decision to 'scale up' and spread membership rather than to consolidate the members and build cohesive communities had meant that a small core was responsible for the transfer of knowledge and expertise and this core was over-stretched.

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

### **Questioning Strategies of Participation and Dialogue**

Phase One illuminated the practice of participatory democracy through descriptions of organisational meeting procedures and the experiences of learning that that took place

through discussion in meetings. Members said that they learnt through observation, listening and participation.

In all three phases the membership confirmed that they learnt and solved problems through democratic participation. But in phase three they became more critical of the Ufundu Zufes and often insisted on greater transparency by requesting proper procedures during meetings. In the organisational meetings members began to question the reliance on the leadership's ability to provide accurate verbal feedback and the amount of time spent trying to recall decisions taken at previous meetings. They questioned whether the practice of minute taking was implemented. Sometimes minutes were taken by members attending the meetings but once taken they did not seem to be used, and nobody brought them to follow-up meetings or referred to minutes when trying to confirm or present decisions taken at previous meetings. In the past this practice went unnoticed as there was a high level of trust and confidence in the leadership. The context had changed and members felt more at risk because of rumours of mismanaged funds, entrenched leadership and to some extent the green field developments which brought together members from diverse communities had added to the need for greater transparency and accountability.

The members became aware of the weaknesses of an oral culture, for example when decisions of one meeting impacted on another, no accurate records existed, or when members spent a long time trying to recollect what was discussed before. This led to frustration as expressed below:

My problem is you are saying we should be writing but what I want to know, where is a written document that we can learn from? You never did it yourselves, how are we going to learn if there is no previous written document? You can't begin to say we are not developed when you did not set an example. We need to have a record of what we did before so that we can refer to, now. They are teaching us, they should have asked us all to begin by writing notes in our groups (Transcript and field notes: Convenors' meeting, Federation member, 30 May 2002).

Another member agreed and said,

I would like to talk about the issue of writing. Even at school one needs a leader and that leader is the teacher. The same applies here, when we talk about representatives we need people who will be attending classes and therefore we need to behave like learners and that means going to the forum prepared about taking notes, which will be reported back here (Transcript and field notes: Convenors' meeting, Federation member, 30 May 2002).

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

### **Impact on Learning**

The findings in this section illustrate that the VM leadership became more occupied as the membership increased. The new membership was more diverse with different expectations. This led to VM women exceeding their capacity and they took short cuts in the development process. The pedagogy changed to become more instruction oriented rather than participatory; leadership became centralised and their accountability and transparency came into question. However, important pedagogical practices such as learning by example and being supported, learning through exchanges and discussion remained, and new members learnt through these methodologies.

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

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

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

## Conclusion

The findings in this chapter were framed by the context and presented against the backdrop of the interaction between the macro— and micro-contexts. The findings suggest that the philosophy and practice of people-centred development which incorporated popular education methodologies formed important strategies to learning and empowerment in VM. The strategy of using a popular education framework as a response to development enabled poor African women who live on the periphery of urban areas, and who are mainly employed as domestic workers with an average income of R800 per month to build new houses and communities.

PD played a number of different roles in the development and pedagogical process. They provided the vision, technical expertise and funding. PD played an important function in linking VM to the International poor homeless movements, enabled VM to strengthen their position in society and to become advocates and innovators in the housing social movement. PD further assisted VM in their negotiations with the state to leverage resources.

However, these gains were not sustainable in the face of the scale of the problem which led to institutional changes. Due to a number of factors such as 'scaling up' delivery, a changed relationship with the state, changes in organisational goals, material conditions, personal goals and membership changes which impacted on pedagogy and led to changes in pedagogical practices. Learning in Phase Three became more formalised, the learning was less widespread and members expressed less confidence in the process of learning in development.

Chapter Six analyses the findings using the conceptual framework developed from the literature review, methodology and research process against the contextual background outlined in Chapters Four and Five.

## CHAPTER SIX

# Analysis of Findings

### Introduction

Chapter Six interprets and analyses the main trends and patterns in the findings with reference to the research objective, and research question which is to describe, analyse and conceptualise the pedagogy within VM and how the pedagogy developed and shifted as the organisation changed over the period of time from 1992–2003. The analytical framework as discussed in Chapters Two and Three was developed from my own political understanding of society, the literature reviewed and the research process. In this analytical framework a political economy orientation is utilised and it is argued that one needs to understand learning in relation to context and to examine the interplay between macro— and micro political factors. To avoid structural determinism and to show a dialectic relationship between the macro— and micro structures, organisational context, human agency, and the role of ideology and discursive practices are explored in shaping learning, consciousness and social change (Foley 1999; Walters 1989). To further explain the agency of the social movement actors I have engaged with the notion of political opportunity which occurs as a result of cleavages in the ruling party and results in interaction between the macro— and micro-context which opens up spaces for further collective action (Tarrow 1994).

The linking theme from the literature that frames this analysis is that under specific conditions learning can impact on development and social transformation. The connecting concepts used to analyse the pedagogy are: learning from local or traditional knowledge and collective experience as a source and resource of learning which is at the centre of knowledge production. Additional resources and sources of knowledge are gained through interaction with experts and intellectuals.

The critical processes of learning identified in this informal context are: people learn through participation in collectives or in communities; learning involves dialogue with intellectuals and outside agencies, learning is in action and reflection; people learn from and creatively apply their previous experiences; learn in the everyday, informally and non-

formally. These processes are used to analyse the nature of the knowledge produced and to argue that the learning which occurs in the informal context leads to the social construction of knowledge. Conscientisation and empowerment are important outcomes of learning and are expressed through challenging power in the home and wider society.

In addition the analysis draws on literature which gives a background to the national policy context, outlines the macro— and the organisational context and the approach to gender and development. The discourse in the people-centred approach to gender casts women as the poor and in the traditional role of motherhood with their agency mobilised to fulfil the goals of woman and mother. The historical account of the Crossroads Women's struggle for housing is used to explain why women are involved in the housing struggle and gives a perspective on reasons for VM choosing to be a majority of women in their organisation and in part explains the continued agency of VM women. The agency of VM is further examined through the various ways in which they constructed themselves historically and in the present context and in the ways in which they organised and mobilised other poor women. The impact and limitations of these social constructions and institutional cultures are evaluated against the background of the interplay of the macro— and institutional context. The changing philosophy, vision and structure are contextual factors highlighted in the institutional context which have an impact on women's learning and consciousness raising.

The VM case study is used to make analytic generalisations (Yin 1995) and thereby compare different case studies to support, illuminate and inform the theories reviewed for this research. I have used a number of case studies from the literature (Foley 1999; Alvarez 1999; Walters 1989; Cole 1987) to allow for differences and similarities between cases and to avoid a deterministic analysis. I engage with the role of ideology, discursive practices and the role of the organic intellectuals, praxis (action–reflection), constructs common to the case studies reviewed which enable me to discuss and analyse the changing role of the leadership in the Alliance. The analytic framework developed allows me to demonstrate how structure and agency can impact on pedagogy and allows for a more insightful analysis and highlights significant critical incidents, which illustrate the change in emphasis in the development paradigm, and pedagogy within VM. This framework will allow me to demonstrate under what conditions i.e. contextual, political and organisational popular education work can be made powerful or inhibit its capacity to be powerful.

The discussion and analysis which follows is presented in chronological order from 1992 to 2003 over two parts. In the first part, I analyse the institutional changes in the Alliance brought on by the changing political context. Then I discuss the different ways in which the gendered conceptualisation of women impacted on VM women's agency.

In the second part, I focus on the changing pedagogy brought on by changes in the institutional context and the macro-context and examine the implications for learning in development and social movements. The changing pedagogy is examined in relation to the learning theory and conceptual framework developed in Chapter Two.

Throughout the analysis I highlight concepts which present themselves in the interaction between the macro— and institutional contexts, i.e. ideology, discursive practices, the role of human agency, and political opportunity.

## PART ONE

### Macro-Context

A brief summary of the discussion in Chapter Four follows to remind the reader of the national policy context. The main features in the macro-context, which set the scene in 1994, were a new democracy, an ANC government in power, and for many, the promise of a new quality of life. From 1994–1996 during the transitional phase the state had the twin goals of economic growth and redress, (Reconstruction and Development Plan) which would redress socio-economic inequities created by apartheid. The state set a number of goals for poverty alleviation and set targets for housing, water and electricity provision, and job creation. In its housing policy for the poor was the promotion of the ideology of Masakhane or self-help, or what was later known as 'sweat equity'<sup>1</sup> to access the housing subsidy. Coupled with this was a programme of land reform that was hardly being realised (May 2000; Bond 2000).

During 1994–2003 the state did make some inroads to deliver on basic services but overall the state could not deliver social goods at the rate of need or expectation. This was the result of a number of factors outlined in Chapter Four such as a capitalist solution to the problem. By 2001 the number of homeless, impoverished and unemployed people had grown, and despite an increase in the housing subsidy, marginal introduction of a people's

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

housing policy, and interaction with NGOs, the state still had an under-spent budget for housing in Western Cape and an increased backlog.<sup>2</sup> The backlog of housing in the Western Cape was particularly high because of previous apartheid policies, land not identified for redistribution, huge population migration to Western Cape in search of employment, education, health facilities and political factionalism (May 2000; Bond 2000; Budlender and Liebenberg 2002).

From 2001–2003 the state retained its macro-economic policy (GEAR) based on neo-liberal capitalism coupled with a pro-poor policy. The slow pace of land redistribution, provision of houses and service delivery resulted in a number of land invasions, protests for housing and basic services, which heightened racial tensions and political factionalism in the Western Cape (May 2000; Intergovernmental Fiscal Review 2003; Bond 2000).

The state, in its efforts to meet and increase targets for housing considered alternative options and engaged with NGOs and communities to assist it in building houses through a People's Housing Process (PHP). In this regard the state opened a People's Housing Process office but this office did not have sufficient expertise or capacity for a PHP process and eventually faced closure once new housing plans were launched in 2004.

Another reason for the failure of partnerships with NGOs, as this study illustrates, was that the municipalities were unable to provide services even with committed funding and NGO intervention. Alongside this factor was the fast pace of urbanisation which meant that the state would never on its own be able to solve the housing backlog or meet its social objectives if the current rate of urbanisation continued and if housing had to compete with other pressing (health and education) demands for funds.<sup>3</sup>

The hegemonic ideology throughout the period was that GEAR would ensure that equity would be attained through growth and the trickle-down effect. As South Africa entered the global market there was a renegotiation between state and civil society, with the state wanting to shift greater social responsibility onto civil society. However, civil

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2. PHP refers to the Peoples Housing Policy, a process which supports poor home owners with technical, logistical, administrative and financial assistance. See Chapter 4 for more discussion on PHP.

3. The pronouncement by the government to house all the people living on the main highway first has fomented anger between the people on the waiting list and those in the informal settlements. This could be construed as racism as those on the waiting list were mainly classified Coloured and argued that the ANC government is seeing to 'their own'. In May 2005 these divisions and frustration erupted into community protests and in angry meetings with local councillors. These protests spread within a week and included backyard shack dwellers who were living in African townships, and were reminiscent of apartheid style protests with communities burning tyres in the streets.

society was not prepared to accept greater responsibility without holding the state accountable to deliver on promises made in the Freedom Charter.<sup>4</sup>

### **Institutional Changes in PD and VM Brought on by the Macro-Context**

#### **Philosophy and vision**

PD leadership's intervention in 1992 to build a movement of poor homeless people was a conscious activity. PD leadership acted as the catalyst to motivate poor women living in informal settlements to build houses and encouraged them to seek goals beyond housing, and to build a community and a social movement. The PD leadership based its vision of development on a people-centred approach and did not only address certain projects but overall development in which poor people learnt to manage and control resources. Embedded within their vision was a learning community. The PD leadership believed that learning was the key to accessing social goods from the state.

The PD development philosophy did not challenge state power or the capitalist mode of production. PD sought to organise 'the poorest of the poor' who were identified as those with the least resources and control over resources i.e. poor, African women in informal settlements. PD drew on the Indian Slum Dwellers model and sought to gain more resources from the state on the basis of demonstrating need and the use of their own labour and knowledge.

The optimism of a new democracy combined with a state ideology of Masakhane (self-help) and PD's own versions of self-help provided the political opportunity to mobilise women. Thus self-help ideology together with the discourse of the responsibilities of mothers as caregivers and nurturers of the family were the ideologies which mobilised the VM women.

The impact of the ideology was successful as VM women placed a high value on self-help and accountability. This is indicated by the amount of time, savings, labour (sweat equity) put in, the amount of commitment and trust developed as well as the rate of and complete repayment of loans to the Utshani fund. In addition the VM women successfully combined learning and a people-centred development philosophy to build a VM community.

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4. The Freedom Charter is the political programme of the ANC. The Freedom Charter promised basic services to all.

At the end of this period VM women had built strong community relationships which were a direct result of the formation of the savings group, building in teams, high levels of reciprocation, the practice of solving problems through dialogue and systems of participatory democracy and because they were a relatively homogenous community.

The VM committee structure of dividing into several working groups enabled the learning and expertise to be widespread and led to the development of personal growth. VM members became skilled in many areas of expertise, some of these are: facilitation, chairing meetings, financial skills, organising skills, office skills, design and building skills.

Another indicator of the success of the above forms of organising was the low level of conflict within the community. The community was bound together through realising a common set of ideals and goals. The leadership was democratic and accountable as illustrated in the rate of savings and the team house building.

During the period 1998–2001, PD leadership built on the success of the VM model and the VM women became its organic intellectuals ‘spreading the word’ (Federation slogan) by engaging in social movement activism. This activity entailed mobilising poor people to form saving groups, taking the savings groups through the development process, organising model house displays and mass meetings, lobbying for more resources from the state and advocating for a people-centred approach to development.

VM women mobilised other communities with the same philosophy as they had been mobilised. In addition the Alliance used the discourse of citizenship to mobilise for resources from the state. The Alliance was building a poor homeless people’s movement and saw itself ‘as mainly mobilising people into a social movement to represent the poor in their quest for resources to improve their lives; and about establishing social bonds that helped isolated people to be more rather than less, in control of their lives’ (Baumann and Bolnick 2001: 114). PD leadership favoured this approach, as it was deeply sceptical of the state’s commitment to deliver.

### **Critical engagement with the state**

As outlined in Chapter Four the mobilisation was not against the state but sought critical engagement with the state. The Alliance petitioned the state for entitlements and more resources by showing what Federation members could do, and that Federation members were prepared to contribute labour and their own resources. To some extent this approach

was similar to rights based approaches but the Alliance seldom used litigation strategies to pressure the government. Another factor which contributed to the Alliance's approach of critical engagement with government, was that many Federation members were loyal African National Congress (ANC) members and the senior leadership were veteran African National Congress Women's League (ANCWL) who tended to view the government as a powerful patron. Patronage played a significant role in accessing social goods (Robins 2003: 15).

This social movement took shape alongside similar social movements such as the Treatment Action Campaign (TAC). Radical movements such as the Anti-Privatisation Forum, Anti-Eviction Campaign, Landless People's Movement and Concerned Citizens' Forum mobilised in direct opposition to the state and questioned its neo-liberal policies (Desai 2002).

The interaction of the politics between the macro—, organisational— and micro contexts presented an ideal political opportunity for the rise of the different social movements. The state had to some extent shaped how poor people were reacting collectively (Tarrow 1994) by promising social goods and by its pro-poor policy. However the state pursued an economic policy which would lead to heightened economic and social contradictions. On the one hand the state passed legislation, which promised various entitlements and was seen to be honouring its social contract as a state of goodwill. But on the other hand it embarked on privatising basic services, not increasing employment and obfuscating the issue of the devastating impact of the HIV/AIDS pandemic.

In such a situation the state became a fulcrum for its citizens to advance their claims and it was in this context that VM became a model social movement from which other Federation members learnt. The micro-context was thus characterised by mobilisation of alternative paradigms for development. It was in this period that PD became increasingly dependent on VM women to advocate for its model of development and to build its membership amongst poor communities.

By 2001 VM women were self-confident, they owned their homes, were experienced in working with communities, in house construction, in organising public meetings, were all experienced leaders and were responsible for taking savings groups through the development process. They were the model savings scheme, which had challenged traditional power relationships within the family, the community, with experts and bureaucrats. They were called on to advocate for the Alliance's philosophy of development

and supported a number of savings groups in their progress towards greater autonomy. They had developed a global partnership with similar organisations internationally through the Shack/Slum Dwellers International (SDI) and had been involved in a number of exchange visits.

As said previously in Chapter Four and shown in Chapter Five, PD leadership started off like its counterparts in India with critical engagement with the state to argue for more resources by demonstrating the need and capacity of poor people through enumeration data, model house displays and concrete projects such as VM.

These were the initial dialectical relationships of the macro— and micro-context that presented the political opportunity for VM women to take the development further and to mobilise Coloured and younger members into the Federation. However due to changed institutional arrangements, the people-centred model could not be sustained as there were changes in the institutional context that demanded faster delivery of social goods, a reorganisation of pedagogy and PD could not sustain its philosophy in the same form. The findings show that a number of factors led to the changed situation which I discuss below.

### **Partnership with the state**

As discussed in Chapter Five, during the period 2001–2003 PD's engagement with the state changed to a partnering model, because PD was frustrated with the slow release of subsidies and felt pressurised to 'scale up' delivery, which meant an expansion in membership, financial resources and building houses. This changed relationship with the state and the expansion of the development project impacted negatively on the development process and relationship between PD and VM leaders and the Federation membership. Factors which influenced the changes were that PD leadership argued that there was nothing inherent in state practices that pre-determined development as reflected in the state's inability to meet basic demands and that civil society had a choice and could be a site of resistance or align with the state and lobby for resources (Baumann 2002b: 70).

Additional factors which encouraged the change in the development paradigm were: the discourse amongst the Federation members which changed from a struggle for basic needs to a struggle around housing as a right or entitlement. The Federation members became product driven and did not express an interest in the overall goals of development, as was evidenced in the drop-off in savings, low participation in exchanges, declining interest shown in developing skills if they were not certified and by implication

marketable, low repayment rate and loss of membership once houses were built. Furthermore the Federation members were impatient with the slow process of self-build and frustrated with the inability of the state to release land and to process subsidies. Thus the change in development to 'scale up' and to move from self-build to guilds was thus partly driven by Federation members.

Given this situation PD argued that it was best placed to realise the aim of housing provision for the poor. As PD 'possessed local knowledge, understood local needs and priorities and practised consultative management' (Haque 2004: 273).

However the partnership was ineffective as the state did not deliver on its promises and as the findings in Chapter Five showed, the state was PD's biggest debtor, did not process subsidies efficiently, did not issue title deeds timeously and land tenure was not a priority for the state whereas for Federation members it was critical. Haque's (2004) research and conclusions, which were reviewed in Chapter Two are reflected in this study. The objectives of PD's partnership with government were hardly realised as the state had different goals and the Alliance slowly began to lose their empowerment goals and became deliverers of services.

PD's philosophy that the 'development was not only people-centred but people controlled' came under review as increasingly the construction of houses was done by guilds and housing plans were drawn by a group of young women 'technical'<sup>5</sup> for payment. In addition, in trying to meet targets, the technicians and VM women 'needed faster movement on the ground' (Baumann 2002b: 70) therefore teaching was increasingly directed towards the leadership of the savings groups and took the form of instruction. As findings in Chapter Five indicate, in the subsidy application process the VM women did not have the capacity or time to take the majority of Federation members, who learnt mainly through a lengthy informal process, through the entire development process. Thus opportunities for discussion, reflection and dialogue were lost. The changed pedagogical practice resulted in an uneven distribution of knowledge and skills amongst membership and the knowledge and skills were concentrated in the leadership group. Therefore when the membership experienced problems with the uneven release of subsidies and land, Federation members blamed PD or VM leadership.

My findings support Huchzermeyer's (1999) argument that the combined development efforts of the professionals, consultants and Federation members were never

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5. Federation terminology for those who draw building plans.

exactly repeated in each community as each context differed so the intervention had to be adapted. This pedagogical approach confirmed Lave and Wenger's (1991) theory that learning within different communities was situated and the knowledge and skills which emerged were context dependent and not readily transferable between settings. The interactive and participatory approach required patience, time and innovation as well as constant monitoring and led to burnout amongst the PD technical staff, and VM women complained that they were over-extended. The changed institutional arrangements thus led to changes in the intervention and the role of those who gave pedagogical, technical and organisational support.

Further, more reliance on external donors and state funding fragmented accountability. In the case of PD it needed to speed up delivery to recoup funds from the state and VM women were the agency which facilitated the process in the Western Cape. The evidence from interviews with the PD director suggested that increasingly these organisations felt more accountable to donors than their membership as they had to meet set targets.

Whereas the Alliance's initial mobilising vehicle was to save for housing, this changed to save to repay loans. In effect then, PD and VM leaderships were cast into roles of developers and debt collectors.

Edwards and Hulme's (2000) critiques are applicable to this case study as the findings in Chapter Five show that in the move to partner with the state and to expand, the Alliance decreased its competitive advantage. The partnership led to rifts with beneficiaries and limited the Alliance's capacity to experiment, to be flexible, to lobby and advocate for their own views. Another disadvantage was that members competed against each other for resources; this eroded the aims of building people and communities. Competition for resources was the key driver which motivated Federation members to nominate strong leaders to attend the National Forum, as it is in this forum where the Regional Federations argued for resources from PD. This practice created divisions between Regional Federations and therefore Regional leadership did not challenge national power structures within the Alliance, nor the notion that poor people had to compete with other poor people for resources.

Haque (2004) argues that a feature of partnering with the state is that the state could avoid its responsibility and shift both responsibility and blame onto NGOs. The findings in this study illuminate this feature and show that on many occasions the state breached its

trust and commitment to deliver basic needs and failed to include a People's Housing Process in housing provision. PD and VM leadership experiences illustrated that in this context of development, 'NGOs cannot rely on the state to share its own vision and goals as the state focuses on its own individualistic goals and not on development and empowerment' (Haque 2004: 282).

Another danger in the partnership approach as pointed out by SDI was to have faith that the state would honour its social contract. Both PD and VM found themselves in a contradictory relationship as they took on the role of developer and service provider; they were seen as a conduit for state provision of houses and subsidies. In reality the partnership was counterproductive for PD leadership and VM women.

## **Changed Roles of PD and VM**

### **Impact on philosophies of development**

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

As said previously in PD's populist development theory there was no direct challenge to the state or capitalism, although on its website it often vilified political leadership for its materialism and greed ([www.dialogue.org.za](http://www.dialogue.org.za), but not active since 2005 as the organisation has closed down). PD drew on the Indian model to illustrate that the state could not be entrusted with eradicating poverty. In its relationship with VM it sought to show that the South African state, although at a different stage in the democratic process to India, was not consistent in its poverty alleviation efforts.

VM had more faith in the state to deliver and eradicate poverty. VM were newcomers to democracy, unlike their Indian counterparts, and their faith was not entirely misplaced as they did lever resources from the state. VM was politically and culturally closer to the state than to PD; VM women were veteran ANC Women's League members and were schooled in the politics of the ANC through the various mass democratic movements. In addition they enjoyed the patronage of the state as witnessed in the many ministerial visits (Robins 2003: 262-263). The experiences of VM women in the liberation struggle was comparable to Foley's (1999) characterisation of the politics and the

education of cadres in the Zimbabwean liberation struggle. VM women, like their Zimbabwean counterparts, did not develop a socialist understanding of society and although their political education enabled them to reject apartheid and vote for a particular political party they were not able to distinguish between the political party and government. The VM women were also critical of service delivery and the rampant materialism within the ANC party.

### **Impact on role of the intellectuals**

PD as characterised in Chapter Four were mainly white middle class professionals. The leadership in Cape Town was male, white and middle class and had a populist ideological orientation with its foundations rooted within a Catholic welfare and Freirian approach.

The relationship between PD and VM women could be classified in Gramscian terms as PD representing the traditional intellectuals who were from the traditional class (i.e. intellectuals who come from the bourgeois class) but who do not serve ruling class interests, whose organisational function was to develop organic intellectuals from the working class for counter hegemonic activity. In Freirian terms PD leadership and technical staff held the dual role of combining expert and local knowledge and of creating an enabling culture for the development of critical consciousness.

The Federation leadership served in many ways as the organic intellectuals who would lead their class to critical consciousness to challenge dominant ideas. In Gramsci's terms the VM women in this framework consisted of the organic intellectuals who had progressed from 'common sense' to 'good sense' and who played a directive role as advocates for a counter consciousness, as organisers, and mobilisers of the poor, or in Freirian terms to conscientisation.

Another source of tension for PD was that although the VM leadership may have become the 'organic intellectuals' which PD had nurtured, VM women had not followed PD's teachings dogmatically. Once the women were in leadership positions there was no continuous analysis of the Federation model or of the tension between individual and collective ownership. PD did not develop a continuous intellectual engagement with VM women as the organic intellectuals of the movement. Instead PD lost authority over VM women and disabled VM women's leadership in the restructuring process. PD based its pedagogy on Freire, and to some extent met the goals of community self-actualisation, which is central to Freirian philosophy. However this presented itself as a weakness for PD

leadership as, in the longer term, the VM became an autonomous organisation and PD could not maintain its leadership role in the political education of VM. VM women had evolved their own version of praxis and were nurturing their own organic intellectuals and leaders from within the communities which they had mobilised. VM women's vision of development was a mixture of the global urban poor homeless movement and their various histories of struggle for liberal democracy. Their vision of development was further constrained by their socio-economic situation and the language of development, which entrenched women as traditional mothers, respectable citizens and small-scale entrepreneurs.

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

Pearson and Jackson (1998) in their critique of anti-poverty approaches which conflate poverty issues with gender, argue that in these projects women do not tackle gender issues such as customary practices which are oppressive to women, therefore women do not challenge patriarchy and do not develop a feminist consciousness.

### **Weaknesses in development model**

Further weaknesses in the Alliance's development model pointed out by Huchzermeyer (1999) were that PD's community building model was different to the Indian model, and distorted by the entitlement to the housing subsidy. 'Because of the subsidy the focus is distracted from ongoing settlement based improvements towards a once off acquisition of a maximum house sized for individual households' (1999: 208). Similarly the Federation leadership had an ambivalent and paradoxical position on the relevance of individualisation and commodification to the alleviation of poverty. 'On the one hand it

encouraged communal ownership through pooling of savings, building in a team, but it did not question the fact that often individual households wanted to build the largest possible house for themselves within the capital subsidy' (Huchzermeyer 1999: 207). This could be a problem if members had an expectation that pooled savings could be used for the collective good and this would undermine the building of social capital and social citizenship.

Other reasons that motivated PD to argue for the need of a new leadership in the Western Cape was alluded to by the Director in Chapter Five. The PD leadership felt that VM women had become entrenched in their leadership roles, were centralising knowledge and the pedagogy had changed to instruction. The findings in Chapter Five show that when it was unclear what the level of support was for the restructuring in 2001, PD became more forthright in their critique of VM leadership. The PD facilitator's role in meetings changed to become increasingly pedantic in trying to convince Federation members to be more critical of VM leadership; the facilitator pointed out that VM women were present in all leadership structures and were therefore in control of the organisation.

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

Thus PD's short-sighted analysis of the VM women and the failure to acknowledge the impact of changed material conditions on the identity of the VM women, led them to argue for a restructured leadership.

At this point I think it is important to heed the analysis and critique of the post-Marxists, postmodernists and Third World postcolonial feminists. According to Schuurman 1993: 28-29), theorists Ernesto Laclau and Chantal Mouffe (1985) argue for the heterogeneity of discourses within social movements, and argue that groups within social movements do not have a single goal and not necessarily the same opponent and that the outcome is not only determined by structures but by the interaction of the social movements and external actors.

The postmodernist and feminists arguments are relevant too in this context i.e. that there is not one absolute discourse or truth to development and equality in society, nor one linear path to it. The postmodernist contribution which argues for different interpretations of the social project is an important consideration, and as this study has shown can impact on the aims of the project. The feminists Weiler (1991) and Thompson (2000) argue that women in a single community do not form a homogenous category, therefore one should recognise the different ambitions and consciousnesses of women who may be divided amongst themselves. Third World postcolonial feminists Alexander and Mohanty (1997) develop this argument further and argue that geography, genealogy and colonial histories are important factors which impact on agency and interpersonal relationships. This is reflected in the growing disjuncture between VM women and PD staff and in the changing conceptualisation of VM woman's agency and identity as 'rural', mother, citizen, global actor and urban homeowner.

The fact that the majority of Africans in South Africa were violently dispossessed of their land and rule of the country makes the attainment of citizenship an important goal. Citizenship and participation give social movements access to land, welfare and social goods, therefore, the struggle for basic needs in this social movement are not just 'expressions of resistance but they are demands for access to modernity' (Schuurman 1993: 27) and citizenship. In a political context where the state is divided between redress and growth the struggle for basic needs occurs in many different sites and in many different forms, ranging from street to courtroom battles.

Another issue which PD leadership faltered on, was its views that poor people could save and repay loans and all that was required was a commitment to the development

process. By not including unemployment and the rising cost of living as factors in the decline in savings and repayment rate, PD were not confronting the material conditions of poverty or the fact that once people had homes they needed incomes to maintain them. Furthermore PD did not confront the reality that members of social movements often leave the movement once their issues are resolved.

Another area in which PD's policy changed was that poor communities must take the lead in their own development. This changed as PD shifted to the guild system and tried to quicken the pace of delivery. In addition, the spontaneity and goodwill of poor people to support each other which was present in the first two phases, declined as membership became more focused on entitlements. The inattentiveness of PD to their own views of development, to the changing material conditions of the Federation leadership and membership impacted on policies within the Federation. The impact resulted in critical issues being unresolved, such as the non-election of community leaders, corrupt practices and mismanagement of funds.

In the period of restructuring PD used the slogan 'We are organising the poorest of the poor' to reinvent the organisation and to move the leadership closer to grassroots participation. In this discursive practice it set to exclude VM leadership. PD argued that because VM women had land, houses and income, VM women were no longer the poorest, therefore it was argued they could not lead the organisation or the landless committee.

I think this strategy to reinvent the two organisations and to decentralise power, whilst good in its intentions, used contradictory language which later became politically problematic for the two organisations. The slogan, 'we organise the poorest of the poor' was divisive and excluded different gradients of poor people. The practice of exclusion was evident in the indicators used to measure success and to allocate resources. The indicators of self-help, amount of savings and rate of repayment, whilst important vehicles to mobilise members, closely mirror values of capitalism, which are competition and individualism (Isserles 2003).

Like its Indian partners and the global homeless people's movements to which it is affiliated, PD mobilised poor women by invoking the elements of self-help, self-reliance, savings and micro-credit. These strategies have certain disadvantages as argued in Chapter Two (Isserles 2003; Rao and Stuart 1997; Ghodsee 2003 and Dolhinow 2005), and are present in the VM study. These disadvantages are that women bear the brunt of development and take on greater responsibility for basic needs, that micro-credit creates

more debt and that although collective savings espouse a group framework and participation it was individual achievement that was sought and the framework has a narrow vision of poverty.

The coalitions and networks that both PD and VM leadership built on a global level reinforced a populist development perspective where the strategies for development were to petition the state for resources as rights and to develop small-scale projects which could coexist within capitalism. The global poor homeless movement did not provide an alternative socialist vision. In its articulation of its philosophy the relationship between pedagogy and social transformation was unclear and there was a lack of a clear vision of a future society. These critiques are made of Freire and are applicable to the case studies reviewed in Chapter Two (Youngman 1986; Walters 1989; Prinsloo 1991). In this paradigm (Pearson and Jackson 1998; Van Genugten and Perez-Bustillo 2001; Bond 2002) no structural analysis of poverty, or history, or gender or personal ambitions is made and there is no reconfiguration of power and structures, and therefore the leaders of social movements have an inadequate understanding of the barriers facing social movements, therefore social movements are limited vehicles for change.

### **Conceptualisations of Women's Agency**

As discussed in Chapter Two, agency is used to explain the political subjectivity, individuality and interpersonal relationships of the women. Agency is also understood as 'anchored in the practice of thinking of oneself as part of a collective and organisation (Alexander and Mohanty 1997: xxviii).

Here I discuss whether the different conceptualisation of VM women as mothers, citizens and social movement actors hindered or facilitated the mobilisation and learning in the micro-context. The analytic framework pointed to agency as an important factor in shaping learning and different forms of activism. The literature reviewed in Chapter Two and Chapter Four highlighted the agency of women in the Crossroads women's struggle for housing, which preceded VM and sought reasons why African women dominated the struggle for housing. I argued that VM women were part of a community, which had long fought for housing and basic services, and the transitional stage in South Africa's democracy presented a window of opportunity for them to lobby for and attain land and housing. VM's experiences of men's organisations in previous housing struggles such as the Crossroads struggle indicated that men isolated women from decision making, and men

usually were not as supportive or collaborative and VM women felt that men preferred violent solutions to conflict resolution.

In addition, most of the VM women belonged to the African National Congress Women's League (ANCWL) or mothers' unions, and so they were familiar with working within women's only organisations and within institutional cultures of women's only organisations. For all these reasons the VM women self-consciously chose to be a mainly women's organisation; men were allowed to join but VM women were careful that men would remain the minority in the organisation. Agency in VM is characterised as conscious – women took responsibility for housing and family needs and through the Federation a new political culture was formed with women in leadership positions. The agency and the consciousness of the women was a mixture of political subjectivity and individuality as part of a collective.

### **VM women as mothers**

The state and PD had similar gendered perceptions of women, whom they identified as mothers, caregivers and of being more accountable than men, thereby being responsible for the home and family and for the repayment of loans. As discussed in Chapter Four and in the beginning of this chapter, PD, like its Indian partners, and the global homeless people's movements to which it is affiliated, mobilised poor women in informal settlements by identifying them as the 'poorest of the poor', as mothers and caregivers and primarily responsible for the home, and by invoking the elements of self-help, self-reliance, savings and micro-credit. PD's approach to self-help had radical aspects to it in that it was coupled with empowering the poor and encouraging the poor to be in control of the process of development (Huchzermeyer 1999: 27-28).

The ANC government used a similar discourse of self-help and self-reliance for different reasons. These were to transfer partial responsibility for housing onto the poor, and to counter a culture of non-payment for services and rent, which had been used in the past to resist apartheid laws (Huchzermeyer 1999).

Thus the macro— and organisational political ideologies and discourses were promoting similar conceptual understandings of gender and development, and in a context of a transitional democracy where both state and PD were motivated to resolve a crisis in housing, a climate of critical engagement was favoured by both the state and PD. Thus the interaction of the macro— and organisational contexts created a political opportune

moment for the mobilisation of VM women. The women were initiated into the development project through the use of their identity as 'mother' and 'rural' and united around the needs of the family and the community. These strategies for development came under scrutiny from feminists Dolhinow (2005), Isserles (2003) and Ghodsee (2003), which pointed to the contradictions of using strategies which can entrench women further into domesticity, and burden them with more work and debt.

The political context from 1992–1998 was positive for VM women who initially mobilised other women to join the VM savings scheme as mothers and as rural women. In the first year the membership increased 100% and in the second year the membership had more than doubled to 286. The amount saved indicated motivation, the building of trust and accountability within VM, and support for the model of development as advocated by PD and SDI. Also significant was that the membership held fast to mainly organising women. A very significant indicator of the levels of trust and motivation was the amount of savings collected over the period from 1992–1996 when they recorded the highest savings in the Western Cape Region of R25 498.

During the period 1998 to 2001, VM women were the majority leadership of the Regional Federation and effectively mobilised many other communities in the name of qualities associated with motherhood such as nurturing, giving support and guidance. These maternal or feminine qualities are typically the qualities feminist pedagogy values, and were drawn on in pedagogical practices and helped to build the collective and leadership. But this situation presented a conundrum as these qualities obscured the gendered organisational style such as the idea that basic needs are 'women's issues' and did not question traditional practices where women are solely responsible for the home. Nor did the pedagogy question the symbols of caring and nurturing in community organising – symbols which reinforced women's connection to the family and the home (Martin 2002: 333).

VM women built on these traditional notions of 'motherhood' but they went further in important ways and included competence, strength, perseverance and integrity. They challenged cultural traditions of ownership and power relations in the home but they did not challenge patriarchy or develop a political consciousness that went beyond accessing social goods. Thus the VM women did not express a resistance to capitalism but were active participants in it. This aspect, and the fact that collective actions were geared to

achieve individually owned houses, illustrated the contradictory nature of people-centred development and popular education in the present economic order.

### **VM women as citizens**

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

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

In the period 2001 to 2003 there were further shifts and constructions in identity as self-help and micro-credit strategies for mobilisation were proving inadequate. VM women could in this period articulate and identify with housing as a common interest for African women. They could mobilise around a new identity that was taking shape – that of the new urban African homeowner.

### **VM women as social movement actors**

As social movement actors and innovators, VM women identified with the poor and homeless and invoked the ideology of self-help and savings. This was reinforced by the global and national context, as well as the discursive practises of PD. The participatory and egalitarian ideology was effective in mobilising membership who took control of decision making, who in turn facilitated learning and led to building confidence and empowerment.

Being part of the global social movement facilitated VM women's learning, advanced their problem-solving skills and built networks to mutually support each other's struggles across continents, and they learnt global strategies for advancing the struggle of poor people. In these transnational crossings the VM women learnt different ways of practising democracy and participation – this praxis could be linked to Alexander and Mohanty's (1997) concept of 'feminist democracy' in which new definitions of justice, accountability and responsibility are engaged with and new solidarities are formed. As social movement actors VM women expressed their agency as political subjects and took a leadership position in the Federation and in the social movement for housing the poor.

By 2001 the usefulness of self-help strategy decreased as the state failed to deliver basic services and Federation membership became more focused on entitlements and rights. Whilst the Alliance leadership did not draw on rights based approaches, as the organisation was concerned with alternatives to the mainstream and to increase the participation of the poor, in South Africa, because of the entitlement to the housing subsidy, the Alliance sought to harness these entitlements to scale up delivery and build social capital. Therefore the Alliance used the subsidy to campaign around rights as a form of redress and to build community. In this model the Alliance 'did not seek a reconfiguration of power relations and pushed for demands as a collective struggle around rights and dignity' (Van Genugten and Perez-Bustillo 2001: 36). The disadvantage of this strategy was that the Alliance experienced a drop in membership, savings and repayment of loans once its members received the subsidy. This meant that once poor people 'won' their rights they excluded themselves from the collective struggle for 'a home for all'. The spaces for building learning communities were limited and learning within communities was not as widespread as before.

### **VM women have multiple identities**

Throughout the time from 1992–2003, VM women did not identify themselves as feminists but rather as protectors of the family and community. They mobilised around identities of mothers, poor women and citizens. In their songs, they sang of women as mothers of the nation. This must be seen in the particular circumstances of apartheid and traditional African culture rather than as a statement of domesticity that one might find elsewhere. The role of the mother was politicised during apartheid, as men were largely absent from the home working as migrant labourers, or were absent due to state repression. So too, in

the present struggle for housing 'the personal became political' as personal and family life became targets for social action.

VM women's experience was comparable to other African women in informal settlements in South Africa and in Africa whom they met through the Federation exchange programme. The literature on African feminism, as indicated in the literature review offered a broad interpretation of African feminism and recognised many different forms of African feminism, which stressed multiple systems of oppression, which were resisted by women in many different ways.

VM women may have had a nascent feminist consciousness or what the Latin American feminists (Davies 2000; Portugal 1986) call grassroots feminism, but they did not have the language to construct themselves as feminists. Though they had organised differently to men, in their struggles with husbands, partners and men in government they did not develop a consciousness that patriarchy and power were connected in traditional African values. For example they did not oppose rituals such as lobola (bride payment) which socialised women into a subordinate position within society. This limitation was evident in the ANCWL which during apartheid allowed women's issues to be subsumed by the national liberation struggle, and in the present context put pressure on women parliamentarians as women and mothers to gain social entitlements.<sup>6</sup> Thus VM women were organised in movements, which used inclusionary approaches (Hassim 2005) at multiple levels of engagement (Salo 2005) to frame their demands as mothers, citizens and social movement activists.

VM women's activism could be compared to Pnina Werbner's (1999: 221-240) descriptions of motherhood movements in Latin America that valorise maternal qualities. In these movements, women capture the moral high ground because their members' mixed agenda and embeddedness in local traditions enable them to mobilise ordinary women on a vast scale and attain a measure of autonomy. The VM women did not see their organisation as threatening to men, yet their activism was of concern to their husbands and partners and sometimes threatened the delicate power balance of relationships. These men were aware that their wives were skilled and knowledgeable, as the women built the houses. This created a tacit understanding that relationships, expectations, and the demands made of each other had changed. For instance, VM women felt that they could talk about contraception and family planning with their husbands and partners.

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6. Since 1999, all the National Ministers for Housing have been women.

The literature on adult education for women suggests that education for women 'relates directly to their condition and position in society' (Youngman 2000: 5; Walters and Manicom 1996) and the literature on gender and development argues that women are motivated to learn and participate in development in the interests of their children and livelihood (Mies and Bennholdt-Thomsen 1986). Drew (1993) points out that the usefulness of a distinction between a female consciousness and a feminist consciousness is that it allows one to interpret whether goals are linked to a women's movement or a movement consisting of women. Basu (2005) adds that one can only evaluate a women's organisation against its objectives. Maxine Molyneux (1985), Caroline Moser (1993) and Hassim (2005) in their attempts to explain why women act collectively during certain crises, argue that women make gendered responses to preserve their families and act to pursue their practical gender interests first. Kaplan (1997: 186) argues that women develop a 'female consciousness' according to terms their culture dictates and that these categories are not clear-cut as women move back and forth between specific needs and general demands. Other theorists (Walker 1991; Walters and Manicom 1996; Ross 2003; Kaplan 1997), as discussed in Chapter Two, sought to answer this question by explaining women's activism on behalf of their family as an expression of motherism or grassroots feminism. I agree with Drew (1993) that motherism or grassroots feminism /female consciousness and feminism are not mutually exclusive as the nurturing of life is not antagonistic to gender equality as long as it is not enforced on women.

The VM women used their activism in many different ways and engaged in inclusionary ways as well as radical ways to obtain social goods from the state. However the challenge to obtaining social goods from the state placed pressure on them and in the absence of a transformative programme or strong links with radical women's movements they became centralised and conservative.

## PART TWO

### Impact of Changing Context on Pedagogy

Part two discusses the impact of the changing macro—, organisational— and micro-context on pedagogy and the vision of people-centred development. In this part the conceptual tools used for analysing pedagogy are: learning from experience, engaging with the adult educator, participation which occurs through action, reflection, dialogue and collective learning, conscientisation and empowerment.

#### Pedagogy of the Alliance

The pedagogy in the Alliance is positioned to support the struggles of women in oppressed communities (Walters and Manicom 1996). The Federation's model of housing provision encourages women within the collective to learn and develop systems of learning that prioritise practical interests (i.e. the need for a home). This approach supports the argument of gender and development and livelihood theorists Maria Mies and Veronika Bennholdt-Thomsen (1986), Sen and Grown (1988), De Satge (2002) and Von Kotze (2002) who argue that communities whose activities are oriented towards securing food and shelter learn through a collective struggle and produce useful knowledge. The approach echoes Molyneux's (1985) and Moser's (1993) distinction between women's practical interests and strategic interests. This development is not automatic as they argue that most women get stuck at the basic needs level. However in the Federation, many women do go beyond the basic needs level. As the Federation facilitates learning about finances, building houses, negotiating with developers and with the state in this process women become politicised and begin to identify their strategic interests like the right to own their own homes.

In the VM project, learning happened within a framework of popular education and strongly echoed feminist pedagogy. As the findings illustrated, the pedagogy worked towards consciousness raising, and it valued working with women's experiences, local knowledge, collective decision making, and participation at all levels of the program. The technical expert came in as an advisor and learned from the community to provide technical expertise in a non-authoritarian way. There was usually a strong emphasis on making the curriculum relevant to the learners' context, on democratic decision making,

and on using participatory styles of learning. The concepts of learning and empowerment in the Alliance were central to improving the quality of the learners' lives. It was through informal and non-formal ways of learning that women in this case study were creating new forms of social action and devising new strategies to demand basic needs like housing. The findings revealed that VM women learnt in many different ways in the informal context – they learnt individually, in collectives, in social activities and in learning networks. The learning was technical, cognitive, organisational and social and there was a construction of social knowledge.

The findings suggest that the learning changed as the institutional arrangements changed from advocating for development to providing houses, and echoed theorists Thompson (2000) and Foley (1999) who argued that individuals and groups have different goals and interests in adult learning and these need to be understood as contested activities around which there is conflict. The findings indicate that during 1992–2001 when learning was in tandem with development and with mobilising poor communities the philosophy and practice of experiential learning and learning in action through participatory methodologies formed the key strategies to learning and empowerment.

### **Learning from traditional knowledge and collective experience**

The findings indicate that during the period 1992 to 1998 when the macro— and institutional contexts supported a philosophy of a people-centred development paradigm with self-help and micro-credit strategies, one of the most valuable forms of learning for the VM women was experiential learning. They drew on their previous knowledge and in this way included and added to the knowledge gained from the experts. The valuing of their own knowledge and combining their knowledge with expert knowledge developed a sense of pride amongst women. Therefore when they started the development process within another community they started from people's experiences and did not undermine the significance of it as a methodology, not only to gain more knowledge but also to 'build people and communities'.

Experiential knowledge included knowledge gained from traditional practices, schooling and life experiences. Experience gained through development projects, many political struggles and battles fought against the previous apartheid government was critical in the way that they related to government structures and outside agencies. They interacted with knowledge as a political weapon and used it as a way to challenge power

structures and to transform their social conditions. In addition they used lessons learnt from these experiences and previous experiences to direct members' expertise to different development projects. They used traditional gender patterns to their advantage, to persuade men to allow them to join the Federation, to be involved in the activities of the organisation and to exclude men.

Experiential learning was highlighted in most of the learning strategies. In the savings groups women drew on their experiences of previous savings groups like *stokvels*.<sup>7</sup> In the exchange networks they learnt from others in similar situations, and in particular developed political strategies to negotiate with government for resources or to campaign for their rights or to stop evictions or discriminatory inheritance practices. They not only learnt alternative methodologies but also developed their own pedagogy and made connections with the Asian Coalition's call for 'A Poor People's Pedagogy' – 'When people's ideas move in people's hands and hearts they change, adapt and create new solutions' (Asian Coalition for Housing Rights 2000).

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

When VM were in the initial stages of development and a social movement, strong connections could be made between VM's learning through a development paradigm

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

(Rogers 1992; Snyder and Tadesse 1995; Wignaraja 1993) based on a people driven process and theories of experiential learning; informal learning; popular, social action learning; and feminist pedagogy (Freire 1973; 1983; Foley 1999; Rowbotham and Mitter 1994; Walters and Manicom 1996; Barr 1999). In these paradigms theorists argued that people learn from their own experience, and from dialogue and critical reflection, which lead to social action and solving problems.

However, in the period 2001–2003 when the organisation formed a 'partnership' with government and became an NGO and service provider, although the rhetoric was still alive, in practice VM women's pedagogical practice had slowly begun to shift towards instruction and VM women acted as advisors as indicated in the subsidy application process described in Chapter Five. During this period when the organisation moved from advocacy to delivery, fewer members participated in the actual building process, design and subsidy application process, therefore the learning, knowledge and skills gained were not as evenly spread as before causing frustration amongst ordinary members. There were instances where VM women were criticised for 'behaving like bosses' (Field notes: Federation members 2001) and not having the time and capacity to train others, or their teaching methods came under scrutiny. During this period the state was not delivering on promises of releasing land or subsidies or on the partnership arrangement which impacted negatively on the development and pedagogy. The development was speeded up to meet demand and important learning opportunities were lost.

Learning became more formalised through workshops and young members participated if the learning led to certification. Experiential learning and learning in action was not as pronounced as before as members were not taken through the entire development process.

As argued in Chapter Five, these findings support the literature reviewed (Haque 2004; Edwards and Hulme 2000) which revealed that when NGOs partner with the state development goals are seldom reached and that members in an organisation then compete against each other for resources which eroded the aims of building communities.

### **Learning with the adult educator and expert**

During 1992–1998 the findings indicate that the conditions which allowed learning from experts and outsiders to be beneficial to both parties, were that both VM and PD began with a common understanding of the goals and vision of development, and commitment to

the basic principles of a populist methodology in which the community must find its own solutions. The development took place in a context in which the VM women felt supported by the dominant ideology of reconstruction and development and legislation that was supportive of African women's access to land and houses. Together with the educator a democratic and non-authoritarian approach was created; both sides showed respect for local and expert knowledge and both learnt from the other. The confidence that VM women developed from starting with their own knowledge and experience allowed for a more equitable relationship between learner and educator.

The integration of local and expert knowledge resulted in innovative house designs and creative cost-cutting measures were implemented. For example, the findings in Chapter Five show that within the limits of the subsidy the VM women built houses which allowed for more comfort and space than the state's housing programme. In this learning a vision of their own desires was kept in mind as they were allowed to 'dream their houses'. This meant that aesthetic values were not discarded – for example if someone wanted wooden windows or metal ones the technical advisor, together with the group, would explore these options. This method allowed for an expression of individuality, which was very unlike the low cost houses built by the state (RDP houses) or developers.

The practical approach and attitude of the experts was important and had a positive impact on VM women and the communities they worked with. The attitudes of the experts included respect for the people with whom they worked, humility, commitment and a willingness and eagerness for learning to be mutual. In this pedagogy the experiences of the learner occupied a central place in all considerations of teaching and learning. Connections could be made to Lave and Wenger's (1996: 150) theory that takes 'learning to be participation in socially situated practices'. VM women's experiences demonstrated that their pedagogy was about changing participation in 'changing communities of practice'.

These attitudes allowed women to develop confidence in their own learning systems and knowledge. The women learnt in three dimensions. They learnt spatial concepts which involved spatial arrangements and design. Numerical skills were further enhanced in the actual measurement of the land and in the construction of the house as well as in calculating the cost of building the house and in keeping financial accounts. Cognitive skills were learnt: these included learning new languages, financial skills and technical skills and various practical competencies such as office skills were learnt.

As a result of VM women's previous experiences with builders, developers, and technical support from local and provincial government, the VM community were cautious of academics and experts. Therefore VM women usually negotiated their plans in a group before their interaction with typically male-dominated organisations such as the civic organisations, local and provincial government. For example, in the negotiations for the land the VM women drew up a survey of the community profile to argue for their rights to the land. In these negotiations VM women stressed the necessity of working from their own knowledge, seeing this as the discourse of the poor that presents a challenge to the mainstream. This was articulated by model house displays, identifying land and community surveys. In addition the VM community attended meetings dressed in traditional dress, spoke in Xhosa, had their children on their backs and sang traditional and protest songs to draw attention to their demands. This strategy drew on a Freirean framework (1983) which allowed for action, reflection and the integration of new knowledge for further action.

VM women went beyond informal ways of learning and sought new knowledge in non-formal ways of learning. They learnt from artisans at a nearby factory and the PD training centre how to mix cement and to make bricks. They learnt from state bodies about norms and standards for building in the housing sector.

The findings in Chapter Five showed that VM women experienced some systematic education and transfer of cognitive and practical skills and knowledge in learning to build a house. The teaching was based on sound adult education principles as described by the technical advisor in Chapter Five. The technical advisor started off with the person's knowledge and slowly included new strategies for teaching more complex measurements and procedures. The advisor used visual and physical measurements within the new homeowners' understanding and costed it according to these understandable measurements. This lengthy process was accurate. Thus knowledge in this project was created in a collective process and in these processes new kinds of knowledge, ideas, and relationships developed (People's Dialogue 1994b: 6).

VM's pedagogy and its emphasis on knowledge production, was evidenced in their slogan 'We want Power, Knowledge and Money', and reflected Eyerman and Jamieson's (1991) account of cognitive praxis in a social movement: that knowledge was central, its creation was a collective process, that activists learnt by doing, and that learning could not

be measured by what was in people's heads. This way of learning, Eyerman and Jamieson informed us, was the core of a social movement's cognitive practice and identity.

The findings in Chapter Five show that expert knowledge, if made practical through building model houses, can be taught to semi-schooled poor women using a populist<sup>8</sup> methodology. In the VM case study such a methodology was built on trust and reciprocity – it kept the learners interested and motivated since it was directed towards tangible results.

In the period 1998–2001, VM women were the advocates and adult educators for the Western Cape Federation. As adult educators they taught in the same way as they had learnt. Thus they reproduced their membership in the same way as they came about (Wenger 1998). Their experiences illustrated that there was no correct formula to getting the power balance correct between the educator and the learner and from the literature reviewed (Rowlands 1998; Kaplan 1996; Rogers 1992) the VM women's experience confirms that the relationship can be more equitable if the ideology and methods of the adult educator is consistent with the empowerment process.

During the period 2001–2003, VM women's role as adult educators changed in the context of increasing its membership and housing delivery. The changed institutional context was due to the state's inefficiency and inability to deliver subsidies and release land. The critical incidents in Chapter Five show that VM women's teaching methodology changed from facilitation to instruction as seen in the subsidy application process. The VM women approached communities as experts with solutions and thereby devalued local knowledge. The learning was less spontaneous and became reified as the procedure was repeated by the same VM women over a time period. The findings show that learning was not as widespread as before and the learning was directed at the leaders of savings groups.

In addition, the critical incidents identified in Chapter Five show that during this period the methodology of the adult educators or experts from PD changed from a participatory approach to a more directive approach in an attempt to dislodge the Ufundo Zufes leadership. The facilitator demonstrated an inadequate understanding of power relations within the Western Cape Federation and the cultural practices of a more mixed membership. Parpart's (2000) critique that development practitioners required an

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8. Populist models of development are alternative approaches to development and converge in a model of people-centred development with a focus on the empowerment of ordinary people. It is in favour of decentralised self-managed modes of organisation (Youngman 2000: 72-73).

understanding of the local belief systems and cultural practices which legitimised and reinforced unequal power relations was relevant to this situation. Without such an understanding the practitioner could not engage in participatory ways with members who were unsure of each other because of a history of separation based on institutionalised racism.

The critical incident highlights the limits of participation and dialogue in the adult educator and learner relationship as it throws into sharp relief the conditions required for participatory pedagogies to work successfully. In the first two phases the homogeneity of the VM membership allowed for certain strategies, but when the Federation savings groups became more heterogeneous participatory ways did not always work. This situation throws into sharp relief questions about the conditions required for participatory methods of teaching and learning. The critique offered by Kane (2005: 35-38) suggests that the political consciousness of the adult educator is critical for effective dialogue in popular education. Alexander and Mohanty (1997) argue also that different histories of oppression need to be taken into account in facilitating diverse communities. The critical incidents highlight the qualities required for facilitating in diverse communities which are: confidence, knowledge of the histories, language and power structures in communities and ideological orientation.

In addition PD's professional intervention was undermined in the move to 'scale up' as professionals required faster movement on the ground. However it was difficult to 'scale up' with speed as most members learnt mainly through informal processes, which required time and dialogue. Thus the technical experts were faced with a difficult dilemma – how to build learning communities who were self-aware and self-reliant as well as scaling up. PD ultimately chose scaling up and during this period women were not directly involved in house construction as this was done by guilds which were managed by PD. These changes impacted negatively on team building and decreased the opportunities to learn actively and to build a collective through participation and negotiation. The changed pedagogical practices undermined ownership of the process, skewed the power relationship between the adult educator and the learner in favour of the educator. The impact on the institutional context was that Federation membership had less confidence in the knowledge gained through this process.

### **Learning in a participatory and democratic manner**

In VM participation and democratic practices occurred through dialogue in trying to solve problems, through action and reflection, a sharing of skills and information; mutual support and leadership was a shared responsibility. These practices were embedded within popular pedagogy which aimed to give voice to the excluded and was central to decentralising power and for the development of critical consciousness (Stiefel and Wolfe 1994). In this study in the period 1992–2001, participation and participatory democratic practices towards learning and resolving problems were key to the strategies to building equitable relationships and were highly valued. The findings confirm the importance of these approaches in poor communities, as participatory approaches helped bring the poor into discussions, and encouraged and facilitated the use of local knowledge and analytical skills. Participatory methodologies were experiential and the techniques were understood and accessible (Parpart 2000: 5). For example group activities which included mapping of the community profile and house modelling had local people collecting statistics and designing and planning integrated community development. Through participatory democracy learning and educating others took place and was valued as social practice.

During this period participatory approaches were present in all aspects of the organisation's work; within organisational meetings, in the activity of saving and building houses, in the collective learning methodologies of the organisations such as sharing skills and information through mentoring and the exchange programme. I discuss the use and significance of participatory methodologies in two sub-sections which are: organisational learning and collective learning.

### **Using Participatory Democracy as Organisational Strategies to Build Trust and Leaders**

Central to the Alliance's pedagogy and a people-centred approach to development were the notions that everyone had the capacity to become a leader and that all members were part of the decision making process and that democratic participation built collective support for poor women. These ideas were demonstrated in VM's organisational strategy, structure and pedagogy. During the period 1992 to 2001, the strategy of rotational leadership ensured that power was decentralised. The committee structure of the organisation, which allocated each member to a portfolio, ensured that each member was responsible to the

collective and was learning. Not only was savings the 'social glue' that kept women together but saving together supported collective responsibility.

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

In VM, through participatory democratic practices, leadership came under continuous scrutiny and was held accountable to manage the Federation's resources and to 'spread the word'. The vision of people-centred development was lived out in these practices. Van Genugten and Perez-Bustillo (2001) argue that participation was often strongly equated with learning and are methodologies used by poor people who were marginalised and excluded from society. The two terms were used almost interchangeably in VM, 'to participate was to educate and equally to educate was to participate and learn, participatory democracy implied a learning society' (Van Genugten and Perez-Bustillo 2001: 186). Participation was equated with rewards, as those who participated regularly were prioritised in loan applications, in being selected to represent the organisation at a national or international level, and in exchanges.

Another feature, which encouraged participatory methodologies, was the strong oral culture which operated in Federation meetings and the communication strategies of its members. The high attendance at meetings illustrated that meetings were valued and the membership saw meetings as important forums to express their ideas, to obtain information and knowledge and to build links with people. The members' high levels of participation indicated their material stake (savings and subsidies) in the organisations, and that members held their leaders accountable and valued transparency and wanted to be clear about developments within the organisation and within housing.

Problem solving through dialogue was another valued practice that the women traced back to African traditions and women's ways of finding solutions. In these situations the members learnt through listening, observing, questioning, looking at alternatives, evaluated other savings group experiences and made comparative studies. Some members could articulate what knowledge and ideas they learnt through the discussions whilst for others just being part of the process and the group was enriching and gave them a sense of belonging. Through this methodology the learning was widespread. Generally, problem

solving was a collective responsibility and consensus was sought from the majority before decisions were taken. The culture in the organisation was sufficiently secure to allow 'women to be confident and effective' (Yasmin 1997: 204).

One of the weaknesses of the approach that Parpart (2000) identified was the focus on the local context and the ignoring of larger political and economic structures. To some extent the focus on the local in the Federation is minimised by the international exchange programmes, which I discuss later on. Another weakness cited by Parpart (2000) was that development practitioners often do not analyse local power structures and assume that divisions can be overcome by full and frank discussions by all parties. This critique is applicable to PD during the period 2001–2003 when the membership was more culturally diverse. The critical incidents show that interaction of PD's professional staff with Federation members from different cultural and language groups showed an inadequate understanding of the links between language, knowledge, power and their histories.

In the VM case study participatory methodologies declined when the Alliance formed a partnership with the state (2001–2003) which coincided with a move to 'scale up' and have a more diverse membership, but this was not apparent as most meetings were well-attended and the membership were allowed full participation and consensus was sought. In addition the VM women rotated the chairing of the meetings with other regional Federation leaders and leaders from the Landless Committees. The seemingly non-directive leadership from VM women in large organisational meetings belied the authority of the VM leadership. Leadership authority was more evidenced in smaller meetings where the core group of VM members would provide solutions and draw the meeting to a close. The culture in the organisation remained non-confrontational and in most meetings the membership tried to resolve issues by dialogue.

Signs that participation was becoming an end in itself could be gauged by the unhappiness of the members who started to complain that meetings were too long with no resolution, that no records were kept so that decisions could not be followed through or checked, fewer members were recruited to hold leadership responsibilities, thus fewer members participated in the decision making process. This situation resulted in a weakness in leadership and demonstrated a shift towards demands for efficiency amongst the Federation membership which signalled a shift in the purpose of the development goal.

Reasons cited for these changes in Chapter Five pointed to: the change in focus on housing as targets; financial accountability which moved towards funders; a change in VM

women's personal interests and material conditions. These pressures impacted negatively on the leadership. The committee structure of sharing responsibilities and the practice of having a rotating leadership, while still intact in theory, was not operating optimally. VM women became entrenched in the structures, which led to patronage and rumours of corruption amongst the leadership. The slogan that 'everyone was a leader' was not evident in practice as not many new leaders were being developed from 2001. This was evident when the membership could not identify leaders to represent them at the National Forum who had the confidence of the membership, 'leaders who could argue for resources and who had knowledge' (Transcription and field notes: Convenors' meeting, Federation member, May 2002).

Thus even though VM women approached organisational activity differently to men their achievements were uneven, the obstacles to overcome were huge as they operated within several institutional constraints identified as state, market and community (Snyder and Tadesse 1995).

### **Learning in the Collective**

The notion of learning through a cycle, which moves from action to reflection to an increased awareness or knowledge and then to continue the cycle was prevalent in the Alliance's pedagogy as the leadership drew on a Freirian approach to learning.

During the period 1992–1998, when the interaction of the macro— and micro contexts opened up spaces for a popular pedagogy, VM women learnt in a cycle of activity comparable to the framework of Freire and Gramsci outlined in Chapter Two. The VM women learnt in the activity of doing things, with the first part of the cycle being to learn to save and becoming part of a team or a collective. The savings scheme laid the foundation for long-term relationships and opened a path for further development of personal skills and for a continuous cycle of learning. Within the savings group a process of skills development was initiated and trust was built, as it was here that each member in a group had to be vigilant and rigorous about financial records. It was through this vehicle that members got to know each other, trust was built, and accountability was a shared responsibility which set the basis for forming solidarities. From the knowledge and skills gained in the savings group VM women went on to join committee structures, and if they attended and participated in Federation activities they were more likely to receive a loan, be nominated for training or to represent the Federation at local, national and international

exchange meetings. In the savings group collective reflection would take place and discussions would lead to further strategies to solve problems and further action. All of this learning was individual and collective, tacit and incidental or explicit and the women learnt through action and struggle (Foley 1999: 39). Implicit in the learning cycle was consciousness raising and a challenge to power.

Another learning method which held seeds of action and reflection involved dialogue and learning through intensive listening. Federation members were encouraged to learn through listening in meetings, to participate actively and to solve problems through dialogue; these methods were critical and continued to raise awareness both in discussion with members and in negotiation with authorities.

VM women learnt office skills in the activity of doing, observing and copying others. These competencies were learnt through peer learning and mentorship and further illustrate the ideology, pervasive in the Federation, that every member considered learning to be important, and each member was a teacher as well as a learner. Through listening and observing VM women learnt about procedural knowledge and learnt to question authority. Listening, observing and action are methodologies explored in feminist pedagogy and in informal contexts. VM had role models in the older members who held national leadership positions and shared their experiences with the new members. There was a connectedness and empowerment between members, which helped women make meaning of their experiences and to become self-reflective.

In the study of Belenky et al. (1986) the researchers confirmed that at the beginning of the learning process poor women learn more by listening and receiving knowledge because they have very little confidence in their own ability to speak and question authority. The VM women confirmed this view and spoke of acquiring knowledge as well as a tacit understanding through listening. Listening and observing are traditional education methods used in formal institutions and in traditional African society through storytelling.

The VM women, as said in Chapter Three, learnt in crisis and from crises. These crises were present in the macro— and institutional context. The crises cited in Chapter Three were the taxi wars and floods. In these situations learning came out of new and uncertain situations which were difficult to predict. These ways of learning can be theorised in Wildermeesch and Jansen's (1997) framework of critical reflexive learning. They argued that social learning would help meet the learning needs of the collective in a risk society and shift learning to its transformative potential. In these critical situations VM

women showed the importance of contextual knowledge and reflection which were crucial in finding solutions. They also expressed a commitment to a collective process which demonstrated continuity between theory and practice.

From 1998–2001 collective learning in VM was evident in the supportive relationships which developed, and through a process of mentoring and nurturing. Mutual support was a collective responsibility, VM members shared skills, they were eager to support each other's learning and to give encouragement through collaboration. They took an active interest in their own and other communities' learning. In this way skills and knowledge were transferred from an individual to the collective and the knowledge became a collective asset. The VM experiences confirmed theories of collective learning, which involve both individual and group learning. The individual components included identity formation, consciousness, sense of agency, sense of worthiness and connectedness. Collective learning consisted of the construction of a collective identity as shared understandings of means and ends, and provides a sense of continuity and permanence (Kilgore 1999: 201).

During the period 2001–2003, learning in action and reflection, collective learning and mutual support was difficult to sustain in the Western Cape Federation. Learning through participatory methodologies and through discussion and reflection required time. In the first two phases the organisation provided time for these but in the latter phase, in the move to speed up development because the partnership with the state required faster delivery, and members' attention was focused on houses, there was less time given to these critical learning processes.

Learning in action took on different forms through more formal workshops; women's participation in savings groups declined and construction of houses by teams of savings groups was reduced and replaced by the guild system. The learning was not as widespread as before and the main beneficiaries were the convenors of savings groups.

### **Learning in social action**

The social movement activities in the VM case study during the period 1992 to 2001 took place in a context in which the state supported alternative forms of development. The social movement activities covered a wide range of oppositional activities such as mass meetings, exchange visits, organisational meetings and house model displays. In addition to bringing members together many of the social movement activities included negotiating

with and raising awareness amongst officials from government. VM women engaged with government officials over subsidies, land distribution, tenure and title deeds. The VM women invited officials to a display of model houses or to celebrate the completion of a project, or petitioned them with survey results to demonstrate need and would show them a piece of vacant land to prove that land was available.

The activities included celebration, music, dance and drama and occurred in many different sites. In the campaigns VM women used common symbols and rituals, such as prayers, songs, and dressed to create a shared meaning. Learning occurred locally and globally through bringing poor people together to share their stories in a collective. Learning occurred, as Thompson (2000) argues, through the use of emotion and using personal experiences and histories of struggle to bring a sense of being with and against the state. An enormous amount of preparation was done before the meetings and afterwards in reflecting what was learnt from mass meetings and exchanges. The VM women were the movement intellectuals in many of the social movement's activities and enabled Federation members to learn through social practices such as participation, sharing in a collective and forming an identity. Members learnt from each others' experiences, in activity, from doing and from a series of meetings. Some members recalled moments of inspirational learning and learning by tuition. In these instances argued Jarvis (1987) learning is immediate and the person has immediate comprehension of a problem. The Alliance created new knowledge by the dynamic interaction between movement intellectuals, groups and organisations in opposition to the state or bureaucracies.

### **Learning in mass meetings and model house displays**

The findings show that the learning that occurred in the Alliance consisted of a broad ensemble of activities, as witnessed in the mass meeting. The VM women's experiences in the mass meetings produced stories, which enabled people to critique and challenge the status quo. In these meetings and in the training and building of their homes, they unlearned dominant paradigms about their self-worth, gained a critical view of authority, and recognised their own ability to influence decision making. There were direct links between Freire's theories of reflection and action and the development of a critical consciousness and empowerment in these groups. 'Critical consciousness is brought about, not through an intellectual effort alone but through praxis – through the authentic union of action–reflection' (Freire 1983: 87).

The forms of organising and mobilising in the Federation made links with Wenger's (1998) theory of situated learning. In the mass meetings the communities who were brought together had shared histories of learning and they shared their competence with new generations. For them learning was not about memory but about creating identities and was in a continuous process of negotiation with other poor communities.

The findings in VM support the theories of Eyerman and Jamieson (1991) and show that learning in social movements occurred when people learn by doing and when people learn by moving from discovery to articulation to application and become part of an organisation. The knowledge that was created in VM was a collective process and the movement created space for new kinds of knowledge and ideas and new relationships developed. The creation of knowledge was central and was created in a series of meetings, between meetings and most importantly between movements and opponents.

Mayo (2005: 123) cautioned against having too much hope for social transformation from social movements, as 'there was nothing automatically transformative about the outcomes'. Crowther (2003), Martin (2000) and Holford (1995) make the critique that not all learning in social movements is intrinsically positive or progressive and they suggest a more critical approach, where theorists examine the content, nature and purpose of the learning process. Further critiques of learning in this context from Jarvis (1987) and Foley (1999) are that experiences in social action offer potential for learning but that not every experience results in growth or learning.

In the case of VM, because of their participatory practices and advocacy, they played a key role in developing alternative models and policies and involved government at all levels to support these. They made some impact on state policy and engaged the state to follow a People's Housing process (PHP) which affected the quality of houses provided to poor people by the state and engaged the poor in the 'process of building houses and communities'. However this impact as seen in later developments could not be measured incrementally or seen to be lasting. The Alliance had to continuously defend its gains as the state realigned itself with market forces and did not implement policy as practice. The VM case study provided evidence of a social movement, which framed new issues and provided alternative perspectives but their impact was to some extent circumscribed by the political opportunity in which they operated (Tarrow 1994). The poor homeless social movements 'provided a social laboratory for the testing of new social roles and provided

new opportunities for thought and the transformation of social consciousness' (Eyerman and Jamieson 1991: 166).

The relationship between the Alliance and the state represented a complex mixture of dependency, conflict and cooperation. As was discussed this relationship changed in 2001 and the scope of the Alliance's impact on state policy slowly became reduced.

In the period 2001–2003 VM women found it more difficult to sustain social movement activity and collective action and to build social capital due to a number of factors discussed in the first part, such as a changed relationship with the state, PD and Federation members. In the struggle for houses and land the VM women interact with dominant ideologies of market capitalism and consumerism. As pointed out, one element of the ideology which was present in the Federation was the tension between individual and collective ownership e.g. VM women did not challenge the issuing of subsidies to individual families even though they had applied as a collective. In this period VM used their agency to protect their individual interests.

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

### **Building social networks**

As discussed in Chapter Four VM women, with the help of PD, formed international social networks with Shack / Slum Dwellers International (SDI) and became part of a global social movement of poor homeless people of the South. These networks help to internationalise knowledge and make knowledge less restricted to their places of origin. The social network was characterised as fairly open, loose and informal. Most of the learning processes in these social movements are based on people's experiences and action and reflection and take place outside institutional settings.

The Alliance called this form of learning horizontal learning and it took place through exchange visits. The Alliance believed it was more equitable to learn for oneself in

a collective where the measurement is in the act of doing and of solving a problem. Each person and organisation used what works for them. The Alliance believed very strongly that learning needed to be supported, therefore all exchange visits and training were done in a collective. Learning was a collective and social process, and knowledge was a collective asset (Asian Coalition for Housing Rights 2000).

During the period from 1992–1998, VM learnt from many exchanges within South Africa, and from the networks in India and Brazil. For the women in the VM project there was a qualitative difference between learning from peers and formal training. As one member of the collective said, 'When you see ideas being put into practice by people as poor as you, it's powerful; you see possibilities that did not come from a textbook or an expert' (Asian Coalition for Housing Rights, 2000: 6). In this way VM women became committed to learning how to build houses even if it took a long time. Each participant felt responsible for her own learning, as it was through this process that she would secure finance, land, and housing. The findings show 'that learning was based on poor people's own learning systems, based on critical consciousness and learning what was relevant and useful in improving a situation and solving problems' (Asian Coalition for Housing Rights, 2000:6). In the community to community exchanges teaching was taken out of the hands of the professionals, but in the development of alternative housing models the VM community was aware that they required professional knowledge, community reflection, analysis and learning. The exchanges meant that homelessness moved up in the international policy agenda and was represented by social movements as embracing wider concerns about poverty, inequality and social exclusion.

The exchanges provided important opportunities to open political spaces, to mobilise resources and to build international solidarity through mutual support. The exchange visits between VM and Mahila Milan, the Indian equivalent, greatly facilitated exchange of ideas, experiences and opened new contexts for analysis. The 'squatters' in one settlement shared their hopes and frustrations, their successes and their problems with others; in so doing, they analysed their situations, gained new insights and strategies, mobilised other residents, and secured the confidence and support they needed to move forward. The emerging knowledge was owned by the poor and more likely to serve their interests, local people became experts, and in foreign countries they became international experts (Patel and Mitlin in Mayo 2005: 121-123). In these ways local knowledge was extended and was

moved beyond its borders. In this educative process there was the capacity to combine theory and practice.

In the latter period 2001–2003 the partnership with the state had effected a change in the organisational structure, strategies and pedagogy in the institutional context. During this phase VM acted as an NGO or service provider – there was a decrease in horizontal learning, there were fewer exchanges, therefore by implication less sharing of experiences, dialogue and reflection. The driving vision of building networks in which communities shared knowledge and resources began to change. These changes, as illustrated by critical incidents, were due to a more centralised Federation leadership and diverse membership who were reluctant to participate in lengthy exchanges if these took them away from their homes. PD argued for more control over the exchanges as PD felt that the Federation leadership was functioning as gatekeepers of knowledge. PD argued that the pedagogy became top down as learning was led away from process. In addition the slogan ‘learn until you die’ lost currency as members left the Federation once they had a house.

In addition the partnership with the state brought forth many tensions and contradictions in the pedagogical process: learning was not foregrounded, and not implemented as a social practice, which decreased the transmission of learning, knowledge and skills amongst the membership.

## **Outcomes of Learning**

### **Conscientisation and empowerment**

In the first two phases from 1992–2001, VM used the political spaces which opened up in the post-apartheid period for social action. In this period the interaction between the macro— and institutional context provided the ideology and discursive practices to use agency to mobilise poor women to learn and build houses. In this period, as described in Chapter Five and Part One, the various conceptualisations of agency were used to make the personal into political goals.

As discussed in Chapter Two and Chapter Four in the popular education framework, the movement to greater conscientisation was through dialogue and the intervention of the organic intellectual, who through a process of action and reflection helped to theorise experience. The findings show that the intervention of the adult educator was critical for the transmission of ideology, the development of technical expertise and PD’s professional involvement enabled the VM women to interact with the state at all levels. In addition VM

women used their own forms of organisation and conflict resolution to solve problems and to find solutions. These processes involved critical and reflexive thinking skills. There was a sense that conscientisation occurred through discussion and involvement of members in all the activities of the organisation. This was illustrated in VM's acknowledgement of the women's ownership of their homes, which shifted the gender balance in their homes and in the informal settlement. It gave them greater freedom of speech and movement, and the ability to participate in the organisation's activities without their husband's permission (Ismail 1999). It enabled them to move into public spaces of power which were previously male dominated.

In this case study indicators for conscientisation and empowerment were women's development of self-confidence, a sense of achievement, and self-reliance. This new consciousness allowed VM women to reflect on their situation and act to change oppressive gender and other social relations. In this process VM women learnt that the political will of those in power to promote change depends in part on women to organise and demand change. For the VM women empowerment 'ranged from individual to a collective focus, from self-validation and the building of self-esteem to working actively and concretely to change social conditions' (Walters and Manicom 1996: 16-17). This was evidenced in their role as advocates of the Alliance's philosophy and their commitment to build learning communities.

The VM women saw power as a process rather than a particular set of results. They embodied 'power from within' as they generated 'energy' and raised morale towards a greater spiritedness. Empowerment was not done to the VM women but emerged from them and was a process. The findings in the VM case study could concur with Rowlands's (1998) Honduras study that empowerment took different forms in different spaces of women's lives and that the process was personal and unique even though one woman went through similar experiences to the collective. In turn the personal empowerment of women with their husbands and other family relationships could be different from collective experiences. Sara Longwe's (1999) essential indicators of empowerment are applicable to the VM case study as women addressed their basic needs, had gained access to resources, education, land and credit.<sup>9</sup>

In VM some of the most important aspects of empowerment were the building of confidence and capacity and the construction of political subjectivity (Walters and

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9. For a detailed study of this approach see Longwe (1999).

Manicom 1996). The VM women demonstrated their political subjectivity early on in this project. They took ownership of the project and became the movement's intellectuals to 'spread the word' and enabled the empowerment of other homeless women.

The VM women did not romanticise their learning or the arduous process of obtaining subsidies and building houses. Their experiences seemed to echo Foley: 'Women learn as they struggle, they live their experience and these are complex and contested; their struggles and solutions involve ethical judgments and choices around which there is often conflict' (Foley 1999: 7). Women were the majority in leadership positions in the social movement and many of the facilitators encouraged women to join the organisation. This, together with the fact that the women had not constructed themselves as dependants of men, disrupted traditional interpretations of gendered need and attracted hostility from the target community. As indicated in the findings in Chapter Five, the VM women sought dialogue to resolve these issues and this won them the confidence and respect of the community. The group approach gave women mutual support and a sense of solidarity to challenge discriminatory customary laws, and to gain the right of women to own land and to register their homes in their names.

Conscientisation and empowerment also occurred through social movement activities as described earlier in the mass meeting and model house display.

### **Can popular education impact on social change?**

In seeking to understand whether popular adult education and social movement activism could alleviate poverty and contribute to social change, responses from this study provide some important insights. The response from this study would be that it was possible and could make an impact but the VM case study must be seen as a model for learning towards change rather than as a recipe for social change and for the alleviation of poverty. Theorists Youngman (2000) and Thompson (2000) argued that education practice was but one factor towards contributing towards change.

Kane (2005) who has sought to analyse learning and education practices in the Brazilian landless movement argues that internationally times have changed for popular education. He argues that in these times the limitations of a populist pedagogy is that it has no clear-cut opposition to the state. In his review of the MST (Landless People's Movement), which uses both popular and formal education, he concludes that the education work was powerful because the education was tied to tangible benefits like a plot

of land which led to questioning wider political realities and increased the motivation to learn. Alvarez's (1999) case study is important to consider here as well as she concludes that there was no automatic relationship between conscientisation and political action and social change.

The VM case supports these arguments and illustrates that under certain political, contextual and organisational conditions popular education work can be powerful or the conditions can inhibit its capacity to be powerful.

Literature on popular development such as Wignaraja (1993), Mies and Bennholdt-Thomsen (1986), Von Kotze (2002) stress the need for new paradigms of development, for the need to use the creative energies of poor people, for the use of local knowledge and resources. Esteva (1992) too advocated for a new group of poor called the 'commons' to use local or indigenous knowledge as alternatives and to abandon the struggle against the state. These theorists call on others to respect an analysis of popular knowledge and culture and conclude that education work should lead to specific interests.

In this study popular education made significant inroads to change poor women's living conditions and status.

### **Impact on learning**

How did VM women determine what is learned, how it is learned, and how to assess the role of learning in reaching development goals? There are no easy answers to these questions, as the women's learning was difficult to measure, and a range of issues affected the learning process both positively and negatively. Lessons produced by this study are that learning and consciousness raising are not straightforwardly incremental and that these are difficult, ambiguous, and contested concepts. Moreover, in this study learning and development was not linear and cumulative skills often developed in unanticipated ways. Assessment occurred through both qualitative and quantitative measurements. VM women built 165 houses in the VM community and another 5000 in other communities. The houses were of better quality and larger than the state's RDP houses, and were built within the subsidy amount. They secured land for themselves and surrounding communities and made the biggest contribution to the Federation system of pooled savings at regional level. They laid the foundation for a stable and secure community. VM women evaluated and monitored themselves by their slogan 'We build houses, people and communities.'

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

They built exceptional social solidarity within the Federation and strong relationships of trust and accountability, formed key alliances with national and international social movements and with the South African state. Political assets which the VM women gained were strong donor support and strong support from the UN. Patricia Matolengwe received a leadership award in October 1997 from the UN for achievements toward poverty alleviation and in 1996 she received a standing ovation for her presentation on women-delivered housing at the UN Habitat Conference in Istanbul (Baumann 2002b: 67-68; Ismail 1999).

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

The impact of learning in the VM case study indicated that although the macro-context and institutional context shaped VM women's learning, in politically opportune moments they expressed their own agency and adapted the pedagogy to their own situation.

## Conclusion

In Chapter Six I argued that during 1992–2001 the interaction between the macro— and micro-context opened up important opportunities for learning, democratic practices, social action and popular responses to development. The analysis argued that VM's learning was shaped by the different discourses of development from the macro— and organisational context. VM women responded using their agency and multiple identities to mobilise communities in different ways over this time period. In addition it was argued that the agency in the micro-context developed innovative pedagogies and development strategies

which resulted in accessing social goods and building communities. In addition it enabled the formation of women leaders in the housing movement, challenged gender relations and gained political support for a People's Housing Process. Significant social networks developed locally, nationally and internationally and through these networks knowledge and strategies for accessing resources were exchanged. In this period structures and agency impacted positively on learning and development.

However from 2001–2003 the impact of the state's macro-economic strategy and inefficient delivery on basic services eroded important gains made by PD and VM. During this period, from the findings and analysis I argue that the macro-context was unsupportive and failed to incorporate the alternative paradigm. The changed relationship to the state i.e. as partner, and the pressure from its members for faster delivery of houses impacted negatively on the development process and pedagogy. The changing institutional context highlighted significant tensions, contradictions and differences in the two organisations (PD and VM). It brought into focus the weaknesses in the people-centred approach and popular pedagogy, using a discourse of gender and development which equated women with the poor. A number of questions were posed: whether participatory democratic practices were building leaders and distributing skills evenly; whether equitable relationships between adult educator and learners with a more diverse membership were attainable. The changing goals, interests and structure of the two organisations led to an examination of using a collective approach for the attainment of individual goods and the impact of dominant ideologies on social movements.

The next chapter will conclude with further key insights, which developed in the analytical chapter.

## CHAPTER SEVEN

### Conclusion

This study set out to describe, analyse and conceptualise the pedagogy within VM and how the pedagogy develops and shifts as the organisation changes over time from 1992 to 2003. The analytical framework demonstrated that to understand learning one had to relate it to context and the interplay between the macro— and micro factors. However to avoid structural determinism other factors are accounted for such as the role of human agency, the role of ideology, discursive practices and the notion of political opportunity. The study showed how these factors impacted on pedagogy and learning.

The theoretical framework used drew on popular education and feminist pedagogy. The common theme which framed the research was that learning can impact on development and social transformation. The analytical concepts derived from the literature reviewed and the research process to examine pedagogy were: experiential learning, the role of the adult educator and intellectual, participatory democracy, conscientisation and empowerment.

A case study methodology was utilised with qualitative field methods and documentation from the two organisations (PD and VM). The documentation supports the qualitative data. The two organisations were closely linked therefore they were included into one case study. The strength of using a case study was that it provided in-depth insights and vivid descriptions and can enrich or extend the theory. As shown here the theory can illuminate the case.

This conclusion draws together the collective learning process that VM women from a poor African informal settlement experienced through varying phases of organisational development. It demonstrates how informal learning in a collective progresses while the people own the process. It also contributes to learning theories by showing how important the process of reflection and ongoing learning is in informal contexts. Though VM women had succeeded in acquiring technical, organisational and administrative knowledge, they never reflected critically on their political relationship with the state and how it had changed over time.

## What This Study Revealed about VM

### Interaction of Macro— and Micro-Context

The economic and political changes (macro-context) in South Africa from 1994 onwards opened political opportunities for social activity and alternative approaches to development. The political conditions in the new democracy provided the initial space to petition government about its inaction in the provision of socio-economic rights. In 1996 the state chose to prioritise growth (GEAR) above redistribution and within a capitalist solution to the housing crisis was unable to solve the housing backlog and demands, even with NGO support. Instead the state's partnership with PD and VM was counter-productive and impacted negatively on the vision, philosophy and pedagogy of these organisations.

In this case study VM women took greater responsibility for the process of provision for basic needs. PD played an important part in this repositioning of responsibility by providing vision, technical, financial and organisational support. The tendency for government was to avoid responsibility and shift both responsibility and blame for provision of houses onto NGOs. VM's impact on state housing policy to incorporate a People's Housing Process was to some extent determined by the political opportunity and the agency of VM women who were seen as advocates and innovators of social change. However due to the state's inefficient response to the housing backlog and demand in the Western Cape (Tabane and Sefara 2003) the impact on policy change was not lasting and eventually the state dislodged VM's role of social movement to that of service provider.

The empirical evidence in VM throws light on problems that NGOs face in partnership with the state in delivering development. The evidence confirms the conclusions of Dolhinow (2005) and Isserles (2003), who argue that the political position of women NGOs in the neo-liberal context are such that they are caught in the middle. These NGOs tie communities to solutions and forms of activism which reinforce dominant ideologies and marginalise democratic forms of governance. They argue that NGOs fail to foster lasting social change because they must comply with the state and funders' demands so they live in a shadow 'state'. These views are supported by research from Haque (2004) and Edwards and Hulme (2000) who argue that NGOs in partnership with the state have trouble meeting their goals of empowerment and positive change.

VM's weak theoretical analysis of the state's housing policy coupled with its reliance on the state to deliver resources meant that it did not go beyond a market solution to solve the housing crisis. As argued by Huchzermeyer (1999) and in this case study, housing was linked to an individual family's needs through the once-off housing subsidy. Initially VM had a vision of the collective and applied as an association because they had a vision of communal living. However the subsidies were issued to individual families and both VM and PD did not contest this implementation of policy. This practice brought to the surface one of the limitations of the people-centred development framework.

Other instances which highlighted the contradiction between the collective and the individual were in the organisational structure and philosophy of VM as pointed out in Chapter Six. Group savings were used for individual interests and in the Alliance's framework one of the key elements of control was that of competition for resources. Poor communities compete for resources within the Alliance and from the state. Competitive practices and individualism were embedded within the socio-political conditions within the state's macro-economic policy, in the behaviour of the political leadership of the ANC<sup>1</sup> and within the solutions offered by the Alliance.

Thus the interaction of the macro— and micro contexts reinforced individual interests rather than the collective. This contradiction was heightened when the scale of delivery could not meet demand, when the membership was more diverse and when the VM leadership became centralised. It is argued here that the tension between the individual and the collective, the tension between cooperation and competition is present on a global scale and prominent in the coalitions and networks of which the Alliance was a part. The global social networks of the poor reinforced a populist development perspective of which the goals for development were limited to petition the state for resources as rights, and to develop small-scale projects which can coexist alongside capitalism, and in Freirian terms the self-realisation of the individual. Thus the study points to contradictions between using a collective pedagogy and democratic organisational methods and practices to attain individual goods. Therefore I argue, in this context where knowledge is a resource, it can become an asset to those in power and lead to personal ambitions subverting the organisation's aims.

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1. See Alexander (2002) and Marais (1998) for a discussion on the enrichment of the ANC leadership.

The VM study also highlights the tension between using 'education' as a strategy for 'political change' and concludes that information, knowledge and popular methodologies can mobilise people to act but cannot change society, 'this contradiction is at the heart of radical educational practice' (Walters 1989: 294).

### **Role of Agency**

VM women's identities were multi-layered; they were mothers, activists, innovators, citizens and part of a global social movement of the poor and homeless. These identities connected them to, and facilitated their interaction with, the macro— and institutional context. Their multi-layered identities and agency enabled them to respond to the discursive practices of self-reliance, self-help and micro-credit. Their agency involved them in community development, social movement activity, service provision and income generation as small-scale entrepreneurs. As discussed in Chapter Six, VM women built on traditional notions of 'motherhood' but they went further in important ways and went beyond traditional conceptions of African mothers and developed political skills in mobilising communities and in negotiations with government for resources. In addition the study illustrates that VM women learnt through great personal endeavour, patience, sacrifice, rigour, encouragement and commitment.

Their agency facilitated attainment of social goods, led to empowering in the home and community but was tied to the overall improvement of the lives of poor people. This confirms Pearson and Jackson's (1998) argument that women who are involved in anti-poverty approaches which mainstream gender into development seldom develop a feminist consciousness or an analysis of patriarchy or capitalism.

The study showed, as in the Brazilian women's experience and more locally in the Crossroads experience, women's activism becoming disabled by male led NGOs. The women represented a powerful resource and potential ideological rival to PD. Instead of nurturing and developing the resources of the women, PD sought to restructure them out of the organisation. Through learning, the VM women became powerful leaders, which led to a power struggle. But VM women could not build a counter discourse, therefore it is critical to reiterate that in the VM case, as in the other studies quoted here, ideology does matter and is connected to an analysis of the macro-context and patriarchy.

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### **Role of Ideology and Intellectuals**

The study revealed the role of oppositional discourses (PD and ANC) in shaping the understanding of the struggle for socio-economic rights and for political action. The role of organic intellectuals was a crucial bridge between economic and political conditions that prepared the ground for social action. The VM women became the organic intellectuals, were empowered and were rich sources of useful knowledge and skills, and in the initial stages they built houses and communities. However due to a variety of factors such as a change in their personal ambitions and material interests, or because their consciousness or critical thinking did not progress to an analysis of political economy and an analysis of patriarchy, and because of the particular socio-economic conditions, they were not able to sustain the movement towards the eventual goal of independent and self-reliant communities.

The pedagogy in VM raises issues of relationship between the political ideology and role of educators. PD as the supporting NGO which held the intellectual capital, influenced the building of the movement as a school. PD's vision of empowering the poor towards self-reliance struck a chord with the women and they developed their own poor people's pedagogy. This pedagogy had significant positive consequences as shown in the power of the movement when membership were drawn into collective action through known repertoires of savings, exchanges, building model houses, building in teams – the outcomes were powerful as illustrated in VM women's achievements.

The study concluded that the adult educator had to be confident and knowledgeable about local politics and histories and base her or his facilitation skills on cooperative and democratic principles of power in a learning environment in which the membership had diverse interests or had been divided by race. In such a context the adult educator has the dual role of mediating knowledge and conscientisation; the adult educator (as shown in the latter part of this study) can be 'an agent of propaganda instead of change' (Prinsloo 1991: 369).

The study concludes that the vision and pedagogy changed as the political landscape changed and shows that pedagogy cannot stand outside history or politics. The fact that most of the VM women were politically schooled in the politics of the ANC meant that more conservative elements won out. Thus VM women took their political direction from the main governing political party, which meant that VM women were tied to an agenda of providing houses through a partnership with the state. PD did not undertake to school the

women beyond this methodology and vision and PD itself was responsible for the changed political direction as PD became caught up in the responsibility of housing provision.

The study revealed that dominant ideologies were internalised by VM women so instead of transformation had conformity. There was conflict between VM women and their membership, between themselves and their supporting NGO. The study illustrates some of the contradictions behind VM's successes and that conscientisation does not necessarily mean that VM women would be empowered to challenge the status quo. However the process of engaging in struggle with dominant and alternative discourses was a learning process and without it the women would not have achieved what they did. Although this conclusion resonates with the case studies by Cole (1987), Walters (1989) and Alvarez (1999), the VM experience is unique and inspired others in the quest for greater humanity.

### **Application of Study to Theory and Concepts**

The study contributes to radical adult education theory with empirical evidence, and confirms the views of Rogers (1992), Foley (1999), Thompson (2000) and Crowther (2003) who argue that people learn in development and social movements. The VM case study illustrates the importance and power of experiential learning, learning in action, participatory methodologies and organisational practices of democracy. The study has demonstrated that learning in the informal context is contextual and is best understood through an analysis of concrete situations. The study demonstrates that the content of learning was dependent on the context and that what people learnt was socially useful knowledge; they learn skills, change in attitude and behaviour. The outcomes of learning are that people learn to be critical, become confident and self-aware; they learn to challenge power in personal relationships and within organisations – learn that there are alternatives and that to some extent choices can be made.

The learning, illustrated in VM, can be linked to definitions of learning put forward by social movement theorists (Newman 2005), radical adult educators (Foley 1999) and feminists (Thompson 2000) i.e. that learning occurs on many levels. It is tacit, incidental, planned, interpretive, instrumental, critical, intellectual, emotional, and physical, in that the body is included. Furthermore the study confirms that learning happens in the everyday and this experience of the everyday is the core of development (Von Kotze 2005) and is understood as having new possibilities. In this everyday struggle the family has become the

initial 'fighting' unit (Desai 2003). The study emphasises and draws out everyday practices of learning and knowledge, which can reflect and shape power relations as well as broader structural relations outside VM.

Furthermore it is shown that poor, semi-schooled women can learn cognitive skills and produce knowledge if the pedagogy is collective, supported, and if the women to some extent own the process. Furthermore the empirical evidence supports adult learning theories (Rogers 1992; Foley 1999) which assert that ordinary people can combine expert and local knowledge to produce cognitive outcomes and develop their own pedagogies as expressed in their slogan, 'When ideas move in people's hands and hearts, they change; they adapt and create new solutions' (Asian Coalition for Housing Rights 2000: 6).

The case study is illuminated by theories that consider learning to be situated in 'communities of practice' (Lave and Wenger 1991). In this theory, when learning is goal-directed and located in people's material world then learning is dynamic and powerful. The study demonstrates that in a mainly oral culture, cultural rituals like songs, role play, dance, laughter and lengthy dialogues, prayers, marches and political slogans all play an important role in mobilising people, evoking memory, connecting people and building identities. In these ways the women use common symbols and rituals which are collectively recognised and shared and enable learning to happen as there is continuity and members can connect new experiences to what has gone before. The cultural activities 'shift learning to its transformative power by pointing to possibilities that point to social action' (Wildermeesch and Jansen 1997: 468).

It is argued here that the knowledge gained in this case study is social and linked to activity, to the whole person, is applied, socially useful and part of collective practice; that where people live is the site of knowledge production. And it is argued that people learn on reflection but need new knowledge to extend learning. These two elements need to be in a conscious and dialectical relationship. The women in this study not only imbibed knowledge but also were actively constructing knowledge. In this process of cognition all forms of learning were included and learning flowed from the informal to the formal (Fenwick 2003).

The study shows that individual learning can take place in the collective. The individual components include identity formation, consciousness, sense of agency, sense of worthiness and connectedness and that individuals develop a sense of shared social justice (Kilgore 1999: 201).

The study shows the value of exploring how and what kinds of knowledge are produced in the informal context in social movement activity. In VM there was no formal distinction of vertical or horizontal, abstract or practical knowledge, as the knowledge required to build and design houses combines these elements and the products of the knowledge combine all of this learning. As described in this study learning processes and social processes are difficult to separate, but as the findings illustrate motivation, learning and knowledge are linked to achievements. The learning outcomes can be cognitive or social or related to the attainment of actual social goods like houses, more land, or receiving a subsidy. Learning in this context is widespread and builds community identity and coherence.

The study illuminates a feminist understanding of pedagogy. In VM the pedagogy was collective – it employed a political framework for teaching and learning and encouraged consciousness raising. The pedagogy started from the women's experiences and encouraged creative thinking and supported the struggles of poor women (Walters and Manicom 1996).

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

Walters's (1989) conclusion that self-education practices in progressive organisations tend to short-change the link between praxis and theory is applicable to the VM case. She emphasises that in Gramsci's theory of democracy organic intellectuals have to develop a theory of the state and how it attains hegemony. The findings and analysis of this study echo the experiences of women in the case studies cited (Walters 1989; Alvarez 1999) and point to the importance of 'critical intellectual activity, which should occur in close linkage with the political practice of counter hegemonic movements' (Walters 1989: 284).

The VM study showed that the women did not have an education in which there was a constant cycle of theory and praxis. Gramsci and Freire argue that through praxis the oppressed developed greater critical consciousness to question the political and economic

framework. The central tenet of their philosophy was put forward as an ideal in the VM case but was not sustainable in that particular context. This study brought awareness that critical consciousness and political education may not be sufficient to attain an equitable society. The study pointed to the influence of other important factors such as personal interests, material conditions, histories of oppression and dominant ideologies as additional factors, which can impact on conscientisation and empowerment and social change. The study challenges the theory of praxis and questions whether knowledge, understanding and critical consciousness are sufficient for social change.

The study concludes that under certain political, social and organisational conditions a learning environment is created in which many gains can be made, such as when: the interaction between the macro— and micro context provides opportunities for alternative paradigms; women learn from traditional and collective knowledge; learning through participatory methods is in a collective; there is dialogue and critical reflection; using participatory democracy as organisational strategies. However it proved difficult to maintain the same level of participation, democracy, relative equality between the educator and learner and sharing in a collective when political and social conditions changed. In the third phase the interaction between VM and PD and the macro-context was under strain due to a number of factors outlined viz. the inefficiency of the state to release resources, the decision to 'scale up' meant that both PD and VM were under stress to deliver products and not development. In addition, the membership was more diverse and had different interests. VM leadership's personal aims and interests had also shifted.

In the popular and people-centred approach a considerable amount of time is spent in the teaching and organisational process, but because of 'scaling up' the adult educators and leaders in VM could not spend the same amount of time as before, therefore the pedagogy did not yield the same outcomes. There was less sharing and building of confidence and leadership. However, as indicated in Chapter Five, these developments did not go unchallenged. But the VM case does illustrate that learning through a popular pedagogy in the informal context is more fruitful if practised on a small scale and confirms the views of Esteva (1992), Wignaraja (1993) Mies and Bennholdt-Thomsen (1986) and Von Kotze (2002) or as put forward by the Alliance and urban development theorists Huchzermeyer (1999), Thurman (1999) and Van Rooyen and Mills (2003) that the alternative paradigm can succeed if the state takes responsibility for providing adequate resources, technical support, and commits itself to a People's Process.

This study has shown that in a people-centred approach to development where learning was a key element in the development and social movement paradigm, poor women learnt to save for and build houses and to advocate for basic needs and socio-economic rights. The stories of women in VM validate the literature on adult education, women in development and social movements, and confirm that women who belong to a community are motivated to learn in struggle for the collective good and for the future of their children. In the development literature there is a strong emphasis on women's empowerment to challenge gender relations, women's access to resources, and to position women as the central agent in development as the women are the caregivers, toil the soil and generally keep the family intact. There is a strong emphasis on ownership of the process, to learn in a collective, for the learning to be people driven and for the knowledge to be owned by the participants. The VM women went beyond these conceptions as they went beyond the struggle for basic needs and mobilised women to take up leadership positions in the control of the process, project and resources.

The VM case study illustrates the value in a social action learning approach. By using this approach the participants learnt mainly informally, developing an understanding that guides practice. The experiences of the participants occupied a central place in all considerations of teaching and learning. They analysed their experience by reflecting, evaluating and reconstructing that experience in order to make meaning, a review of this experience led to further action. There was a strong organic connection between education and personal experience. There was dialectic between action and reflection and as Freire (1983: 66) so aptly says, 'Men (sic) are not built in silence, but in words, in work, in action and reflection'. In this process of action and reflection people's attitudes and values changed and their experiences were used to raise awareness and it led to a change in consciousness. The nature of the social movement was that it was collective, mobilised and could become a countervailing power. In social movement theory, Foley (1999) is careful to point out that the gains made can be reversed and learning in social action is not always triumphant.

The study illustrates that under certain political, economic and organisational conditions popular pedagogy can impact on development and social change. In the latter period of this study the VM development model was not sustainable in terms of the scale of the problem, its urgency and a state that failed in its social responsibility, and in the

absence of an alternative paradigm that questioned the main premise of the state's intervention in informal settlement development.

The VM women have opened up new spaces and challenges for women's activism and for building a women's movement at grassroots level. In this regard they have opened up progressive support and initiatives that can allow a women's movement to address the problems of poor women in informal settlement development. VM women have made important political and economic gains by creating opportunities for learning and making learning a central element in development and social change.

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## Epilogue

As this study was drawing to a close in 2003 the VM women were restructured out of the Regional Governing Body (Ufundo Zufes) and leadership positions of the National Federation. Patricia Matolengwe remained in the Alliance and she became the loans and savings coordinator for People's Dialogue. Veliswa Mbeki remained for a short time as a committee member to oversee the restructuring process in the Western Cape Federation and afterwards proceeded to work for the Urban Resources Network. Rose Maso and Nokhangelani Roji wanted to ensure that the state learn from poor people's experiences and chose to assist the City Council of Cape Town with enumeration surveys and the People's Housing Process (PHP) since their departure from the structures of VM. Xoliswa Tiso found employment at a local supermarket.

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

At the end of 2005, People's Dialogue closed down due to a shortage of funds and retrenched its staff. Patricia Matolengwe returned to take up a leadership position in the Federation. In 2006, the Federation split into two separate organisations. One half kept the old name and used the same strategies as the old Federation to obtain land and houses. The other half called itself The Federation for the Upliftment of People and used the acronym FED UP to signal that it had embarked on a more radical programme of gaining basic services.

I am very fortunate to have been part of a very inspiring project, to have witnessed the excitement, the hard work, the struggles, the different battles that were fought and won, and the phenomenal achievements of the VM women.

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## APPENDIX A

# Record of Fieldwork 1996–2003

## Observations

These were recorded by making field notes in note books, taking photographs and video recordings. Most of the site visits, organisational meetings and public meetings were between three to five hours in duration.

### Record of site visits

Observed women making bricks, digging up the ground to lay foundations, mixing cement and laying foundation to houses. Observations took place during 1996–1999.

Observed women building up to the middle level and putting in window frames and in some cases starting the roof. Observations took place during 1996–1999.

Observed how VM women manage the team who worked on the Working for Water project, 6 March 2001.

Observed how VM women assist other savings groups with filling in subsidy forms, 10 May 2001.

Observed how women assisted the guild with building houses, 17 May 2001.

Observed the preparation of the nominees for the National Forum meeting; consisted of two meetings, one held for the Landless Committee run by People's Dialogue on 6 June 2002, and one run by Regional office on 7 June 2002.

### Organisational meetings

Ufundu Zufes (Funduzufe) (means learning until you die) meetings observed between (2001–2002); these are meetings of all the members working in the provincial office where general problems are discussed and where members of savings groups can bring their problems.

Convenors' committee meetings (representatives of savings groups) held to select nominations for the National Forum in May 2002.

The Landless Committee meetings held on 6, 25 and 30 May 2002; this is a fairly new mixed group of members who are negotiating for land from the state, some of them have received land and are learning how to lay out the land. Within this group there are people from Mitchell's Plain, Hanover Park, and Khayelitsha.

General meeting (savings group members) held between May and June 2002, present in these meetings are between 100-120 people.

### Public meetings

Opening of the VM project by the Housing Minister in 1998.

Video recording of mass meeting and model house display hosted by VM in Imizamo Yethu in Hout Bay, 26 August 2000.

Opening of the crèche next to VM community centre held on 25 November 2000.

Opening of the Hazeldene/Emphilweni housing development on 19 April 2002; this is the second phase for housing the VM savings group members.

Youth Meeting 'In Memory of Steve Biko'. Organised by the Philippi Forum on 6 June 2002.

Attended a public talk by Sheela Patel founding member of SPARC and SDI. Her talk was on strategies used by the Slum Dwellers network to empower the poor, held on 17 September 2002 at Centre for the Book in Cape Town. She was visiting the Alliance and the talk was organised by PD.

## Interviews

### Interviews held – recorded, transcribed and translated

Five individual interviews with Patricia Matolengwe (initiator and leader of VM) on 27 August 1996; 18 July 1997; 14 April 1998; 12 February 1999; in February 2001.

Two focus group interviews with the core of the VM savings group (Nokhangelani Roji, Veliswa Mbeki, Xoliswa Tiso) held on 4 November 1996 and on 11 November 1996.

One focus group with Mama Msiza, Sylvia Qoma, Tata Sigebe; on 11 November 1996.

Another two focus group interviews held with Rose Maso, Nokhangelani Roji, and Veliswa Mbeki on 16 July 1998 and 12 February 1999.

Individual interviews with:

Rose Maso on 26 February 2000;

Nokhangelani Roji on 25 May 2000;

Veliswa Mbeki on 25 April 2002;

Xoliswa Tiso on 18 May 2002.

One focus group interview with Hazeldene/Emphilweni community on 10 May 2001.

One interview with a leader of a savings group, Mama Lizzie Mgedezi trained by VM which was successful, held 17 May 2001.

One interview with a leader of a savings group, anonymous, trained by VM, which was a more difficult process, held on 19 December 2001.

One interview with Director of People's Dialogue held on 20 May 2002.

One interview with the technical advisor to VM held on 24 May 2002.

One interview and numerous informal conversations held with one of the leaders of DAG, a community based housing NGO (anonymous), which has differences with VM, from 2001–2002.

One interview with a leading member of the Landless Committee, 6 June 2002.

One interview with a member of the Coloured savings group from Mitchell's Plain, 3 June 2002.

### Transcriptions and field notes

There are 251 pages of transcription from interviews, and 167 pages from organisational meetings.

There are 82 pages of field notes from public meetings. Further that 7 x 50 page notebooks of field notes from observations.

Other forms of recording were a video of 4 hours and more than 100 photographs.

## Interview Guide Questions

### Opening questions to VM women

Name and surname, family details, where were you born and where did you grow up, schooled when moved to CT where stayed – how did you come to stay in VM – why (first questions would be biographical).

### About the organisation and pedagogy

Why join a women's organisation?

When did you join the Federation?

What motivated you to join?

What did you first start to do?

How did you learn to save?

What do you learn in the different meetings and how?

How did you become a leader?

How did you learn the different skills ?

Why did you think the project is so successful?

Talk about relationship with other NGOs?

Talk about relationship with People' Dialogue?

How do you teach others?

Talk about relationship with government.

Positive experiences and negative experiences in VM in the Federation?

Do you think women learn differently to men?

Has the organisation helped you in the home?

How has having a house affected your life?

## Summary of Fieldwork

### Observations

Observations of on-site teaching and learning at VM = 6

Observation of organisational meeting at VM = recorded 8

Observed Public meetings = 6

### Interviews

Individual interviews = 16

Four (4) Focus group interviews conducted at VM with the core group.

One focus group with Hazeldene Community.

Video recording of a mass meeting and model house display in Hout Bay.

APPENDIX B

Historical Narrative of VM

1992

Patricia Matolengwe is invited to a meeting arranged by People’s Dialogue to explore PD’s vision of development.

Patricia starts mobilising women in the ANCWL around this vision. Focus of PD is on ‘the poorest of the poor’.

Eight ANCWL women members form the Victoria Mxenge Housing Savings Scheme in Site C in Khayelitsha. Start with savings of R52.

VM host their first International exchange group from India. The group is Mahila Milan (women together) – they live on the pavements of Bombay.

End of 1992, VM has 180 members with total savings of R1900.

Start looking for land. Form management structure which consists of committees and core group called Ufundu Zufes who decides on which members receive loans.

VM women hold weekly meetings with over 150 members present. Committees are formed which meet on a weekly basis and individual committees work together on a daily basis.

Committee name	Function
Trust	Supervises development, negotiates for grants and loans
Land	Negotiates title
Treasury	Manages savings
Survey	Conducts participatory research
House model	Facilitates housing design
Catering	Arranges functions for visiting groups
Building co-op	Costs building materials, builds houses

Committees work with the ideas of Federation i.e. that everyone is a leader; form of governance is participatory democracy and advocate that the development is ‘building houses, people and communities’.

1993

The Catholic Church and Catholic Welfare and Development (CWD) approach PD and NGOs to apply for land in Philippi. They want to donate land in Philippi.

VM bids for the land through attending meetings circulating article ‘What we need now is the land’ which gives reasons why they need the land. Land is donated to VM.

Membership is 286 mainly women (5 are men) and savings are R11 532.27

1994

Catholic Welfare and Development and VM in negotiations to transfer land to VM.

PD – Finance Committee starts to look at finance options – through donor funding (German), government and banks and savings scheme.

VM building committee start to measure land and laying out and pegging the land.

Some members learn to make bricks and roof tiles. Build storeroom for NGO to practise new skills.

German donor donates brick-making machine.

Meeting held in PD resource centre, has an office on the Philippi land.

VM advertise for an architect as feel that they need expert help.

New democratic government – provides a window of opportunity – and offers redistribution of land and provides for certain human rights and entitlements, one of which is a housing subsidy. RDP programme, which embraces self-help

(Masakhane) and encourages community responsibility with state financial support.

Explore housing subsidies and transfer of land to VM assisted by PD, Legal Resources Centre and CWD.

### 1995

VM members on exchange visit to India hosted by Mahila Milan and SPARC.

They learn new ways of collecting savings, to lay out plots; spatial and house construction exercises make them aware of plot size and how to use space.

At home continue with learning skills to build and make bricks. Building starts to take shape.

Savings now total R25 498 – the highest in the Western Cape Federation.

Apply for housing subsidies, but appears that this will take a long time to resolve, so take out loans from the Utshani fund (loans have 5 % interest) and need to have a deposit of R600.

In organisational structure have Networking Committee – oversees local, regional, national and international exchanges.

In preparing land for development discover small cemetery; this causes further delay. Eventually preparation of land completed and the landfill done by Ross and company – discover later that Ross violated his agreement and dumped unsuitable fill on the site.

This leads to problems later with the City Council who won't approve building because say that landfill will cause walls to crack.

### 1996

In process of forming a communal property association apply for transfer of land from the Catholic Church to VM through the Communal Association Bill.

The first 36 members receive subsidies.

Nokhangelani's house is built with assistance from the VM team and other savings group.

VM receive standing ovation at development conference hosted by UN Habitat in Istanbul.

VM involved in advocacy work and exchanges.

Their own development process gets them into negotiations with the Provincial Housing Board of the Provincial Administration of the Western Cape (PAWC). This is a process fraught with problems because the Board demands standards that would leave the community very little money for houses. VM argue their case with PAWC.

### 1997

Construction of streets begins.

VM help to build houses in the informal settlement in Macassar.

Patricia wins an award on the UN Development Programme.

VM active in advocating for housing development through savings schemes – mobilise a number of savings schemes.

Hazeldene and Vukuzenzele under VM's tutelage.

In negotiations with the City of Cape Town to provide bulk services (sanitation, garbage removal, provide electricity) to the entire community and to be billed collectively. Eventually agree to individual services and individual billing. Also negotiate with Council around house design as Council refuses to approve houses because of landfill. Council demands expensive raft slabs – community argues that it is not affordable and propose ring beam slabs, a technique learnt from Indian group. Council approves but on condition that it takes no responsibility warning that the houses are going to crack. Community take responsibility (so far there has been no cracks).

### 1998

Most of the housing subsidies are received and VM loans are retired.

Committee structure has become more sophisticated, have additional committees.

Gardening, Youth, Income generation committees are added. Leadership of VM form the core of the Ufundu Zufes. They have gained much experience and inform and assist other communities with development processes.

Most of the houses are built – a total of 148 members move to Philippi, on 3 hectares of land

with plot sizes of 140 square metres. House size is 64 square metres.

In addition have social amenities – have a community hall, which houses a crèche and shop inside the hall.

Most of the original VM members are on Ufundu Zufes; they form a core in the leadership structures.

Opening of the VM project by Housing Minister Sanki Mthembu Mahanyele.

Inform husbands that houses are on their names – take ownership.

Start income generation projects.

### **Summary of period between 1992–1998**

This period is characterised by a new sense of hope, new democracy, period of RDP and Masakhane (self-help) housing subsidies, land restitution – government promises to build 10 million houses in 10 years. Joe Slovo to contribute 10 million to Federation and democracy gives window of opportunity.

In this period VM formed, became an established savings group, gained land, applied for legal status, had subsidies and land tenure, their savings were the highest amongst all the groups, are a model project – shown off both by the Federation and government.

Challenged different power relationships in family, community and in housing sector.

Won awards, impact on state policy re housing provision (People's Housing Process).

VM women have learnt an enormous amount through exchanges, formally, informally through Federation rituals and are motivated, inspired; build their communities and move up the leadership ranks.

Governance by committee structures and decisions are made through a system of participatory democracy.

VM women have participated in numerous struggles to receive land, subsidies and tenure and have had endless conflicts with the Housing Board and City of Cape Town for basic services.

Also conflict with National and Provincial departments for donation from Slovo.

State frustrated process due to slow delivery and incapacity and conflicts amongst department on understanding of the different subsidy formula.

### **1999**

Most of the houses have been built, start to build a crèche adjacent to hall and play area outside the hall. Not all the VM members move into development, as land is too small – look for more land for other members. Some members decide to stay in site C, Khayelitsha.

Start the second and third phase of the Philippi development, building in Hazeldene and Vukuzenzele – start using the guild system (system whereby men in the community are contracted to build – the development managed by the savings group and PD).

The regional office of the Western Cape Federation is housed in VM offices in community hall. The VM community hall becomes the main site of organising for the regional Federation. The hall is conveniently situated, it is central, good access to taxi services, hall has space and the leadership is housed here.

Federation, most of the meetings (convenors, general and Ufundu Zufe) and technical training workshops are held in VM. VM hosts many exchanges as they have gone the full cycle in the development process. This means that more savings groups come to VM. Leadership – becomes centralised.

Identity of moving from a development project to a social movement becomes more prominent.

### **2000**

Leadership is very confident and self-aware and has gained considerable recognition from local, regional and national government departments. Involved in the government policy on People's Housing Process

Mobilise a new savings group in Hout Bay in informal settlement called Imizamo Yethu; host visitors and exchange visits for house model display in August 2000.

Official opening of the VM community crèche in November.

Also hosted many solidarity visits from prominent cabinet ministers – Housing Minister Sanki Mthembu Mahanyele, Valli Moosa, late Dulla Omar, Kader Asmal, international visitors include US secretary of State Christopher Warren, Bill and Hilary Clinton and numerous other local and international dignitaries.

Start to organise the landless – form a landless committee – landless considered the poorest of the poor and they have to organise independently.

Alliance is a social movement.

## 2001

Utshani fund negotiated agreement with Housing Board to allow it to act as a conduit for subsidies for Federation members to fast-track the subsidy process and release of subsidies. Utshani fund under strain as repayment rate is slow; members are not saving, because of the slow release of subsidies, members cannot retire their loans.

Because of the agreement with Housing Board the Federation has to train its members about the subsidy application process. VM takes on the facilitator role for this process. Rose Maso heads up this process.

VM members complain of being overworked. Core members are always travelling or hosting exchanges or overseeing conflicts between savings schemes and government and within savings schemes. The slow pace of delivery of land and subsidies by government further frustrates the process.

Leadership express concerns that Federation members are not saving, express concern that members do not have time for training or to go through the entire development process and that they are lazy and do not want to build by themselves.

VM effectively becomes a service provider for government; this means that VM becomes confused with government offices and blamed by membership for slow and uneven release of subsidies. Conflicts between VM and Federation membership re slow release of subsidies, also conflict re mismanagement of funds and that only

a minority receive loans from Utshani funds and income generation schemes. Critique that leadership has become a power bloc, that there is a lack of transparency, mismanagement of funds, nepotism, and leadership take huge loans even when asked not to.

Increasingly the guild system takes over and the technical training also becomes limited – a younger membership who want certification join the Federation. Young women are trained by Urban Resources Centre in technical skills (drawing of house plans); they then draw plans for membership who pay a minimal amount, this is shared amongst the group of 4 women.

Start the reviving of savings schemes amongst savings groups and organise amongst the landless.

Strain between Federation and PD re the restructuring.

Start organising in formerly Coloured areas such as Hanover Park, Ottery and Mitchell's Plain.

## 2002

Alliance begins talks on restructuring the Federation. Utshani fund is low – no new loans are made. Alliance goes through reflection processes: has series of meetings – decide on new structure. Describe new structure.

Leaders are involved in reviving savings scheme and to mobilise the landless and other poor people to join Federation and to save.

Opening of Hazeldene on 19 April 2002.

Minister of Housing and other officials are invited – meeting has dual purpose – opening to showcase new development and Federation members want to discuss the new subsidy application forms, which have twelve pages and also the slow release of subsidies.

In discussions on restructuring – the Alliance realises that the new ideologies of consumerism and individual entitlement have affected everyone.

Reflection on savings reveal that because of the subsidy, most people join Federation to have access to housing financing through Utshani fund. As soon as have this finance – stop saving and repaying loans as knows that the subsidy will

retire loans. As soon as have a house, lose interest in Federation – seen as easy way to get a house – not interested in vision of development of a community and building people.

Federation has not been organising amongst the 'poorest of the poor'.

Discussion of elections and restructuring are ongoing – hold a National Forum in July to hold elections – but does not take place, as regional Federations are unprepared. Western Cape has reputation for least mismanagement of funds and corruption.

### 2003

The Federation is restructured at the beginning of the year. VM leadership choose not to stand for re-election – protest in April outside PD offices for retrenchment packages – good support in this protest action. VM Ufundu Zufes members become ordinary Federation members – look on open market for work. Disappointed and frustrated that cannot use skills learnt in development as have no certification.

Patricia Matolengwe becomes loans and savings officer for PD.

PD director leaves PD and moves across to Urban Resources Centre – organises Coalition for the Urban Poor.

### Summary of period 2001–2003

VM leadership becomes centralised; activities take place mostly at VM site. Ufundu Zufes and the Regional office all housed in VM offices. VM leadership has much knowledge, called on by Alliance for most tasks, acts as service provider for PD and Housing Board.

PD and Federation administration system come under critique, inefficient, badly managed; PD has small staff who are overworked and has a high staff turnover.

VM women's training in administration system and accounting not sophisticated as cannot easily pick up fraud and mismanagement of funds. VM women are also overworked and stretched to capacity – committee management system starts to break down.

VM still involved in advocating for savings groups, and oversee development of savings group in Hout Bay and oversee development in Hazeldene and Vukuzenzele.

Women have stopped building – most of the building done using the guild system.

After 10 years of democracy, housing and land are still huge issues, poverty on the increase and side-by-side is an ideology of consumerism and individualism as well as entitlement.

Landless join the Federation – Alliance forms closer links with similar NGOs to form a broader social movement.

A series of problems identified in Alliance in late 2000 – include falling Utshani repayment rates, misuse of funds, tensions in Western Cape Federation, splits in Gauteng, major corruption in Eastern Cape and KwaZulu Natal.

Problems with loan repayment rate ascribed to fact that members join as it is a way to get a house; once they have the house stop saving, members have no real understanding of the Federation philosophy – do not see value of building cohesion and commitment through savings.

Because of this situation Alliance decided on restructuring and internal reflection – task team convened to develop recommendations.

### Key Recommendations from Reflections

Embark on a Revival of savings schemes.

Re-elect national members based on system of a representative from each savings group network (representative democracy).

Viable terms to be set up to resolve conflict between PD and the Federation members as Federation members feel that the PD director makes most of the decisions because PD controls and brings in donor funding. Does not take responsibility for mismanagement and corruption charges.

## APPENDIX C

## Short Biographies on VM Women and People Interviewed

**Patricia Matolengwe** came to Cape Town from the Transkei in 1982 when she was 27 years old. She had one daughter who was four years old at that time. Patricia had passed Std 9 in the Transkei and then went to UWC in 1992 to study for the Advanced Certificate for Educators of Adults – completed in 1995.

She was the initiator of the VM savings group, started organising for PD in 1992, and became the Western Cape co-coordinator for PD. She was politically active in the ANCWL.

In 1994 she became the regional co-coordinator for the Western Cape for the South African Homeless People's Federation (Federation).

Patricia won an award on the UN Development Programme in 1997.

In 1998 she is a leading member on the National Federation. She is the co-coordinator of the savings schemes and a leading member in the regional Ufundu Zufes since she started the VM savings group.

She is on the negotiating team with government at all levels and wins much credibility. She progresses to advise national government on the People's Housing Policy, on subsidy application forms, and is prominent in talks with the Western Cape Housing Board on the release of subsidies. She has much support in the Western Cape amongst Federation members and Housing Board. The Western Cape Federation has so far had the fastest release of subsidies and has the least mismanagement of funds and corruption. She is also highly respected for her conflict resolution skills and has solved many community disputes over land, title deeds, subsidies and personal issues.

In 2003 she forms part of the Cape Town's mayoral task team on housing. At the end of 2003 she became the savings and loans co-coordinator for PD.

She also learnt some building skills, such as mixing cement, mapping, house design and drawing house plans.

She has been on many international, national, regional and local exchange visits. She is an exceptional leader and has a deep understanding of community issues and is an excellent community organiser.

She has for most of the time been a paid member of PD/ Federation.

Her house was one of the last to be built.

**Mama Msiza** came to Cape Town from the Transkei early in the 1980s. She is also a founding member of VM; learnt to make bricks and taught the other women. Her husband was Tata Sigebe who taught the women building skills.

Hers was also one of the first houses built, there was some conflict between her and the other VM women and she left the VM community in 1998.01.08

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

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

development of self-confidence and self-awareness was the most striking of the group, as she was a traditional rural woman when I first met her in 1994. Now she speaks English, is confident in meetings, leads enumeration exercises and participates in negotiations with government officials and other technical experts.

She also suffered a fair amount of ethnic prejudice from the Xhosa community as she is formerly from Pondoland. She received a stipend from the Federation.

**Rose Maso** came to Cape Town from Transkei in the 1970s. She first lived in Crossroads and then was moved from place to place until she finally settled in Site C in Khayelitsha. She is a member of the ANCWL and joined the VM group in 1992; she was very active in advocating for savings group and encouraged the Site C community to join VM. She passed Std 6 (Grade 8) in the Transkei. She has 4 children and her husband lives with her. She started off learning to make bricks, progressed to house construction, was on the building committee and managed the allocation of VM houses, later taught men in the community building skills and then went on to manage the guild system, after that the Working for Water Project, then the income generation project, then the subsidy application process.

She has been part of Ufundu Zufes for many years and has developed into a good negotiator with government officials and technical experts. She is quite a traditional woman and in community meetings she takes on the role of an elder. Her pedagogical approach is authoritarian but she can teach in informal ways.

She also built her own house with the VM team, completed in 1996.

Her children are very much part of the VM community and they form part of the youth group. They usually assist VM in most of the public functions. She received a stipend from the Federation.

**Veliswa Mbeki** came to Cape Town from Transkei in the early 1980s. She has two children, not married; the fathers of her children do not live with her. She brought one child to Cape Town and left the other with her mother in the Transkei. She passed Std 9 (Grade 11) in the Transkei. She is also

member of the ANCWL, lived in Khayelitsha in Site C and joined VM in 1992.

VM women also built her house in 1996.

She has very good mathematical skills. She became the accountant for VM, then the treasurer, She also excelled in drawing house plans, became the technical trainer for the region and then for the National Federation. She was a member of the National Federation in 2001.

She has trained many other women in technical skills (house design, costing and drawing plans for approval by the City Council).

She was part of Ufundu Zufes and also chose not to stand for re-election.

She has also travelled extensively and is an excellent adult educator. She has a sharp intellect and good memory.

She received a stipend from the Federation.

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

She became a daily collector, and then a savings convenor, was taught by Veliswa how to keep the books, and then became the VM accountant and then the regional treasurer in 2000.

She was also part of Ufundu Zufes and is very disappointed that she has no certification to prove what she can do and wants to learn computer skills.

Her negotiation and facilitations skills improved and she became more outspoken in meetings and discussions.

She received a stipend from the Federation.

**Mama Makasi** was born in Cape Town and lived in District 6 until she was four years old. Then the family was moved to Nyanga East, she went to school in Langa and passed Std 9 (Grade 11). She helped in the family business and learnt her business and catering skills here – her father owned a shebeen, which was burnt down in the 1976 uprisings.

She moved to the Transkei when she married but moved back to Cape Town when her marriage broke down. She has three children who are adults now.

When in CT she moved from place to place and worked first as a domestic worker then in a factory and then for a smaller button factory where she became quite prominent but was retrenched. This is when she joined the Federation.

She joined the Vukuzenzele development and is part of Ufundu Zufes. She is very critical of the VM leadership and also stood down in the election in 2003. Her house was built using the guild system. She was very active in her savings group and became the leader of the catering committee.

She received a stipend from the Federation.

**Mama Lizzie Mgedezi.** She was also born in Cape Town and moved to the Transkei when she got married. When her marriage broke down she moved back to Cape Town to stay with relatives in Guguletu. She passed Std 6 (Grade 8). She has three children – when she moved back from the Transkei she left two children with her mother-in-law and brought one with her.

She learnt to sew and knit jerseys and set up her own business, but because she had no proper space and moved from place to place she had to give this up. She also lived in Namibia and had a small business there but due to racism she moved back to CT.

She lived in New Crossroads when she heard of the Federation and the VM development. She was inspired and started a saving scheme in New Crossroads.

She is very grateful to VM for teaching her and for her house. She became the savings convenor of her group and went on to become the leader of the Landless Committee.

Her skills of map reading and surveys were honed when she looked for land for her savings group – they found land in Hazeldene. Her house was built using the guild system, but she kept a watchful eye on the building. She is still an active member but is not in a leadership position.

She received a stipend from the Federation.

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

complete her tertiary education. She is confident and articulate and very active in her savings group.

She works as a volunteer for the Federation as the technical skills trainer. She was trained by Veliswa and the architect who worked with VM and now holds the technical trainer's portfolio.

She is part of a young group of women who have received certificates from the Urban Resources Network for completion of the technical training course. She is part of the 'reviving the savings schemes' team.

**Abduraghman Pietersen,** he moved from De Aar to Cape Town in 1986. He is a member of the Landless Committee and the team for 'reviving the savings schemes'. He is Moslem and acts as the translator for the Afrikaans members. He is disabled and receives a state grant. He passed Std 9, has a family – a wife and three children.

**The Director of PD** in 1991 and ideologue in the Federation, now co-coordinator for the Urban Resource Centre and is heading the Coalition for the Urban Poor. He left PD after the restructuring in 2003.

He was working in an NGO, Catholic Welfare and Development and then joined PD.

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

He was very instrumental in getting the saving schemes started in the Western Cape and building up the Western Cape Federation. Also brought in donor funding from Germany and technical expertise for the VM project.

He was instrumental in the restructuring and also came under criticism in reflective exercises.

**The Architect** acted as the technical advisor to VM, trained Veliswa in technical drawing skills and also how to teach it, and also trained a number of other Federation members.

Managed the guild system for PD in Hazeldene and Vukuzenzele.

He runs his own NGO, PEP, and is a technical advisor to a number of savings groups throughout Africa.

## APPENDIX D

## Summary of Results

## Broad contextual framework

State has adopted a non-liberal policy, its economic policy – GEAR (Growth, Employment and Redistribution) – speaks of redistribution through growth. Its pro-poor policy makes provision for housing subsidies, land reform, public health care, free water and sanitation and a public works programme to create jobs. But because of the emphasis on privatisation, many jobs are shed, capacity not adequate to deliver and legislation, although positive towards women re their rights to own property and have access to financial services, these are not always socially acceptable. Citizenship is based on individual rights and cuts across the collective ideology of community.

Period	Emerging Social Movement (1992–1998)	Social movement (1998–2001)	Service provider / NGO (2001–2003)
Micro-politics PD and VM	<p>People-centred development; learn from experience, peer learning, start from local knowledge combine expert knowledge – Freirian approach.</p> <p>VM learn from tradition (<i>Ubuntu</i> and rural traditions), political experience, schooling.</p>	<p>PD – In collective, trust, solidarity.</p> <p>Sustain collective by building social capital.</p> <p>VM – are the adult educators build solidarity, trust, accountability, sustain collective, engage with the state, human rights seen as entitlements – socio-economic rights.</p> <p>Common purpose, deep-rooted feelings of solidarity and 'imagined' nation.</p>	<p>PD – becomes developer; result of becoming product driven has to ensure that can deliver.</p> <p>Organisational problems develop i.e. non-payment of loans, centralisation of power within regional Federations; VM builds own intellectuals from mass base; does not have to draw on intellectual leadership of PD.</p> <p>PD – becomes conduit for finances and technical expertise.</p> <p>VM – in service of PD and Housing Board.</p>
Why	<p>PD – build social movement of the poor – seen as only way that poor can have control over resources and manage them.</p> <p>VM want houses and to build family and community lives.</p> <p>Can access additional funding through savings and loans.</p>	<p>Build a social movement to sustain activities.</p>	<p>Harder to sustain collective action and pedagogy.</p> <p>VM – harder to sustain development paradigm and harder to build social capital because of state's new solution to housing crisis and organisational changes.</p> <p>Organisational and ideological conflict between VM and PD.</p>

Period	Emerging Social Movement (1992-1998)	Social movement (1998-2001)	Service provider / NGO (2001-2003)
<b>How</b>	Use of own experience. Exchanges. Technical expertise through informal workshops. Action. Observation – doing. In collective in savings group. Participation. Dialogue. Organisational meetings.	Mobilisation and advocacy occur through mass meetings. Model house display. Enumeration exercises. Negotiation with state and civil society (other NGOs). Exchanges. Use of religious imagery / language, song, dance, role play, marches, placards, protests.	Members come to VM for exchanges and meetings and for assistance with application subsidies and problems. VM oversee development. Members are not taken through entire development process. Experiential learning declines. Members want houses not development.
<b>What (kinds of knowledge learnt)</b>	Financial skills – savings and costing a house. House construction. Organisational development – facilitation skills, chairing meetings, office skills mobilising, peer learning. Power dynamics.	Mobilise consensus. Adult educators – teach financial and house construction skills. Trust. How to sustain collective action. Negotiating / Advocacy and lobbying with state and other poor communities. How to tap deep-rooted feelings of solidarity. Recognition of identity and common purpose.	Role as adult educators changes – become the experts – approach is more top down. Mobilise communities to save. Organisational and ideological issues between VM and PD.
<b>Who learns and who teaches</b>	VM and membership. PD teaches and expert as well as peer learning.	VM leadership and those close to leadership and Federation leadership – teach. Membership of other savings groups.	PD and VM leadership. Savings group leaders and to a lesser extent wider membership. Skills not shared. Membership changes – racial divisions. Learning formalised.

Period	Emerging Social Movement (1992–1998)	Social movement (1998–2001)	Service provider / NGO (2001–2003)
Organisational context change – power relations	<p>Both PD and VM Organisations very accountable to members.</p> <p>Trust and dialogue.</p> <p>PD holds power as VM leadership still developing.</p>	<p>Power relatively equally balanced between Federation and PD.</p> <p>Organic intellectuals are starting to build own power base from its own members.</p>	<p>PD and VM leadership in competition re power base.</p> <p>VM has its own intellectuals not dependent on PD – dependent on PD for technical and financial resources.</p> <p>Within Federation power becomes centralised within the governing body – learning not as widespread.</p> <p>VM has good relations with state on all levels, can negotiate for resources independent of PD.</p>

