Introduction

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

How the book unfolds

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

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

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

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

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

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

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

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

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

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

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

Setting the contexts

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

Land and informal settlements

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

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