# THE IMPACT OF POLICY ON PERCEIVED LIVELIHOOD VULNERABILITY: THE CASE OF CATO MANOR

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#### **ABSTRACT**

This dissertation describes the outcome of a sustainable livelihoods approach to assess the livelihood vulnerability of community structures in Cato Manor (an urban renewal project of Durban City, KwaZulu-Natal). The sustainable livelihoods approach used looked at the specifics of the nature of assets wealth, and how the poor made a living. The vulnerability of poor households and communities depends on the way the poor have combined available assets and capabilities within a particular context to achieve short and long term priorities. Amongst other contextual issues of developing countries, structural adjustment has affected urban survival strategies.

This study explored whether the impact of post-apartheid policy had reduced livelihood vulnerability for members of ten community structures in Cato Manor (CM). The investigation was broken down into two sub-problems. Sub-problem one was to establish what impact post-apartheid policy outcomes had on livelihood strategies in Cato Manor. Sub-problem two set out to ascertain whether the livelihood strategies described by participants in Cato Manor reflect reduced livelihood vulnerability.

A unique feature of this study was an agreement between community based facilitators from Cato Manor (Cato Manor Development Association (CMDA) team) and the researcher for the development of two research agendas. The CMDA team, comprised of five community facilitators from the Seliyabuya Housing Co-operative and a Cato Manor Development Association consultant, conducted sustainable livelihoods analyses as the first stage of strategic planning for community structures. A secondary case study analysis of livelihood vulnerabilities was carried out by the researcher using the secondary data from these sustainable livelihoods analyses. Ten of the thirty five community structures (29%) identified by the CMDA team as possible participants elected to participate in the sustainable livelihoods analyses. Members of these structures formed ten groups based on the focus of their structure goals. Each focus group conducted a sustainable livelihoods analysis that reflected the assets, strategies for livelihoods and constraints that affected structures' priorities. Each participant was also asked to complete a household survey questionnaire providing demographic data for the case study.

The findings of this study showed a tension between government's structural adjustment goals and the realities of actual delivery. The development goals provided for an urban space with the physical structures for livelihood security and sustainability. The study

identified that development has provided a significant accumulation of physical assets through infrastructure delivery. However, perceptions of the participants indicated that development has not provided sufficient economic opportunities; adequate housing; or educational, social and recreational facilities for desired livelihood outcomes. In addition, participants believed manufacturing and business growth dependent on the successful marketing of products was in direct conflict with the actual physical restrictions of the topography, housing density goals and conceptualisation of the economic opportunities existing in Cato Manor. Participants relied on survivalist strategies of micro-enterprises (such as informal trading), and reliance on collective community support as available rational options for survival. Livelihood vulnerabilities indicated by the study were: overcrowding of homes, both in formal and informal areas; national economic trends resulting in job shedding by the formal sectors; and the slow beginnings of local economic development. In addition, there would be the threat to this community of the unknown impact of or capacity for the eThekweni Municipality's continuing the development required in Cato Manor after closure of the Cato Manor Development Association; and the impact of HIV/AIDS on the human, economic and social capital.

This study showed increasing vulnerability for households and community structures represented by the sample in terms of physical capital, financial capital, and human capital. This vulnerability was particularly characterised at community level by the perception of increased dependency on cash amidst a corresponding reduction in available cash. It has been recommended that a creative institutional response, using clearly defined roles and responsibilities, collaborate with the community to define and make use of entry points for the transfer of skills and Local Economic Development support for the creation of employment opportunities. In addition, it was recommended that local government make full use of their knowledge of the livelihoods activities, and human capital in Cato Manor to facilitate the speedy delivery of appropriate infrastructure and economic support in a manner that supports the sustainability of municipal management as well as increases the livelihood options of the poor. To complement this study, further research requires an ongoing evaluation of the impact of local government and the community's responses; and an exploration of how democratic citizenship can be developed through the facilitation of grass-roots collective organisational strategies.

#### **DECLARATION**

This study represents original work by the author who hereby declares that the research in this dissertation is of her own investigation and has not otherwise been submitted in any form for any degree or diploma to any University. Where use was made of the work of others, this has been duly acknowledged in the text.

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As research supervisor, I agree to submission of this dissertation for examination.

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#### ACRONYMS AND ABBREVIATIONS

ANC The African National Congress

CARE Co-operative for Assistance and Relief Everywhere

CBO Community Based Organisations

CM Cato Manor

CMCO Cato Manor Community Organisation

CMDA Cato Manor Development Association

CMDF Cato Manor Development Forum

CMDP Cato Manor Development Programme

CMMC Cato Manor Management Committee

CSO Community Service Organisations

DEVCOs Development Committees

DfID Department for International Development

DMC Urban Strategy Department of the Durban Metropolitan Council

EDGE Economic Development Growth & Equity Institute

ESC Entrepreneurial Support Centre

EU European Union

FAO Food and Agriculture Organisation

GCIS Government Communication and Information System

GEAR Growth Employment and Redistribution plan

GNI Gross National Income

HEA Household Economy Analysis (SL methodology)

HPI Human Poverty Index

HLS Household Livelihood Security (CARE)

IBRD International Bank for Reconstruction and Development

IFP Inkhata Freedom Party

IFPRI International Food Policy Research Institute

ILO International Labour Organisation (a task force of the United

Nations)

KIDS KwaZulu-Natal Income Dynamics Study

KZN KwaZulu-Natal

LED Local Economic Development

LTDF Long Term Development Framework

NDH National Department of Housing

NGO Non-government organisation

NRM Natural resource management (World Bank)

PEI Policy Environment Initiative (UNDP)

PHB Provincial Housing Board

PIP Policy, Institutions and Processes

PLSA Participatory Living Standards Assessment (World Bank)

(SL methodology)

RBA Rights Based Approach

RDP Reconstruction and Development Plan

SC Save the Children (United Kingdom)

SFLP Sustainable Fisheries Livelihood Programme

SL Sustainable Livelihood

SLF Sustainable Livelihood Framework (SL methodology)

SLA Sustainable Livelihood Approach/approaches (SL methodology)

SME Small Micro-Enterprise

SMME Small Medium and Micro Enterprise

SPCA Society for the Prevention of Cruelty to Animals

SPSS Statistical Package for Social Sciences

SSF

Sustainable Settlements Framework

UIF

Unemployment Insurance Fund

UNDP

United Nations Development Programme

#### CHAPTER 1

## THE PROBLEM AND ITS SETTING

South Africa, despite its relative wealth and well-developed modern economy, is still plagued with widespread poverty and inequality (Hindson *et al.* 2003; Woolard 2002). This has occurred even though there has been positive progress towards a democratic society based on equity and an improvement of the quality of life for all citizens (Government Communication and Information System (GCIS) 2003). The United Nations Development Programme (UNDP) has stated that, half the world's poor live in urban areas and estimates that, by 2025, this proportion will have risen to almost two thirds (UNDP 1999). Although 72 percent of South Africa's poor have been located in rural areas (Everatt 2004), de Satge (2002) argues that urban poverty in South Africa is increasing. Furthermore, a World Bank study of poverty undertaken for the Reconstruction and Development Programme (RDP) office in 1995 found that most of South Africa's poor are not linked to the labour market and largely dependent on remittances and social pensions as sources of income (van der Berg 2003, citing WorldBank/RDP 1995).

People often migrate to or remain in urban areas because of perceived employment opportunities (Carley 2001, p3). However, the worldwide reality is that many individuals in urban communities struggle for survival in environments made hostile by the increasing lack of social and economic opportunities (Aliber 2002; UNDP 1999). This social and economic vulnerability is experienced by people who are faced with: reliance on cash for virtually all services or goods (UNDP 1999); poor skills development to obtain income required to purchase goods and services; lack of access to decision-making mechanisms that determine how resources are utilised (UNDP 1999), and structural injustice caused by the gap between the intention of micro and macro policies and the realities of social and economic issues for the poor (Satterthwaite 2003).

In addition to policy gaps, meeting the responsibility of addressing social and economic concerns is dependant on the capacity of government and civil society structures (Aliber 2002). In decentralised government structures, many aspects of poverty might be linked to the failure of or limited capacity of local government institutions to meet local responsibilities of service delivery and management in addition to striving towards national objectives of economic growth, spatial reconstruction and poverty reduction (Satterthwaite

2003; Scott 2002). This reduced capacity results in resource-strapped local and municipal structures that cannot adequately address the needs of the urban poor in rapidly growing cities (International Bank for Reconstruction and Development (IBRD) 2002). Even when structures successfully provide basic needs and services to the urban poor, insight gained by United Nations Development Programmes suggests that this provision may neither resolve poverty nor provide a solution to sustainable urban development (Aliber 2002; UNDP 1999). Effective reduction of poverty requires: involvement of civil society (in particular the poor) as agents of change (de Satge 2002); flexible and adaptive economic and social policies; improvement of infrastructure; and provision of services (Aliber 2002; de Satge 2002; Metropolis 2002).

There is growing recognition in South Africa of the need to understand livelihood strategies utilised by urban poor households within the context of external factors that impact on, and contribute to, household vulnerability and the lack of resilience to external shocks and trends. (de Satge 2002). By combining knowledge of the agency of the poor with an understanding of poverty and its persistence in urban areas, policy makers are able to plan flexible and adaptive policies and programme to effectively reduce poverty (de Satge 2002).

In line with this thinking, the Cato Manor Research and Documentation Project initiative of 2002 proposed an evaluation of lessons learned through the 'hands on' experiences of Cato Manor managers during the Cato Manor Development Project (CMDP) (Robinson *et al.* 2004, p422). The research methodology used to relate practice to theory linked the 'handson' knowledge of CMDA managers and staff involved with the CMDP with theoretical research (Robinson *et al.* 2004, p423). This case study records a specific step of this evaluation, whereby development experiences of community structures in Cato Manor were described using the sustainable livelihoods approach (Department for International Development (DfID) 2001). Lessons learned about livelihoods were fed back into the evaluation process of the Cato Manor Research and Documentation project by the Cato Manor consultant.

This case study presents the perceived impact of post-apartheid policy delivery on the livelihood strategies and vulnerabilities of sample respondents from Cato Manor in the eThekweni Metropolitan District of KwaZulu-Natal, South Africa. The sustainable livelihoods approach was used as a participatory research method to interpret the effect of

policy delivery on perceived livelihoods and vulnerabilities since 1994 in a specific urban setting. The data documents the response of a particular group of people (specifically targeted by the government's Reconstruction and Development Programme) to the problem of poverty with regard to how individuals make a living, attempt to improve well being and develop strategies to reduce livelihood vulnerability to livelihood shocks and negative trends.

#### 1.1 Importance of the study

The official separation of white and black people groups began with the Natives Land Act passed in 1913, that set out schedules for rural land available for private purchase by blacks or whites (Horrell 1956). In 1923, urban land policy was brought into line with that for rural areas with the passing of the Natives Act (Urban Areas) of 1923 (Horrell 1956). This Act allowed blacks to purchase plots in some towns although most municipalities required compulsory segregated residential areas (Horrell 1956). However, the Natives Amendment Act (Urban Areas) of 1937 placed further restrictions on urban settlement by black population groups by prohibiting the acquisition of land by blacks from non-blacks without the Governor-General's consent. Henceforth, non-whites could only purchase plots in designated townships peripheral to urban areas (Horrell 1956).

Until 1994, apartheid government structures continued to regulate economic and political segregation of society along racial groupings (Jenkins 2001; Horrell 1956). Job reservation laws excluded blacks from certain occupations (Maasdorp & Humphreys 1975), and the migratory labour system disrupted family life, while ensuring a labour supply to the country's mining and industrial sectors (Aliber 2002). Further exclusion of blacks was developed through reduced government spending on black housing, black education and an inadequate response by government to black land requirements (Jenkins 2001). These exclusions limited access for non-whites to adequate education and commercial locations for the pursuit of livelihoods and recreation (Aliber 2001). Implications of the aforementioned exclusions also resulted in a majority population where the culture struggled to include the concept of commercial production (Philip 2002). Families were often spatially divided for economic reasons, literacy was low, skills development poor, and access to the ownership of land and public recreation areas, such as game-reserves and beaches, was very restricted (Woolard 2002).

The world-wide adoption of Agenda 21 in 1992 influenced the subsequent publication by the African National Congress (ANC) in 1994 of the RDP for South Africa. The theme of this policy document was to reduce poverty for the majority of South Africans within a framework of sustainable development (Satterthwaite 2003). Specific actions included redressing the inequalities and injustices of colonialism and apartheid (Satterthwaite 2003). In 1996, a macro economic policy, called Growth Employment and Redistribution (GEAR), was introduced by the Department of Finance. GEAR was based on the tenet that poverty eradication should follow economic growth. The goals of GEAR and the RDP over the past ten years appear to have encouraged positive economic growth in South Africa (Satterthwaite 2003), but this growth has been associated with a growing income poverty and increased exclusion of the poor from mainstream market economy (Hindson *et al.* 2003).

In addition, as urbanisation increases, the crisis of sustainable development that South African cities encounter deepens (Carley 2001). This crisis has been defined by the need to provide housing; provide and maintain infrastructure; and to develop both environmental resources and civil society in a sustainable relationship, supported by innovative policy delivery (Patel 1996). Local municipalities struggle to fulfil the promises of adequate provision and servicing of infrastructure and the participation in decision making of citizens at various community levels. A specific municipality's response to this crisis was the Cato Manor Development Project in the City of Durban, KwaZulu-Natal. This project addressed the urban planning challenges involved in incorporating a largely populated and significant informally organised community into the city of Durban (CMDA 2002a; Freund 2002; Patel 1996).

Key stakeholders in the KwaZulu-Natal region believed that the development of Cato Manor offered the opportunity for a significant urban renewal programme (CMDA 2003). Key stakeholders were described as interest groups (approximately 31), local community and non-government organisations (NGO), six political parties (including the ANC, Inkhata Freedom Party (IFP), and the then Democratic and National Parties) and city and provincial authorities (CMDA 2003, Maharaj 2003). In 1992 a steering committee called the Cato Manor Development Forum (CMDF) was appointed by the Durban Functional Region Economic Development Initiative to represent stakeholders and prepare a policy framework to guide development of Cato Manor (Maharaj 2003; Patel 1996).

The aim of the development plan was to provide low to middle income non-racial residential areas and supply a range of lifestyle, residential, recreational and employment opportunities (Patel 1996). In 1994 the Cato Manor Development Plan was recognised as a Special Presidential Project in the Urban Renewal category, identifying it as a flag-ship programme for the ANC government and demonstrating the post-apartheid government's priority to redistribute resources and provide services for sustainable urban development (Maharaj 2003).

## 1.2 Statement of the problem

Has post-apartheid policy delivery been successful in reducing livelihood vulnerability in Cato Manor?

#### 1.3 Sub-problems

Sub-problem one: Do the sustainable livelihood analyses and secondary data indicate that post-apartheid policy has led to reduced livelihood vulnerability in Cato Manor?

Sub-problem two: Do the livelihood strategies described by participants in Cato Manor reflect reduced livelihood vulnerability?

#### 1.4 Definition of terms

Livelihood: a means of living or of supporting life and meeting individual and community needs. A livelihood comprises the capabilities, assets (including both material and social resources), and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, and maintain or enhance its capabilities and assets now and in the future while not undermining the natural resource base (Carney 1998, citing Chambers & Conoway 1992).

Livelihood system: a dynamic realm that integrates both the opportunities and assets available to a group of people for achieving their goals and aspirations, as well as interactions with and exposure to a range of beneficial or harmful ecological, social, economic and political factors which may help or hinder a group's capacity to make a living (Lawrence 1997).

Sustainable development: a continuing process of mediation between social, economic and environmental needs, which results in positive socio-economic change that does not undermine the ecological and social systems upon which communities and society are dependent. Its successful implementation requires integrated policy, planning, and social learning processes. Its political viability depends on the full support of the people it affects through their governments, their social institutions, and their private activities. (Carley & Christie 2000).

Vulnerability context: the external environment in which people exist (DfID 2001, p14). People's livelihoods and the wider availability of assets are fundamentally affected by critical trends as well as by shocks and seasonality – over which, they have limited or no control. Shocks can destroy assets directly or cause premature disposal of assets. Trends influence the rates of return whether economic or otherwise on chosen livelihood strategies. Seasonality causes hardship for poor people in terms of price shifts, employment opportunities, and food availability (DfID 2001, p14).

Coping strategies: a short-term response to a specific shock. Participants return to previous practice once the pressure is off (Hoon et al. 1997).

Adaptive strategies: entail a long-term change in behaviour patterns as a result of a shock or stress. Participants continue the new patterns once the pressure is off (Hoon et al. 1997).

Structural injustice: "the oppression and exploitation that many people experience, because the social structures and policies that affect their lives are controlled by and benefit disproportionately elite groups at the expense of the masses" (Wisconsin Council of Churches 2002, p1). Structural injustice is perhaps most obvious in the economic sector of society in unregulated, free-market economies. Maximisation of profit is the main motivation for economic enterprise. Large corporations, the main economic actors in such economies, have enormous power. These corporations produce an abundance of goods and services people with buying power want, but for economic reasons they often ignore or inadequately address the needs of poor people (Wisconsin Council of Churches 2002).

Quality of life: aspects of the experience of well-being, not necessarily related to personal income. Negative aspects detracting from well-being would be: limited access to services and infrastructure; exposure to crime and violence, a sense of vulnerability and

powerlessness; disrespect from government officials; social isolation, and family fragmentation (Aliber 2002).

Ubuntu: "...refers to the spirit of the community. It is a shortened version of a South African saying that comes from the Xhosa culture: 'Umuntu ngumuntu ngamuntu'. This means that I am a person through other people. It means that my humanity is tied to yours. This is probably the single most important aspect of living in a highly connected planet: our humanity is tied together. We must respect each other, and we must always keep our interconnection in mind" (Hewitt 2004, p1).

#### 1.5 Study Limits

The South African Government has placed an emphasis on measurable evidence for indicators and performance for local government, sustainability, poverty, and development (Scott 2002). However, both poverty and sustainability are concepts determined by historical situations in time, and the South African Government has yet to produce definitions for either sustainability or poverty within its policy structures (Scott 2002). In this case study, local government used a specific vehicle (the CMDA) to deliver the political promise of sustainable development to a particular urban area. Comparing the livelihood strategies currently used by participants to the dreams desired as livelihood outcomes provided a measure of evidence for that development for a specific case.

Descriptions of livelihood concepts expressed by participants provided an indication of livelihood vulnerability experienced by households residing in Cato Manor. The exploration of meanings for the sustainable livelihood concepts, and the relationships between them, established a common understanding with which participants could strategise for future community-driven development after the closure of the CMDA in March 2003.

To complement the objectives of the Cato Manor Research and Documentation Project initiative of 2002, the CMDA requested that this study be limited to group discussion with co-operative members. The CMDA requested that no formal interviewing of community members occur as they believed the community had been over surveyed. The CMDA also requested that facilitators involved in Cato Manor development initiatives should facilitate discussion for this study. The community members who participated also requested that discussion results of the livelihood analyses be presented in a form for use in

strategic planning for community structures. This request for a strategic planning tool stimulated the design of the simplified livelihoods summary sheet (figure 4.3). The summary sheet also served as a data collection tool for the case study analysis and determined that discussion groups would arise from community structures participating in the study.

In this study, key technological contributions to sustainable livelihoods were not identified, nor were existing investment opportunities identified. These were omitted because they did not contribute to the evaluation of the Cato Manor Project's development role in social empowerment (for example, developing the capacity of community organisations) or evaluation of the impact of infrastructure development. Government policy was not analysed in terms of content, validity, or legitimacy, nor was an analysis of poverty levels carried out in Cato Manor.

There are three methods that could have been used in an attempt to infer findings from one case to a larger population. The three methods were to obtain information about relevant aspects of the population of cases and compare our case to them; to use survey research on a random sample of cases (this was not possible due to limited access and time constraints); and to co-ordinate several ethnographic studies (also out of the question as this would have not suited the purpose of the CMDA). By describing the phenomenon of livelihood vulnerability in Cato Manor, the case was generalised to a theoretical proposition rather than to a population. The data was therefore grounded in theory and validated through the DfID Sustainable Livelihoods Framework providing a theoretical construct within which perceptions about livelihood concepts of vulnerability, processes and structures, outcomes and vulnerabilities experienced by participants were organised. For this study, the issue of whether Cato Manor itself or the groups studied are 'typical' of the population was not the critical issue. What was important was whether the experiences of people in this population were typical of the broad class of phenomena (livelihood vulnerability) to which the sustainable livelihoods theory refers.

#### 1.6 Assumptions

The validity described above is based on the assumption that research grounded in a specific theory is valid for a specific phenomenon (Shipman 1997). There was a combined effort by the participants and researchers to discover and understand what was happening

with respect to livelihood strategies practiced by households and community structures and to reveal the variety and diversity of livelihoods in Cato Manor. The livelihoods analysis framework was expected to show relationships between internal and external influences and describe how participants made sense of their world. This interpretation of the participants involved the personal, political, and professional beliefs in giving meaning to events, and possible routes of action. All individuals in the study were members of community structures that shared outcomes, beliefs, and ways of determining criteria for judging valid responses to livelihood options. This added bias to discussion in terms of focussed 'dreams' for strategic planning in groups that formed around areas of interest and community structure membership.

Rather than rely on pre-standardised or survey-research style interviews, it was assumed that the level of trust and combined history of the facilitators with the community would produce reliable data expressing underlying external/internal realities or displays of perspectives and moral/social realities. By using the sustainable livelihoods framework, the community perceptions were placed within the categories defined by the framework and provided compelling narratives for the relationship between the development process described and the realities of livelihoods in Cato Manor.

## 1.7 Organisational structure of the dissertation

The question of whether post-apartheid policy has reduced the vulnerability or facilitated the establishment of sustainable livelihoods among the people of Cato Manor was set within the context of apartheid's negative legacy. There was a belief by a majority of black people in South Africa that decades of deprivation and gross inequalities, would be quickly turned around with democracy gained in the 1994 elections (Motloung & Mears 2002).

Since 1992, the Cato Manor Development Association has been actively negotiating the delivery of services and housing in Cato Manor in an effort to deliver on the Government's commitment to alleviate poverty. This study investigated the perceived impact of that delivery by utilising the communities own words to describe livelihood vulnerabilities and strategies. The sustainable livelihoods theory provided a lens with which to examine the vulnerabilities, strategies, and perceived threats to livelihoods described by the people in Cato Manor and compare these to the urban context provided by structural adjustments during the last decade of post-apartheid policy and governance.

In this chapter, the problem of whether current government policy would be able to redress the inadequacy of apartheid structures for effective poverty reduction in Cato Manor has been introduced. The case study limits and assumptions have been presented to define the conceptual parameters of this study. Chapter 2 described the municipal area called eThekweni within the context of South African urban poverty and looked at the theoretical background for the use of sustainable livelihoods theory in linking urban poverty to livelihoods. Chapter 3 described the case study, perspectives on policy and social issues in its history, and emphasised how the eThekweni Municipality has used government policy to rectify the negative history of Cato Manor and contribute to infrastructure and livelihoods. Chapter 4 described the community driven sustainable livelihoods analysis processes experienced by participants as they clarified perceptions and fitted them into the sustainable livelihoods framework tool. Methodologies employed in the Case Study Analysis were described by defining the research design, sample selection, tools used, and how data was treated for analysis. In Chapter 5, the results of the sustainable livelihoods analyses and a household survey questionnaire were presented. Chapter 6 discussed the results with respect to the perceived effect of policy delivery on vulnerability in Cato Manor. This was accomplished by looking at the results of the sustainable livelihoods analyses and what they meant in relationship to sub problem one and two. Chapter 7 presented conclusions; made recommendations for the guidance of urban development aimed at Cato Manor's poor; and suggested improvements to this study. These recommendations were followed by the identification of areas for further study.

#### **CHAPTER 2**

#### REVIEW OF RELATED LITERATURE

In 1994, the newly elected ANC government faced the formidable task of deciding for South African citizens how the inequalities of apartheid would be redressed. Strongly influencing these decisions and subsequent policy, were the global acceptance of sustainable development, the need to address poverty issues and the ANC's liberation struggle to achieve a democratic political system for South Africa (Allan 2004; Aliber 2002; Scott 2002).

The incidence of chronic poverty in South Africa, identified in KwaZulu-Natal by the KwaZulu-Natal Income Dynamics Study (KIDS) (May et al. 2000), and overwhelming evidence that there is growing income poverty and increasing income and wealth inequality, suggest the need to better understand the factors that contribute to household vulnerability and resilience (Everatt 2004; van der Berg & Louw 2003; de Satge 2002). Everatt (2004) identified the need for analysis of political conditions and considerations with an accurate understanding of the complexities of anti-poverty work on the ground. The Urban Sector Network consisting of NGOs working in major South African urban centres has urged that a better understanding of the livelihood strategies of the urban poor is needed to understand the causes and affects of urban poverty and its impact on the design and sustainability of development initiatives (de Satge 2002; Miekle et al. 2001). The particular nature of the urban context also affects the specifics of both the nature of the Poor's resources, and how they can make a living (Miekle et al. 2001). For example, there is the greater influence of the cash economy on the urban poor (Miekle et al. 2001).

Core factors for understanding the outcome of sustainable development in the South African context are: the impact of globalisation; the nature and objectives of government policy; the nature and dimensions of poverty; and the concept of sustainable livelihood (Adelzadeh 2004; Hindson et al. 2003; de Satge 2002). The literature reviewed in this chapter explores these concepts. Poverty is linked to livelihood and this linkage helped understand the urban context in which the vulnerability of livelihood in Cato Manor was located. A theoretical basis has been explored for the use of a sustainable livelihood analysis as an appropriate tool for discussing the impact of policy delivery on livelihood vulnerability on specific communities in South Africa.

# 2.1 Macro-economic policy and poverty in South Africa

Since 1994, all policy affecting development at local government level has been inherently influenced by the structural adjustment policy of the RDP and the macro-economic policy of GEAR (GCIS 2003). The RDP has focussed on sustainable development and reduction of poverty whereas GEAR has aimed at fiscal management objectives to strengthen the economy (de Satge 2002). These poverty alleviation goals and programmes are detailed in Table 2.1.

Although the South African government claims its various anti-poverty programmes, (Table 2.1) are a coherent poverty reduction strategy (Pieterse & van Donk 2002), Community Service Organisations (CSOs) argue that much of the negative impact of GEAR on development is a product of incoherence, lack of accountability and the need for precise definitions of poverty and sustainability (Everatt 2004; Hindson *et al.* 2003; Aliber 2001). Government's response to addressing poverty in South Africa has focussed on two main approaches: providing social safety nets for poverty relief (Pieterse & van Donk 2002), and social development expenditure on education, health and infrastructure (Aliber 2001). Four mainstream programmes for Government's response have been identified by the Sedibeng Centre for Organisational Effectiveness: (i) infrastructure programmes to address basic needs (such as access to shelter, water, sanitation, energy) and individual needs (such as health and education); (ii) safety-net welfare measures; (iii) job creation through skills training, access to credit, small medium and micro-enterprise (SMME) promotion, and maintaining macro-economic stability, and (iv) legal protection through the respect for human rights, and justice (Pieterse & van Donk 2002).

The majority of political and socio-economic analysts agree that ten years of action based on these core policies has shown that macro-economic policy and poverty reduction strategies have at times had competing priorities resulting in conflicting and sometimes unconnected goals (Everatt 2004). This conflict has resulted in policy failure where the reduction of poverty has been the aim (Everatt 2004), and confirms a similar trend observed in international development assistance programmes and policy (Cling *et al.* 2000).

Table 2.1: South African Government's anti-poverty policies and programmes (after Pieterse & van Donk 2002 p10; de Satge 2002)

RDP			GEAR		
Social	Basic needs	Strengthen	Job creation	Human resource	Macro-economic stability
safety nets		civil society organisations		development	
<ul> <li>Old Age Pension</li> <li>Child support</li> <li>Disability grants</li> <li>School</li> </ul>	Pre & primary education Primary health care Water & sanitation Housing Electrification Phone connections Integrated sustainable rural	National Development     Agency     Independent Development     Trust     Umsombomvu Youth Fund     Non-profit organisation Act     Tax Benefits for Civil Society	Poverty alleviation fund     Enabling measures for SMMEs     Inward investment incentives     Job summit programmes     Land redistribution	Skills development     Curriculum 2005     Further Education     & Training policy     National     Qualifications     Framework	Deficit reduction     Restrictive monetary policy     Managed trade liberalisation     Price stabilisation     Regulated flexibility of labour market  Productivity improvements
feeding	development programme	Organisations	• Land registribution	Flamework	Productivity improvements
programmes	<ul> <li>Urban renewal programme</li> </ul>	<ul> <li>Pro-poor policy framework</li> </ul>			

#### Selected GEAR goals:

- A real affective exchange rate depreciation of 8.5 percent, averaging R4,25 to the US\$ for the full 1996 calendar year, and maintenance of this real rate over the 1996-2000 period;
- A tighter fiscal stance, reducing the deficit to 4 percent of GDP in 1997/98 and falling to 3 percent by 1999/00, resulting in the virtual elimination of government dis-saving by 2000 and a deficit equivalent to 3 percent of GDP by the 1999/00 fiscal year;
- Accelerated tariff reform, bringing forward by two years the scheduled adjustments on clothing, textiles and vehicles and reducing all other lines by 5 percentage points on average in 1997. This improves competitiveness and dampens inflation;
- A reduction in the average annual increase in the private formal sector real wage from 1,4 percent to 0,7 percent, brought about by wage moderation within the collective bargaining system and sectoral shifts in favour of more labour-intensive industry;
- Strong increases in investment by public authorities and public corporations, accelerating in real terms to 17 percent and 10 percent, respectively, between 1999 and 2000;
- Additional growth in real non-gold exports, particularly manufacturing, rising to over 10 percent per annum in 2000, driven by improved competitiveness;
- Additional foreign direct investment averaging US\$509 million over the period, induced by the more favourable investment environment.

#### Selected RDP goals:

Housing: To provide well-located and affordable shelter for all by the year 2003. Build one million houses in five years;

Electricity: Supply 2.5 million more households and all schools and clinics with electricity by the year 2000;

Water: Supply 20 to 30 litres of clean water each day to every person in two years and 50 to 60 litres a day within five years from a point no more than 200 meters from their dwelling:

Land: Redistribute 30% of Land by 1999, provide tenure security and restitution.

# 2.2 Globalisation and poverty in South Africa

There has been increasing influence on South Africa from globalisation priorities such as broad-based economic growth, and rapid growth of national income and employment achieved through investment and improvements (Freund 2002; International Food Policy Research Institute (IFPRI) 2002). In fact, economic growth has gradually superseded poverty alleviation as the main policy focus in South Africa since 1996 (Aliber 2002), but the results have neither increased employment nor realised the formal or informal economic opportunities expected from economic growth (Hindson *et al.* 2003).

International opinion surveyed by the International labour Organisation (ILO) identified the economic benefits for South Africa from entering the globalisation process as the liberalisation of trade imports, the removal of export subsidies, the liberalisation of capital flows, the influence of international standards for productivity and management, and the opportunity to attract foreign investment and obtain listings on international stock exchanges (ILO 2002). South African development expert, Freund (2002), pointed out that globalisation has placed a premium on skills in South Africa, reducing the need for unskilled labour, exacerbating the economic inequality between advantaged and disadvantaged groups, and reinforcing the economic and social exclusion of the poor. Confirming this perspective, the ILO has admitted that liberalisation of trade imports contributes to unemployment through the favouring of capital-intensive rather than labour-intensive business (ILO 2002).

#### 2.3 The nature and objectives of government policy with respect to poverty

The role of any national government in alleviating urban poverty is important, particularly in the areas of planning, budget allocation, and legislative and regulatory frameworks (IUDD 2002). The three tiers of government in South Africa (national, provincial, and local) are distinct, inter-dependent, and inter-related (Ntshona & Lahiff 2001). The role of parliament has been to establish structures and institutions that enhance the co-operation between these tiers for affective governance and service delivery. To this end, the tiers have been given specific roles. The responsibility of local government for the delivery of public services was relevant to this study. National funds have been disbursed through local government structures including the Local Economic Development Fund, the Social Plan Fund, the Decentralised Development Planning Project, Consolidated Municipal Infrastructure Programme, the National Housing Subsidy, and the Community Water

Supply and Sanitation Programme. More resources available for poverty eradication activities have been available to Community Service Organisations, NGOs, and other structures through dedicated government funds such as the Poverty Alleviation Fund, and the National Development Agency (Ntshona & Lahiff 2001).

Decentralisation of power has also placed local authorities in key positions for practical poverty reduction (IUDD 2002). Critical components in addressing urban poverty and finding sustainable answers to real life situations, focuses on governance for building the capacity of municipal authorities, civil society and the private sector (IUDD 2002). Good governance encompasses different aspects of social organisation and institutional frameworks within which social and economic activities are performed (Osmani 2000). Good local governance establishes conditions in which all citizens (and in particular the poor), can play a part in decision-making and benefit from urban development (IUDD 2002). In addition, stakeholders should identify what poverty means at the micro level of neighbourhood and city environment where poverty must be addressed (Metropolis 2002). Managing affective social and economic change requires active partnerships between business, local government, and civil society, both at neighbourhood and city-wide levels (IUDD 2002).

In development contexts, there are two sets of problems identified with local governance decision-making that has not been transferred as much as possible to the neighbourhood level, and a lack of genuine participation by the poor to ensure efficiency and equity of results (Osmani 2000). There has been increasing recognition that good governance requires not top-down or bottom-up approaches, but a coherent development programme that welds the two in mutually reinforcing ways (Pieterse & van Donk 2002). Urban development requires policy and planning processes that are participative, encompass technical and professional requirements of governance within a broader layperson-friendly context, and take consideration of quality-of-life issues (Carley & Christie 2000). In this context of participatory planning, mutual learning among key stakeholders powerfully links policy responses and city-wide strategies with programme options and local action around the issues discovered (Satterthwaite & Tacoli 2003; World Bank 2001).

#### 2.4 The nature of poverty

Poverty may be linked with hunger, unemployment, exploitation and lack of access to clean water, sanitation, health-care and/or schools (Woolard 2002). Poverty may also be

about vulnerability to crises and homelessness (Klassen 2000). There is an ongoing controversy about the nature of poverty, stemming from fundamentally different value systems and approaches to addressing poverty (Scott 2002). The concepts of poverty prevalent today (described in Table 2.2) arise from beliefs about how society functions. These concepts are defined by the values and belief systems of individuals/groups that interpret and assign relevance to available statistics as definitions of the characteristics of the poor (Scott 2002; Engbersen 1999).

Table 2.2: Concepts underlying poverty measurement (after Scott 2002, p487)

Schools of thought	Underlying model	Tools for measurement	Focus	Policy focus
Income-base	Views money as a universally convertible asset to satisfy all other needs	Unemployment rates Income levels Expenditure levels Poverty lines	Variety and quantity of income available	Provision of income will solve poverty problems
Basic needs* (popular in the 1970s)	Views infrastructure input as essential to meeting certain "basic needs"	Proportion of population serviced: per hospital, connected to piped water, in adequate housing etc	State provision or availability of social and physical infrastructure	Meeting needs through income
Social Exclusion (Popular in the 1980s)	Factors in addition to income, rather than the symptoms causing poverty must be addressed	Spatial segregation Employment of immigrants/minorities Time taken to access basic resources Gender issues	Institutionalised racism, sexism and marginalisation	Inhibiting factors that cause exclusion
Human Development (also arising from a response to the Habitat Agenda)	Poverty is multi- dimensional. Societal well-being needs to link to efficient public management — includes any of the dimensions listed above	End results of Public Works programmes i.e.: Job creation Grants and subsidies to marginalised groups Adult literacy Life expectancy	Sustainable and integrated human development (including physical, social, political) Use of Public Management to address system issues	Developing human capacity, and service delivery
Sustainable livelihood (popular from the 1990s as a response to Habitat and Agenda 21)	Poverty is a complex mixture of causes, dependencies and coping strategies best understood and solved by the poor	Levels of social problems: e.g. crime, alcoholism, drug abuse, housing delivery and quality, adequacy of infrastructure, Governance issues	Economic and environmental sustainability; Enhancing asset bases of the poor, Involvement of poor in prioritising; Measurements generated in consultation with the poor	Consultation with the poor themselves

<sup>\*</sup> Basic needs would be identified as housing, services, basic health care, educational facilities, and transport (Scott 2002).

The language used by the different approaches in public and political debate can also frustrate attempts to define poverty (Engbersen 1999). Table 2.3 describes major types of language used in the attempt to define poverty. The language of the poor, however, is not an argument over definition. Their language expresses articulately the harsh reality of life while portraying an insider's view of a social situation as actually experienced, using the language and spirit of that vulnerable household (Engbersen 1999).

Table 2.3: Language types for defining poverty (after Engbersen 1999, pp 2-3)

Language type	Emphasis of language used
	Defines a poverty line that may be abstract, technical and
Bureaucratic	almost perceived as neutral. Depends on criteria that vary
	from country to country.
	Makes a judgement about the behaviour of the poor and
Moralising	distinguishes between those who deserve charity and those
	who do not.
	Has played a major role in securing material aid for the
December 1	poor by raising public opinions, participation and
Dramatic	awareness. The language is specific, expressive and
	emotional.
	Mostly concerned with collective phenomena like the
Academic	outcomes of transition from underdeveloped into post-
Academic	industrial society, demographic trends, weakening of social
·	ties and the dismantling of the welfare state.

In a post-industrial, post-modern society, full participation in the life of the community requires more than just food, clothing, and shelter (Casimira 2003). The poor are not concerned exclusively with adequate incomes and consumption (Casimira 2003). Achieving other goals such as physical and emotional security, emotional closure on injustice, independence and self-respect might be just as important as having the means to buy basic goods and services (Woolard 2002). Full participation in community life will vary with culture, region, and requires suitable education with modern means of communication and information (Engbersen 1999). Furthermore, community perspectives on poverty are very likely to differ from political perspectives or even the views held by capacity building organisations (Pieterse & van Donk 2002). In response, a more holistic

concept of poverty is now required for addressing poverty. A concept defined by dialogue and assessment between people bound together in a particular time and place (Engebersen 1999). Analytical frameworks for poverty continue to be essential for ensuring that poverty reduction domains (such as access to basic services) are addressed at appropriate levels of intervention (micro and macro levels) and that these interventions are linked coherently between the political, material and economic dimensions of poverty (Pieterse & van Donk 2002).

#### 2.5 Urban poverty

The urban environment is a complex and diverse environment (Schilderman 2003) and offers both opportunity and limitations in addressing the needs of urban populations (Satterthwaite 2003). As cities experience rapid urbanisation characteristic of developing countries since the 1980s (Metropolis 2002), urban poverty has increased (Schilderman 2003). The last twenty-four years have been characterised by global adoption of democratic practices in the developing world with decentralisation of power (Casimira 2003). Governance reforms have been portrayed as supporting democratisation and the attainment of human rights (Casimira 2003). The rapid rise of urban poverty has raised questions about whether justice, equity, and human dignity are being realised. Establishing answers to these questions, has given useful insight into the balance between political, social, and economic structures in cities (Metropolis 2002).

The expression of urban poverty with its associated livelihood vulnerability is as complex and diverse as urban environments themselves. Local institutions have a significant role to play in addressing issues such as adequate infrastructure, capacity building, and credit for micro-enterprise (Satterthwaite 2003; Metropolis 2002). Eight aspects of poverty, have been identified by DfID, identifying intervention points for local institutions addressing urban poverty (Satterthwaite 2003). These aspects, as shown in Table 2.4, point out intervention points where local institutions can contribute to poverty alleviation and the multiple ways in which they may do so (Satterthwaite 2003).

Table 2.4: Aspects of urban poverty (after Satterthwaite 2003)

Aspect of poverty	Characteristics of inadequacy
Inadequate income.	Inadequate consumption of necessities including food and, often, safe and sufficient water; often problems of indebtedness, with debt repayments significantly reducing income available for necessities.
Inadequate, unstable or risky asset base.	Non-material and material including educational attainment and housing for individuals, households or communities.
Inadequate shelter.	Typically poor quality, overcrowded and insecure.
Inadequate provision of "public" infrastructure.	Piped water, sanitation, drainage, roads, footpaths, etc., the lack of which, increases the health burden and often the work burden.
Inadequate provision of basic services.	Day care/schools/vocational training, health care, emergency services, public transport, communications, law enforcement
Limited or no safety nets.	Safety nets are required to ensure basic consumption can be maintained when income falls, also to ensure access to shelter and health care when these can no longer be paid for.
Inadequate protection of poorer groups' rights through the operation of the law.	Includes laws and regulations regarding civil and political rights, occupational health and safety, pollution control, environmental health, protection from violence and other crimes, protection from discrimination and exploitation.
Poorer groups' voicelessness and powerlessness.	Within political systems and bureaucratic structures, leads to little or no possibility of receiving entitlements; of organising, making demands and getting a fair response; and of receiving support for developing their own initiatives. Also, no means of ensuring accountability from aid agencies, NGOs, public agencies and private utilities and being able to participate in the definition and implementation of their urban poverty programmes.

# 2.6 Dimensions of poverty and urban livelihood vulnerability

The symptoms of poverty can be measured through objective social indicators such as income and expenditure levels, housing standards and life expectancy (a measure of the quality of life), or subjective indicators such as unmet needs and perceptions of the quality of life (May et al. 1995). The post-modern perspective that knowledge is contextual, insists that indicators should be both developed and utilised by those who are affected (positively and negatively) by existing policies (Hoon et al. 1997).

Traditionally, single indices such as income or consumption (Metropolis 2002) are used to assist policy-makers in assessing the impact of performance of sector policies and programmes (Hoon *et al.* 1997). However, composite indicators express a more multi-

dimensional aspect of poverty. For example, the Human Poverty Index (HPI) developed by the UNDP measures levels of deprivation (extracted from data on educational attainment, life expectancy and decent standards of living) as distinct from income/expenditure measures (Hoon et al. 1997). The need for this was described in the results of the South African Poverty and Inequality Report, where, even though there is a strong overall correlation between expenditures and levels of deprivation, the correlation is much weaker among worst-off South Africans (Hunter et al. 2003). In general, the deprivation measure finds more Africans, rural dwellers, members of de facto female-headed households, and members of smaller households deprived, than simply expenditure poor (May et al. 2000).

Although inherently subjective to value judgement by the compilers, economic measures of welfare probably provide the best objective proxy for poverty status (Baulch 1996; Dodson & Dewar 1993). In a cash-based livelihood system, income measures accessibility to a wide range of goods and services materially affecting an individual's quality of life and (Baulch 1996; Dodson & Dewar 1993). Economic wealth is derived from assets that can generate income, capital gains, or liquidity. When households are strapped for cash, and do not have access to efficient insurance and credit markets, assets may be exploited or disposed of to buffer household consumption (Little 2001).

## 2.6.1 Effect of poverty on urban livelihood strategies in South Africa

Urban livelihood strategies are opportunistic and shaped by the combination of assets available, and draw where possible on a variety of activities to diversify sources of income (Miekle *et al.* 2001). Not all livelihood strategies undertaken by poor households are safe, desirable or sustainable. In the light of this, analysis of vulnerabilities allows policy makers and development professionals to promote alternatives (Miekle *et al.* 2001).

Although no one study in the literature has identified key strategic responses to livelihood vulnerability in South Africa, responses to studies on poverty show recurring strategic responses (Gonzalez de la Rocha 2000). Initially, urban households will change their food consumption, buy cheaper brands or poorer quality foods; reduce portion sizes; and even skip meals or go whole days without meals. Decreased expenditure on essential items like health care and school fees may be followed by the sale of assets. These cut backs expose individuals and households to long-term vulnerability. Migration is another strategic response leading to fragmentation of families and dependency on pensioners. Migration

could be the rural-urban migration of adults looking for employment or it could be the reverse, where the ill, orphaned or extra (such as non-schooling children) household members are sent to (possibly rural) households perceived as less vulnerable. Crime is often a last desperate resort although not socially acceptable. Diversifying income leads to informal sector activities such as peddling, trading, and rotating credit and savings networks (stokvels). Where accessible, there is a reliance on remittances and government subsidies in the form of childcare grants, pensions, food parcels and subsidised housing (Sawdon 2003; May et al. 2002; Mphale et al. 2002; SADC 2002; Woolard 2002).

#### 2.6.2 Affect of HIV/AIDS on livelihoods in South Africa

The affect of HIV/AIDS on poor South African households often pushes households from poverty into destitution (Steinberg et al. 2002). Characteristics describing this impact include the disruption and premature termination of schooling for children, especially girls. HIV/AIDS often leads to increased early childhood malnutrition; increased strain on extended family networks; erosion of assets; and the need for additional resources (Table 2.5) (Steinberg et al. 2002). Assets needed when coping with HIV/AIDS are reportedly: labour; land; cash reserves; home nursing skills; parenting and managing the household in a crisis situation; income-generating activities, and the wealth of relatives who may be able to help care for orphans and others (Steinberg et al. 2002).

Urban poverty is multi-dimensional, and one dimension of poverty will often precipitate the cause of another dimension (World Bank 2001). This suggests the importance of vulnerability as a focus in alleviating poverty. Vulnerabilities are strongly linked to asset ownership in the areas of labour, human capital, productive assets, household relations, and social capital. The more assets people have in these areas, the less vulnerable they are and the more empowered they can be when faced with the threat of poverty (World Bank 2001). When indices of sustainability are not available or not appropriate, the sustainable livelihood theory provides a universal and adaptive approach to understanding poverty in that it links the issues of poverty reduction, sustainability and empowerment processes (DfID 2001).

Table 2.5: Effect of HIV/AIDS on poor households in KwaZulu-Natal (Steinberg et al. 2002)

Ago	The average age of the AIDS-sick person is 35 years old. In most cases,
Age	these were breadwinners and the parents of young children. Sixty-four
	percent of AIDS-sick individuals were female with an average age of 33
	years.
Hunger	Almost half of the households reported insufficient food at times and that
ATTINGUE.	children often went hungry; potentially increasing childhood malnutrition.
Family	More than 12 percent of households send their children away to live
fragmentation	elsewhere, most often with a grandparent or another relative_resulting in the
	break up of the family unit. The vast majority of households who had non-
	resident children were in urban areas. Of these households, half of the
	children were sent to rural areas to live with other family. Just over a third
	were sent to live with another parent and 35 percent were sent to a
	grandparent. Only two percent of children ended up in institutions and two
	percent of households did not know the whereabouts of the non-resident children.
Services	Households worst affected by HIV/AIDS were also those most under-
OU VICES	served by basic public services such as sanitation and piped water
	increasing the burden of care. Forty-three percent of households had a tap
	inside, and nearly a quarter of rural households had no toilet at all.
Burden of	Sixty-eight percent of caregivers were women or girls, seven percent
care	younger than 18 years and 23 percent older than 60. One in six AIDS-sick
	individuals were incontinent and about 20 percent could not wash without
	assistance. More than 40 percent of households reported that the primary
	caregiver had taken time off from formal or informal employment or
	schooling to take care of the AIDS-sick person resulting in loss of income
	and under-schooling of girls. Chronic illness lasts an average of one year before death.
Welfare	Government grants affecting households: disability grants (R570 per month
assistance	in urban areas) just less than 14 percent; foster care grants about one
	percent; child support grant (R110 per child) just over 12 percent; care
	dependency grant one percent. All households were eligible for at least one
	form of government grant, but fewer than 16 percent of households were
A access to	receiving government grants of any kind.
Access to health care	Ten percent of households reported getting home-based assistance from
neanu care	government welfare services. Eighty percent of households used public clinics, and 50 percent reported that they also used private doctors. There
	was no indication whether any of these were Sangomas (traditional healers).
	Forty percent of respondents who used public health services said they were
	less than happy with these services, the usual reason being uncaring attitude
	of health workers and inadequate treatment ranging from medication that
	did not work, to lack of beds for the chronically ill and early discharge of ill
	patients. Terminally ill AIDS patients were generally sent home to die and
	access to home-based care programmes was very limited. Aids-affected
	households are spending up to a third of their income on private medical
	care. Churches were helping 30 percent of households but less than 50
	percent of households were getting any direct assistance from home-based care organisations of any kind.
	oute organisations of any kind.

#### 2.7 Poverty in South Africa

Poverty in South Africa has racial, gender and spatial dimensions, attributed in part, to the apartheid legacy (Everatt 2004). Politics, HIV/AIDS, growing inequality, unemployment, and complex urban/rural relationships influence vulnerable households shaping the increasing complexity of chronic poverty (Aldezadeh 2004). Increasing South African poverty may be attributed to population growth given that rising black per capita incomes between 1970 and 2000 have narrowed inter-racial income gaps; and that rising intra-racial inequality is unlikely to have caused an increase in the population living in poverty (van der Berg & Louw 2003). Even so, the results of the 2000 income and expenditure survey released by Stats SA show that income poverty in South Africa is increasing (May 2003; Aliber 2002).

The data shows that in 1999, just under a third of South African households were poor. Specifically, of the estimated 11.4 million households in South Africa, approximately 3.7 million (32.4%) were below the poverty line (Bhorat 2004). Research done by van der Berg and Louw (2003) suggests that in 2000, 20.5 million (46%) South Africans lived in poverty. In addition, the KwaZulu-Natal Income Dynamics Study has shown that 50% of the KwaZulu-Natal households, who were poor in 1993, were also poor in 1998, suggesting a dimension of chronic poverty (May et al. 2000). Chronic poverty is defined as persistent poverty and exists for five or more years. Chronic poverty is characterised by low education levels, gender discrimination, ineffective social services, limited political freedoms, and limited access to land (Hindson et al. 2003; Roberts 2000).

#### 2.7.1 Race and gender dimensions of South African poverty

The results of the 2000 Income and Expenditure Survey showed that while 38 percent of black households were shown to be poor, only three percent of white homes and four percent of Asian households were earning below the poverty line, defined as R345.00 per adult equivalent per month (Borhat 2004). Coloured households reflected poverty figures much closer to those of blacks. Data also showed that close to 45 percent of femaleheaded households lived in poverty, compared with only 26 percent of male-headed dwellings (Aldezadeh 2004; Bhorat 2004).

# 2.7.2 Spatial distribution of South African poverty

Poverty in South Africa has historically been rural (van der Berg 2003). However, Table 2.6 below shows that of South Africa's population, the percentage of rural poor (45%) is less than the figures for urban formal and informal areas (55%). A greater proportion of rural inhabitants are poorer than urban dwellers. In urban areas, the numbers of poor found in formal housing areas was greater than the numbers of poor in informal housing areas. (van der Berg 2003).

Table 2.6: South African population by poverty status, location and residence type (van der Berg 2003, p7)

	Non-poor	Poor	Ultra poor	Total
Rural	9 106 821	5 630 459	6 235 682	20 972 962
Urban informal	2 701 612	1 185 530	898 880	4 786 022
Urban formal	16 500 000	2 397 533	1 639 947	20 537 480
Total	28 308 433	9 213 522	8 774 509	46 296 464
Rural	32.2%	61.1%	71.1%	45.3%
Urban informal	9.5%	12.9%	10.2%	10.3%
Urban formal	58.3%	26.0%	18.7%	44.4%
Total	100%	100%	100%	100%

The Western Cape and Gauteng are almost fully urbanised and have much lower poverty rates than the other provinces (Gelb 2003). Both the Eastern Cape and Limpopo provinces are the poorest in terms of access to services and prevalence of poverty (Gelb 2003). In 2000, KwaZulu-Natal had the highest percent of the South Africa's population at 21 percent, of whom 45 percent were reported as urbanized. This province also ranked second highest amongst the provinces in terms of literacy (85%) but the poverty rate based on the Basic Minimum Living Level of R950 per month per household of four (1996) was 63 percent (Gelb 2003).

## 2.7.3 Employment in South Africa

Much of the debate around employment trends in the post-apartheid period concerns the phenomenon of aggregate 'jobless growth' (Bhorat 2004, p6). Bhorat (2004) would argue that in aggregate, the economy has created about 1.6 million jobs. However, in combination with unspectacular economic growth, jobs have been simultaneously shed across most sectors in the economy (Bhorat 2004). Comparison of South Africa's Gross National Income (GNI) in the past decade show that there is an intra-racial division in the black population caused by high-earning skilled African workers on the one hand, and a growing proportion of jobless (and less skilled) African workers on the other (Bhorat 2004). Access to income in South Africa is derived primarily through the labour market (Bhorat 2004) and employment opportunities have been insufficient for the relative growth in the labour force (Landman *et al.* 2003), and the number of people who have given up looking for formal employment (Gelb 2003; Stats SA 2001).

Statistics SA (Stats SA 2001) defines the total labour market as the population aged 15-65, divided into three categories: employed, unemployed and those not economically active. The group of people between the ages 15-65 who are not economically active included: students, homemakers, the disabled, those too ill to work and anyone not seeking work (Gelb 2003). Using these definitions, employment between 1996 and 2001 showed an increase in formal sector employment of about five percent (approximately 800 000 jobs) (Aliber 2002). Results of the 2001 South African census (Table 2.7) suggested that, of the total national labour force (aged 15-65) available in South Africa, only 33.71 percent were formally employed and 42.28 percent were not economically active (Stats SA 2001).

The Economic Development Growth and Equity Institute (EDGE) estimates that in 2003 where the national labour market was approximately 129 555 000, the employment rate was 27.8 percent and the not economically active group, was approximately 32.4 percent with a subsequent increase in the unemployment rate to 28.5 percent (Gelb 2003). These trends suggest a loss of individuals from the economically active group into the unemployed. Stats SA and EDGE suggest that this shift is partially due to economically active individuals becoming discouraged and giving up looking for work (Gelb 2003; Stats SA 2001). In 2001, the labour force distribution in KwaZulu-Natal reflected the same trends as the national figures (Table 2.7). Alongside the 2003 estimates, an informally employed sector, including domestic services was estimated by EDGE as being 3.3 million people or

approximately 11.1 percent of a working-age population estimated at 29 555 000 in 2003 (Gelb 2003).

Table 2.7: Estimated distribution of the total labour force in Durban (eThekweni Municipality) in comparison to the South African national figures (after Stats SA 2001)

	eThekweni Municipality		KwaZulu Natal Province		National	
Labour market status	Individuals in municipal labour force	Individuals in municipal labour force expressed as %	Individuals in provincial labour force	Individuals in provincial labour force expressed as %	Individuals making up national Iabour force	Individuals making up national labour force expressed as
Employed	782934	36.9	1602270	27.8	9583762	33.71
Unemployed	591026	27.9	1523213	26.5	6824075	24.01
Not economically active	744953	35.2	2629797	45.7	12019290	42.28
Total labour force	2118913	100	5755280	100	28239279	100

The loss of formal employment puts pressure on options available to households, forcing these households to seek alternative activities (both sequential and simultaneous) for increasing their well being or securing their livelihood (Hoon *et al.* 1997). Additional to the uncertainty of formal employment were the negative affect on the quality of life in South Africa by the general population's experiences of crime and violence, and the affect of HIV/AIDS on poor families (Aliber 2002). There is also a sense of vulnerability and powerlessness resulting from the disrespect of government officials, hopelessness, social isolation, and family fragmentation (Aliber 2002).

Individuals living outside of the formal labour market are forced to constantly improvise their livelihood strategies due to high uncertainty and limited options (Hoon *et al.* 1997). Interactions between humans and their environment create complex relationships that shape the way a community makes a living (Hoon *et al.* 1997). As a result, these livelihoods are dynamic in that they may locate on a continuum between vulnerability on one end and sustainability on the other (Hoon *et al.* 1997). The sustainable livelihood approach provides a theory to ground the variability and dynamism of livelihood systems

and adaptive strategies and identifying entry points for policy decisions that link issues of poverty reduction, sustainability and empowerment processes (Hoon et al. 1997).

#### 2.8 Sustainable livelihood theory

The origins of the sustainability concept expressed in western literature began in the 1960s. Schumacher (1973) wrote about and widely publicised the anarchist position of decentralised and mixed economics that argued that the scale of organisation must be treated as an independent and primary problem of economics. On the surface, the concept appeared to directly oppose the political concept of democracy. Democracy in a modern world required an economic philosophy of capitalism where the search for wealth and profit was based on competition, and success determined by the laws of a marketplace rewarding affective supply and demand (Isbister 1998, pp7-31). Schumacher and others perceived that the indiscriminate use and exportation of technologies would pose environmental dangers (Gilot & Kumar 1995). The sustainable livelihood approach (Table 2.2) bridges this conflict by emphasising the need to find solutions to poverty that are people-centred as well as economically and environmentally sustainable (Scott 2002).

### 2.8.1 Sustainable livelihood approach

"A sustainable livelihood is a means of living which is resilient to shocks and stresses and which does not adversely affect the environment" (Miekle et al. 2001, p1). sustainable livelihood approach, acknowledges that poverty is a condition of insecurity rather than only a lack of wealth (Miekle et al. 2001, citing Chambers et al. 1995). It also recognizes that the circumstances of the poor are dynamic and that the poor sustain themselves, despite precarious conditions, by employing a variety of assets (Miekle et al. 2001). Consistent with the need for a more holistic concept of poverty (Engeberson 1999), the sustainable livelihood approach has the flexibility to connect immediately to a particular time and place and permits the user to move from intra-household to global levels, and from present to past to future (Castro 2002). This concept identifies people as powerful objects who are in a reciprocal arrangement with each other and with their environments (Hoon et al. 1997). Therefore, sustainable livelihood thinking is fundamentally rooted in creating conditions in which primarily poor people's day-to-day realities assume centre stage and are served by projects and programmes (Hussein 2002). The ability to connect people with their political, social, and economic situations is crucial (Toner 2003).

# 2.8.2 Understanding sustainability through the livelihood framework

The DfID Sustainable Livelihood Framework places people at the centre of development (Figure 2.1) and draws on the knowledge, skills and adaptive strategies of the poor (Miekle et al. 2001). In addition, people within the livelihood framework are perceived as capable actors, not helpless victims (Miekle et al. 2001). The sustainable livelihood framework shown in Figure 2.1 provides a universal and adaptive approach to understanding poverty in that it links the issues already raised in the literature of poverty reduction, sustainability and empowerment processes (DfID 2001). The sustainable livelihood framework can be applied to many different contexts or situations of uncertainty (DfID 2001) and has the capacity to be used in a consultative and participatory process for the communication of ideas and strategies between various stakeholders, facilitating good governance (Hoon et al. 1997).

This framework views people as operating within a milieu of the shocks and stresses defined as the vulnerability context. The vulnerability context has a direct impact on the status of people's assets. This is because people exist in a dynamic balance between their livelihood assets, transforming structures and processes, and the outcomes of previous livelihood decisions. What this balance means to the individual depends on the social, institutional and organisational environment and determines how he or she will utilise the assets that are available when pursuing livelihood outcomes for achieving personal livelihood objectives (DfID 2001).

Thel@framework is centred on people, and it is important to remember that there is not a linear relationship starting with vulnerability and ending in livelihood outcomes. Multiple interactions and feedback between forces and factors are themselves in a constant state of change (DfID 2001). The framework provides a structure within which to engage stakeholders in productive discussion around the factors that affect livelihood even though each will most certainly have different perspectives. Determining the links between local issues and wider concerns about policies, institutions and processes create a wider view of the options for livelihood. (Mtshali 2002). Within a particular household, assets and resources are those available to, owned, controlled, and claimed by households (Mtshali 2002).

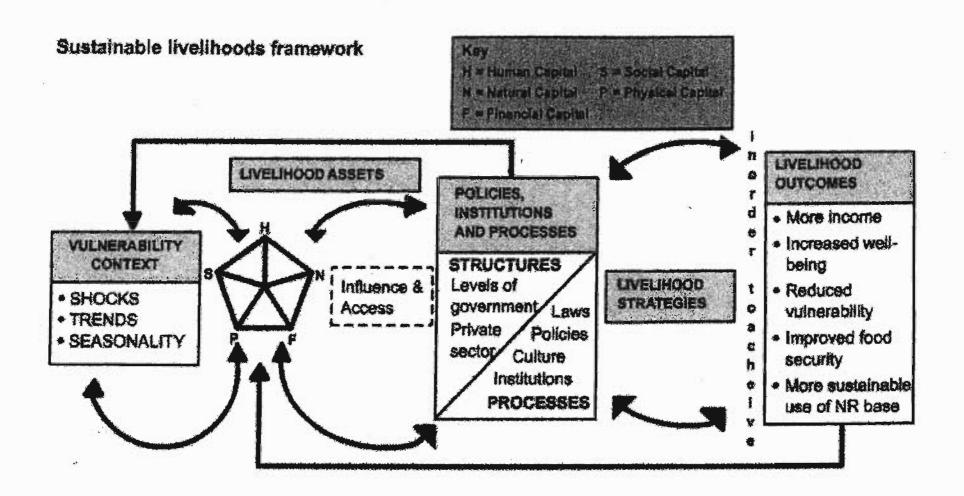


Figure 2.1: The (DfID) Sustainable Livelihood Framework (DfID 2001, section 1.1).

As already described in Table 2.4, identification of entry points for intervention by local structures may also be determined. Table 2.8 gives some examples of each of the different terms used in the framework diagram. Assets and resources are categorised into natural capital, physical, financial, social and human capitals

Assets commonly used by the urban poor are the sale of their labour; housing; household goods that can be pawned or sold for cash; networks of support and reciprocity existing within and between households and their communities; accessibility to affordable credit, information, education and health facilities (Miekle et al. 2001). These resources are items that the household can utilise for production and reciprocal exchanges within a system. At the micro-level, households pursue their own objectives and priorities. At community level, livelihood strategies are part of a specific context. This community context is determined by the infrastructure available, geography, environmental burdens, and economic well being of municipal structures financially responsible for that area. Access to assets is fundamental to generating livelihood because different types of strategies result from a combination of factors or access to land or property. In addition, land or property is often required as collateral for access to credit (Mtshali 2002).

The choice of strategies and management of assets available to households and individuals is central to overcoming vulnerability (Miekle et al. 2001). Analysing vulnerability requires the identification of possible threats to a household's welfare and an assessment of the resilience of households in exploiting opportunities to resist or recover from negative Therefore, access to assets offers resilience between negative affects and affects. livelihood insecurity. Analysing the coping and adaptive strategies pursued by individuals and communities as a response to external shocks and stresses helps understand the sustainability of livelihood systems (Hoon et al. 1997). Although poor people in an urban setting are likely to be vulnerable to contextual shocks and crises, that vary from city to city, certain elements appear common to many. These are: the informal legal status of many of the poor; poor living environments; and a dependence on the cash economy for basic goods and services. (Miekle et al. 2001). Other vulnerabilities that may affect city dwellers are structural adjustment policies that increase vulnerability of households through the loss of secure public sector employment and the removal of state subsidies on basic goods and services; and free market policies that affect prices and employment (Miekle et al. 2001).

Table 2.8: Examples of the terms used in the (DfID) Sustainable Livelihood Framework (after DfID 2001, section 2)

		Vuln	erability	·		
National/internat	(including conflict) ional economic trends ance (including politics)	Shocks  Human health shocks  Natural shocks  Economic shocks  Conflict  Crop/livestock health shocks  Seasonality  Of prices  Of production  Of health  Of employment			·	
Human  Skills  Knowledge  Ability to work  Health	Natural      Stocks of natural resources     Atmosphere     Biodiversity     Seasonality     Waste assimilation	Financial  Savings Stocks Liquid assets Money inflows Credit	Adequate w sanitation	ter and buildings rater supply and dable energy	Membership of	rizontal networks formalised groups of trust, reciprocity nets
Public sector  Legislative bodie Executive agencie (ministries, departments) Judicial bodies (courts) Parastatals/quasi-governmental agencies	Private sector  • Commercial enterprises and corporations • Civil society/membershi p organisations	Policies  • Macro  • Sectorial  • Redistributive  • Regulatory	Legislation • International agreements • Domestic	Institutions  Markets  Institutions tregulate acceto assets  Rules of gam within structures	and beliefs	Power relations <ul><li>Age</li><li>Gender</li><li>Caste</li><li>Class</li></ul>

### 2.8.3 Sustainable livelihood methodology and current practice

Four interactive steps (developed by DfID) currently forms the core methodology associated with the sustainable livelihood approach (UNDP 1999; Hoon et al. 1997):

- Identification of the risks, assets, entitlements, livelihood activities, and knowledge bases of communities and individuals through the use of participatory research techniques;
- Analyses of macro, micro and sectoral policies that impinge on people's livelihood;
- Assessment and determination of key technology contributions to sustainable livelihood;
- Identification of existing investment (for example, micro-finance) opportunities.

The identification of elements, brought together in the sustainable livelihood framework synthesise the various elements of livelihoods including: coping and adaptive strategies; poverty reduction; sustainability; and issues of process.

The sustainable livelihood approach incorporates much of what is considered to be 'best practice' in development (Hussein 2002). The perceived value that sustainable livelihood theory can add to development practice is shown by development practice which employs a variety of adaptations and elements of the sustainable livelihood approach. Table 2.9 summarises features of approaches currently in use that align sustainable livelihood approaches with the settings where they have been applied. Each organisation (Table 2.9) sets out to achieve diverse objectives and outputs, often focused in specific sectors, and the various interpretations of the sustainable livelihood approach reflect this. Some organisations have used sustainable livelihood approaches overtly e.g. Co-operative for Assistance and Relief Everywhere (CARE), DFID. Others have adopted sustainable livelihood thinking, that has then influenced their overall strategic frameworks e.g. Food and Agriculture Organisation (FAO). Some agencies have drawn on sustainable livelihood approaches for single activities or initiatives.

Many of the sustainable livelihood approaches used in current practice have common origins and principles, rooted in early work on participatory methodologies, ecosystem analysis, vulnerability and livelihoods (Hussein 2002). Reflected in Table 2.8 is a diversity of interpretation where the sustainable livelihood approach provided a foundation for creative application of holistic analysis to a variety of issues. In all sectors and programmes where they have been applied, sustainable livelihood approaches have

promoted new thinking and ways of working that have challenged the sectoral divisions that have characterised most areas of development (Hussein 2002). For example, they have helped to reveal the linkages between health and HIV/AIDS problems, people's livelihood strategies and their economic status (Hussein 2002). They have shown the advantages and new perspectives to be gained from interdisciplinary working (e.g. WFP, DFID, World Bank, Khanya and SID case studies), as well as their value in aiding poor people to recognise livelihood opportunities and constraints and to analyse and articulate existing and preferred strategies (Hussein 2002). Sustainable livelihood frameworks (SLF) have proved particularly useful in engaging specialists of different sectors in assessing the relevance of people-centred approaches and sustainable livelihood analysis (SLA) to their work, and as tools for exploring how diverse sectors interact with livelihoods (Hussein 2002).

Livelihood analyses can highlight the constraints that Policy, Institutions and Processes place on livelihood and economic development; both at the macro level (via national authorities and policies) and in the functioning of local and sectoral level bureaucracies (Hussein 2002; Hoon *et al.* 1997). On its own, a sustainable livelihood approach is inadequate as a tool for analysing policy processes, political change and conflict (Hussein 2002). In addition, practical attempts to address Policy, Institutions and Processes (PIPs) in sustainable livelihood approaches have tended to focus on service delivery. However, linking the macro level to local realities remains critically important to sustainable development. Drawing on experience from sustainable livelihood interventions in Tanzania, Toner (2003) suggests that although it is still not clear how to map causal relationships between the local processes in which livelihoods are embedded and macro level policies and strategies; linking empirical detail of the micro level to the sectoral-context may facilitate better analysis.

Further challenges for affective use of sustainable livelihood analysis focus on how to address informal institutions, their roles and capacities in the context of development and change; and how to encourage the private sector to take up pro-poor roles, complementing government. Given that good governance is necessary for sustainable development (Hoon et al. 1997), the expected affects of improved accountability, service delivery and resource allocation leading to progress in poverty reduction, will remain a key process to be monitored in relation to livelihoods.

Table 2.9: Comparison of sustainable livelihood methodology currently practiced by development agencies (Hussein 2002)

Agency	Stages at which SLA has been used in the programming cycle	Approaches to analysis and assessment	Integration of PIPs and micro- macro linkages	Distinguishing features of agency's approach	Advantages of SLA	Challenges and questions in operationalising SLA
DfD	Project/programme design, implementation, needs identification, appraisal, and analysis, made in a range of sectors. (Also establishing uses for HEA and risk analysis).	Emphasis now on SL principles; SLF not applied rigidly but tailored to specificities of department, their priorities and mandates. Primarily participatory and qualitative methods; some attempts to use quantitative approaches (e.g. IUDP) with mixed success.	SLF adapted to give greater prominence to PIPs. Enterprise Development Dept. has been examining how to make markets work for the poor. DfID is considering adapting SLF to highlight power relations.	Sustained effort and commitment of resources to promote SLA and cross-sectoral work. Broad integration and understanding of SL approaches esp. in the NR sector. Strong support for SLA among senior management.	SLA key in identifying and addressing the needs of the poor and in promoting departmental synergies/cross-sectoral links.	Continuing development of SLA at a sectoral and macro level. Integration of new forms of analysis. Increasing emphasis on PIPs. Strengthening micro-macro linkages across DFID Divisions. Integration of livelihood into health and education sectors. How to address gender, power relations and politics.
FAO	For preparation and implementation of the normative work programme of FAO SLA not yet widely used For preparation and implementation of field programme activities of FAO Information gathering and analysis Identification of vulnerable groups (through vulnerability profiling) Policy advice Programme and project planning, implementation and	1) SLA being introduced as a tool for promoting FAO's Strategic Objective A: access of vulnerable and disadvantaged groups to sufficient, safe and nutritionally adequate food 2) SLA gradually being incorporated into cross-sectoral diagnostic studies and project preparation assessments in the field.	1) Not applicable. 2) Through working at country level to improve policies and institutions that better support the livelihood of the rural poor. Also SFLP integrates PIPs and observation of an international code of conduct.	Implementation of Livelihood Support Programme through LSP log frame, inter-departmental management framework, and institutional learning activities. FAO staff and partner agencies expected to make better use of SLA in formulation and implementation of future programmes.	Contribute towards FAO meeting corporate strategies by enhancing the quality, relevance and impact of FAO's normative work and assistance initiatives.	FAO is a decentralised technical agency. Largely organised by sector, the challenge is to build cross-sectoral teams and raise awareness across a wide range of countries, languages and cultures.
IFAD	monitoring. Programme appraisal and design, development of diagnostic tools.	Process-orientated design, Participatory M&E.	Recognises the importance of PIPs and the need to 'enable enablers' (governments, private sector and civil society).	Strategies for strengthening the capacity of the poor are based on partnership.	The value of stakeholder consultation during design to promote increased understanding and ownership.	Implementing the shift from rigid programmes when working with national governments.  Developing new skills within partnerships.
UNDP	As a conceptual and programming framework, analysis, formulation of policy options, identification and assessment of information sources	Multi-stakeholder forums, facilitation and other participatory approaches and tools.	PEI: analysis of poverty- environment issues and policy and institutional influences (micro- macro linkages) carried out within poverty reduction strategies in five pilot countries.	Emphasis on technology as a key means to help poor people. Poverty-environment network (PENet) disseminating lessons and good practice in the use of participatory methods.	Integrates poverty, environmental, social, financial and governance issues into a holistic framework for analysis and programming.	Establishing SLA at the country and decentralised level through inclusive and comprehensible programmes so as to build widespread support within UNDP.
World Bank	and needs.  Design and implementation of SL programme and needs/poverty assessment (PLSA).	Uses NRM framework (similarities to SLF) and participatory methods.	Uses SLA to help inform policy at a project level, but neither the SLF (nor PIPs) have not been fully adopted by the bank.	Seeking ways to adapt the terminology and content of SLA to fit in with its other strategic objectives (e.g. human rights and livelihood security).	SLF contributed towards deepening the understanding of multi-dimensional nature of poverty, emphasising the importance of assets rather than income. Helped draw links between operational and policy level activities.	Greater critical mass of staff needs familiarisation of SLA if the approach is to be adopted more broadly. Finding appropriate and practical ways to use multi-sectoral SLA with governments and ministries.
CARE	HLS used as a programming framework. Planning and identification of information needs.	Action planning, PRA methodologies, risk analysis.	PIPs integrated through Control of structures and processes in HLS and through RBAs to programming.	Emphasis on the household and vulnerability to natural disasters. Principles of accountability, social justice.	Opportunity to combine disaster reduction and development interventions in one assistance strategy.	Head Quarters-driven conceptual approach onto autonomous country offices.
Khanya	Analysis, planning, project design, institutional reform, M&E training courses.	Livelihood analysis is strength based. SLF used to help structure analysis. Tools used: participatory tools, vertical transect studies, livelihood analysis. Community based planning. Culture change work amongst service providers.	Khanya has disaggregated the PIP box into micro, meso (sectoral) and macro and considered how to operationalise micro-macro-links through their six governance issues. Apply in planning, design and management.	The use of six governance issues and how they relate to SL principles. The greater prominence given to opportunities, the disaggregating of Pips. The use of an amended SLF as a tool in community-based planning.	SLF has been used as a checklist of principles. Development planning using SLA linked participation with actors at provincial level and national policy, so creating micro-macro links.	Ensure all partners have a common understanding of SL language and core concepts. Not thinking that holistic analysis needs holistic action. Linking bottom-up elements with strategic work.
Oxfam	SLF used as a point of departure for projects. Informs project design.	SLF used as checklist – adapted to context specific. PRA, gender analysis, market survey. Also market analysis e.g. value chain analysis and entry point analysis.	PIPs given increasing prominence. Institutional analysis through market analysis and through entry point analysis.	Increasing emphasis on roles of markets and trade in the livelihood of poor people.	SLF/A has potential to enhance policy advocacy work.	The integration of SL and market analysis approaches.
SC	Planning and evaluation: assessment and project planning, impact evaluation	HEA used to assess livelihood vulnerability and food security. IHM used to quantify and model economic outcomes within the wider SL framework.	PIPs and 'non-economic' factors are analysed routinely through HEA or through specific studies and include issues related to gender, ethnicity, and social capital.	HEA complements SLA and can be used to operationalise the SL framework.	Through SLA, the promotion of more strategic and transparent approaches to social protection, poverty mitigation and targeting of assistance.	Many of the causes of livelihood insecurity identified are the result of global actions and cannot be resolved through discrete project interventions.
CIS	Action-research	SLA used as a way of analysing social change.	Governance and policy issues addressed through theory of collective empowerment, through institutional experimentation and approaching collective empowerment and participation as objectives.	Recognition that maintaining a lasting commitment to SLA requires institutional mechanisms that ensures the accountability of agencies to local people and responsiveness to their demands.	SL programme used to promote, strengthen and multiply grassroots initiatives and local innovations by establishing networks.	Developing affective ways to draw lessons from positive local processes using SLA and scaling these up to the meso and macro- levels.

# 2.8.4 Sustainability within livelihood systems

The meaning of sustainability can be vague (Bell & Morse 1999). The lack of a concrete definition or consensus indicates the essence of the problem society faces in defining what sustainability means (Bell & Morse 1999). Schaller (1993) describes sustainability as a destination. If sustainability is a destination, then the question arises: is it important to define it (Bell & Morse 1999)? How do we arrive at a destination if we do not plan a route or even know what that destination is? Kidd (1992) suggests that since people live in such different environmental, social, and economic conditions, a single logical and more productive definition of sustainability is actually not desirable. However, defining sustainability for a specific community system can strengthen the flexibility and diversity of this concept (Kidd 1992).

Another way to define the dimensions of sustainability in a system under scrutiny is to look at the performance of indicators over time (Bell & Morse 1999). To provide a context within which the process of sustainability can occur, the following are necessary:

- the boundaries of the context or system under scrutiny need to be identified (Lele 1991);
- a time scale determined across which the quality (strength or weakness) of sustainability is gauged (Constanza & Patten 1995);
- a meaning for the quality of sustainability and how this quality is determined needs to be defined (Zink & Farshad, 1995).

Strong sustainability equates with what some have called ecological sustainability where the focus is primarily on the environment. There has been little if any consideration of the financial or other costs of attaining sustainability. In strong sustainability, the system's quality is taken in terms of the physical measures of things (e.g. population, soil erosion, and biodiversity) (Bell & Morse 1999).

With weak sustainability, the costs of realisation (financial or otherwise) are important and have been typically based on a cost-benefit analysis (Bell & Morse 1999). Solutions suggested by the economically powerful inevitably involve trade-offs between the environment and social and economic benefits (Young 1997).

The more evidence of sustainability, the less vulnerable the people and environment in that system will be. According to the Sustainable Settlements Framework (SSF) provided by the South African National Department of Housing, there are four pillars of urban

settlement sustainability as shown in Figure 2.2 (National Department of Housing (NDH) 2004). These four pillars have particular relevance for development in an urban environment. For a project to support sustainable urban development, it must generate economic empowerment, enhance social capital, and build institutional capacity (Figure 2.2) (NDH 2004). An assumption would be that the quality of decisions made by stakeholders would either result in stronger or weaker sustainability within this context. In addition, the more examples there are reflecting factors of sustainability in any given development project, the more sustainable the urban settlement is likely to be (Table 2.10).

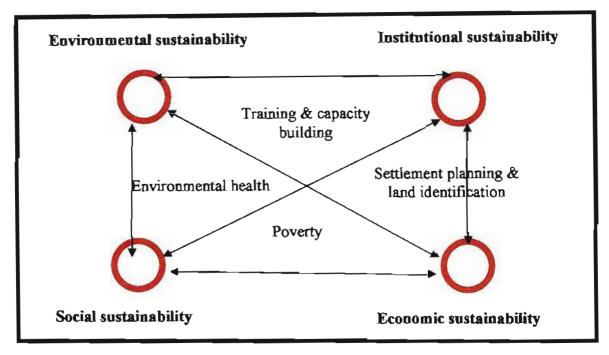


Figure 2.2: The four pillars of sustainable urban settlements (NDH 2004, p1).

The relationship of the agents in any system be they the decision maker or others, plays a significant role in human and organisational behaviour and thus the future of sustainability (Brown et al. 2000). The sustainability in any system then is determined by a relationship between decision-making and expectations. Livelihood decisions are made within the constraints of limited knowledge, where the choice made (often in a setting of conflict) is the best rational option (Brown et al. 2000).

Table 2.10: Examples of sustainability factors for urban settlements (after NDH 2004)

Criterion	Factor of sustainability
Criterion	Affordability and financing of housing
	Private sector finance
Economic	Secondary housing market
sustainability	Income generation and small micro-eneterprise (SME) support
	Community based enterprise management of services
	Cost recovery of development
	Economic empowerment strategies
	Access to Finance
	Access to Finance Access to Markets
	Skills Development
	Poverty alleviation measures
	Opportunities for income generation in infrastructure
T3**-1	Sub-contracts for building, supervision, and maintenance
Financial sustainability	Opportunities for income generation created in the production and supply of materials
	Have sub-contracts been given to local people or organisations in the
	fabrication, supply, purchasing, or delivery of materials?
	Job opportunities created by housing management
	Have opportunities been created or sub-contracts given in water services,
	energy services, waste management or open space management
	Have job opportunities been targeted towards women, the aged, people affected
	or infected by HIV and the disabled?
	Have other long-term jobs been created in the project or because of the project?
	Proximity to economic and employment centres, and to socio-cultural
	opportunities
Spatial	Housing design and choice
planning	Easy access to affordable public transport
F 5	Densities
	Have ecologically sensitive areas been demarcated for environmental
-	conservation
Taskaslasiasl	Energy efficiency/ renewable energy: energy efficiency in the lighting, heating
Technological innovation	or cooking facilities. Solar water heating mechanisms, CFL lighting fixtures,
innovation	solar cooking, provision for efficient combustion of fuels during cooking or the efficient use of electricity
	Agencies involved in the project at each stage
	Integration with Labour Department programmes, Public Works programmes,
	SMME initiatives, or the initiatives of NGO's and donor organisations
	Relationship with provincial and local government
	Institutional capacity created for the ongoing management of the project
	Monitoring and evaluation of the project
Roles and	Have household size and patterns been taken into consideration in the provision
responsibilities	of stands, size of stands and diversity of housing options?
	Have perceptions on ownership, payment of rates, payments for services and
	responsibility for habitat quality been dealt with?
	Education provided about: the housing subsidy, end user finance, housing
	design, housing construction, and consolidation.
	Have community based organisations had control account of the
	Have community based organisations had control over aspects of the project?

# 2.9 Durban city: policy process and political change

The city of Durban, located on the coastline of KwaZulu-Natal, South Africa boasts a large natural harbour historically providing a geographical advantage for the development of industries dependent on imported production inputs and labour intensive manufacturing. Since the end of World War I, manufacturing has formed the backbone of Durban's economy, and continues to do so (Morris *et al.* 1997). Durban is the second largest city in South Africa and her harbour has more cargo volumes than all of South Africa's other ports combined. Durban provides 33.8 percent of KwaZulu-Natal's total employment and 59.3 percent of the province's Gross Domestic Product (Morris *et al.* 1997).

Export orientated trade liberalisation and the need for manufacturers to compete in a global environment, has forced manufacturers in Durban to improve their flexibility (smaller batches of more specialised products); compete with foreign imports for domestic market sales and reduced domestic demand; and achieve management and productivity objectives that allow competition, and networks for increased exporting in a global environment (Morris et al. 1997). The ability to face these challenges relies on pools of skilled labour, the ability for small manufacturers to connect with more technologically capable companies and the strategic responses from the manufacturing sectors to economic threats and opportunities (Morris et al. 1997).

Employment is the bridge between economic growth, poverty eradication, and opportunities for human development (Aldezadeh 2004). Not surprisingly then, employment in Durban's manufacturing sector impacts largely on: the quality of life for its inhabitants; and development objectives for NGOs, CSOs and government sectors (Aldezadeh 2004).

### 2.9.1 eThekweni: a municipality in transition

Although each South African city has had its own specific issues, the story of Durban illustrates the structural gymnastics that have characterised the process urban areas have gone through in becoming a part of a decentralised democratic government structure (Freund 2002). As urbanisation increases, the crisis of sustainable development that South African cities encounter deepens (Carley 2001). This crisis is defined by: the need to provide housing; provide and maintain infrastructure; and to develop both environmental resources and civil society in a sustainable relationship, supported by innovative policy delivery (Patel 1996). A specific municipality's response to this crisis was the Cato Manor

Development Project in the City of Durban, KwaZulu-Natal. This project addressed the urban planning challenges involved in incorporating a largely populated and significant informally organised community into the city of Durban (CMDA 2002a; Freund 2002; Patel 1996).

The Cato Manor Development Project provided key opportunities for local and national government to prove to South Africans the commitment claimed by the RDP to reconstruct South African macro and micro institutions and distribute resources through an innovative, replicable development model (Freund 2002; Patel 1996). Although originally focussed on housing delivery and construction of infrastructure, it soon became obvious that social and economic needs must be addressed as part of the process (CMDA 2002b). In 2002, the Entrepreneurial Support Centre (ESC) was introduced to promote a culture of competitiveness and business acumen amongst entrepreneurs (CMDA 2002b).

Although national elections were held in 1994 to choose the ruling party for South Africa's post-apartheid government, it was not until 1996 that Durban was elected a metropolitan area with its own clearly defined mandate under the new South African Constitution (Freund 2002). Durban's metropolitan status was secured by the Municipal Demarcation Board through the Local Government Municipal Structures Act, 1998 (South Africa 1998). The Municipal Structures Act, 1998, entitles the area to a Metropolitan status meaning that the municipality is an elected local government body responsible for the development and maintenance of infrastructure. The Municipal Systems Bill of 1999 provided a framework for the planning, management, and affective use of resources (Ntshona & Lahiff 2001).

The creation of Metro Durban incorporated the negotiation of new boundaries bringing together the seven previous councils who had previously managed the whole area. This merger required a new local government body to administer the Durban city area. The new government body was called the eThekweni Municipality. A single council was established in 2000, bringing together the seven previous councils under one budget and one city manager's office with the authority and responsibility for the overall strategic planning and management of the Durban region (eThekweni Municipality 2001).

The core business of local government in Durban during the last decade has been dedicated to responding to socio-economic challenges within the region and to moving beyond the delivery of services and good administration to turn Durban into a globally competitive and attractive city. In line with the promises of national policy and legislation, the

eThekweni Municipal council determined eight key policy outcomes (Table 2.11) (eThekweni Municipality 2001).

Table 2.11: Key policy promises of the eThekweni Long Term Development Framework (LTDF) for the development of Durban City (eThekweni Municipality 2001)

# Key Policy promises of the eThekweni LTDF

Creating economic growth, jobs and income

Meeting basic needs

Addressing service delivery backlogs in rural areas

Alleviating poverty

Developing people

Managing the AIDS pandemic

Ensuring a safe and secure environment

Striving for sustainability

### Key policies affecting decisions by eThekweni

Housing White Paper, Published 1996

Housing Act, 1997 (No. 107 of 1997) defines housing development

Local Government Policy

Constitution of the Republic of South Africa, 1996 (Act No. 108 of 1996)

Restitution of Land Rights Act of 1994

The Growth Employment and Redistribution Strategy (GEAR); a macro-economic strategy published by the minister of Finance, June 1996

The Reconstruction and Development Programme (RDP)

These promises were the short-term goals defined by the Long Term Development Framework that will need to be achieved for Durban to become a globally competitive and attractive city. The new eThekweni structure clusters strategic municipal roles under six priority action areas: Sustainable Development and City Enterprises; Health, Safety and Security; Governance; Procurement and Infrastructure; Treasury; and Corporate and Human Resources (eThekweni 2003). This structure determines what will be delivered and how it will be delivered: a strategically led municipality; integrated service delivery, with outcomes based planning (eThekweni Municipality 2001).

Another initiative (Figure 2.3) of the restructuring process proposed area-based management for five key pilot areas for improved council delivery. Area based management makes access to public resources contingent on participation in the public domain and consequently draws people into a code of conduct enhancing democratic values and public participation. Furthermore, the allocation and distribution of municipal services and ultimately municipal budgets are accessed by those who stand to benefit (or not) from decision making (Chipkin 2002).

The areas shown in Figure 2.3 are the Central Business District (CBD), South Durban Basin (SDB), Inanda, Ntuzuma, KwaMashu (INK), Cato Manor, and Rural Areas (eThekweni Municipality 2001).

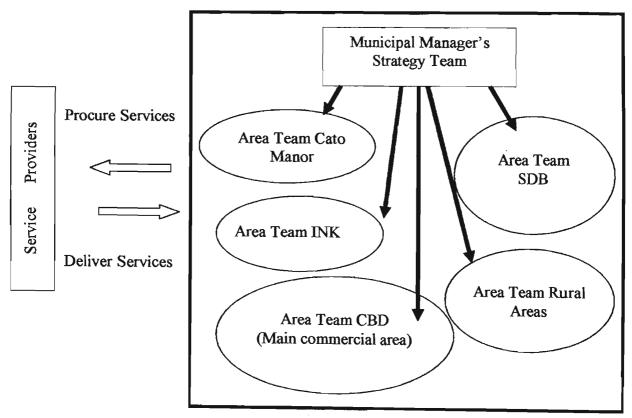


Figure 2.3: Schematic definition of the relationship between service providers, area teams and municipal management (after LTDF 2001).

### 2.9.2 Demographics of eThekweni

The eThekweni population is diverse in terms of race and culture (Nicholson 2000). The 2001 census estimated the population at just over three million (Stats SA 2001). Blacks constitute the majority of the population: (68.3%) black, (19.9%) Asian, (9%) white and (2.8%) coloured (Stats SA 2001). Thirty-eight percent of the population of this municipality is under 19 years of age (eThekweni Municipality 2003). Age profiles reveal

that 68 percent of the Durban metro population is of the working age group 15-65 (Stats SA 2001).

#### 2.9.3 Quality of life in eThekweni

The Durban Metro Council (DMC) has conducted an ongoing research programme to assess the quality of life of communities within the Metro area. A household survey was taken during May 1999 in which 4 000 Durban residents were interviewed (Nicholson 2000). Chesterville, Hillary, Nsimbini, Old Dunbar, and Wiggins were Cato Manor communities included in the May 1999 study (Nicholson 2000). Table 2.12 shows some characteristics of households obtained from the household survey (Nicholson 2000).

At the time of the Quality of Life study (1999), less than half of Durban's population was satisfied with their lives (Nicholson 2000). The study identified that satisfaction of life was gained through: living in a formal house; employment; a house-hold of four people or less; piped hot water; metered electricity; some household appliances; a television or a radio; some savings; an insurance policy; being a member of a club or society; weekly refuse removal; and feeling satisfied with your neighbourhood (not defined). In terms of community services rendered by the municipality, the following five services (in decreasing order of importance) were the most urgently needed: recreational and educational facilities; housing development; household services (such as water and electricity); roads and transport; health services such as a hospital or clinic or ambulance service; private health services; police services; and postal and telecommunications services (Nicholson 2000).

Those living in formal housing were more satisfied with life than those living in informal housing. Households were more likely to be satisfied with respect to available income if rent, rates, and telephone are the major expenses, rather than food, water and electricity. If household income was very low, most was spent on food. The proportion of income spent on food dropped as income increased. People who were able to buy consumer goods such as radios and household appliances – even dish-washing liquid – were more likely to be satisfied than those who were not. Satisfaction with life was also split along race groupings showing that the black population was the least satisfied with life in general (Nicholson 2000).

Table 2.12: Quality of life comparisons by household from the quality of life research programme 2000 (after Nicholson 2000)

Charac	Percentage n=4000	
	Unemployed	52%
Heads of households	Female	32%
110400 01 110 110 110 110	Pensioners	27%
Size of household	4 or less members	57%
DIDE OF MORDELLE	No income	7%
	< R1 500/month	49%
Household income per	R1 500-R2 499	15%
month	R2 500-3 499	10%
	>R3 500	19%
	Traditional	1%
	Informal	23%
Housing Type	Formal including flats	76%
220001119	Satisfied with formal housing	50%
	Satisfied with informal housing	25%
	Electricity	86%
	Piped water	73%
Services	Access to taps	22%
	Refuse removal	45%
	No refuse removal	29%
	Whites	75%
	Asian	60%
Satisfaction with Housing	Coloured	42%
	Black	29%
	Female	32%
	Black	71%
Use of housing subsidies	Applicants with less than R1 500/month income	63%
	Are able to improve houses	25%

#### 2.10 Summary

After a decade of democracy, South Africa is still plagued by high levels of unemployment and poverty. As South African cities grow, local municipalities struggle to fulfil the promises of adequate provision and servicing of infrastructure and the participation in decision making of citizens at various community levels. More than ever before, South Africa needs to bring together social and economic development objectives and strategies that focus on pro-poor patterns of policy delivery. The sustainable livelihood approach provides a way to conceptualise poverty that includes the stresses and shocks beyond the control of communities, and explore with communities ways to pursue livelihood options

that will support them both now and in the future. The nature of the sustainable livelihood approach is such that poverty is described from within for both the micro and macro contexts and spans both the physical and social environments at local and at global levels.

The case study of Cato Manor presented in Chapter 3 looks at the shape of an urban community within the specific context of that community's history and current socio-economic environment. The description of the development of Cato Manor provides a specific example of policy delivery in a South African urban community and how that has influenced the livelihood of the community.

#### **CHAPTER 3**

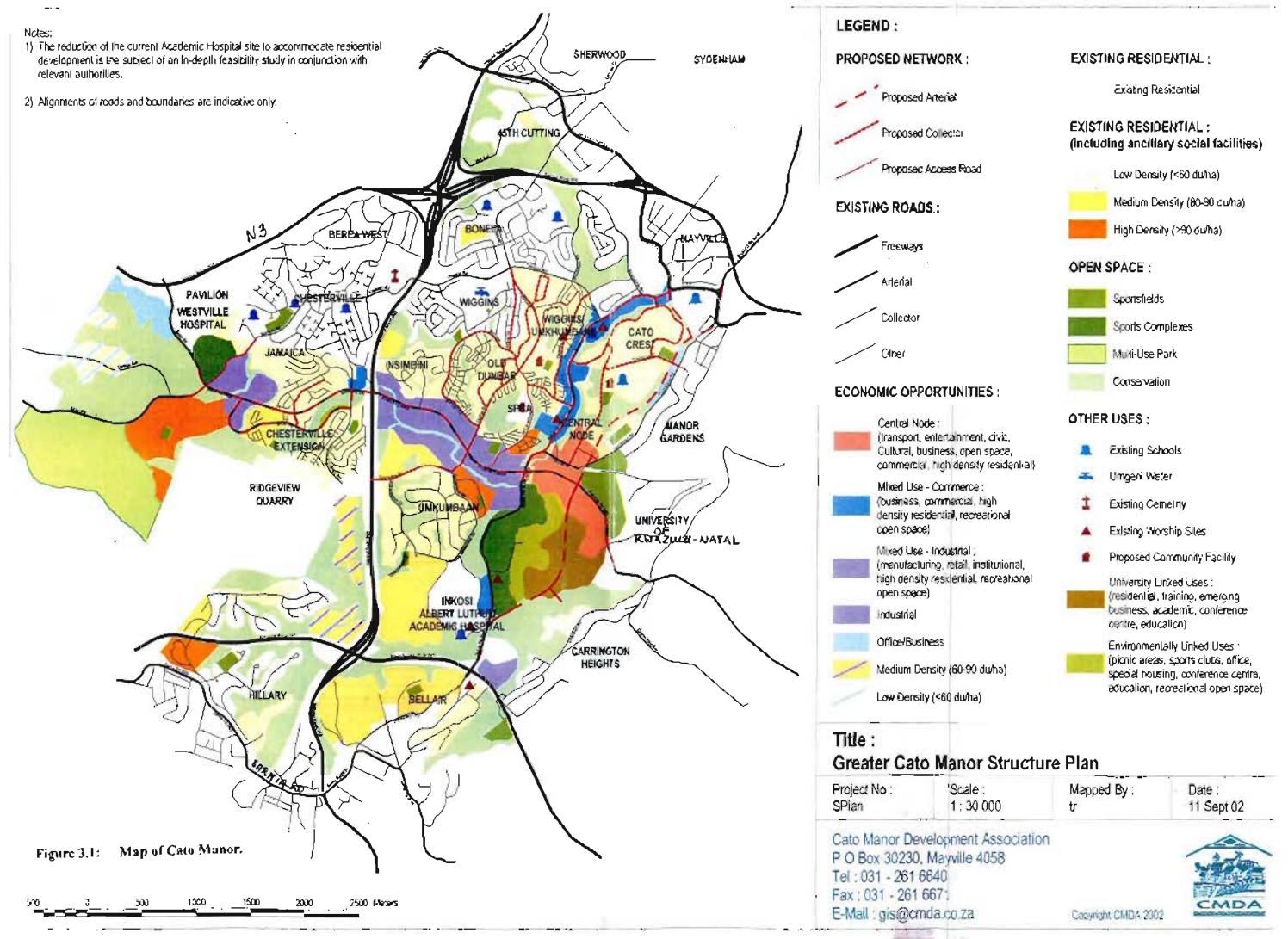
#### CASE STUDY: CATO MANOR

This chapter presents the history of Cato Manor in two sections: before democracy and after democracy. The first section briefly outlines the negative effect of apartheid government policies on people's lives in Cato Manor from 1854 to 1994. The second section describes the post-apartheid period from 1994 to the present. This chapter emphasises how the eThekweni municipality applied government policy to rectify the negative history of Cato Manor and contribute to improvement of infrastructure and livelihoods.

#### 3.1 Description of Cato Manor

Cato Manor lies seven kilometres to the west of the Durban Central Business District (CBD) in KwaZulu-Natal. The area covers approximately 2000 hectares and includes sections called Bonella, Maryvale, Chesterville, Part Sherwood, Booth Road Central, Chesterville Extension, Wiggins, Cato Crest, Bellair, Umkumbaan, Part Hillary, Part Bellair, Roosfontein, and Ridgeview Quarry (CMDA 2003). These sections are illustrated in Figure 3.1. Cato Manor is framed by the N3 freeway in the north; Sarnia Road in the south, Manor Gardens and the University of KwaZulu-Natal in the east; and the Westville Prison in the west. The N2 freeway and Booth Road transect Cato Manor. The topography is very hilly. Two rivers, the Umkhumbane and Blinkbonni, run through Cato Manor, with various small streams running into and away from these rivers (van der Meulen 1994). Approximately 1000mm of rain falls per year (South African Weather Service 2003).

Survey data from 1995 (CMDA 2002a) reported that approximately 93 000 people lived and worked in Cato Manor. Sixty five percent of the 1995 population was under the age of 26 and a third of the economically active population were unemployed (CMDA 2003). Approximately 28 000 (30%) of the Cato Manor population were housed informally with residential densities in some parts reaching 90 shacks per hectare (CMDA 2003). Approximately 50 percent of informal housing residents were migrants who had been displaced by violence. Many of these displaced persons had reportedly suffered psychosocial trauma and experienced the break down of social networks (CMDA 2003).



Although Cato Manor lies only seven kilometres from the city's CBD, and is flanked by well serviced and maintained infrastructures. By the beginning of 1994, Cato Manor was a very dense, largely informal peri-urban area with unsafe water, inadequate sanitation, land degradation and social and psychological problems typical of people living in crowded, unsuitable conditions (Patel 1996). Many Cato Manor residents relied on informal livelihood strategies (Patel 1996). The history outlined in Table 3.1 shows an overview of the impact government policy has played between 1854 and 1994, a time of segregation, forced removals, organised political resistance, and contention over land ownership in Cato Manor.

### 3.2 The transition period of Cato Manor

During the 1980's, vacant land in Cato Manor began attracting people who fled political violence, sought accommodation closer to employment centres or who were moving closer to relatives already settled in the area. By the early 1990s, although still legally designated as a white area, extensive land invasion occurred and the population density (largely black and isiZulu speaking) increased dramatically (Freund 2002).

From 1989-1994, although technically under the apartheid structures, the City Council of Durban joined the actions of an already growing civic movement that included trade unions and (the then illegal) ANC (Freund 2002). The objective of this movement was to begin opposition (considered illegal at the time) to the apartheid state over social structures (such as segregation) and the (white dominated) economic basis for Durban centre (Freund 2002). Key negotiators began dialogue between the City Council, the Chamber of Commerce, the IFP, the ANC, and large land holding companies like Tongaat Hewlett. This led to an era of negotiation, inclusion and development in the Durban area. At provincial level, a Regional Economic Forum was established in 1993 to allow political antagonists (mainly the IFP and ANC) to present development plans. Ex-trade unionists and ANC exiles also played a role in this forum. Bureaucrats, various politicians, and popular forces of 'all sorts' sought roles as 'facilitators of development' in this process (Freund 2002, pp26-27).

#### 3.3 Post apartheid development of Cato Manor

The CMDF was established in January 1992 to represent the Durban public and non-governmental sectors (Freund 2002). Stakeholders agreed to co-operate in a process of planning development and to explore a co-ordinated development plan for the inclusion of Cato Manor into the Durban municipal area, on the assumption that future non-racial, democratic implementation of development would soon be possible (Freund 2002). The CMDF put together a programme for acquiring land and securing development rights from local government in the Cato Manor area. In 1993, the CMDA was established as a Section 21 (not for profit) Company (Freund 2002). The Cato Manor Development Association (CMDA) was contracted by Durban Metro to assume responsibility for development in Cato Manor following the 1994 elections (eThekweni Municipality 2003).

Two factors characterised the initial focus of development by the CMDA on Cato Manor. These were: to deal with a complex and multi-faceted situation on the ground (including land restitution and ownership), and proactively plan a solid foundation for holistic development in Cato Manor. Key dimensions for this focus identified by the CMDA were: to provide adequate housing, educational and recreational facilities; and establish integration of Cato Manor into Durban Metropolitan infrastructure delivery, and facilitate economic development and appropriate means of transportation for residents to and from their places of employment.

The key challenges and opportunities faced by the CMDA for Cato Manor have been described in Figure 3.2. The activities of the CMDA were referred to as the Cato Manor Development Association Programme (CMDP) and ultimately targeted the delivery of 25 000 dwelling units and the creation of 25 000 permanent jobs through micro-enterprise development and employment opportunities in industry. Implementation of the plan was designed to be innovative, replicable, environmentally sound, non-discriminatory, and a process that would positively influence the development of the eThekweni Metropolitan Area (CMDA 2002b).

Targets: delivery of 25 000 dwelling units; creation of 25 000 permanent jobs **Key Opportunities** Development Vision > To significantly restructure the apartheid geography of Durban through the orderly settlement of low-income A vibrant, high-density, balanced, sustainable urban environment households closer to the heart of the metropolitan area, appropriately integrated into the surrounding areas. Accessibility to a allowing them easier access to established and potential mixture of residential, economic, and social and community opportunities economic opportunities. targeted mainly at the urban poor. Accessibility possible without the To create a symbol of reconciliation and non-racialism for need to own a car. the whole metropolitan community by integrating it with surrounding middle and upper-income areas. To establish technologies, systems, procedures, institutional **Project Mission** and human resources which will be applicable to other urban infill and restructuring projects in the Durban Rapid development into a holistic, quality urban environment in a manner metropolitan area and elsewhere in the country. that leads to: > To restructure the region's transportation systems by Generation of economic opportunities; establishing a new mass transit system linking the populace Redistribution of economic opportunities; of Cato Manor with opportunities and facilities elsewhere in Builds local capacity; the region. Improves the standard of living of the poor; Key Challenges Objectives Legacy of urban poverty and dislocation: Highly charged social and political environment; . Creation of an efficient and productive 'city-within-a-city'; Powerful shack lords benefiting from crowded settlements; · Aimed at the poor and marginalized; Exodus of skilled professionals from KwaZulu-Natals\* · Provision of: affordable housing, security of tenure, equitable (KZN) low-income housing industry during 2000-2002 (low infrastructure, access from home to work/shopping, social facilities, income housing is high risk, low return); > Establishing and mentoring a network of local emerging shopping sites, safe and secure living and working environments, provision of jobs, economic opportunities; contractors to build houses: > Difficult topography and complex geo-technical conditions · Integration of Cato Manor into the eThekwini Municipality, spatially, politically, economically and socially. complicate housing delivery. IMPLEMENTATION that is: INNOVATIVE, REPLICABLE, ENVRIONMENTALLY SOUND, NON-DISCRIMINATORY, INFLUENTIAL on the development of the eThekweni Metropolitan Area

Figure 3.2: The vision and objectives of the Cato Manor Development Association, identified by the CMDF 1992 (after CMDA 2002b).

Figure 3.3 shows how political structures co-operated to link the community of Cato Manor with government structures through the CMDA Board. Direct representation of the Cato Manor community occurred through the Cato Manor Community Organisation (CMCO) and its representation to the Cato Manor Governing Body. The executive team appointed by this Governing Body (CMDA Board) had representatives from local government, provincial government, and the CMDA (CMDA 2003). Policy priorities were identified by the Special Presidential Projects Committee (a major funder of the project) who answered directly to the Governing Body and shared a joint responsibility with the Cato Manor Management Committee (CMMC) for ensuring that development occurred in a manner that would enable the municipality to maintain and operate finished projects (eThekweni Municipality 2003).

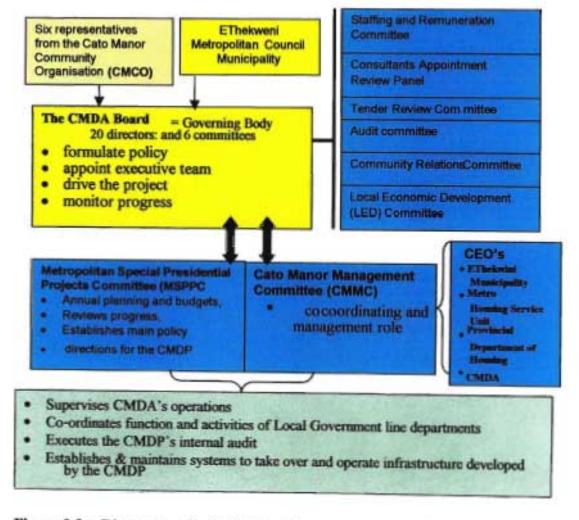


Figure 3.3: Diagram of institutional arrangement of the Cato Manor Development Association (after CMDA 2003).

The projected development followed a three-phase cycle of reconstruction and delivery of infrastructure, strongly influenced by the RDP. As described in Figure 3.4, each phase had a distinctive focus. The first phase was a planning stage to establish the pre-conditions for development and lay the foundations for delivery. The second phase focussed on public investment to develop physical and social infrastructure, and the third phase focussed on securing private investment and capital formation. Phase three was expanded from the original RDP focus to include the GEAR emphasis on Local Economic Development (LED) and social development (CMDA 2003).

Alongside the development of infrastructure, providing a full range of social facilities also formed an integral part of the CMDA's holistic delivery programme (CMDA 2002b). A vision for Cato Manor (Table 3.2) based on the eThekweni LTDF consisted of well-planned medium and high-density suburbs with necessary housing, schools, shops, clinics, and recreational facilities close to the city centre. A transport system was proposed to connect these suburbs to the greater Durban area.

Table 3.2: Vision for holistic delivery of key eThekweni Municipality policy in Cato Manor (CMDA 2002b)

Sector	Vision for Cato Manor
	To provide as broad a range of housing as possible;
	To ensure that it is affordable to low income earners;
Housing	To achieve economies associated with large scale delivery;
	To avoid the vast, monotonous, unsafe and environmentally unsustainable housing estates.
_	A road-based public transport system (bus and taxis) providing high levels of mobility and accessibility within Cato Manor and within the rest of the metropolitan area;
Transport	A public transport-minded culture achieved through the provision of an efficient, effective service.
Infrastructure:	Provision of roads, electricity, storm-water drainage, water-borne sewerage, water, post-boxes and telephones.
Educational, Social and	A full range of social facilities, including schools, libraries, clinics, community halls, religious sites, urban parks and sports fields, were planned;
Recreational Facilities	Delivered in an appropriate and affordable manner that contributes to the goals of compact city form and integration with the rest of the metropolitan area.
Economic	Development of industrial and commercial enterprises, situated within the area along activity streets and within defined nodes;
development	Larger enterprises are being encouraged to invest in the area;
	Promotion of local and emerging small, medium, and micro enterprises.
Tourism	To promote job creation and to preserve the rich cultural heritage of Cato Manor.

The clustering of schools, community halls, libraries and sports fields was intended to optimise use of facilities and encourage a symbiotic relationship between residents and facilities (CMDA 2002b). By mixing the clustered social facilities with residential areas on easily accessed arterials, optimal accessibility for residents was envisioned. For Cato Manor residents, whose homes were small and crowded together, these facilities, were determined as important elements for meeting crucial activities such as studying, exercising and socialising. Once development of a facility was finished, the CMDA was to hand it over to line departments within the eThekweni Municipality to maintain and manage (CMDA 2002b). Assuming that projects in process during 2002 would be completed, it is still clear from Table 3.3 that much infrastructure was yet to be completed, and priority had been given to development of housing, schools, and health facilities.

Table 3.3: A comparison of social facilities development objectives as of September 2002 by the CMDA in the different sectors (CMDA 2003)

Sector	Development objectives	Completed as of 2002	In progress as of 2002	Percentage completed vs. objective, 2002
Pre-schools	18	4	5	22
Primary schools	40	4	2	10
Secondary schools	22	3	0	14
Technical secondary schools	5	5	0	100
Worship sites	67	0	0	0
Libraries	3	3	0	100
Community halls	9	3	0	33
Civic centre	1	0	0	0
Clinics	5	0	0	0
Community health centre	1	0	1	100
Sports fields	23	4	1	22
Sport complexes	2	0	0	0
Urban parks	72	2	24	36
Community safety centre	1	0	0	0

It was projected that the maximum carrying capacity of Cato Manor was 25 000 housing units designed to accommodate 157 000 people. The Cato Manor Development Association reported that, by March 2002, 4 576 (18%) building sites had been developed, 4 051 (16%) housing units were built and 1 110 (4%) shack relocations (where squatters were moved into formal greenfields housing schemes) had been facilitated. Six informal housing settlements remained in 2002, housing approximately 7 500 families (CMDA 2002a).

#### PHASE I SECURING THE FUNDAMENTALS OF DEVELOPMENT 1994-1997

FOCUS: POSITIONING THE CMDP FOR INTENSIVE DELIVERY AND IMPLEMENTATION

#### SPATIAL PLANNING

- · Road infrastructure successful, integrating CM with the rest of Durban-
- · Planned structures of Intensive activity corridors (along transport grid) with contenic and other facilities on ground level with residential spain above have
- . Open space oversions linked to the Duriso Matro Open Space system take up half of project area
- · Impedimenta: Public housing policy, ligated buying power of residents.
- · Solution: Private sector involvement and investment in commercial and residential reportunities, now land use legislation for more effective building and land control.

#### LAND CLAIMS Combating land invasions and resolving matters associated with restoring land rights

# PUBLIC SAFETY

Community safety initiatives, more effective pelicing, infrastructure development, creation of aconomic opportunities

- . 1994 Commission on Restitution of Land Rights established and a Land Claims Court established to address "disposed" land claims
- . 1997, Land Claims Settlement agreement signed, enables development in CM to proceed whilst claims are being resolved in terms of Section 34 of the Restitution of Land Rights Act No. 22 of 1994.
- · A 2000 crime sodit indicates: there is an overall reduction of crime in CM. Types of crime mirror those for the rest of Durban, but murder and assault had a lower incidence.

#### PHASE II **DELIVERY 1997-2002**

FOCUS: ELIMINATING BACKLOGS IN HOUSING, ENGINEERING AND SOCIAL INFRASTRUCTURE

CMDP benchmarked to national and international contaxts Recommendations focus on sustainability and replicability of the CMDP Need to sustain sconomic projects highlighted Documentation of lessons learned for application in other urban projects recommended.
estal history of the CMDA  estal history of the CMDA  estal description of the description of the description of the company of the company of the company of the identified and snalysed ice will be highlighted.

#### PHASE III PRIVATE INVESTMENT AND **CAPITAL FORMATION (2002 AND** BEYOND)

FOCUS: SOCIAL DEVELOPMENT, LOCAL ECONOMIC AND HUMAN RESOURCE DEVELOPMENT, ESCALATION

Research and Documentation Project

- Political and developmental history of the CMDA recounted.
- Core Lesanne documented and circumstances leading to particular outcomes will be identified and analysed
- Examples of Best Practice will be highlighted.

MARCH 2003: HAND OVER OF MANAGEMENT AND MAINTENANCE OF THE CMDP TO ETHEKWENI MUNICIPALITY

Figure 3.4: Outline of the CMDA project cycle phases (after CMDA 2002b).

It was hoped that communities would be involved in the development process from the outset of planning and financing of homes to create a genuine sense of ownership (CMDA 2003). However, the critical need for fast delivery of homes necessitated the construction of pre-determined housing designs (CMDA 2003). developer, (a role stipulated under the National Housing Code) the CMDA determined that four types of housing projects would be appropriate: informal settlement upgrading projects; greenfields incremental projects; social housing, and credit-linked housing. All housing options were designed to be affordable to the community. Government subsidies for these housing projects were available from the Department of Housing for households earning less than R3 5000 per month (Table 3.4). The value of the subsidy (related to income) determined the size and type of house allocated to beneficiaries. Upgrading projects involved substantial upgrading of informal settlements through the installation of access roads and bulk services to provide better transport links and efficient waste management. Housing development options were discussed with 50 to 100 families at a time allowing upgrading to take place on a 'block by block' basis Families displaced by this intervention or who qualified as (CMDA 2002a). beneficiaries for housing subsidies, were relocated into greenfields projects (CMDA 2002a).

Greenfields incremental projects were groups (blocks) of houses delivered by a housing contractor on an allotted piece of land. Project parameters were subject to completion of both the site and house within available subsidy budgets, and to approval of the Provincial Housing Board. Implemented from 15 March 1994, the developers undertook the building of dwellings on behalf of beneficiaries. Beneficiaries were individuals who qualified for government housing subsidies made available by the Department of housing under the National Housing Code based on income (Table 3.4). The projects were intended to enable new homeowners to relocate from informal settlements into small houses without debt burdens. Homes were often extended by owners to provide rental income (NDH 2003c; CMDA 2002a).

Social housing was planned as high density multiple story rental options built within available subsidy budgets. As a housing option for the poor, these showed limited scope, as they required a monthly income to guarantee occupation (CMDA 2002a). Credit-linked housing refers to the financing of new or existing property whereby

individuals used independently sourced loans from financial institutions (made available on payment of a deposit). Individual housing subsidies could also be credit-linked. In these cases, the individual subsidies plus credit were obtained through a financial institution rather than through the provincial housing board (NDH 2003c).

Informal settlement upgrading projects, greenfields incremental projects, social housing, and credit-linked housing consolidated individual housing projects into recognised government housing delivery programmes as set out by the National Housing Code (NDH 2003a; NDH 2003b; NDH 2003c). These recognised government programmes helped facilitate management and minimise disruption of housing delivery during the planned incorporation of the CMDP into the eThekweni Municipal development structures during Phase III of the CMDA project cycle (Figure 3.4) (CMDA 2002a).

These housing options accommodated a wide range of incomes and households. Table 3.4 sets out the government subsidies available for granting housing opportunities to households with incomes of less than R3 500 per month. A diversity of tenure options for the housing projects provided flexibility in terms of ownership, private and body corporate ownership, or temporary tenure provided by renting of social or institutional housing (CMDA 2003).

Table 3.4: Provincial housing board subsidy allocations for income ranges occurring in Cato Manor (CMDA 2002b)

Household income of beneficiaries per month	Subsidy available per household earning less than R3 5000 per month, for project-linked housing or social housing options
R0-R1 500	R20 300,00
R1 501-R2 500	R12 700,00
R1 501-R3 500	R7 000,00
Elderly, disabled and women with dependents earning less than R800	R22 800,00
*Consolidation subsidy: up to R1 500	R10 900,00
*Consolidation subsidy: elderly, disabled and women with dependents earning less than R800	R13 400,00
Institutional/project subsidy: R0-R3 500	R20 300,00

<sup>\*</sup>Consolidation subsidies are granted to beneficiaries who have already received some state assistance.

The hilly nature of Cato Manor would have led to substantial environmental damage with the use of traditional cut/fill technology and guaranteed road access to all plots (van der Meulen 1994). Instead, alternative methods for foundations or footing systems were used to avoid excessive cut/fill (van der Meulen 1994). In addition, narrower

housing units were built along the hillside contour and residential dwellings were located along the tops and bottoms of slopes where the threat from erosion or excessive cut/fill technology was lower (CMDA 2003). The traditional urban requirement for a road access to all individual plots was virtually impossible given the density of residential sites. By design, plots were located within 200m of bus routes along main activity corridors, and at key intersections on feeder bus routes to ensure transport accessibility and mobility (CMDA 2003).

The initial objective of development in Cato Manor was housing delivery (CMDA 2003). This continues to be the focus until 2008. However, the overwhelming social and economic needs of this community demanded additional emphasis on skill development, support for emerging business, and the encouragement of community participation in all these spheres. The CMDA implemented a variety of training and skills development programmes to help residents access new economic opportunities, gain employment, and start new businesses. These programmes are described in Table 3.5. An economic support centre operating from the Intuthuko Junction Complex supports and advises entrepreneurs. A small business fair is held each year fostering community spirit and income for local community service providers (CMDA 2003).

Economic development in Cato Manor has been approached from three primary areas: economic opportunities, institutional capacity development, and human capacity development (CMDA 2003). The CMDA acted as a catalyst in the formation of formal economic projects and human capacity development for SMMEs, bringing together partnerships between the community and an array of private partners, NGOs and local government departments. All levels of economic activity were to be supported, from survivalist operators to the provision of industrial space or even large-scale labour intensive enterprises. The emphasis of this support has been to respond to issues raised by local business for needs, such as operating and trading space, access to affordable finance and relevant skills training (CMDA 2003). By developing both a formal business centre and an informal trader's market, retail opportunities were provided for those who needed them.

Table 3.5: Programmes of the LED economic skills development programmes (after CMDA 2003)

Name of Programme	Aim			
Basic Business Management	Teach skills for establishing, operating, managing and			
	marketing.			
	An analysis of each entrepreneur's business was offered.			
Multi-skilling	Equip entrepreneurs with technical, business and sub-			
-	contracting skills.			
	Link graduates to contractors with employment			
	opportunities.			
Job Opportunities Bureau	JOB maintains a database linking small contractors and			
(JOB)	individuals with employment placements within Cato Mano			
(00-)	and beyond.			
Basic Economic Skills	Address basic economic literacy required for modern living,			
Busic Economic Same	for example, opening a bank account, reading and paying			
	bills.			
The Home Ownership	Facilitate and assist first-time home-owners to deal with the			
Education Project (HOP)	ownership challenges such as rates, services, maintenance,			
(Facilitated by the Seliyabuya	home extensions.			
co-operative who are a team of				
trainers from Cato Manor)	Work at raising awareness about environmental, consumer, and gender issues.			
Savings clubs and co-	To attract existing savings clubs and to establish new clubs.			
operatives (arising out of the	To assist clubs with organisational development,			
HOP, this projects seeks to establish social structure in the	management and operation.			
	Aims to develop community financial service organisations			
forms of savings clubs and co-	designed to accommodate low-income clients from Cato			
operatives)	Manor.			
Industrial skills	Provide unemployed residents with grants, bursaries or			
	student loans to help them access training programmes			
	accredited with the SA Qualifications Authority to meet			
	market and industry needs.			
	Ultimately it was hoped that apprenticeships in structured			
	learning and practical experience would be developed to gain			
	qualifications through Sector Education and Training			
	Authorities (SETAS).			
Urban agriculture	Issue fruit trees and planting kits to all new homeowners.			
	Clubs of 10 members each were taught to utilise steep open			
	areas to grow crops that generate income while stabilising			
<u> </u>	the ground.			
Institutional development	Development Committees (DEVCOs) form a key link			
	between the CMDA, development partners, and residents.			
	Examples are: the community safety structure cooperating			
	with the Cato Manor Policing Forum, a labour forum			
	facilitating employment and a pre-school body responsible			
	for running creches and pre-schools.			
Sports development	A sports committee has: developed school sports facilities;			
	trained teachers to coach sport; encouraged the use of school			
	facilities for community sport after hours.			

Three manufacturing sites were identified in Cato Manor for the erection of operational space for SMMEs and larger businesses. Close proximity to residential areas, was

intended to attract temporary and permanent employment through outsourcing of goods and services, and provide income generation for the community either through leasing or sale of the sites (CMDA 2003). Economic hives or 'container parks' provided secure workspaces for less established manufacturing- and service-oriented SMEs. The hives derived their name from the 'laagering' of large shipping containers or brick units into a compact business environment where entrepreneurs can network, access new opportunities and develop their business skills (CMDA 2003).

In early 2002, the Entrepreneurial Support Centre (ESC) began targeting entrepreneurs who showed good growth potential and were interested in manufacturing, service, or retail. The ESC aimed to promote a culture of competitiveness and generate or stimulate business by providing tender advice information, business planning, and access to financial institutions, administrative services, business management and skills training (CMDA 2003).

Local craft projects, co-operatives and savings clubs operated from a variety of public and private venues across Cato Manor (CMDA 2003). Savings clubs or stokvels have re-emerged as community-based finance systems. Stokvels were formed through collective networks resulting in community-based finance systems. Collective savings strengthened the purchasing power of community-based organisations such as co-operatives. The pooled financial resources have improved the individual's or community structure's ability to access credit and grant buying power to the poorest of the poor. As stokvels become more established, they began influences or interacting with government agencies and other institutional structures as specific identities, enabling a greater voice for the poor (CMDA 2003).

During 2001, it became clear to the CMDA Governing body that the context in which the CMDA operated was changing (CMDA 2002b). Public sector funding for the Cato Manor Project (R514 million) ended, and future government finance was increasingly channelled into line departments within the eThekwini Municipality. In addition, the focus of development in Cato Manor shifted from engineering (housing and social infrastructure) provision to economic, human, and social development. The public sector (development contractors) became the key developer through resources available from low-income housing programmes. A decision was made to hand over the CMDP to the eThekweni municipality by March 2003. After a period of evaluation and

consolidation of lessons learnt, and the establishing of new institutions to carry specific clusters of projects into the future on a sustainable basis, the CMDA closed down in March 2003 (CMDA 2003).

Despite active community involvement and increased economic activity resulting from training and SME development programmes, a high proportion of Cato Manor traders still operated at survival levels (CMDA 2003). Obstacles faced daily by this community in 2002 were: the absence of transport to access materials and supplies; losses of income and produce due to crime; low levels of literacy which hampered participation in training programmes; lack of access to wider markets; and decreasing purchasing power of local markets as unemployment increased (CMDA 2003). Community organisation in many parts of Cato Manor remained fragmented. Economic hardship was linked to family dysfunction, low levels of collective self-esteem, violence against women and children, and the rampant spread of HIV/AIDS (CMDA 2003).

Cato Manor is a distinctive and inspiring place to explore the significance of change in post-apartheid South Africa. Durban is a city with substantial resources, but is faced with new and overwhelming strategic problems. These problems are defined by a city thronged by poor people, lumbered with an inappropriate heritage from a colonial past, and impacted on by the historically ignored and uncontrolled initiatives from beyond its surrounds. The exploration, of development structures and processes in Cato Manor provides a rich and fascinating background for exploring the impact of structures and processes in both formal and informal urban contexts, and how these influence the lives of individuals.

#### **CHAPTER 4**

#### METHODOLOGY

In this study two perceptions of reality were compared with regard to the specific development activities carried out by the CMDA in Cato Manor between 1994 and CMDA's closure in March 2003. One view defined the goals and performance of the eThekweni Municipality in delivering the South African Government's promise of reconstruction, development, economic growth, employment, and redistribution. The other view, described the perceived impact on livelihood choices by recipients of that 'delivery', the residents of Cato Manor. Information was collected about this project through the use of secondary information sources, including reports, demographic statistics of the eThekweni Municipal area; and data extracted from a sustainable livelihood approach using the DfID Sustainable Livelihood Framework as defined in Chapter 2.

The objective was to extract a description of the vulnerabilities, resources and perceived structures that determined livelihood choices in Cato Manor at a specific point in time (2002). The study provided a basis for understanding the livelihoods of the poor in Cato Manor, the need for a poverty eradication programme, and to incorporate citizen participation in the strategy planning of development projects in Cato Manor (Carney 1998).

In August of 2002, a consultant from the CMDA approached the Food Security Programme, University of Natal to assist with evaluation of community organisations as part of Phase III (Research and Documentation) of the CMDP project development cycle described in Figure 3.4. The objective was to develop citizenship by facilitating communal and personal responsibility for past performance (through analysis) and future direction (through strategy planning) for a network of community based structures, including savings clubs, and to determine lessons learnt for the Phase III (Research and Documentation). One of the community based structures, the Seliyabuya Housing Cooperative had members employed in Cato Manor as facilitators under the Housing and Local Economic Development Committee. Five of these facilitators together with the CMDA consultant (referred to hereafter as the CMDA team), identified their three priorities:

- to gain a deeper understanding of the livelihoods of the poor of Cato Manor in order to raise awareness of the urgent need for a targeted, co-ordinated and multifaceted poverty eradication programme;
- to ensure that the work of the Seliyabuya Housing Co-operative would continue after closure of the CMDA in March 2003;
- to encourage participation in planning and decision making by citizens to build personal and communal responsibility skills.

# 4.1 Research agreement

It was agreed between the CMDA team and the Food Security Programme, University of Natal, that the DfID Sustainable Livelihood Framework was the appropriate tool to address the CMDA team priorities. The sustainable livelihood approach was appropriate because it put people at the centre of the analysis and the DfID Sustainable Livelihood Framework would highlight livelihood vulnerability due to external contextual threats.

To fit into the objectives of the Cato Manor Research and Documentation Project initiative of 2002, the CMDA requested that data collection be limited to participatory interaction with the community; that no formal interviewing take place of community members who had experienced an excess of that type of data collection, and that facilitators involved in Cato Manor development initiatives facilitate discussion/participation. This limited the researcher's actual involvement with the community. The CMDA team also requested that the researcher produce a report before the end of December 2002 to submit as part of the documented contribution to Phase III (Research and Documentation Project). They also requested that data be presented in a useable form during strategic planning for community structures. These requests stimulated the design of a simplified group livelihood analysis record (Figure 4.3) used as a summary sheet for data, and ensured that the analyses would be linked to community based structures.

A unique feature of the agreement between the CMDA team and the Food Security Programme, University of Natal was the development of two research agendas: The sustainable livelihood analyses of community structures, carried out by the CMDA team that formed a basis for community based strategic planning; and a secondary case study analysis carried out by the researcher, using data from these sustainable livelihood analyses to identify how post-apartheid policy delivery had impacted livelihood vulnerability in Cato Manor, a specific peri-urban community

A combined research team conducted the research and was comprised of the CMDA team and the researcher. Figure 4.1 shows a picture of the Cato Manor components of this team and their meeting place in Cato Manor. The research team trained together as participants of small discussion groups during a two-day workshop on how to conduct a sustainable livelihood analysis. The Food Security Programme on 3rd and 4th September 2002 conducted the practical course at the University of Natal. The theory of sustainable livelihoods was presented exploring the benefits, practice, and tools used for facilitating livelihoods analysis. Practical exercises (Figure 4.2) during the workshop allowed participants to utilise the DfID Sustainable Livelihood Framework to create a livelihood analysis for a typical poor family.

### 4.2 Research design

This case study combined the features of problem definition, technical and pragmatic decision making for a progressive sequence of events, and appropriate data collection. The data obtained was related to the sustainable livelihood framework to ensure a valid methodology within a theoretical grounding (Terre Blanche & Durrheim 1999; Silverman 1993).

The research design sequence was accomplished by using the DfID Sustainable Livelihood Framework (Figure 2.1) as the core model for describing key theoretical relationships and definitions of factors influencing communities. The simple logic shown in this framework, links extractable themes from the data to the phenomenon of livelihood vulnerability and allows for learning to take place and the data collected to be related to key concepts of a sustainable livelihood approach.

Participatory methods were used to elicit specific examples and meanings from the sample for these key relationships and definitions that were then super-imposed onto the theoretical model. The research team were able to identify the properties causing vulnerability and the particular set of conditions within which the community devised responsive strategies. Constraining this process was the need to conduct discussion with the community in *isiZulu*, the first language of the participants, but produce data in English.





Figure 4.1: The Cato Manor team and their meeting place in Cato Manor, 2002, ( Sifiso Mthethwa and Stanford Mfanya are the other two Sellyabuya advisors in this picture who helped with planning but did not facilitate group analysis).



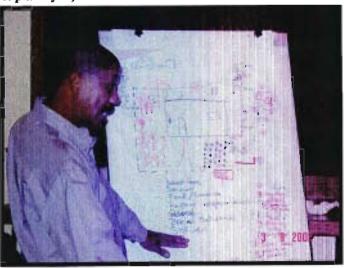


Figure 4.2: Work shop participants and training exercises, Sustainable Livelihood Analysis Workshop, September 2002.

Respondent validation was built into the sustainable livelihood approach as participants created a summary from their own discussion of the livelihood frameworks categories (i.e. assets/resources, vulnerability context) before each group summary was passed on to the researcher. A schematic version of the summary has been provided in Figure 4.3. Further validation of results was provided by feedback in the form of a report of findings submitted to the CMDA consultant during December 2002. This data contributed to the CMDA evaluation and learning phase (Phase III) (shown in Figure 3.4).

# 4.3 Population and sample selection

The population consisted of members of community structures including savings clubs or co-operatives functioning in the Cato Manor area. The CMDA team selected the sample from community structures who wished to participate. Approximately 60 entities were known to the CMDA team to be in existence in Cato Manor at the time of the study. The 35 community structures listed in Appendix A were identified as possible participants in the study. Criteria for exclusion of any one of these structures from this study included conflict between members, disinterest, apathy expressed by haphazard structures and lack of formal membership. The research team met on the 6<sup>th</sup> and 10<sup>th</sup> October 2002 to establish a detailed set of goals for carrying out the analysis. An outline of this original plan is provided in Appendix B. During the following three weeks, the CMDA team met with the 35 community structures, inviting them to commit to the sustainable livelihood analyses process. Ten community structures (Table 4.1) were finally identified by the CMDA team to participate in the study. These structures were chosen on the basis that:

- they had sufficient formality in the form of membership lists (some), or regular meeting times and were likely to follow through with the process;
- members of these structures had indicated to facilitators the need for strategic planning before the disbandment of the CMDA in March 2003.

Eight co-operatives (including the Seliyabuya Housing Co-operative), the Umbrella Structure for savings clubs and a volunteer community-based service organisation called the 'Soup Kitchen' made up the sample (Table 4.1). These 10 structures are referred to hereafter as Focus Groups. To include everyone who wished to participate, individuals and savings clubs were asked to align themselves with Focus Groups who represented their interests.

Table 4.1: Community structures participating in sustainable livelihood analyses,
October-November 2002, Cato Manor

Analysis group name	Area of shared interest		
Two Sticks Cultural Co-operative including	Small business enterprises		
Vukuhanye II, Two Sticks, and S'munye savings clubs	involving arts and crafts		
Block Making Co-operative	Commercial enterprise making and selling cement blocks		
Seliyabuya Housing Co-operative	Housing education		
Health Co-operative	Health services and community gardening		
Sangomas' Co-operative including Thathamashansi, Bambanani, Two Sticks	Traditional medicine		
Masimbabane Chemical co-operative	Small business enterprise producing household chemicals		
Sihlangeni Cleaning Co-operative including	Collect recyclable waste		
Sihlangeni savings club	materials for sale		
Xoshindlala Agricultural Co-operative including: Senzokuhle, Thathamashansi, Xoshindlala, Sukumani; Phaphama, Bambanani and Sakisizwe savings clubs, Fast Track East & West,	Agriculture, community and individual food gardening		
Umbrella Structure of savings clubs (Ubambano	Support structure for savings		
lomnotho market sub-committee, Burial sub committee)	clubs		
Soup Kitchen including Sukumani, Phaphama, and	Volunteers involved in feeding		
Vukeuzome savings clubs	schemes		

As Focus Groups formed around areas of interest, individuals participating in the study might have belonged only to that structure or they might also have belonged to a savings club that formed part of another structure. Questionnaire respondents were inclined to identify themselves by either their structure name or their savings club name, that could be the same as, or totally different from, the structures' name (e.g. the Umbrella Structure group could have a member who identified himself as being from the Thathamashansi Savings Club rather than from the Umbrella Structure). Multiple memberships were identified in that some questionnaire respondents were noted as participants of more than one Focus Group; indicating how intertwined the social and economic networks were for individuals who lived in the neighbourhoods of Cato Manor represented by this study.

How many participants made up each Focus Group was impossible to calculate. It appeared from the questionnaires that questionnaire respondents aligned themselves with a particular community structure (be it a savings club or co-operative) on paper when they filled out the household survey questionnaire, and then attended Focus Group sessions that

fitted in with their availability (not necessarily with their Focus Group interest or membership). Occasionally, participants wandered in and out of Focus Group sessions, and did not necessarily return on that particular session.

The reader needs to be reminded at this point that two agendas (the CMDA team agenda and the researcher's agenda) were being executed simultaneously. For data collection necessary for the researchers' vulnerability analysis, Focus Groups were a means for collecting information about livelihood strategies. From the researchers' perspective, responses from a particular Focus Group were important to identify livelihood vulnerabilities for households and for participants whose skills base or area of interest was shared by other members of the community. Duplicate questionnaires were able to be identified and eliminated from the results, but participants may have contributed to more than one Livelihood Group Analyses. However, as the study was qualitative rather than quantitative/numeric, this overlap did not affect data quality.

Focus Group meetings were held between 17 October and 20 November 2002. Sessions occurred in a large meeting room at the Wiggins Community Centre and were held on the day of the week that the structures normally held their meetings. This meant that there was some overlap in terms of different Focus Groups meeting on the same day. For example, one Focus Group would meet in the morning and another would use the meeting room in the afternoon

#### 4.4 Data Collection tools used

For this study, there were two sources of data. One source (the group analysis record, Figure 4.3) was the contribution made by the process occurring in Focus Groups where the four participatory exercises (time-lines, maps, posters, Venn diagrams) stimulated discussion about livelihoods and resulted in a group analysis record (Figure 4.3). The second source was the individual contribution made through the completion by every participant of a household survey questionnaire.

# 4.4.1 Group livelihood analysis record

This data collection tool was a simplified representation of the DfID Sustainable Livelihood Framework (Figure 4.3). One group livelihood analysis record sheet was used for each Focus Group that participated in this study. The theoretical categories defined in the DfID framework were replaced by more contextual terms and were

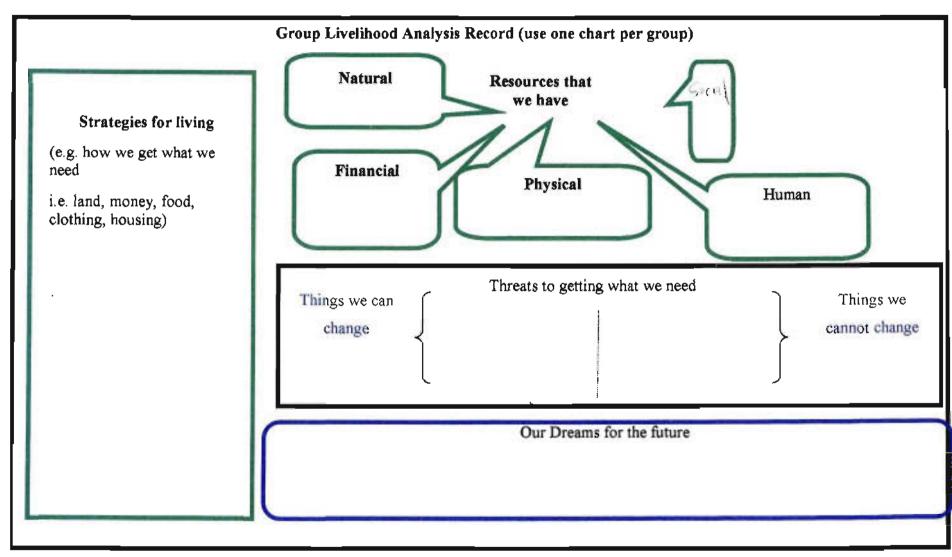


Figure 4.3: Sustainable livelihood record summary adapted for Cato Manor group analyses (after Carney p9).

phrased simply in English to facilitate communication by the CMDA team to participants (in *isi*Zulu) about their nature and relevance. 'Livelihood assets' was replaced with 'resources that we have'; 'vulnerability context' and 'transforming structures and processes' were combined into 'things we can change and things we can't change' as 'threats to getting what we need'. 'Livelihood outcomes' were replaced by 'our dreams for the future'. This tool was used to summarise the information gleaned from a variety of participatory exercises. It also served key objectives for the CMDA team and the researcher:

- to help communicate and clarify for all participants, the concepts, relationships and focus points involved in the process of a livelihood analysis;
- to ensure that data was collected in a uniform manner to allow systematic analysis
  of the information gathered; and
- to identify the communities' perceptions of relationships between the concepts.

Four participatory exercises were also used to obtain information for each group livelihood analysis record. The results of these were recorded on: time lines (Figure 4.4); maps or a visual image of the community in October/November 2002 (Figure 4.5); posters depicting a visual image of the community in five year's time (Figure 4.6); and Venn diagrams depicting the relationship between community based structures and organisations in the community (Figure 4.7)

#### 4.4.2 Time lines

Working in groups of 10-12, participants were asked to draw a line horizontally through the middle of an A0 piece of paper. The date 1994 was to be placed on the far left side and 2002 (the current year) on the far right. Participants were asked to mark one year intervals along the line between these, and indicate in corresponding time intervals any events that they saw as important to their lives. The time-line was not used specifically for data analysis in this study, but helped to refresh memories and gave perspective to the unpacking in Focus Group discussion of 'significant historical events', structures and even the 'vulnerability context' affecting livelihood strategies currently in use. The time-lines were collected by the CMDA team for future reference.

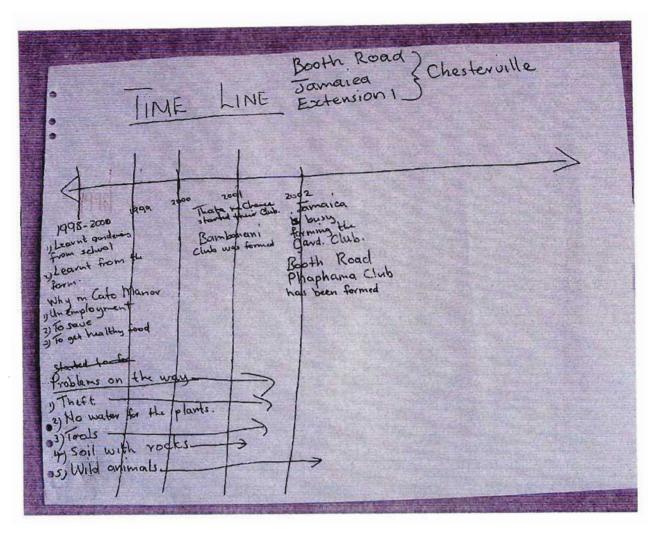


Figure 4.4: Timeline 1995-2002 for Phaphama Savings Club in the Focus Group called the Soup Kitchen.

## 4.4.3 Maps and posters

Working in groups of 10-12, participants were asked to design and prepare two posters. The facilitators that the first poster needed to physically describe what their local community looked like today (the Map), and the second (the Poster) to describe how they would like these same communities to look in five years time (i.e. 2007). These helped draw participants into a discussion of the possibility of determining their own future, and looked at what physical structures needed to change to achieve the dreams for their future. The time-lines were collected by the CMDA team for future reference.

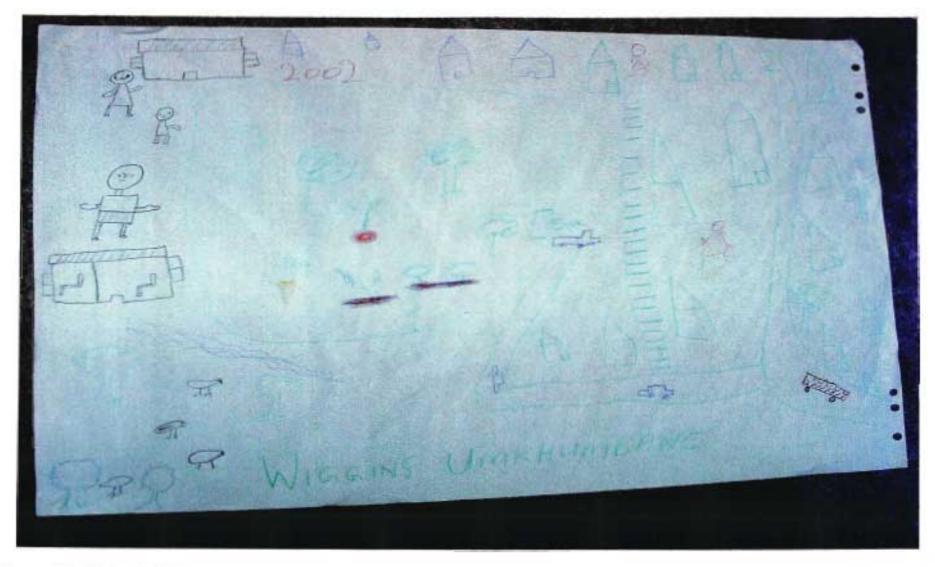


Figure 4.5: Map of Wiggens Umkhumbanni area (2002) the Focus Group called the Xoshindlala Agricultral Co-operative.

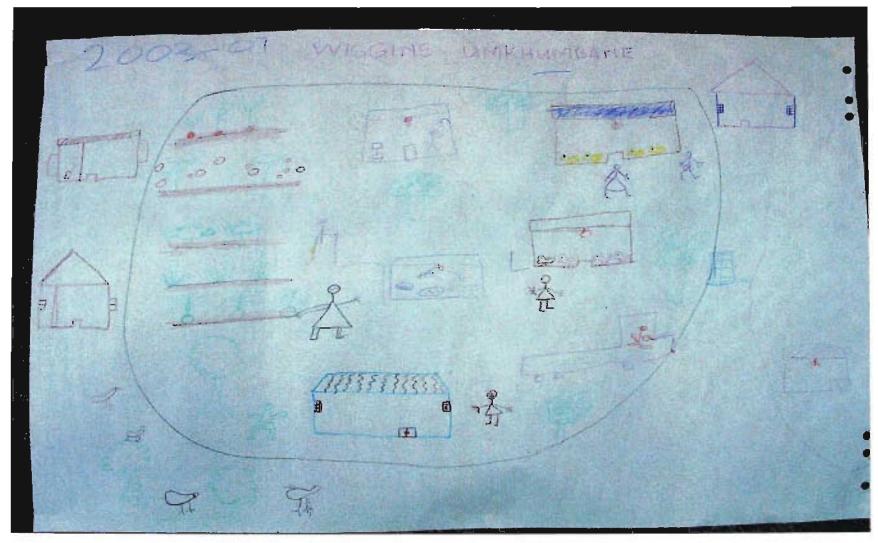


Figure 4.6: Poster of Wiggens Umkhumbanni area (2007) as dreamed by the Focus Group called Xoshindlala Agricultral Co-operative.

### 4.4.4 Venn diagrams

The Venn diagram was used to explore the concept of institutional structures influencing communities and to identify institutions and organisations that were perceived as influencing the lives and collective activities of participants. Each Focus Group (larger groups were split into two smaller discussion groups) was asked to place the name of their community structure in the centre of a sheet of paper and arrange all other structures that influenced them, around this. Facilitators explained that the larger the circle containing a name, the more important that institution or structure was (Figure 4.7). The distance from one circle to another would show how influential they were in relation to each other. For example, there was more influence the closer they were together. (Wilde & Vainio-Matttila 1995). The Venn diagrams were collected by the CMDA team for future reference. These Venn diagrams are presented in Appendix C.

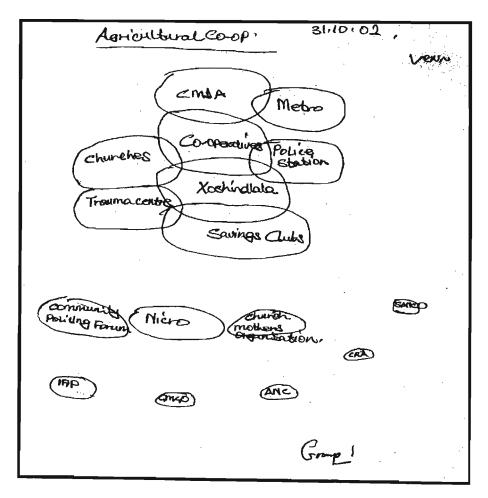


Figure 4.7: Venn diagram depicting the relationship between Xoshindlala Agricultural Co-operative and organisations in the community Household questionnaire.

Each individual who participated in the Focus Groups was to fill out one household survey questionnaire for the household that he/she lived in (Appendix D). There are various understandings of what a 'household' consists of, so it was explained to individuals that in this case, 'household' was the one in which they resided while living in Cato Manor. The household questionnaire was originally written in English and translated into *isiZulu*. The purpose of the questionnaire was to produce demographic data by asking questions that followed two themes: details identifying the individual respondent, and details of household asset bases with respect to human capital, income characteristics and dependency ratios, access to housing, and relationships of household members with specific reference to decision-making. Questionnaires were handed out at the end of each Focus Group session to participants who had not already filled one in. These were collected as they were completed and returned to the researcher at the end of November.

#### 4.5 Collection of data

To produce a group analysis record, each of the 10 Focus Groups went through the process described in Figure 4.8.

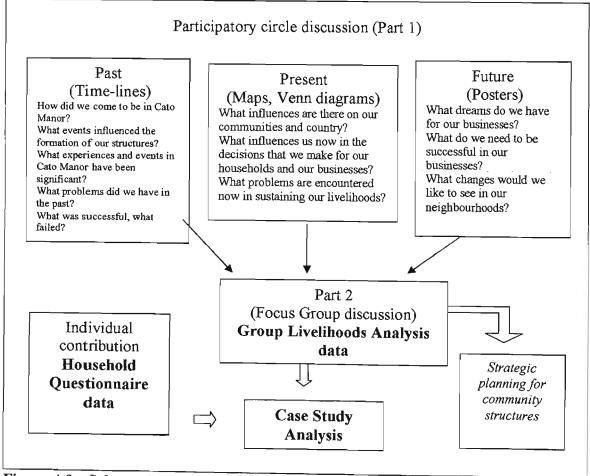


Figure 4.8: Schematic version of process used to obtain data.

# 4.5.1 Participatory circle discussions (Part 1)

The aim of this process was to engage the participants in reflection about their livelihoods both at community organisational level and household level, and to impart an understanding of sustainable livelihood terminology and concepts. The process was carried out in isiZulu, with the CMDA team facilitators responsible for explaining each part of the process to participants; guiding group participation and discussion (to ensure focus on issues) and recording information. In reality, producing the group analysis record followed the steps shown in Figure 4.9. In the first session for each Focus Group, The CMDA team members introduced the plan that would be followed. In all sessions, Focus Groups of more than 12 members were split up into smaller participation circles of 10-12 participants for completion of exercises and discussion. These participation circles were generally members of the same savings clubs. Once given the task (with a time frame), participation circles would form in various corners of the room and the task would be completed (Figure 4.10). Generally, one participant drew on the paper provided and the others contributed information. When time was up, the participation circles were asked to present their efforts to everyone else present. Participation circles then moved on to the next task. At the end of each session, facilitators collected all of the records of the participatory exercises to use in the next session. At the beginning of each subsequent session, previously completed tasks were displayed on the walls of the room as reminders of previous information and visual records of learning that had taken place. The timeline was used as the first exercise, then the Map, the Poster, and finally Venn diagrams. When all of these tasks had been completed, the Focus Groups moved on to Part 2, the Focus Group discussion for the Livelihood Analysis summary.

Learning occurred almost constantly in these sessions as discussion groups interacted with their appointed tasks, facilitators and each other. Facilitators reported that within the Focus Groups, individual community structures began sharing ideas with other community structures and barriers to networking were eroded as individuals perceived other individuals and collectives as part of their resource base. Where participation circles consisted of members of a particular savings club or co-operative, each highlighted infrastructure and organisational components that were important to them. The exercises also introduced the concept that the future was determinable and that if they perceived themselves as stake-holders in the decision making process, their participation would be able to influence the outcome.

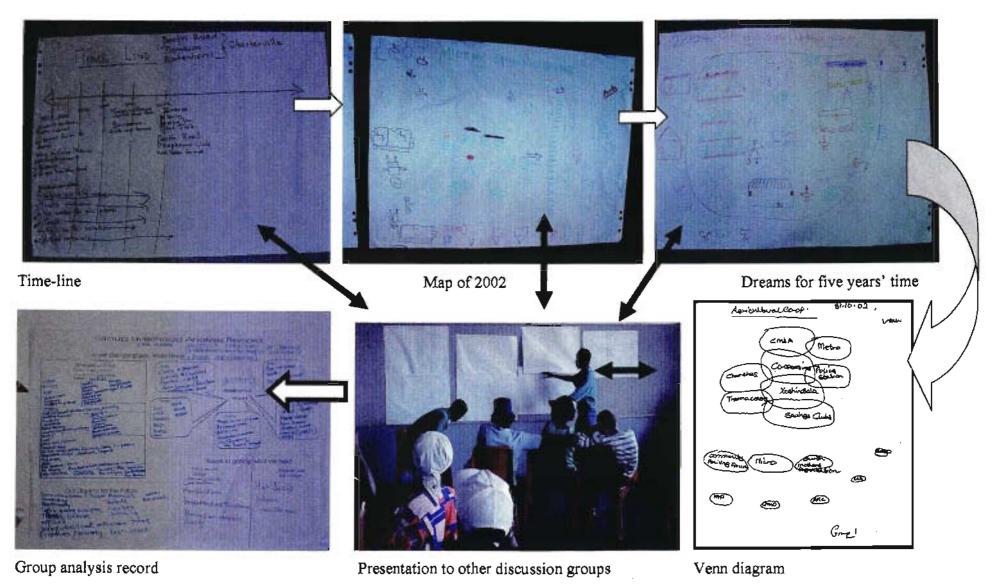


Figure 4.9: Example participatory steps taken to aid discussion for the sustainable livelihood group summary.

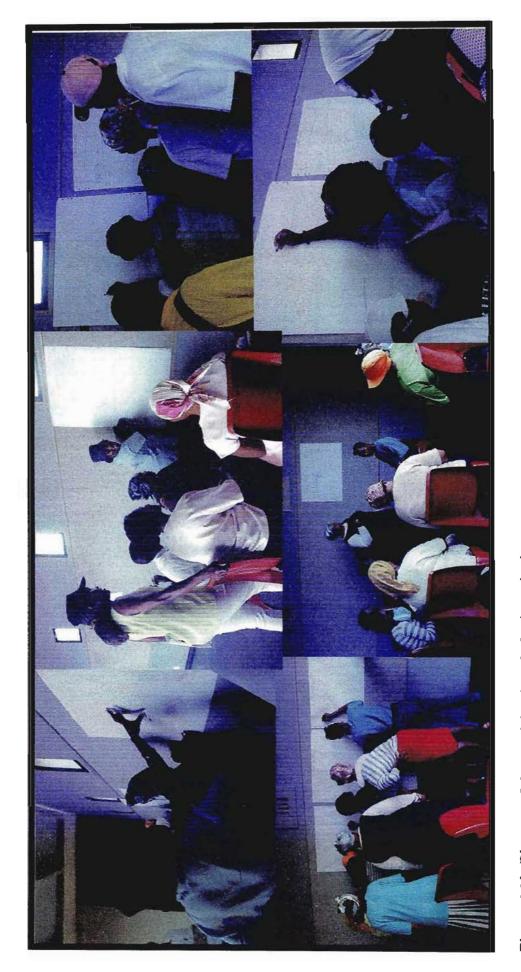


Figure 4.10: Pictures of the participation circles in action!

## 4.5.2 Focus Group discussion (Part 2)

This was the last meeting of each Focus Group and the CMDA team were asked by the researcher to ensure that this was a separate and clearly defined summary of previous explorations. A single data collection tool, the group livelihood analysis record, was adapted from the DfID Sustainable Livelihood Framework (Figure 4.3). One A0 size record sheet had been printed and distributed to the CMDA team for each Focus Group to use in their summary.

Each meeting began with a recall of previous sessions. Time-lines, posters and Venn diagrams were all displayed on the walls of the meeting room as a reminder of previous discoveries. Two facilitators assisted each meeting. One facilitator placed themselves and the group summary record in the front of the room to focus attention and record decisions, while the other kept the discussion focussed and progressing by clarifying issues and responded to queries and debates over which items and issues from the Timelines, Maps, Posters and Venn diagrams fitted into categories on the group summary sheet. The raw data from these analysis records are presented in Appendix E

This recording process allowed the participants to draw together their experiences in an ordered way and to further understand their livelihoods as a system that was influenced by external and internal forces that they could identify and acknowledge. This understanding formed the basis for strategy planning for these community structures that occurred in a process beyond the scope of this study. Although all discussion occurred in *isi*Zulu, facilitators graciously recorded the group summary sheets as a permanent English record for the benefit of the researcher.

### 4.6 Data treatment and analysis

The ten group livelihood analysis record sheets and 134 respondents' questionnaires were returned to the researcher after the data collecting sessions. Data from the 134 questionnaires were translated from *isi*Zulu by entering the English translation of each response into an Excel 2000 spread sheet by an *isi*Zulu speaking post-graduate student of the Food Security Programme between the 21<sup>st</sup> and 28<sup>th</sup> November 2002. During the week 17<sup>th</sup> – 24<sup>th</sup> December 2003, the researcher used an Excel 2000 spreadsheet to code the translated responses to questions one through nine on page one, and the table with household data on page two of the questionnaire. The data

were checked for errors and cleaned by looking for inconsistencies and values that seemed extreme or out of proportion. This cleaned data (Appendix F) was then imported into the Statistical Package for Social Sciences (SPSS) version 11.0 for the purpose of extracting descriptive statistics.

The isiZulu speaking post-graduate student then entered the information from the ten group livelihood analysis record sheets into Excel 2000. The researcher checked the Excel entries against the original livelihood analysis record sheets and then compiled full textual and coded versions of the responses for each category of the sustainable livelihood framework. In each compilation, the results for all ten groups are presented for ease of comparison. These are: Appendix G: Summary of livelihood strategies; Appendix H: Summary of perceived transforming structures and processes; Appendix I: Summary of livelihood assets; and Appendix J: Summary of dreams. Summarised data from these raw data sets have been referred to in Chapter 5.

### 4.7 Summary

The group livelihood summary record served to identify and extract themes from group discussions, enabled collected data to be superimposed by the participants themselves onto the theoretical framework. Items entered onto the chart by groups defined the properties and dimensions of the theoretical sustainable livelihood categories as participants perceived them. Using a sustainable livelihood approach allowed windows of opportunity for participants to identify varying responses available within relationships and thus determine outcomes within their sphere of influence, both at household and community levels. Of great significance in this particular study was the need to understand the broader structural context built into the DfID model of sustainable livelihoods that pertains to conditions such as time, space, culture, economic status, technological status, career, history, and individual demographics (Strauss & Corbin 1991, p103). It is these conditions that act to either enhance or constrain the strategic response or outcomes desired by the Cato Manor residents in defining their livelihoods.

#### **CHAPTER 5**

#### **DESCRIPTIVE ANALYSIS**

This study set out to investigate whether post-apartheid policy delivery had been successful in reducing livelihood vulnerability in Cato Manor. The investigation was broken down into two sub-problems. Sub-problem one was to establish what impact post-apartheid policy outcomes have had on livelihood strategies in Cato Manor. Sub-problem two was to ascertain whether the livelihood strategies described by participants in Cato Manor reflect reduced livelihood vulnerability. This chapter, reported findings obtained through the utilisation of two data collection techniques:

- A sustainable livelihood analysis that was used to explore the concept of livelihoods
  with participants, and allowed them to define in their own terms, what they perceived
  as livelihood strategies, assets, transforming structures, vulnerabilities and livelihood
  outcomes.
- A household survey designed to show the demographic detail of the sample and give insight into self-perceptions of households with regard to headship; decision-making (about food); contributors to households; distribution in terms of gender, age, and relationship; and the importance of food gardens.

The livelihood analyses gave insight into the strategies used to sustain participants' livelihoods and their perceived vulnerabilities and outcomes, not only for individual households, but also for community structures involved in the study. During the analyses, Focus Group discussions added value and perspective in that they showed the issues perceived as problems, and possible solutions of perceived 'blockages to getting what we need' from a variety of perspectives. The household survey explored the shape of households with regard to the contributors to livelihoods in terms of age, gender, headship and relationship of individuals within households. The survey also highlighted which infrastructure development and housing delivery options affected households included in the study.

# 5.1 Characteristics of the group participants

The purposeful choice of analysing specific community structures (co-operatives and savings clubs) pre-determined the sample population, endowing the sample with three

major characteristics. The first was that all respondents were members of either a savings club or co-operative in Cato Manor, indicating a subsistence level lifestyle. Second, facilitators who already had a trusting relationship with the community were available from the Seliyabuya Housing Co-operative to conduct the sustainable livelihood analysis (which gave authenticity and transparency to discussion). Third, the Focus Groups used to conduct the sustainable livelihood analysis grouped participants that faced similar or identical challenges and interests. For example, the co-operative called 'Two Sticks Cultural Co-operative' was made up of members from savings clubs whose shared focus was making and selling home-made food and craft items.

### 5.1.1 Defining the community structures

The Cato Manor co-operatives and savings clubs are collections of individuals who pooled financial and other available resources in areas of shared interest to conduct entrepreneurship activities. An essential feature of all activities was the use of collective action to augment access, whether in relation to purchasing, marketing, access to resources and/or financial services. These activities were aimed at the increase (as individuals and as collectives) of financial resources or access to other resources bases such as labour, knowledge, political connections, materials and tools. By pooling resources, a collective of individuals could maximise available resources such as labour and finance for microenterprise production (for example, brick production by the Block Making Co-operative). Pooled financial base could be used for bulk purchases of materials or to cover essential business costs. These structures also contributed to household purchases, and could enhance their members' incomes for specific purchases (such as bulk buying of house building materials).

The co-operatives and savings clubs in this study were mostly what have been termed 'worker co-ops' (Philip 2003, p4) and were comprised of individuals who maintained a membership commitment to meet regularly for the functions of: planning individual and collective activities, payment of membership fees and communicate about relevant issues. Membership was formalised, requiring fees to be contributed for the operation and financial base of the community structure. Each of the ten community structures defined in Table 5.1 were committed to the value of self-help, and were jointly owned, democratically run collectives.

Table 5.1: Co-operatives participating in the sustainable livelihood analyses,
October-November 2002, Cato Manor

Name of Focus Group	Area of shared interest	Number of questionnaire respondents per Focus Group N= 134	Household members represented by questionnaire respondents N= 834	
Two Sticks Cultural Co- operative including Vukuhanye II, Two Sticks, and S'munye savings clubs	Small business enterprises involving Arts and Crafts	25 (19%)	135 (22%)	
Soup Kitchen including Sukumani, Phaphama, and Vukeuzome savings clubs	Volunteers involved in feeding schemes	12 (9%)	43 (5%)	
Seliyabuya Housing Co- operative	Housing Education	6 (4%)	35	
Umbrella Structure of savings clubs (Ubambano lomnotho market sub- committee, Burial sub- committee)	Umbrella structure for Savings Clubs	11 (8%)	(4%) 75 (9%)	
Health Co-operative Sangomas' Co-operative	Health Services and community gardening	30	181	
including Thathamashansi, Bambanani, Two Sticks	Traditional Medicine	(22%)	(22%)	
Masimbabane Chemical Co-operative	Small business enterprise producing household chemicals	17	118	
Sihlangeni Cleaning Co- operative including Sihlangeni savings club	Collect recyclable waste materials for sale	(13%)	(14%)	
Xoshindlala Agricultural Co-operative including Senzokuhle, Thathamashansi, Xoshindlala, Sukumani; Phaphama, Bambanani and Sakisizwe savings clubs, Fast Track East & West,	Agriculture, community and individual food gardening	33 (25%)	197 (24%)	
Block Making Co-operative	Commercial enterprise making and selling cement blocks			

The ten Focus Groups produced ten sustainable livelihood summaries, each with a distinctive name as shown in Table 5.1. These Focus Groups identified themselves by the major co-operative or purpose that determined the combined focus of their members (Table 5.1: 'area of shared interest'). Respondents may have been members of more than one co-

operative or savings club depending on their needs. For example, a respondent might have been a member of the Two Sticks Cultural Co-operative, but also a member of the Cato Crest, Dunbar, Nsimbini, Fast Track East, Wiggins or Umkhumbane Savings Clubs. He or she may also have another household member who participated in the study by being a member of, for example, the Xoshindlala Agricultural Co-operative. In this instance, a household would have been represented twice in the group livelihood analysis record, suggesting the intertwined support networks of individuals and households in this community. Figure 5.1 shows pictures of various savings club and co-operative activities, but this duplication did not affect the analysis due to its qualitative rather than quantitative nature.

## 5.1.2 Description of co-operatives

Two Sticks Cultural Co-operative represents savings clubs from RDP developed areas and an informal area called Dunbar in Cato Manor. This co-operative described activity based on skills that women usually have: sewing, cooking, gardening, and beadwork. These products were sold through informal trading and at flea-markets (Figure 5.2). The Soup Kitchen was a volunteer organisation drawing members from other savings clubs in Cato Manor. Their aim was to supply meals to school children, the sick and elderly in need. Eighty-eight percent of Soup Kitchen members participated in community gardens providing produce for the soup kitchen.

The Seliyabuya Housing Co-operative worked with the Local Economic and Development Committee in Cato Manor. This co-operative assisted the community with home ownership education and housing consumer awareness; helped organise self-help actions; and raised awareness of gender and environmental issues.

The Umbrella Structure for savings clubs was a community driven structure that encouraged and assisted the establishment of savings clubs, emerging co-operatives and various structures such as community committees. Their goal was to encourage sustainability through encouraging of sound social and economic principles within community structures. This structure planned to take the goals identified by the sustainable livelihood analyses and assist individual co-operatives with strategy planning for continuation after the closure of the CMDA.

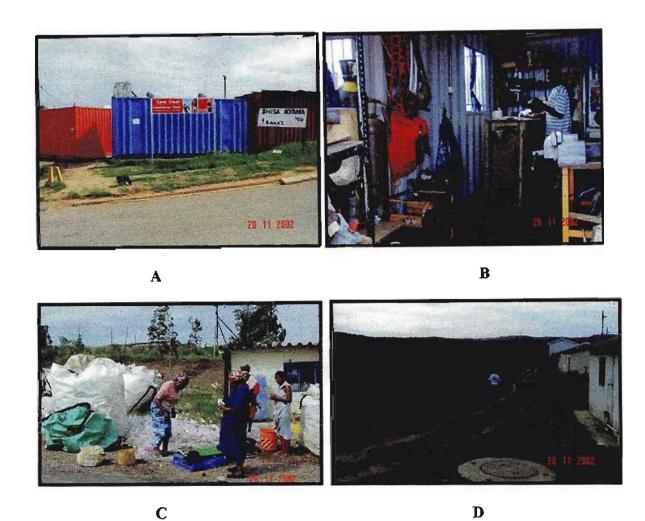
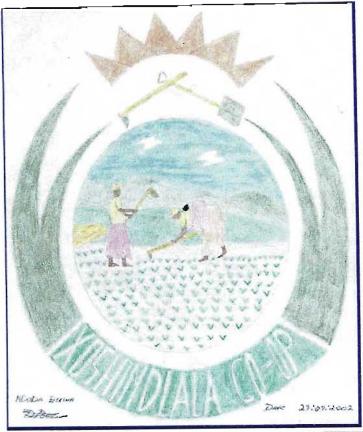


Figure 5.1: Locations and activities of savings clubs and co-operatives, Cato Manor, November 2002.

- A: Shipping containers used for 'Economic Hives' housing small businesses
- B: An electronic business conducted inside a shipping container
- C: A recycling site for a savings club from the Cleaning Co-operative
- D: Garden Clubs utilising 'vacant' land; along water courses



A

В



Figure 5.2: Community artwork:

A: Xoshindlala Agricultural Co-operative logo

B: Cultural Co-operatives Annual Flea Market advertisement

The Health and Sangomas' Co-operatives met together as one Focus Group but produced separate sustainable livelihood analysis summaries. The Health Co-operative aimed at promoting participation in productive community gardens. The Sangomas' Cooperative represented a group of traditional practitioners who used traditional power structures and belief systems to assist the community and individuals in solving health and relationship problems. The sangomas, caught in the transition from tribal to first world power structures, expressed a sense of powerlessness with regard to their legitimacy in an urbanised setting. One objective of their co-operative was to seek legal recognition as health practitioners from the Health Professionals Council. The Masimbambane Cleaning Co-operative collected and marketed recycled materials such as plastic and paper. The Sihlangene Chemical Co-operative produced household chemicals such as bleach. Both co-operatives purchased food items (for re-sale and household consumption) and home building materials in bulk, suggesting the willingness amongst these residents to organise themselves effectively. They also relied quite heavily on sharing food, clothing, and other resources between families and neighbours. The churches were mentioned by these two co-operatives as having assisted members through provision of skills training for sewing. The household questionnaire data suggested that there are almost no regularly employed persons represented by the households in these two co-operatives. Three-fourths of these participants relied on their vegetable gardens for food and to produce supplemental income.

The Xoshindlala Agricultural and Block Making Co-operatives constituted the largest proportion of the sample. The Block Making Co-operative had some funding from a private source for the establishment of micro-enterprise. The members did not indicate whether this was a loan or an outright donation, but Xoshindlala (meaning in *isiZulu*, 'chase away hunger') was completely reliant on the resources available through its members. The Block Making Co-operative commandeered unused land for gardening and block making. They did not have legal access to the land they used for these activities, rendering the enterprise vulnerable should the illegally used land be reclaimed for its zoned purpose. Eighty five percent of the members of these two co-ops were involved in urban agriculture. These two structures believed in a work ethic of hard-working individuals complemented by a desire for skills training and support from development agencies and government organisations. Members of both co-operatives expressed a need for bulk

transport to access markets for the sale of garden produce and cement blocks within and beyond Cato Manor.

# 5.1.3 Characteristics of questionnaire repondents and their households

Respondents were members of the community structures in Cato Manor who participated in the sustainable livelihood analysis. The 134 respondents represented 128 households (6 respondents were members of more than one co-operative). These 128 households represented 834 individuals (including the respondents). These 834 individuals are hereafter referred to as the sample. Of the 134 respondents, 27 (20% of 134) were male and 106 (79% of 134) were female, while the gender of one percent of respondents was not reported. Ages of respondents ranged from 20 to 74. Seventy-three (54% of 134) respondents were identified as household heads.

Households were defined as the units of individuals who ate and slept in the same residence as the respondent. These 134 households ranged in size from 1 to 18 members and showed a variety of relationships and dependencies as shown in Figure 5.3. Of the household members who were not heads, less than half (43%) were children of the heads and less than half (42%) were extended family and non-biologically related individuals.

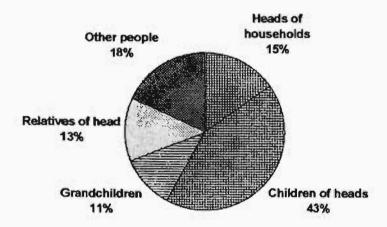


Figure 5.3: Household composition of the Cato Manor sample, where individuals were placed in relationship to the designated head (N=834).

Three respondents lived on their own (0.3% where N=834). These individuals did not indicate whether they boarded with another household, or whether they actually had their own homes.

The distribution of household members in Figure 5.3 suggested that the majority of households in the Cato Manor sample are not simple, or nuclear households, but are comprised of a variety of people, some related and some not.

The range of household sizes was wider in informal housing areas. However, households from subsidised housing (RDP and individually subsidised housing) were larger than those found in other housing types (Table 5.2). It was also noted that female-headed households generally had larger households. This appears to have been a coping mechanism, as male-headed households tended to be smaller with more nuclear type family structures. A large proportion of household members were children. The group designated as other, were spouses, live-in partners or individuals such as lodgers, siblings, undesignated or, in the case of sangomas, apprentices boarding with a household.

Table 5.2: Household size by housing type in the Cato Manor sample (N=834)

Household size						
Housing Types	0-4 people	5-8 people	9-18 people	Totals	Household range	Mean house size
Subsidised	7.0%	22.0%	16.0%	45.0%	1-15	7.67
Informal	6.0%	20.0%	10.0%	36.0%	1-18	8.29
Credit- linked	3.0%	12.0%	3.0%	18.0%	1-13	6.93
Self-built	0.0%	0.6%	0.0%	0.6%	5	5
Not defined	0.4%	0.0%	0.0%	0.4%	4	4
Sample	16.4%	54.6%	29.0%	100.0%		

One hundred and twenty-eight adults (15% of sample where N=834) were designated as household heads. There were no child-headed households reported. Of the designated heads, 61 (48%) were men and 67 (52%) were women giving an almost equal distribution of male to female-headed households. Two female heads reported that spouses shared the decision making role with them. Decisions about purchasing and production of food were made predominantly by women (in 67% of households). Only 41 (32% of household) males reported an involvement in making household decisions. One percent of individuals who made decisions about food were not identified with respect to gender.

#### Results of the household survey

The household survey was designed to investigate the demographic characteristics of the sample and give insight into self-perceptions of households with regard to headship, decision making (about food), and contributions to livelihoods, distribution in terms of gender, age and relationship, and the importance of food gardens.

# 5.2.1 Demographics of households

As shown in Figure 5.4, 22 percent of the sample was of the age group 0-6; 31 percent were 6-18 years old, and pensioners constituted only three percent of household members represented. Since it was assumed that most, if not all, children would attend school, the adult work force was determined as the age group 19 to 65, and accounted for approximately 44 percent of the sample.

The high-risk group for HIV/AIDS in South Africa has been reported as the age group 15 to 49 (Whiteside & Sunter 2000, p29). In this sample, the number of individuals within this high-risk range for contracting HIV/AIDS would potentially be 417 individuals or 50 percent of the sample. Forty-two percent of the high-risk group would be men and 58 percent would be women.

Forty-five percent of the sample lived in RDP housing (Table 5.2). This indicated households who qualified for and accepted subsidised housing facilitated by the CMDA project. Respondents claimed that these households have occupied RDP homes for up to eight years, showing that occupation of housing under the RDP began in 1994. Institutional finance was available to 19 percent of sample households who either had loans from commercial banks and/or employers or held individual housing subsidies. Thirty-six percent of the sample lived in informal housing settlements at the time of this case study. Respondents claimed that informally housed households had occupied their homes for up to 13 years. One family had never left Cato Manor during the forced removals and continued to live in the house where the household head was born in 1954.

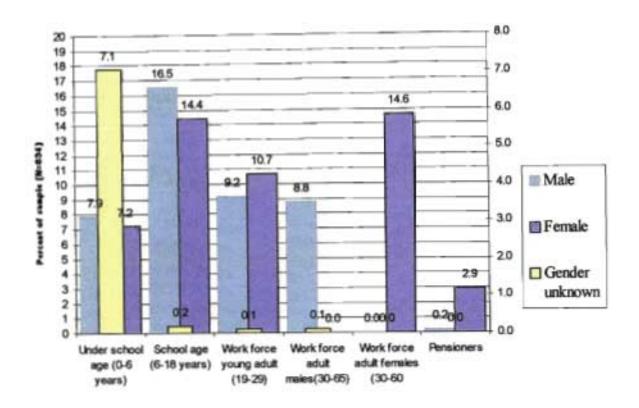


Figure 5.4: Age and gender distribution of the Cato Manor sample, October-November, 2002 (N = 834).

Most respondents' homes were purchased through the RDP subsidised programme defined in Chapter 1. Three Focus Groups (Two Sticks, Umbrella Structure and Block Making) said that they represented households that had purchased their homes from previous landowners. Participants did not indicate whether these were registered, formal transactions. Members from five Focus Groups acquired homes through savings from stokvels and savings clubs. Three Focus Groups mentioned renting as a means for obtaining housing. Building homes from recycled building materials was also a strategy used. Whether this effort resulted in shacks or formal housing was not made clear. Three Focus Groups mentioned obtaining employer or company housing subsidies for the purchasing of homes or enlarging existing structures. One co-operative mentioned inheriting homes. This community relied upon housing support centres as a source of knowledge, advice and basic home ownership skills.

#### 5.2.2 Prevalence of gardens

Table 5.3 shows how important the practice of food gardening is to this community. Participants complained that small housing plots did not allow much space for vegetable gardening. Households in formal areas not only had more gardens at their Cato Manor homes than other areas, but also indicated using more garden space 'elsewhere'. Access to food gardens 'elsewhere' indicates the possibility of ties to rural garden space and/or community garden space within Cato Manor. People living in informal areas were more inclined to garden elsewhere then at their houses.

Table 5.3: Distribution of gardens in Cato Manor by housing type, Cato Manor 2002

	Percentage of people by housing type who live in households with access to food gardens (N=834)		
Housing type	n	Food gardens at house	Access to garden space elsewhere in Cato Manor or in rural area
Subsidised	378	75%	60%
Informal	298	31%	41%
Bond	148	70%	47%
Self built	5	100%	100%
Not specified	4	100%	100%

The spatial distribution of informal housing areas (Figure 5.5) would appear to account for the low percentage (31%) of gardens in the informal areas. Although both areas are crowded, formal housing had definite margins around each housing unit, allowing for cultivation and hence gardening can occur around the house. Informal housing areas have very little cultivation space and households are forced to seek cultivation space elsewhere.





Figure 5.5: Spatial distribution in informal versus formal housing in Cato Manor

There are several reasons why gardening is important. The poor have to diversify their income and accessibility to resources. Vegetable production is a skill that is widespread. Unemployed or other household members can contribute to reducing cash needs by growing food for the table or by supplementing income from the sale of excess or deliberately grown crops. Gardening in areas beyond the household may simply be a means of accessing land and water where these resources are perceived as available. Although not defined as such, it is likely that urban-rural links are still very strong in these households where dual livelihoods may draw on both rural and urban areas. Field-crops such as mealies require large amounts of space, a constraint difficult to overcome in urban areas.

# 5.3 Results of the sustainable livelihood analyses

Results of the sustainable livelihood analyses were presented as group livelihood analysis records designed for this purpose. These summary sheets were described in Figure 4.3, and the original text for each of these summaries was provided in Appendix E. In the following sub-sections, data for each community structure have been presented according to four categories defined by the DfID Sustainable Livelihood Framework: livelihood strategies; livelihood assets; transforming structures and processes; and livelihood outcomes. The vulnerability context has already been described in Chapters 2 and 3 and will be related to community perceptions in Chapter 6. The data selected for inclusion into these results relate to the community's perceptions of RDP delivery, vulnerability, and/or poverty.

# 5.3.1 Summary of livelihood strategies

Focus Group discussion on livelihood strategies looked at the acquisition of land, money, food, clothing housing and services (Figure 4.3, 'strategies for living'). The responses to combining and using assets in pursuit of beneficial livelihood outcomes are as varied as the opportunities that present themselves. In Table 5.4 a summary of mechanisms for acquiring what we need, has been compiled from Appendix G. Each mechanism in Table 5.4 has been identified as being used at household, community structure (savings clubs and co-operatives), or neighbourhood levels.

Which sectors of the economy being accessed were also noted, showing a heavy reliance on the informal sector for obtaining income, food and clothing. Indicating which community structures mentioned these mechanisms, shows the wide utilisation of these in Cato Manor. In addition, indicating the levels of use shows how community members are able to utilise these mechanisms at multiple levels to maximise availability of resources. Exploring these mechanisms created a picture of a community characterised by resourcefulness, 'ubuntu' (Hewitt 2004, p1) and the shear tenacity required to utilise opportunities.

Mechanisms interpreted as livelihood strategies have been summarised in Table 5.5. The majority of livelihood strategies indicated imply that this community was focussed on acquiring income. This was not surprising in an urban setting that relies on cash. Table 5.4 also indicated that the sample had diversified their sources of income, drawing from formal employment, informal trading and government assistance. This indicated poverty, reliance on informal markets, and a dependency on cash that made households vulnerable livelihood insecurity as sources of cash dwindle.

Another observation important in the post-apartheid context is the more frequent use of legal over illegal process for obtaining land and services. Since the passing of Native (Urban Areas) Act No.21 of 1923 (Table 3.1) informal settling that occurred on the periphery of Durban City had been considered illegal. In this sample, the proportion of people who occupied legally defined plots was greater than in informal areas where squatting remains theoretically illegal. Five Focus Groups mention acquiring land through illegal invasion, but nine Focus Groups mention using legal means for acquiring land (Table 5.4). Illustrating the tragedy of historical exclusion from land ownership for blacks in urban areas (Table 3.1), was the observation that only one group had secured housing through inheritance (Table 5.4).

Table 5.4: Summary of livelihood mechanisms employed in Cato Manor by the sample, Cato Manor, October-November 2002

Levels at which mechanisms were used  H = household S = community structure C = neighbourhood/ community level		mechanisms were used  ousehold outilised to obtain asset  Livelihood mechanisms increasing household and or enterprise resources.  (from Table 4.3, 'what we need for living') Livelihood strategies identified specifically by community as 'strategies' are shaded			Two Sticks	Sihlangene	Sihlangene Seliyabuya		Health	Masimbambane	Block Making	Xoshindlala	Soup Kitchen	Sangomas	Total number of groups	
H	S	C	Asset obtained													
1	1		Land		Legal processes	7	1	1	1	1	1	3	~	1	/	9
~	1		216		Illegal invasion	1	1		1		1	1	(Here)		- 20	5
1			Cash		Formal employment	1		1	1	Œ,Ü,	1		V			5
1	V	WES.			Self employment and selling specialised skills	1	1		1	4.4	1	The same	1		~	6
1	1		J		Home manufactured products	1			1	.√	1	/	1		1	8
1	1			Informal micro-	Trading from homes, Spaza shops, informal market places	1	1		1	1.	1.	1	1	1	1	9
1	1	1200		enterprise & hawking	Interest from stokvels		-	11123	1	1			1	tares.	Land C	3
1			ĺ l		Social grants:	7	1	-	1	1	1		1			6
	1			1	Government funding						0111	11		1		1
1	1			Social structures	Inter-family lending	1			11070	1112	1					1
	1		1	Soomi oquotares	Donations from NGOs				_	-				1		2
	1				Private Sector donations and loans									1		1
/	7		Food		Bulk purchasing through stokvels/savings clubs	1	~	180	1	1	1					4
1	~		Continer		Planting vegetables	1		1	1	1	1	1	1	1	<b>V</b>	9
1					Donations from churches, family, neighbours	1	1		1	-	1		1	1	Para I	6
<b>V</b>			Clothing		Exchanging/borrowing/sharing with family and friends	1	1		1		1		1			5
✓	1 3		-		Purchasing (cash) new or second-hand	1	1	1	1	1	1	1	1			7
1					Purchasing (credit)					1						1
1	1				Sewing for family and sale and/or buying purchasing clothing from local sewing groups	1	1		1	1	1	1	1	1		8
1		- 5			Donations	1	~		7		1		1	1		6
1		1	Housing	Contract development	Subsidised housing (government)	~	1	1	1	1	1	1	1	1		9
1	1			THE PERSON OF TH	Building; use of savings through stokvels	7		1	1		1	1	1	1	1	8
/	1			Informal housing	Bulk buying of materials both new/recycled		1				1					2
~	1			and Self Built	Building by recycling building materials			1			1	1				3
1				housing	Employer/company loans				1					1	V	3
/					Inheritance	146		4	1				-195			1
		~	Services	Public Sector	Infrastructure provided by Durban Metro	1	V	1	1		1					4
		1		Private Sector	Private business contracted to municipality	1	/	/	1		1					5
7					Land lines and cell phones		2	1								1
7		1	-		No sewerage: using pit latrines for toilets and stand pipes for water	1					1					2
		1	Education	Children	Government schooling for children	1	1	1	1	1	1	1	1	1	✓	10
			ALESSANGER .	Adult education	Housing support		1	1	<b>✓</b>		1			1		4

Cell phone technology is available allowing advanced communications without the delivery of telephone lines and other infrastructure. However, for most of these participants telecommunication is inaccessible either because of affordability or lack of infrastructure. Only one group mentioned using cell phones and or telephone lines.

Table 5.5: Common livelihood strategies implied from the group analysis records (Table 5.4)

Livelihood Livelihood strategy requirement		Number of Structures that indicated using this strategy
<u> </u>	Renting out rooms	unknown
	Formal employment	5
	Casual employment	6
*	Selling specialised skills	6
Income	Informal trading (such as hawking)	8
	Micro-enterprise through manufacturing (home industry) and trading	8
	Interest from stokvels	3
	Utilising rotating credit from savings clubs stokvels	8
Housing/Land	Application for housing subsidies	9
<b>3</b>	Squatting on vacant land and building homes from recycled materials	8
Food and	Home production of clothes and planting vegetable gardens	9
Clothing	Mutual help: borrowing and accepting donations of clothing and food	6

Home based manufacturing and trading was a strategy used by all participating community structures except the Seliyabuya Housing Co-operative and the Soup Kitchen, both of which were services to the community. The use of household premises and informal nature of these activities indicated a reliance on the informal market for survival. The use of water courses and 'vacant' land for enterprise activities such as communal gardening were precarious strategies and could have exposed the community to destruction of that space (flooding or development) or health risks from pollution. Social capital, an asset accessible to all groups was widely used. Strategies employing social capital were the use of savings clubs to produce interest off of rotating credit, loans (both financial and in kind) from family members and neighbours, and the obvious multigenerational households full of extra children. Another observation is that strategies employed did not indicate much freedom in terms of personal objectives

and choices because access to assets such as micro-finance, business skills, and land were limited. There are constraints in the Cato Manor context in terms of access to appropriate technology, low incomes for the formally employed, insufficient land, inadequate transport, and low income generation potential from trading and manufacturing.

#### 5.3.2 Acquisition of assets

More mechanisms were described for the informal acquisition of income than for any other asset. The public sector (Government) was relied on for social grants, and schooling. Provision of housing was split almost equally between formal and informal housing indicating that formal housing delivery has a long way to go before the CMDA's goals would have been reached. It was unclear from the summaries whether the acquisition of land by participants was meant for planting, building homes, or for operating businesses. The most common form of acquiring land had been through negotiation with stakeholders. Participants identified the CMDA as the negotiator between Metro Council (for the land) and the Provincial Housing Board (for subsidy allocations). Land invasion had been and continued to be a common practice for claiming vacant land. The Block Making Co-operative depends on an illegally claimed piece of land for their brick making. Only the Umbrella Structure for savings clubs had households who rented land for livelihood purposes.

Cash income was generated from a variety of sources. Five structures mentioned formal employment as a means of earning income. Only one co-operative mentioned 'self-employment' as a means of generating household income. By this term, they meant running their own small businesses. However, informal micro-enterprise was the most common form of generating cash, either for households or for co-operatives. Savings clubs generated income through interest earned on invested money. Four Focus Groups said that members marketed specialised skills such as plumbing, carpentry, block making, building, traditional healing and clothing construction. Six Focus Groups relied on the selling of products produced at their homes. Examples of these products were: food items; garden produce, pillows, cough mixtures (home-made); and surprising within the urban context, eggs and poultry.

Trading of goods was the most common strategy for generating income at either the household or structure levels. Trading included purchasing household items, food, and equipment, from one source and reselling these goods through spaza shops, tuck shops or street hawking. Social grants in the form of pensions, and child welfare grants were also identified as key sources of income. The most important commodities sold informally by six of the structures were vegetables produced at home or in community gardens, and second-hand clothing. It was implied in the analysis records that the majority of trading took place in houses and streets rather than in market stalls provided by infrastructure delivery. The Soup Kitchen had access to government and private sector funding. The Block Making Co-operative also had a donor from the private sector who had contributed capital for their business enterprise.

The only co-operative that did not mention growing vegetables as a means of obtaining food was the Seliyabuya Housing co-operative. Besides gardening, donations from churches neighbours and relatives were an important source of food items. Using pooled resources from savings clubs allowed at least four co-operatives to purchase food in bulk.

The most common methods of obtaining clothing for themselves and family members were from sewing, followed by donations from churches. One Focus Group reported that they bartered for clothes. It was not indicated whether the bartering was for a better cash price or whether they traded goods for clothes. Three Focus Groups mentioned purchasing clothing from flea-markets and from local sewing clubs. In addition, clothing was sewn for family members and to sell. Participants did not indicate whether the buying and selling of clothing occurred within the confines of Cato Manor or through accessing markets outside of Cato Manor.

Durban Metro was responsible for the provision of public services and provided piped potable water, sanitation and electricity to Cato Manor. A public-private partnership, but not owned by a Cato Manor resident employed local people to remove household and public waste. The members of the Masimbambane Co-operative noted that the Dunbar neighbourhood was waiting for delivery of infrastructure. One Focus Group mentioned that illegal electricity connections were a strategy used to supply electricity to households. All participants indicated in some way that their children utilised the government subsidised school system in the local community.

### 5.3.3 Summary of livelihood assets

Using DfID's sustainable livelihood theory framework, five core asset bases for this study were defined: social, natural, financial, human and physical. The most significant increase in assets for households over the past decade had been asset availability within the physical resources category. This was due to the intensified delivery of services and infrastructure and probably resulted from eThekweni's decision to use the CMDA for project focussed development delivery.

In Table 5.6, a summary of resources identified by more than three Focus Groups as an asset is presented. A full text version is given in Appendix I. In this summary, assets were presented according to the category headings that the community placed them under. Some assets were identified under more than one category (e.g. schools were identified as social as well as physical resources). The reason for duplication in Table 5.6 was to show that these resources might be viewed from different perspectives. Where a resource was only mentioned by one or two structures, but deemed significant in terms of a livelihood analysis, this was noted in the presentation of results that follows.

Social resources were only identified by one or two of the individual structures, suggesting that these resources were taken for granted in the current context, and possibly, that benefits of these resources in a free enterprise economy have not been fully conceptualised. Social resources that were identified were: co-operatives, savings clubs, and access to community halls, adult education, retirement homes, orphanages, offices, councillors and libraries. Also indicated was the importance of dance, music, and traditional role players such as sangomas and praise singers. In addition, traditional practices including prophecy, healing, and praise singing were also noted as cultural practices perceived as resources.

There appears to be an awareness of the environment and natural resources in this community. For an area designated as either informal, poor or under urban development, there were an unusually high number of trees. These trees are most noticeable in informal areas. This is atypical as trees are generally cleared in informal settlement areas and in rapidly delivered housing programmes. On a tour around Cato Manor to take photos, a local economic development advisor explained that, "...we believe that trees are important to the environment".

Example 2 support disc, on assels (50s).

Table 5.6 Summary of resources identified by community structures in Cato Manor, October-November 2002

Asset type	Sub-classifications of asset types	Identification of asset by Focus Groups	Two Sticks	Sihlangene	Seliyabuya	Umbrellla	Health	Masim- bambane	Block Making	Xoshindlala	Soup Kitchen	Sangomas	Total number
		schools	1		1	1	1	<b>V</b>	1		1	1	8
	1	clinics	1		7	1	1		1		1	1	7
	1	crèches	1			1	1	1	1		1		6
		police		1	1	~			diam'r.		1	1	5
Social	4	churches				1	1			1	1		4
, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1	Society for Prevention of Cruelty to Animals (SPCA)	7	/			1		<b>V</b>				4
9		hospitals	1			1	15-16		1		1		3
•		parks	1				1				1		3
		Housing support centre		1	~	5		/	- 35		5-		3
		CMDA			-	1					1		3
		trees and forests	V	1	1	1	1	1	3 54	1	200	1	8
		animals (domestic and wild)	-	1	V	1	7	1				/	7
Natural	1	land	1		1	1	1	1	1	~	15	1000	7
		rivers			1	1	1			~		1	6
		water	<b>✓</b>				1		1	1		1047	4
Pinnedal		businesses owned by individuals	1				1	1	<b>V</b>		1	1	6
Financial		savings clubs			1	7			1 3		1		3
Human	V	people (men, women and children)	1	1		1	1	<b>V</b>		1		1	7
Tranjan		councillors	7	J.	1			1					3
		food gardens	<b>√</b>	1	1		1	<b>V</b>	1	1			7
		houses/flats/shacks	1	1	1	1	1	1	i i	1	1	1	9
	Infrastructure	electricity	/	1	1	1	1	7	1	1	/		9
	mmasqueruje .	roads	1	1	1	1	1	1	1	1	1	1	9
	T.	public phones		1		1	1	1	<b>V</b>		1	17	6
Dharing		public transport (taxis, buses,)	1	1		1	1	1	1	1	1		8
Physical	1:	shopping centres				1	~	1			1		4
	Facilities	schools	1	-	1		1		1 000			1	4
	racinues	sports grounds	1			1	1				1		4
	V.	parks	1	7			1	lused-M	5 2 1	200			3
		tools/machinery/equipment	1	1		3		1	1	1			5
	Person of the Control	market (Umbambano Lomnotho)	7	1	1	1				20	1	1	6
	Institutions & Structures	churches and religious organisations			1	7	7	1	7	1	1		5
		housing support centre			1	1		1					4

All Focus Groups indicated that major natural features, such as trees and forests, rivers, land, and the sun or moon, were assets. These resources did not really seem to have been noted as contributing to livelihoods, but rather were part of the value system of the co-operative members. Observation of the community did indicate that many large gardens were positioned as close to natural waterways as possible. The muthimarket and traditional healing, which cannot occur without herbs and other products from the natural environment, were identified as assets both socially and from a health perspective. This indicated a desire in this community for the supply of these items for continuation of cultural preferences. Traditional healers and their medicines were perceived as social, physical and human resources. This suggested that the preservation of the muthi plants, use of the muthi itself, the service and the service provider (sangoma) were interconnected and important to the respondents.

Nine co-operatives mentioned their business activity as the most important financial resource, whether this was in the form of savings from a savings club, tools as capital or simply income derived from business. Pensions, government grants and income from employed spouses were also indicated as important financial resources. Access to government pension delivery was identified as inconsistent. In contrast, only one Focus Group mentioned using financial structures such as a bank as a financial resource. The Seliyabuya Housing Co-operative was aware of the financial contribution that the European Union (EU) had made for development in Cato Manor. Only two markets, the Ubambano Lomnotho (informal flea-market) and the muthi-market were noted as financial resources. It was anticipated that micro finance from informal agents, and other forms of available cash would be frequently listed as financial resources. However, there was no mention by respondents of these.

Most examples of human capital were identified by only one or two Focus Groups. The value of these resources appeared to be specific to individual community structures. The Seliyabuya Housing Co-operative, the Umbrella Structure and Two Sticks Cultural Co-operative appeared to be most aware of human capital. Assets identified by them and others were: sangomas, housing advisors of Seliyabuya, Judy Mulqueeny (CMDA consultant), politicians, and 'organised people' (noted by the Umbrella Structure). The Block Making Co-operative suggested that 'hard working people', developers and government organisations were important as human resources. Again, this indicates

that human resources are probably perceived in terms of specific relationships rather than general relationships within Cato Manor or society in general. The need for provision of orphanages and cemeteries was identified but only by two Focus Groups indicating that death is not typically discussed in terms of its impact on livelihoods.

Electricity, houses (whether formal or informal), and roads were seen as the most important physical resources. Many resources such as equipment and raw materials such as (compost or cement) for small enterprises were identified by respondents as physical resources. Respondents from the informal area (Dunbar) complained of lack of water and electricity and those from formal RDP housing complained about having to pay for water and electricity. Even so, electricity was perceived as an important resource. Many resources were identified, indicating the delivery of physical structures like crèches, schools, and clinics. Participants complained that despite this delivery, the community felt there were not enough schools, or access to enough adult education programmes designed to teach literacy, skills development and housing support. Inaccessibility of land for livelihood options was also identified.

#### 5.3.4 Summary of perceived transforming structures and processes

When the participants were asked to create Venn diagrams illustrating the institutions that affected their co-operative structures, it became apparent that there was a wide variety of institutions perceived as significant in the Cato Manor area. A summary of these in Table 5.7 shows an awareness of civil society structures and that participants in Cato Manor interacted with them. There were many religious organisations and NGOs centred on crisis or rehabilitation care and numerous unions, community associations and committees.

Much institutional activity is concentrated at the level of community structures. Links for community structures to local government structures, such as Durban Metro, were only mentioned through the representation of the Cato Manor Committee Organisation (CMCO) to the CMDA (Figure 3.3). Individual respondents were able to link directly to provincial government structures such as the Departments of Health and Welfare through the application for individual government grants and to the Department of Housing for individual subsidy requests. The data did not show how many individuals requested housing subsidies without the help of the CMDA. Only the Soup Kitchen

mentioned trying to develop a significant organisational structure to qualify for continued government funding as a distinct service organisation. The lack of economic structures, such as community banks or micro credit to support small business confirmed the need mentioned earlier for economic development.

Examination of the Venn diagrams (Table 5.7) for individual co-operatives, revealed community and local government structures responsible for delivering development as the most influential forces on co-operatives. Overall, the CMDA, followed by other co-operative structures and savings clubs, the Seliyabuya Housing Advisory Service, the ANC, South African Communist Party and Durban Metro, prominently influenced how respondents and community structures chose livelihood strategies. Less influential on community structures, but nonetheless important, were a variety of religious organisations, NGOs and public facilities reflecting the various social orientations of specific co-operatives. A variety of structures similar to level two but with reduced influence surrounded these. The level understood as having the least impact on respondents and co-operative structures consisted of perceived forces working from outside the community or without direct impact on the everyday functioning of livelihood strategies. Area Committees and the IFP were mentioned most frequently at this level.

Three positive, transforming structures were identified by respondents: collective organisation at community and neighbourhood level; the acknowledgement of the CMDA as a channel for Metro and Provincial policy delivery, and the private public relationship between Durban Metro and the waste removal company. Not surprising, was that respondents identified the utilisation of co-operatives, savings clubs and stokvels as a collective means of transforming assets into livelihood outcomes.

Table 5.7: Structures identified by co-operatives that affect livelihoods in Cato Manor, October-November 2002

	PUBLIC SECTOR			PRIVATE SECTOR					
Political bodies	Executive agencies	Parastatal agencies	Commercial enterprises	Civil society	NGOs				
SA Communist Party African National Congress Inkatha Freedom Party Azanian Peoples Organisation National Party Pan African Congress African Traditional power structure Sangomas	Department of Education South African Police Department of Health & Welfare Durban Metro Water Department Durban Transportation Board eThekweni Area Committees Provincial Government Local Government	Cato Manor Committee Organisation hospitals clinics schools health workers social workers health forum clinic committees		Community Burial clubs Seliyabuya Savings clubs Cultural market Community Policing Forum Taxi Association Muslims Women's' Church Organisations Unions Keep Durban Beautiful Programme Churches Anglican Salvation Army Baptists Roman Catholic Church African Indigenous Religions	Trauma Clinic, Trauma Unit Cato Manor Development Association South African National Civic Organisation Community based organisations Cato Manor Committee Organisation National Institute for Crime Prevention and Reintegration of Offenders Faith Mission SPCA.				
				Zion Shembe Siyavekela					

The CMDA (a Section 21 company contracted to the eThekweni Municipality) was often noted as transforming the community through its contribution to accessing housing and land. Often, housing support or housing skill development was attributed to the activity of the Seliyabuya Housing Co-operative advisors supported by Local Economic Development priorities and resources. The company removing waste was identified as a private entity that was supported by government subsidies and that benefited the community by removing waste and employing local people to do so. The South African Police force had a significant presence in Cato Manor and was perceived to be a positive influence in reducing crime in Cato Manor.

Transforming structures that had little, or even negative impacts on the community were also identified. Perception amongst the respondents was that the eThekweni area management committees (Figure 2.3) were structures that should have had a positive impact on development in Cato Manor. However, their contribution was considered negative. Six complaints by three different Focus Groups indicated that area management personnel for Cato Manor were perceived as unprofessional at negotiating, unskilled, and unable to plan or control development appropriately. Significant personalities that warranted mention by the co-operatives as part of positive development were the ward councillors responsible for wards in Cato Manor and the Seliyabuya advisors facilitated by the then CMDA consultant, Judy Mulqueeny.

Respondents were aware that the Provincial Housing Board was the body responsible for approving subsidies and grants. When respondents inquired about utilising land perceived as unused or vacant, conflicts of opinion within the Provincial Housing Board frustrated attempts to gain satisfactory responses or access. Some respondents admitted to feeling powerless to change the negative influences that some structures and processes had on their livelihoods (for example, inflation). Powerlessness was most often identified as the influence of 'culture' and 'government laws' that could not be changed. Not being able to acquire legitimate title deeds for property, or access individual identification documentation for the purpose of accessing government welfare grants was blamed on corrupt government officials. The community felt that these conditions could be changed, but not by them. The large number of female-headed households was noted by one Focus Group as a negative trend among

households. The noise of animals and an offensive odour emanating from the SPCA was perceived as a health threat to adjacent households. Affected households wanted the SPCA moved out of the area. However, they have been unable to find any effective way to express this concern and achieve any sort of compromise regarding the negative impact on residential areas adjacent to the SPCA.

#### 5.3.5 Perceived vulnerabilities to livelihoods

The lack of available cash and increasing costs of living was identified by the community structures as the most pressing problem (Table 5.8). The perceived causes of this vulnerability were rising unemployment; the decreasing sources of income; and exclusion from markets. Unemployment was characterised by the lack of both part-time and full-time employment. Although micro-enterprise was perceived as a coping mechanism for poverty, co-operatives complained that business was tough. Making products that people would not buy, and not having profitable markets, indicated vulnerability in the areas of networking, access to markets, skill development and, possibly, institutional support. This also suggested that the buying power of the community is too low to adequately support local micro-enterprise. Skills that were perceived as lacking were adult literacy, budgeting and enterprise development skills.

Lack of identification documents affected land ownership (title deeds to homes), access to social services and government welfare grants. Personal legal documents such as birth certificates and identification documents were necessary to vote, enrol in school, find legal employment and apply for unemployment grants. Maternity and paternity benefits, government subsidies, social grants, bank accounts, bank credit, and even medical care at clinics or hospitals necessitate the presentation of an identification document. However, participants reported that perceived corruption and inefficiency in the Department of Home Affairs resulted in some individuals being refused access to essential legal documentation. The unreliable delivery of social pensions regularly resulted in loss of income as individuals incurred travelling costs to fetch pensions that may not have been delivered.

Table 5.8: Summary of livelihood vulnerabilities in Cato Manor, October-November 2002

Livelihood vulnerability	Potential threats or shocks
Informal employment	possible labour rights abuse
	sudden unemployment
	poor pay, unsafe working conditions,
	long hours
Illegal & informal occupation of land	lack of legal tenure rights
	poor housing quality
	risk of loosing land or
	crops/manufactured products
	abuse by shack lords
	limited access to basic infrastructure
Illegal electricity connections	fines or punishment
	sudden withdrawal of the connection
Risk for HIV/AIDS	ill health and therefore the loss of
	labour
	untimely death
	potential loss of land tenure and other
	assets for orphans
	loss of resilience through erosion of
	assets (to cover cost of care)
Lack of identification documents	inability to access permanent legal
	work, unemployment benefits, legal
	tenure, marriage certificates,
0:	government grants and subsidies
Crime	loss of life and resources,
	psychological/emotional damage to
	individuals
	corruption housing delivery resulting
Tila Carana di	in unsafe and low value structures
Family fragmentation	overcrowding of homes,
	disintegration of society, loss of
Distance	culture and sense of belonging
Rising unemployment	erosion of assets, food insecurity,
	emotional desperation
Donondanas	long term indebtedness
Dependence on cash economy	goods and services must be paid for in
	cash
	vulnerability to inflation
<del></del>	debt

The absence of efficient and affordable transport was a limiting factor for micro-enterprises that required bulk transport of goods out of, or into Cato Manor. The Sangomas, Seliyabuya, Block Making, and Sihlangeni Chemical co-operatives and the Soup Kitchen all felt they needed ownership of vehicles to effectively carry out their activities.

Four structures said that relationships between municipal authorities and the community were strained. This was due to a perception that the development and planning of Cato Manor was affected by corrupt municipal authorities (public) and included bribery of building contractors (public-private partners). One Focus Group complained that when issues were taken to municipal authorities, there was no feedback.

There were four complaints about the unavailability of land:

- 'the land is kept by authorities for housing' (Xoshindlala Agricultural Cooperative);
- the denial of permission by municipal authorities for residents to use land perceived as vacant and therefore, available;
- · the high cost of available land,
- the problem of simply not enough land available in high-density areas for residents to pursue perceived livelihood strategies.

Participants in five community structures recorded that lack of space for vegetable gardening limited their ability to use food gardening to support of livelihoods. The illegal utilisations of undeveloped land for production of micro-enterprise products (such as the Block Making Co-operative) expose businesses to the risk of crisis in terms of management and/or financial loss should the land be reclaimed for its municipally zoned purpose.

Only two Focus Groups, the Health Co-operative and Soup Kitchen, discussed the topic of HIV/AIDS, disease and death. Only the Soup Kitchen moved beyond acknowledgement of the trend to suggest the need for orphanages and steps for reducing 'sickness and death'. Unless there is another forum for the discussion of these issues, the absence of strategies or evidence of community focus indicate an unanticipated shock to this community as the pandemic runs its full course.

Approximately fifty percent of the sample is in the high-risk age group for contracting HIV/AIDS. The highest proportion of this high-risk group would be women. In the sample, women were vital players for most informal livelihood strategies. Female-headed households were also the largest and already contained the highest proportion of extended family members (especially children). The burden of care for ill members would drain what resources these households had and may increase vulnerability to food insecurity, interrupted schooling, and access to cash based services such as water and electricity. Households were already overcrowded and death of these household heads could leave child headed households without capacity for informal income generation, and the potential loss of entitlement to land, basic education and social development. Orphaned children may shift to male-headed households, or they may be rejected leaving orphaned children very vulnerable. Housing issues were a common point of frustration to the Cato Manor community. Rising building material prices, high building densities, and small sites with small houses for large families were reported as trends that could not be changed by the residents.

All Focus Groups mentioned the already expensive and rising costs of food, clothing and raw materials for their micro-enterprise manufacturing. The availability of garden produce was perceived as being seasonal. It was unclear whether this was perceived as a negative influence or positive influence on the variety of garden produce available. The overriding perception was that access to food and other essentials was limited because of the availability of cash. Inflation was identified as the root cause of rising prices, indicating awareness of forces in the economy that were believed to be beyond the control of individuals or community structures.

# 5.3.6 Livelihood outcomes (dreams) desired by residents

With regard to what outcomes were desired, participants in the analysis sessions were asked, what their 'dreams' for the future were. The reason for using this term was that it was neutral in terms of who was responsible for achievement of goals, and moved the livelihood analyses towards the next step in the development process. This subsequent step (outside of the objectives of this case study) would be a strategy planning session by the Seliyabuya Housing advisors with each of the community

structures to identify measurable indicators of progress towards identified outcomes that they could achieve through collective organisation.

The outcomes described in Table 5.9 were a mixture of dreams for both the community structures and for the households represented by the respondents (full texts are available in Appendix J). In Table 5.10, the dreams are given by community structures, to show the individuality of the group focus with respect to outcomes.

Table 5.9: Livelihood outcomes shared by the community structures participating in sustainable livelihood analyses, Cato Manor 2002

Outcome	Number of structures	Outcomes identified by the respondents
	10	transport or vehicle for the purpose of carrying out business
	7	business premises especially office space
More income	7	formal businesses
More income	4	community bank
	4	improved or additional business & life skills
	3	greater economic activity, markets and access to markets
	5	larger, decent and improved homes; more homes
	4	public facilities i.e. restaurants, parking, parks
Increased well-being	3	financial sustainability, electricity, nicely built churches, services to community i.e. cultural centre, exhibition centre, post office, cemetery, muthi-market
	4	increased security and security systems
Reduced vulnerability	3	businesses that serve the community i.e. health centre, housing support centre, enough schools for our children
	2	more skilled people
Improved for 1	3	big, fenced vegetable gardens
Improved food security	3	shopping centres/supermarkets, more markets
	2	clean environment
More sustainable use of the natural resource base	0	not mentioned

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The largest proportions of dreams were about the sustainability of existing microenterprise or dreamed-of formal business. By far the most significant perception for growth and advancement in micro-enterprise development was the need for transport. Structures involved in recycling wanted a vehicle for collecting and transporting materials to depots. The Block Making Co-operative wanted to transport building materials in and out of Cato Manor. The sangomas wanted transport to access ingredients required for muthi. Service orientated groups like the Soup Kitchen, Health Co-operative and Seliyabuya, wanted vehicles to make services more accessible. The community valued the informal market (Ubambano Lomnotho), but wanted to be able to access more markets within and beyond Cato Manor.

Even though these dreams are influenced by the nature of the respondents (members of community structures), it was astonishing that only one Focus Group mentioned the dream of reliable or increased employment opportunities. Did this indicate a sense of hopelessness with the potential for employment or did it reflect the abandonment of formal livelihood options as a strategy for building a future? The desire for all Focus Groups was to formalise their own businesses, rather than seeking employment in formal sectors. Only the Seliyabuya Housing Co-operative mentioned the desire for benefits associated with secure employment such as medical aid, pensions and unemployment insurance. This raises the following questions. Without previous experiences of secure employment, are people unaware of these benefits? Are livelihoods so close to the poverty line that all energy is focussed on surviving the present, while future vulnerability is ignored?

Although the community had clear ideas about what natural resources were, there was no reflection of a concern or use for these resources in their dreams. There was an expressed need for places to practise cultural expression, and market and display artefacts, which express and preserve culture.

Some outcomes were specific to a community structure or a need within the community. The Two Sticks Cultural Co-operative appeared to be most aware of dreams for facilities in the community and the need for improved infrastructure delivery. Both Two Sticks and the Health Co-operatives wanted electricity. Two Sticks had water, but wanted it at no cost. The Umbrella Structure wanted access to

water for all areas. The sangomas were very specific about their needs as an exclusive grouping, but the influence of their priorities for the larger community could be seen in their contribution to the Two-Sticks Cultural Co-operative.

Table 5.10: Dreams specific to individual community structures, Cato Manor 2002

Focus Group	Individual dreams	Dreams specific to
		Community Structures
Two Sticks Cultural Co-	Orphanages, muthi forest,	Cultural craft market
operative including	effective policing of	Recycling business
Vukuhanye II, Two Sticks,	neighbourhoods, Hospice, 24hour	
and S'munye savings clubs	clinic, more flats, cemetery	
Soup Kitchen including	Partnerships with donors and	Mobile soup kitchen
Sukumani, Phaphama, and	government for funding	*
Vukeuzome savings clubs		
	Benefits: medical aid, pensions,	Offices with administration
Calimahama III	Unemployment Insurance Fund	equipment
Seliyabuya Housing Co-	(UIF)	To develop other urban and
operative	,	rural areas
		Further education
	None	Coffin making business
Umbrella Structure		Hearse
		Marquee, tent with chairs
Haalth Canadi	Big vegetable garden to feed the	Sustainable health centre
Health Co-operative	sick and orphans	with store room
		Mobile clinic
	Professional acknowledgement,	Place of healing the sick
Sangomas' Co-operative	legal recognition from the	l and an analysis of the state
including Thathamashansi,	Professional Health Council, to	
Bambanani, Two Sticks	work with the National Health	
Daniballalli, I WO Sticks	Department, get training in health	
	issues	
Masimbabane Chemical	The removal of the SPCA from	Chemical Shop
co-operative	Cato Manor, greater participation	Machinery to make
	at the Economic Hive	chemicals,
Sihlangeni Cleaning Co-	Nice trees in our yards	Stock room
operative including	-	
Sihlangeni savings club		
Xoshindlala Agricultural	Safe environment	Fine soil with no rocks
Co-operative including		Improved irrigation, poultry
Senzokuhle,		farming, big vegetable
Thathamashansi,		market
Xoshindlala, Sukumani,		
Phaphama, Bambanani and		
Sakisizwe savings clubs,		
Fast Track East & West,		
Block Making Co-	Education for our children	Truck for block deliveries
operative		Big back yards

Although households represented in these community structures struggled with poverty issues, the structures were looking at different scales of needs. Dreams that focussed on basic needs to support urban living were: 'big fenced gardens', electricity, and services to the community. Individual Co-operative dreams such as 'professional recognition of sangomas by the Health Professions Council' and 'office premises with administrative equipment' indicated dreams of self-actualisation.

In this chapter, a picture of livelihoods in the Cato Manor community was described. Using the participants' own words, the challenges of living were defined by the description of strategies that participants used to achieve livelihood goals. A specific look at perceived assets according to categories provided by the sustainable livelihood framework was used. Perceived influences on these strategies were explored through articulation of processes and structures that could or could not be changed, thereby identifying perceptions of livelihood vulnerabilities. There was a very strong bias towards the collective use of assets (especially financial) to achieve livelihood The dreams created a picture of safe communities with adequate outcomes. educational opportunities for children and adults, adequate infrastructure, and the structural support necessary for successful entrepreneurship. Chapter 6 discusses whether government's policies have been implemented in Cato Manor and evaluates whether the livelihood strategies described by respondents in Cato Manor reflect delivery of the government's promise of resources and services for sustainable urban development.

#### CHAPTER 6

# DISCUSSION OF RESULTS

Chapter 2 discussed the policy environment underlying development for South Africa in the last decade. It was noted there that RDP and GEAR were overarching policies influencing the vision and intended strategies of national and local government. Policy can have a direct or indirect impact on livelihoods through the way policy outcomes have affected the livelihood choices people were able to make. This study suggested that, by involving the community in defining the characteristics of their own vulnerability, a greater understanding of livelihood options would develop, data to inform policy would be provided, and the knowledge gained would serve as strategic priorities for the existing Cato Manor development programmes after the CMDA closed in March 2003. This chapter discusses the affect that post-apartheid policy delivery had on livelihood strategies in Cato Manor (sub-problem one), and whether current livelihood strategies described by participants in Cato Manor reflected reduced livelihood vulnerability (sub-problem two).

#### 6.1 How have policy outcomes affected livelihood strategies in Cato Manor?

A major emphasis of the eThekweni Municipality interpretation of the Local Government Municipal Structures Act, 1998, was placed on area-based management to achieve the The eThekweni benefits of transparent and accountable governance (Figure 2.3). Municipality contracted the CMDA to jump-start the delivery of the Cato Manor This private-public partnership intended delivering development project goals. development in a neutral, independent and project-focussed manner (Maharaj 2003). According to the sustainable settlements criteria of the National Housing Department, the CMDP has realised settlement sustainability in Cato Manor (NDH 2004) by showing evidence of contributions to sustainable development in key areas such as: poverty/inequality alleviation; resource conservation; and environmental conservation (NDH 2004). Table 6.1 brings together the CMDA's vision extracted from these policy intentions (Figure 3.2) and the vision of the Cato Manor participants, extracted from the sustainable livelihoods analyses. In the sections that follow, the livelihood strategies employed by participants in this study are compared to development outcomes affecting the choices for income generation and ownership of land, and the unrealised livelihood goals of: more income, increased well-being, and reduced livelihood vulnerability.

Table 6.1: Policy promises by national and local government compared to the vision of the Cato Manor participants in this Case Study, Cato Manor 2002.

Cato Mai	10r 2002,	<u> </u>					
		Key national policy/legisla	tion				
	Republic of South Africa, 1996	(Act • Restitution of	of Land Rights Act of 1994				
No. 108 of 1996).		• The Growth	wth Employment and Redistribution Strategy (GEAR (a macro				
	(No. 107 of 1997) defines hous	rategy published by the minister of Finance June 1996)					
development		The Reconst.	ruction and Development Programme (RDP)				
Housing White Pap	er, Published 1996	Local Govern	nment Policy				
Promises of national	Key eThekweni municipal	Vision of the CMDA for	Vision of the Cato Manor participants				
policy/legislation	policy decisions	Cato Manor	(based on their dreams for the future Appendix J)				
(from Table 2.1)	(from Table 2.11)	(from Table 3.2)					
			larger, decent and improved homes, more homes				
		Housing	big, fenced vegetable gardens				
}.	Creating economic growth	(high-density mixed residential	<ul> <li>increased security and security systems</li> </ul>				
	jobs and income	areas; 25 000 dwelling units)	continued housing support				
Social safety nets	Meeting basic needs	Transport	private transport				
Basic needs	Addressing service delivery	(high-density mixed use	vehicle for the purpose of carrying out business				
	backlogs in rural areas	environment accessible without the use of a personal car)					
Strengthening of civil	Alleviating poverty	Infrastructure	electricity				
society organisations	Developing people	(equitable infrastructure)	enough schools in community				
Pro-poor policy	Managing the AIDS	Educational, social and	public facilities i.e. restaurants, parking, parks				
framework by: job	pandemic	recreational facilities	nicely built churches, services to community i.e.				
creation, human resource	[^	(see Table 3.2)	cultural centre, exhibition centre, post office, cemetery,				
development, macro-	Ensuring a safe and secure		muthi-market				
economic stability	environment		business premises especially office space				
•		Economic development	formal businesses				
	Striving for sustainability	(25 000 permanent jobs, spatial,	community bank, financial sustainability				
		political, social economic integration of CM into	<ul> <li>improved or additional business &amp; life skills, more skilled people</li> </ul>				
		eThekwini)	,				
			greater economic activity, markets and access to markets				
	•		markets				

#### 6.1.1 Housing and land restitution

The CMDA set out to provide flexible housing for approximately 25 000 low income households to ensure:

- that homes would be affordable to low income earners;
- that large scale delivery of these homes would be economic, and
- that safe and environmentally sustainable housing would be delivered.

The CMDP was a Special Presidential Project under the RDP's Urban Renewal Programme. This secured funding for urban renewal but also brought pressure for the CMDA to fast track delivery of the promised houses and infrastructure. From within Cato Manor itself, tension concerning development arose from three main sources: the potential threat of delays to delivery resulting from negotiations with local authorities (who owned different parts of Cato Manor); uncertainty about land restitution to individuals by government; and continued unauthorised invasion of land by squatters. This pressure threatened to derail the development of Cato Manor with legal blockages, conflict and the possibility of massive unplanned squatting (Maharaj 2003).

To ensure steady delivery of housing and infrastructure, the CMDA negotiated with authorities and claimants for land restitution, to pay out compensation to claimants in lieu of land (CMDA 2002a). This meant that land restitution and development were able to occur simultaneously. Furthermore, approved government housing subsidy programmes were used to ensure efficient handling of subsidy awards within projects for block delivery of greenfields housing projects and social housing. Individual housing subsidies were allocated through the Provincial Housing Board to projects and the CMDA was then able to contract builders to construct the buildings. By the end of 2002, almost 5 000 housing units had been built and 1 110 informal settlement relocations (where squatters have been moved into formal greenfields housing schemes) had been facilitated. Six informal housing settlements remained, housing approximately 7 500 families (CMDA 2002a). Of these six settlements, three were substantially upgraded by the installation of access roads and bulk supply of water and electricity (CMDA 2002a).

Participants of the current study indicated that housing delivery was rushed and building codes were not always complied with in Fast Track East and West. Legal ownership by beneficiaries of houses affected by non-compliance had not yet been resolved. Using the project based system for housing delivery also created dense plots of identical two room houses. Rapid delivery meant that 46 percent of the respondents in this study benefited

from subsidised housing, but participants complained that houses did not suit their needs. The houses were very small for households ranging from one to 15 persons in project housing. The community dreamt of more houses and larger houses with larger fenced yard spaces that provide well built spacious and secure accommodation. The lack of tenure noted, contradicted the purpose of subsidised housing (to transfer ownership of land from the state to people) and prevented access to assets (through the risk of losing the economic advantages possible through resale or inheritance).

The composition of households described in this study suggests that municipal and housing policy planners might have misjudged the social and cultural obligations of families within the context of urbanisation and increasing poverty. The density and generational mixture indicated the spirit of 'ubuntu' as these households combined household resources and cultural obligations to preserve the social and cultural fabric of society. This density might also have indicated using lodgers as a means for increasing income through rent or access to grants. Male-headed households had fewer members that may have indicated that high household densities were not preferred, but a coping mechanism due to the lack of other rational options. In addition, the number of young, unemployed adults in these households might have indicated the inability of young adults to secure livelihoods for themselves.

Informal housing seemed more flexible indicated by more building freedoms for informal settlements. This impacted livelihoods by allowing a wider range of occupancy arrangements. Income from lodgers may have had positive impacts, but overcrowding would have had negative impacts on social interactions within households. The type of housing unit, number of units and rooms per unit, sources of water, fuel for cooking and lighting, and the type and availability of latrine facilities are of tremendous importance for human capital development (Mtshali 2002). Informal housing areas still lacked the benefits of electricity, water borne sewerage, and defined housing plots. Occupancy rates from one to 18 individuals and the mean household size of eight people (many of which are extended family members) imply overcrowding, family breakdown and poverty. Furthermore, female-headed households typically used this coping mechanism precipitating a gender bias to this household vulnerability. Male-headed households tended to be smaller and nuclear in structure.

It was quite clear that housing delivery facilitated provision of a range of low to middle income housing as predicted by the CMDA. This study showed that participants occupied RDP homes; credit linked housing; and also had built homes in informal areas where only

basic infrastructure was provided. However, only 5 000 of the promised 25 000 dwelling units had been completed by the end of 2002. The study showed that slow delivery of formal housing has precipitated collective organisation for self-building as opposed to government contracted delivery of housing projects. Self-building, when combined with the use of stokvels and savings clubs for financing, had contributed to homes being built using new and recycled materials. Where these homes were built through legal procedures, they increased the asset base and potential value in terms of housing market prices. For those who built permanent structures under illegal conditions, further planned development may result in the erosion or loss of household resources. Households who opted for credit linked housing, risked the loss of these homes should retrenchment dry up income sources.

Housing support centres and the training provided by the Seliyabuya Housing Advisors significantly contributed to the acquisition of home ownership skills. Home ownership skills covered responsibilities and practicalities of managing rates, services, home maintenance, and building housing extensions. Participants indicated that the skills training offered by housing centres was vital in navigating the responsibilities required for the maintenance of homes, paying for services and the economic and social obligations of maintaining property and living in an urbanised area. For example, rapid urbanisation incorporated rural migrants who often struggled with the concept of payment for water, perceiving this as a natural resource that one 'collects' but does not need to purchase. For these immigrants (and others who have never owned land), the ownership of 'a house', the value of land as an economic resource, and the financial obligations of living in formal areas that required sustainable municipal infrastructure and services, demanded a specific set of responsibilities. The economic sustainability of the municipal area required that occupants understand the necessity for payment of services and the need for civic responsibility in an urban setting. This community reported that given the opportunity after closure of the CMDA, they would continue to rely on housing support centres to acquire this knowledge and increase well-being.

### 6.1.2 Transport

A key dimension of development for linking Cato Manor to opportunities and facilities in Durban metropolitan area was to use Booth Road as the major east—west transport axis; and a proposed north-south arterial (the Cato Manor arterial) (Figure 3.1). Although the Cato Manor arterial had not been completed by 2002, Bellair Road currently provided the

major north-south access. Access within Cato Manor was envisioned through the use of secondary road networks that fed into the main transport axes. As envisioned by the CMDA (Table 6.1), current methods of travel in and out of Cato Manor included reliance on public transport systems such as mini-bus 'taxis' for personal travel. All Focus Groups agreed on the vital role of accessibility between living spaces and livelihood opportunities. However, the CMDP concept that a public-transport-minded culture would be developed was in conflict with the overwhelming desire expressed by participants for privately owned vehicles. Public transport severely limited the luggage capacity of its users. Combined with the low purchasing power of Cato Manor inhabitants, access to appropriate transport limited the income generation potential of small enterprises. The desire for private or business ownership of vehicles for transportation was most often (but not exclusively) expressed within the context of creating, maintaining and growing micro-enterprise opportunities. For example, the block making and recycling co-operatives occasionally hired vehicles (such as lorries or bakkies) for the purposes of their business. perception that businesses needed private vehicles to prosper indicated that, with appropriate financial back up, purchasing vehicles for business purposes would inject added economic development to the community, increasing livelihood options. dreams for personal vehicles and increased parking facilities (Table 6.1) in a community designed to use public transport, also limited individual livelihood options even if they could be afforded.

#### 6.1.3 Infrastructure

Focus Groups expressed multiple dissatisfactions with infrastructure. Housing plots were too small; parking space inadequate, electricity too expensive, basic services such as water borne sewerage and electricity were not available to all. Some households that had access to water felt they were forced to pay for what should have been a freely available natural resource. In general, the community might feel assured that those who have not received basic services were confident of receiving them, but provision of electricity was expressed as a vision for some participants. One group admitted to obtaining electricity through illegal connections. Electricity opened doors to business opportunities and reportedly improved the quality of life, and so was considered worth the risks associated with illegal access. It is possible that households (particularly those from rural areas) were familiar with and resigned to the problem of insufficient water, but where there was electricity, options for urban livelihood strategies increased. Access to electricity allowed increased lighting, heat, and the benefit of refrigeration and use of other household appliances. For

example, refrigerators, irons, and clothes-washing machines would all offer opportunities for home-based micro-enterprises. Increased lighting could be used to improve security as well as extend available productive time for development of businesses and human capacity.

#### 6.1.4 Educational, social and recreational facilities

Delivery of a full range of social facilities by the CMDA had been planned (Table 3.3). By the end of 2002, only the envisioned libraries and technical secondary schools had been completed, leaving a huge backlog in the delivery of primary schools, health care facilities and public social facilities (Table 3.3). Desired livelihood outcomes reflected the lack of provision of these facilities. A desire was expressed for more parks and recreational space, nicely built churches, and services to the community, such as: a cultural centre, exhibition centre, post office, cemetery, and muthi-market (Table 6.1). Whether these dreams are indicative of deficient communication between the community and the CMDA (about future development), slow delivery, or whether these desires arose out of a sense that the community was developing and growing, was not clear. Development priorities of the CMDA indicated that facilities such as exhibition and cultural centres were planned. The desire expressed by participants for these services could indicate a sense of commitment and permanence achieved through ownership of land (houses) and the perception that livelihood options were increasing. An alternative interpretation could be that, without these services, current livelihood options (such as tourism) would not be sustainable. A new culture in Cato Manor was emerging through the transition from an informal to formally built environment, and rapid urbanisation. As people formed new ways of behaving, thinking, and acting, there was an inherent need to express culture in some form of creative outlet such as art, music or action (Nida 1984, pp. 28-29). Whatever the reason for desired facilities for cultural expression, the commitment by the CMDP to providing these facilities indicated a correct assumption about, or direction for, the long-term development of Cato Manor.

Despite the inadequate delivery of pre-schools, primary schools and secondary schools (Table 3.3), only two Focus Groups mentioned the need for more schools in the community. All planned technical secondary schools were delivered and may have been perceived as meeting the needs of older children. As more material needs are met, the need for more adequate primary education may yet penetrate further the values and belief systems of this community. The desire for restaurants was curious at this stage, as urban

societies that utilise restaurants assumed disposable income; an asset reported by participants in short supply. This vision may arise from the need for alternatives to cooking at home because of time constraints, space for cooking, fuel costs or other household constraints.

### 6.1.5 Economic development

The CMDA set out to support all levels of economic activity and to create a self-sustaining entrepreneurial framework that would lead to increased economic interest and employment opportunities in Cato Manor (Table 3.3 and Table 3.5). However, the sample did not indicate that this has happened. The reliance on food gardens, donations from NGOs, families, churches, and neighbours reflected the hand-to-mouth existence of a culture that used mutual help to meet basic needs. The knowledge that households in the sample were affected in some way by micro-enterprise activities indicated a survival strategy. However, without sufficient economic development, micro-enterprise (as opposed to entrepreneurship) would not create jobs and would not move beyond survival to become sustainable entrepreneurial structures. That so much of the community's hope and vision was focussed on these micro-enterprises suggests that employment promised by GEAR had not materialised, and that access to livelihood opportunities remained in the informal sector.

The overwhelming vision for the participants in this study was the growth of their businesses. This vision of successful entrepreneurship was also consistent with the vision of the CMDA. Whether people wanted these businesses to supplement income, or wanted them to grow into large enterprises, was not clarified. However, if the vision was to be believed (Table 6.1), the desire for business premises, specialised vehicles for business use, formalisation of businesses, greater economic activity, markets and access to markets indicated livelihood choices in favour of entrepreneurship to replace the perceived lack of employment, decreasing sources of cash income, and survivalist micro-enterprises. This is not entirely unexpected as respondents were already involved in micro-enterprise activities. It is possible that since delivery of support, both in the areas of relevant skills training (Table 3.5) and provision of trading space (such as Economic Hives and Ubambano Lomnotho), respondents came to believe that this vision was possible.

The CMDA envisioned acting as the catalyst for the formation of formal economic projects and human capacity development for small to medium businesses that would form partnerships between the community and an array of private partners, NGOs and local

government departments (CMDA 2003). The emphasis on economic development strategy by the CMDA was to respond to issues raised by local business for needs, such as operating and trading space, access to affordable finance and relevant skills training (CMDA 2003). Responding to expressed needs rather than dictating available options development has been important for developing genuine responsibility for livelihoods by the poor in Cato Manor. However, Micro-credit needed for the growth of small and medium enterprises had not been successfully accessed by the sample. There was a reliance on family financial pooling as well as stokvel and co-operative earnings for capital sums of money and the vision described by participants (Table 6.1) included the desire for a community bank and greater economic activity (more selling and buying).

Most of the livelihood strategies for income generation described in the Livelihoods Analyses fell into the survivalist category. In addition, although informal market space had been created like the Bellair Open Air Market (CMDA 2003) traders preferred to operate from houses and on the streets. Although 4 000 m² of office space has been completed (CMDA 2003), the vision of business premises and formal office space described by participants indicated a lack of access to this space and suggested that livelihood options were limited and the community may have been unable to access these resources.

Perceptions extracted from this study indicated that opportunities for steady and reliable incomes were becoming harder to obtain. Human resource development and job creation through the involvement of the LED branch of the Local Government had been instituted, but they, although frequently mentioned by participants as important role players, were latecomers to the development process. Participants benefited from the LED program (Table 3.5) that led to some training in basic business management and in particular support for savings clubs and co-operatives through the Home Ownership Education Project facilitated by the Seliyabuya Co-operative,. However, more skills in the areas of business and life management were dreamt of (Table 6.1). The vision for more skilled people (Table 6.1) might possibly have arisen from the changing nature of Durban's manufacturing activity. Rather than providing broader employment opportunities, the last decade appeared to have resulted in a reduction of unskilled employment opportunities in the Durban region. In this sample, poverty relief and social development appeared to have been created, through poverty relief, and through creative use of indigenous support structures (such as savings clubs and co-operatives). Redistribution of economic

opportunities had not occurred, forcing this community to turn to informal sector solutions. This may have been a direct result of the response of manufacturers in the Durban area to the challenge of a global environment where increased specialisation in manufacturing relies on pools of skilled labour rather than unskilled labour (Morris *et al.* 1997). This is a specific example of how GEAR, as a macro-economic policy (described in Chapter 2), had affected the lives of individuals in Cato Manor.

# 6.1.6 Summary of sub-problem one

The policies of GEAR and the RDP appeared to have influenced livelihood options in Cato Manor with both negative and positive results. Rushed housing delivery to show results of 'sustainable urban development' resulted in the incomplete delivery of unsuitable housing and (perceived as inappropriate) infrastructure. Widespread unemployment, decreasing sources of income, the inability to access markets and infrastructure, and lack of skills forced this community to use survivalist strategies to make a living. On the other hand, focussed project delivery through the CMDA acting as a contract agent for beneficiaries of housing subsidies under the Housing Act, 1997 (No. 107 of 1997) increased access to housing and land tenure. The CMDP has increased access to basic business management skills, basic economic skills and home ownership education through implementation of the LED program. It has also facilitated the hearing of the 'voice of the poor' by acting as an intermediary between the community, development funders, and eThekweni municipality (Figure 3.3)

Optimising available National Housing policy criteria and processes in the delivery of housing has achieved legitimate and legal tenure providing stability and housing which is a valuable economic resource. Continued development within a legitimate framework encourages management and continuity in development by the eThekweni municipality.

However, illegal livelihoods choices such as illegal electricity connections or land invasion continue to be made. Livelihood choices such as large household sizes, the desire for parking, vehicle ownership, and the visions of participants (such as larger and improved homes), show conflicting agendas between decisions made by the CMDA, the municipality and other development stakeholders. This indicated that some decisions made by the development stakeholders have been technical and rational decisions based on abstracted national priorities (pressure for results) or protection of local economic growth (Cato Manors' threat to, or enhancement of the Durban City economy).

The livelihood strategies of micro-enterprise, informal trading and reliance on collective community support made by the participants in this study, reflected the options perceived as available rational options for survival within the context determined by government's policy decisions, and the choice by individuals to live in Cato Manor. In the following section, the coping and adaptive strategies pursued by individuals and community structures was analysed in an attempt to determine a meaning for the vulnerability of livelihoods in Cato Manor.

# 6.2 Do the livelihood strategies reflect reduced vulnerability

The second sub-problem of this study set out to ascertain whether the livelihood strategies described by participants in the context of Cato Manor reflected reduced livelihood vulnerability. The livelihood choices participants made were dependant on the availability of assets and the contextual factors in Cato Manor. How reliable these choices were and how useful they were in the acquisition and management of assets was central to overcoming vulnerability.

In the sections that follow, criteria for urban development sustainability were borrowed from the Sustainable Settlements framework developed by the South African Department of Housing (Table 6.2) (NDH 2004). The criteria and examples of these that are appropriate to development in Cato Manor were originally presented in Table 2.10. In Table 6.2, these criteria were contrasted with the livelihoods mechanisms utilised by the participants in this case study. The purpose of this exercise was to establish whether the participant's stated livelihood choices reflected access to these sustainability factors supported the claims made above that post-apartheid development has made a demonstrable and tangible impact on improving quality of life in Cato Manor.

The column in Table 6.2 labelled, 'measure of accessibility', provides a subjective evaluation of the degree to which the sample's livelihood choices accessed services or resources leading to settlement sustainability. How, why and with what success, the sample has accessed these factors of sustainability was used to indicate livelihood vulnerability. How many of these factors have been accessed within a defined criterion, the more support there is to claim urban settlement sustainability (thereby implying livelihood security). Dashes (-) indicate no or little utilisation of the sustainability factor. One tick  $(\sqrt{})$  indicates some access; two ticks  $(\sqrt{})$  indicate a more significant utilisation.

Table 6.2: Sustainable Settlements Foundation sustainability criteria, versus strategies employed by the sample, Cato Manor 2002

Criteria for Sustainability (after NDH 2004)	Factors in the context where access, leads to urban settlement sustainability (after NDH 2004)	Measure of accessibility	Coping and livelihood strategies utilised by sample that reflect degree of sustainability in Cato Manor, a peri-urban context.
	Affordability and financing of housing	<b>//</b>	Use of subsidies, project linked, and individual; credit linked housing; informal settlements are in line for upgrading
,	Private sector finance	✓	A few housing loans obtained through employers; Stokvels, and interest earned from co-operative savings; some private donations to co-operatives (only two)
Economic sustainability	Secondary housing market		Participants of this study use the strategy of rentals to obtain accommodation as well as to earn income. No selling (legal or illegal) of houses was mentioned by participants
	Income generation and SME support	✓	Local Economic Development support through housing support centres and skills training; informal markets, economic hives, monthly flea-market and yearly small business fairs. There was no mention of job creation
	Community-based enterprise management of services	<del></del>	Waste removal was carried out by a CBE which employs locals
	Cost recovery for services	<b>√</b>	Residents used a prepaid card system for electricity or bought it through the municipal system (in formal areas only) Residents paid for water via municipal structures Illegal electricity and water connections will cause losses Housing Subsidies pay for infrastructure development
	Economic empowerment strategies	✓	Stokvels, savings clubs, economic hives & container parks, Small Business Fair
	Access to finance	= _	A few bonds (banks), a very few employer subsidies for housing
	Access to markets		Monthly flea market, street trading
	Skills Development	11	NGOs do skill training (e.g. sewing skills) Housing Support Centres, Small Business Fair, SMME support from CMDA
	Poverty alleviation measures	<b>√</b>	Subsidies, grants, pensions, school feeding schemes  Economic hives, open space for gardens,
Financial	Opportunities for income generation in infrastructure Sub-contracts for building, supervision and maintenance. (e.g.		Not mentioned by participants
Sustainability	entrepreneurship management of Cato Crest Container Park)	_	Not mentioned by participants
	Opportunities for income generation created in the production and supply of materials	_	Not mentioned by participants
	Have sub-contracts been given to local people or organisations in the fabrication, supply, purchasing or delivery of materials?	=	Not mentioned by participants
	Job opportunities created by housing management	✓	Seliyabuya housing advisors employed by the LED
	Have opportunities been created or sub-contracts given in water services, energy services, waste management or open space management?	✓	Waste removal by sub-contractor to eThekweni who employers residents
	Have job opportunities been targeted towards women, the aged, people affected or infected by HIV and the disabled?	-	Not mentioned by participants except a concern raised by the Soup Kitchen for these vulnerable groups
	Have other long term jobs been created in the project or because of the project?	<del>-</del>	Not mentioned by participants
	Proximity to economic and employment centres, and to socio- cultural opportunities	11	Wiggins Multi-Purpose Centre, parks, sports grounds of multi-purpose areas
Sustainable	Housing design and choice	✓	Bond, personal subsidies, informal (upgraded) informal (not upgraded) greenfields projects, social housing flats
spatial	Easy access to affordable public transport	1	Public transport, taxis, buses
planning	Densities		(No comments on affordability)  Densities of housing plots were very high; household densities were also very high
	Ecologically sensitive areas demarcated for environmental		Chameleon project and the Keep Durban Beautiful Association – open areas
	conservation	V. V.	Entire State Committee of the Committee
Sustainable technological innovation	Energy efficiency/ renewable energy: energy efficiency in the lighting, heating or cooking facilities. Solar water heating mechanisms, CFL lighting fixtures, solar cooking, provision for efficient combustion of fuels during cooking or the efficient use of electricity	_	Not mentioned by participants
	Agencies involved in the project at each stage	11	CMDA, eThekweni area committees, councillors, LED advisors, PHB
	Integration with Labour Department programmes, Public Works programmes, SMME initiatives or the initiatives of NGOs and	✓	Houses built through Peoples Housing Savings Programmes, donations to infrastructure by Economic Union, private donor to the Block Making Co-operative
	donor organisations.  Relationship with provincial and local government	11	Infrastructure provided and maintained by eThekweni Municipality, government provides housing subsidies, Cato Manor Development Committees meet with CMDA board
Constato a bila	Institutional capacity created for the ongoing management of the project	✓	Strategy planning by co-operatives and Umbrella Structure of Savings Clubs, continued jobs for Seliyabuya Housing Advisors (no one said that they would be
Sustainable roles and responsibilities	Monitoring and evaluation of the project	11	included in ongoing management of the projects)  Participation in sustainable livelihood analyses and then strategy planning for savings clubs and co-operatives
. coponomiues	Household size and patterns been taken into consideration in the provision of stands, size of stands and diversity of housing options	_	RDP housing has two rooms: household sizes range from one to 15
	Have perceptions on ownership, payment of rates, payments for services and responsibility for habitat quality been dealt with? Education provided about: the housing subsidy, end user-finance, housing design, housing construction, consolidation	<b>//</b>	Housing support centres gave advice
	Community based organisations have had control over aspects	✓	All co-operatives and savings clubs were democratically owned and managed. Six
	of the project	•	representatives from community sat on the CMDA board

There were many sustainability factors present within the delivery of the CMDP that were not mentioned by the participants. For example, falling under the criteria of financial sustainability, there have been sub-contracts for building, supervision and maintenance offered, such as the entrepreneurship management of Cato Crest Container Park was not mentioned by participants.

### 6.2.1 Identification of economic sustainability

Government housing subsidies were accessed by 45 percent of the sample indicating heavy reliance on government funding for affordable and adequate housing. For those in informal housing (36% of the sample), personal income or collective finance (such as rotating credit or interest earned from Stokvels) was stated as the key source of finance. Only 18 percent of the sample lived in credit-linked housing. These figures showed dependency in the sample on the state for formal housing options. The current low and inadequate delivery (20% delivery as of 2002) of projected housing limited access to capital gains promised by government.

While Local Economic Development support was valued for teaching basic marketing and business skills, access to micro finance limited the opportunity to use these skills for enterprise development. Reliance on food gardens, donations from NGOs, families, churches, and neighbours reflect the hand-to-mouth existence of a culture that has relied on mutual help to meet basic needs. Informal mutual help strategies adopted by participants increase access to assets and guard against livelihood failure in crises situations. This strategy is very vulnerable to the fluctuating resources of the 'haves' and does not lead to the accumulation of assets that could be used to increase resilience to shocks and negative trends.

No mention of job creation was made and the sample did not list examples of community based enterprise management of services. Increased infrastructure delivery of housing, schools, and health facilities could have created more jobs during the eight years of development. Timely support for enterprise development that could contract for the management of services in Cato Manor would also have created jobs.

Limited cash flows and decreasing sources of income noted did not suggest long-term economic sustainability in a context where increasing unemployment was reported. Reliance on income grants to supplement dwindling cash reserves, personal loans, and

savings clubs only allowed for recycling money. In other words, for sustainability, businesses needed to be productive, compete in productive markets, and generate real money and jobs. The income potential from markets located in houses, street, and Economic Hives is limited to poor, cash-strapped neighbourhoods close to these sites. With the input of skills training for the manufacture of sought after materials or products such as tourism, these markets could become sufficiently attractive to draw clientele from outside Cato Manor. No one mentioned being able to access this market potential. Most informal businesses were informal trading enterprises, buying items in one locality (limited by the need to use public transport to transfer them) and reselling them in Cato Manor. The bricks and household chemicals were manufactured products, but income generation was restricted by limited access to markets outside of Cato Manor. These restrictions on access to markets defeated the goal of entrepreneurial development in Cato Manor, and participants in this study were too poor to overcome these constraints.

Reliance on government subsidies for 45 percent of homes indicated that these households earned monthly incomes of less than R3 500. Another 36 percent of the sample still living in informal settlements might also have fallen into this income bracket. The mean household size for both informal and formal households was eight people (Table 5.2) and a large proportion (73% shown in Figure 5.4) of the sample could be considered unproductive due to age: being scholars and students; or ill or unemployed; but still required food, clothing and for many household members, school fees. It seemed that households were stretched to financial limits for creative choices in making ends meet. Furthermore, female-headed households were more vulnerable in that these households were generally larger and more diverse than male-headed households. Poverty alleviation in the form of subsidies, grants and pensions were important for survival, but were indicative of continued crisis rather than a move towards sustainability.

The livelihood choices shown in Table 6.2 portrayed the array of creative and collective support systems that have developed from the grass roots of stokvels to increasingly stable co-operatives. Since the participants did not identify the collective support structures such as co-operatives and savings clubs as social resources, the community may or may not have realised that the cultivation of these, could be their most important strategy for alleviating poverty.

A trend of moving away from rather than towards financial sustainability was noted. Significant factors of sustainability such as economic empowerment strategies, access to finance, access to markets, slow skills development, and evidence of sub-contracts for building, supervision and maintenance are restricted or not in evidence in the sample.

# 6.2.2 Identification of sustainable spatial planning

The vision for Cato Manor was a 'city within a city' with Durban's central business district only seven kilometres from Cato Manor. Accessing areas outside of Cato Manor required suitable transport and the means (cash) to do so. Transportation needs between residence and places of employment showed a reliance on mass transport based on the availability of cash. When no cash was available, people were restricted to walking distances within their communities and were unable to access opportunities to pursue personal socio-cultural goals.

Although housing design and choice provided by the social housing and greenfields housing projects has offered some choice in housing design, these options have been totally unsuitable for the majority of households in this sample. Social housing in the form of flats proved to be unsustainable, as individuals did not have the cash resources to pay rentals (CMDA 2003). Greenfields housing projects were very small and households were vulnerable to overcrowding, with insufficient space for social or private activities.

Although the concept of public transport generating municipal income was an inherently sustainable strategy for urban settlement management, the income for transport noted in this study was divided between privately owned 'taxis' and municipal bus services. Loss of income for the Municipality could threaten the sustainability of an effective and efficient public transport system. On the other hand, this situation offered opportunities for community-driven transport services. The participants in this study were not convinced that the transport options available to them were adequate or appropriate.

No apparent thought by policy makers or developers seems to have been given to the social and economic obligations of family networks within Cato Manor. This (as well as creative economic strategising) resulted in the overcrowding of houses, a situation bound to have a negative effect on the health, and social welfare of the population. On the other hand, the dense nature of plots and indistinct boundaries between, them may increase opportunities for extended families to purchase plots in juxtaposition allowing for the expression of

cultural norms. However, this is dependent on an economic capacity not available to many individual households in this study.

The demarcation of conservation areas increased the community asset base in Cato Manor. The community's interest in the Chameleon project and support of the Keep Durban Beautiful Association suggested that these are valued assets that may be utilised for increased well-being and possibly economic opportunities.

#### 6.2.3 Sustainability of roles and responsibilities

At the time of this study, participants relied on the CMDA for delivery of infrastructure and the eThekweni Municipality for management of infrastructure and community resources. As described in Chapter 2, decentralisation of power had placed eThekweni in the key position for practical poverty reduction. The history of development of the CMDP suggested that initial decision-making with regard to development in Cato Manor included most stakeholders. Closure of the CMDA with its project-focused emphasis, increased the vulnerability for incomplete delivery of necessary infrastructure after March 2003. Lack of confidence by participants in eThekweni's future role in Cato Manor development has done little to promote a sense of well-being and security.

Managing effective social and economic change requires active partnerships between business, local government, and civil society, at both neighbourhood and citywide levels (IUDD 2002). Good governance, a critical component in addressing urban poverty and finding sustainable answers to real life situations, encompasses the different aspects of social organisation and the institutional framework within which social and economic activities are performed (Osmani 2004). Good local governance should have created conditions in which all citizens, and in particular the poor, could play a part in decisionmaking and benefit from urban development (IUDD 2002). Good governance required stakeholders to identify what poverty meant in the micro-neighbourhood and city environment where poverty has been addressed (Metropolis 2002). In effect, the structure of the CMDA board (Figure 3.3) allowed for good governance by linking the municipality and Cato Manor through representation on the CMDA governing body). In general, roles and responsibilities were identifiable by the community and access to some institutional structures was facilitated by the CMDA. A significant threat to livelihoods in this community was the proposed closure of the CMDA. Responsible for housing delivery, LED programmes, and micro-enterprise support, the CMDA linked municipal governance to the development issues and managed conflict in Cato Manor. Clarity of roles and responsibilities within the eThekweni handover would have reduced feelings of insecurity towards further development and accessing resources.

Already there was a wide variety of political structures, NGOs and government structures interacting with this community. Hopefully, experience obtained by negotiating with these structures within the past availability and nurture of the CMDA would assist the community to build stronger civic responsibility and provide skills required for democratic citizenship. The capacity for civil responsibility and the networking and accountability between the sample and municipal structures is at present an under-developed resource.

Furthermore, there was little confidence shown by participants in the ability for the current institutional structures (such as the Cato Manor Area Management Committees) to negotiate or represent community interests for further development in Cato Manor after the closure of the CMDA in March 2003. Should access to subsidised housing be further slowed down or inaccessible, the one major asset currently offered to this community would be inaccessible. The uncertainty about the future of development with respect to continued delivery of housing and upgrades threatened the equal access to housing subsidies. This threat is increased with the current low levels of infrastructure delivery and perceived loss of the CMDA's role in March 2003.

Purchasing electricity and water via municipal structures, the reliance on state transfers for income, public transport for accessing markets, housing support centres for house ownership skills (as indicated in Table 6.2) showed a heavy reliance on the relationship between the participants, and their urban environment. The participants indicated that the built environment of Cato Manor limited the options for sustainable livelihoods through the lack of facilities, inadequate land for pursuing livelihood choices and transport constraints for business concerns. The dependence on micro-enterprise activity and lack of evidence of formal economic projects in partnership between the community and private partners, NGOs and local government departments for small to medium business indicated that there was much vulnerability for households and the sustainability of Cato Manor as a 'city within a city'.

### 6.2.4 Summary of sub problem two

The most important vulnerabilities identified in the sample were rising unemployment, dependence on cash and implied vulnerability to continued development through the closure of the CMDA. The group analyses identified that for most participants, livelihood strategies indicated a reliance on government poverty alleviation programmes and subsistence lifestyles. The most significant contribution to asset accumulation was the acquisition of homes, but less than half of the sample benefited. Increasing livelihood vulnerability encouraged the use of diverse strategies and encouraged networks based on co-operation and trust throughout this community. These strategies showed a remarkable creativity and resilience against the perceived negative effects of policy outcomes. However, the strategies described in Table 6.2 reflect an existence that still appeared to be one of poverty, and the perception by the community was that accesses to livelihood assets in terms of social capacity, capital development, and economic stability have not been sufficient.

While the concept of a public transport system may or may not meet the requirements of convenient and safe access for individuals to the greater Durban area, a very clearly expressed perception was that the public transport system had failed to meet the needs of micro-enterprise development. This suggested that encouraging manufacturing and business growth, dependant on the movement of physical products, was in direct conflict with the actual physical restrictions of the topography, density goals and conceptualisation of economic opportunities that exist in Cato Manor.

There has been an active partnership between local government and the CMDA. Despite this inclusion and provision, poverty still existed, and sustainable urban development could not be guaranteed. It remains to be seen whether urban development will continue under management from the eThekweni Municipality and whether existing development has encouraged sustainability for this community.

### **CHAPTER 7**

# CONCLUSIONS AND RECOMMENDATIONS

The history of Cato Manor is significant because it has left a legacy present in 21<sup>st</sup> Century Durban. This legacy is characterised by social and economic organisation in the form of community networks and co-operatives that allowed livelihood resilience to even the poorest of the poor, a spirit of entrepreneurship in defying threats to livelihoods, and a people who were able to exploit economic, political and social opportunities for achieving livelihood goals. The darker side of this history left Cato Manor in the 1990's with an overpopulated, under serviced community with little or no suitable space to pursue sustainable livelihood activities.

Cato Manor has been reported as South Africa's prime reconstruction opportunity for the use of urban planning to reconstruct post apartheid society. Present day Cato Manor (envisioned by municipal and government stakeholders as a 'city within a city') has replaced the unstructured and unserviced shantytown. This study sought to explore whether the impact of post-apartheid policy on the reconstruction of Cato Manor had reduced livelihood vulnerability for members of community structures in Cato Manor. The investigation used community-based research data as secondary data and was broken down into two sub-problems. Sub-problem one was to establish what impact post-apartheid policy outcomes have had on livelihood strategies in Cato Manor. Sub-problem two was to ascertain whether the livelihood strategies described by participants in Cato Manor reflected reduced livelihood vulnerability.

A unique feature of this study was an agreement between the CMDA team and the researcher for the development of two research agendas: the sustainable livelihoods analyses of community structures, carried out by the CMDA team that formed the basis for community based strategic planning; and a secondary case study analysis carried out by the researcher using data from the sustainable livelihoods analyses. A CMDA team of five members from the Seliyabuya Housing Co-operative and the CMDA consultant collaborated with the researcher to apply methodology consistent with a Sustainable Livelihoods Approach to groups of community structures. This entailed a process where the CMDA team facilitated members of participating community structures to identify resources and choices perceived as available for planning continued growth of their structures after closure of the CMDA in March 2003. This process included five

participatory exercises. Four initial exercises defined information about participant's livelihoods in their respective communities and created tangible summaries through timelines, maps, posters and Venn diagrams. The fifth exercise used a simplified version of the DfID Sustainable Livelihoods Framework as a tool to synthesise learning by placing detail of these summaries into the categories of 'resources that we have', strategies for living,' 'threats to getting what we need' and 'our dreams for the future'. Each participant was also asked to complete a household survey questionnaire providing demographic data for the case study.

The researcher used the questionnaires and the summaries to conduct a case study analysis of Cato Manor through the lens of the Sustainable Livelihoods theory. The perceived asset base, transforming structures and processes, livelihood strategies, and vulnerabilities were recorded. Together with secondary data, the context within which the participants accessed resources and managed them to achieve livelihood outcomes was determined. The Cato Manor context and how this impacted on the availability of resources, and how livelihood choices utilised them were discussed in the first part of Chapter 6. In the second part of Chapter 6, livelihood vulnerabilities were compared to the resilience of households in exploiting opportunities, and resisting or recovering from negative affects.

### 7.1 Summary of findings

The CMDA attempted to use delivery of housing as a vehicle to achieve the multiple goals of basic requirements for shelter, sustainable habitation, and sustainable livelihoods. According to the South African National Department of Housing, the development of Cato Manor has met the requirements for best practice in sustainable settlements in housing (SSF 2004). According to the SSF, enough criteria for effective partnerships between public, private and civic sectors of society have either been met, or successfully built into the process of Cato Manor's development. In addition, the development project was reported to have made a demonstrable and tangible impact on improving people's quality of life (Maharaj 2004; Nell *et al.* 2004; SSF 2004). This study showed that although these claims may be conceptually accurate, the realities of poverty and unsustainable livelihoods in Cato Manor continue.

Examples of sustainable settlement practice were identified by the sample. Where formalisation of shanty areas occurred, there had been delivery of affordable homes and

access to electricity and water borne sewerage. Access roads for a mass public transport system provide access between Cato Manor and the Durban City area. Payment for municipal services by households would have contributed to the sustainability of municipal management. The CMDA facilitated the linking of the Cato Manor community to municipal governance by the role it played in conflict resolution and development delivery.

The study identified that in the past decade, the delivery of infrastructure to Cato Manor has provided a significant accumulation of physical assets through infrastructure delivery. For approximately half the sample, housing, water, and electricity have been delivered. Roads and access to mass public transport have been provided. Legal ownership for land (formal houses only) has provided permanence and legitimacy for tenure, particularly within the context of Cato Manor's informal settlement history. However, the study also showed that provision of these assets has not reduced livelihood vulnerability. While the concept of a public transport system may or may not meet the requirements of convenient and safe access for individuals to the greater Durban area, a very clearly expressed perception is that the public transport system has failed to meet the transport need for acquiring materials and accessing markets outside of Cato Manor for micro-enterprise activities.

Access to water and electricity was found to reduce vulnerability and facilitated discovery of new economic skills and civic responsibilities required for an urbanised setting. Electricity, for those who could afford it, offered access to more diverse livelihood strategies. Vulnerability of households increased where delivery of infrastructure was incomplete and households had accessed electricity illegally.

The social and economic obligations of family networks within Cato Manor had resulted in the overcrowding of houses in both formal and informal areas. This is bound to have had a negative effect on the health, and social welfare of the population. It was found that these households had a mean size of eight people and ranged from one to 15 people in informal settlements and from one to 18 in informal settlements. Housing design and options provided by the social housing and greenfields housing projects had offered some choice of formal housing for participants, but these options have been very unsuitable for the majority of households in this sample. Social housing in the form of flats has proved to be unsustainable, as individuals often do not have the cash

resources to pay rentals. Greenfields housing projects were vulnerable to overcrowding, with insufficient private space for social development.

There has been a resurgence of grassroots collective strategies (stokvels and savings clubs), resulting in the growth of collective community structures and support networks that have made significant contributions to coping with poverty and expressions of a new urban culture. The development of collective structures generated social capital providing buffers for shocks, informal safety nets and compensation for the lack of other types of capital (such as human capital). This ability to network also implied the potential for the healthy democratic practices of civic responsibility, lobbying for political accountability or policy process, and for economic development.

The livelihood strategies of micro-enterprise, informal trading and reliance on collective community support made by the participants in this study, reflect the options perceived as available rational options for survival within the context determined by government's policy decisions, and the choice by individuals to seek livelihoods in Cato Manor. Livelihood strategies showed wide diversity. However, variety and use of multiple strategies suggested that households and co-operative structures themselves remained vulnerable to external trends and threats. This vulnerability was characterised by:

- growing income poverty from the main-stream market economy;
- reliance on cash for virtually all services and goods;
- poor skills development to obtain the income required for these goods and services;
- reliance of micro-enterprise on cash poor markets within Cato Manor and the perceived inability to access markets with genuine purchasing power outside of Cato manor;
- lack of access by the poor to genuine participation in the decision making mechanisms that determine how financial and physical resources had been and would be utilised;
- by the structural injustice caused by the failure of GEAR to facilitate effective social and economic change at neighbourhood levels.

Two future threats to this community are indicated in the findings. Imminent is the yet unknown impact of or capacity for the eThekweni Municipality to include the poor in decision-making or achieve outstanding sustainable development goals. Almost 50

percent of this sample fell within the high-risk parameters for contracting HIV. The findings indicated no serious discussion about the potential shock or negative trend that HIV/AIDS may have on human, economic, and social capital.

The findings of this study showed a tension between government policy goals and the realities of actual delivery. The development goals provided for an urban space with the physical structures for livelihood security and sustainability. However, national economic trends have counteracted the lasting effects of these by populating the structures with people who do not have formal economic structures to support or prevent that same urban space from social and physical deterioration. The impact of economic policy has resulted in increasing vulnerability for the households and community structures represented by this study in terms of financial capital, natural capital, and human capital. Perceptions by the participants also indicate that the development process has failed in the areas of providing sufficient educational, social and recreational facilities. Furthermore, the as yet unknown impact of or capacity for the eThekweni Municipality's continuing the development required in Cato Manor after closure of the CMDA, and the impact of HIV/AIDS on the human, economic and social capital pose potential threats to livelihood options for the study participants.

### 7.2 Conclusions

Exploring the impact of post-apartheid policy delivery on livelihood strategies revealed that provision of basic needs had transferred ownership of land from government to individuals and improved the quality of life by increasing available options for coping strategies for some through delivery of water and electricity. However, livelihood options relied heavily on survivalist strategies in the informal sector with few links to the labour market. Livelihood outcomes for participants remained focussed on basic livelihood needs such as increased physical and financial support for micro-enterprise development, suitable transport options for business ventures, adequate infrastructure, and adequate educational opportunities for children and adults. In addition, manufacturing and business growth dependent on the successful marketing of products has been perceived by the sample to be in direct conflict with the actual physical restrictions of the topography, density goals and conceptualisation of economic opportunities that exist in Cato Manor. Perceptions by the participants also indicated that the development process had failed in the areas of providing sufficient educational,

social, and recreational facilities. National economic trends resulting in job shedding by the formal sector and the slow beginnings of local economic development have (in the short term) counter-balanced the positive progress of infrastructure delivery for this sample. It can be concluded that the delivery of infrastructure to Cato Manor has provided a significant accumulation of physical resources through infrastructure delivery, but insufficient institutional response and inclusion of the poor in decision making have not resulted in livelihood opportunities that will provide resilience to livelihood shocks and negative trends encountered in urban settings.

The household vulnerability in this study is particularly characterised by an increased dependency on cash, but a corresponding reduction in cash available. Livelihood strategies described are largely coping mechanisms providing a hand to mouth existence with insufficient resources to move beyond poverty and livelihood insecurity. These strategies were characterised by dependency on poverty intervention measures (such as food parcels and feeding schemes); government grants and informal economic practices in order to provide income. High housing occupancy and densities forced (through circumstance and infrastructure design) on households indicated family fragmentation with its associated threats. The livelihood strategies described by participants in Cato Manor reflected high levels of vulnerability with no potential to create livelihood resilience in the face of rising unemployment or loss of life (through HIV/AIDS).

Has post-apartheid policy delivery reduced livelihood vulnerability in Cato Manor? A creative institutional response by a variety of stakeholders had successfully begun the process of delivering to Cato Manor the 'basic needs' providing an urban space conducive to livelihood security and sustainability within an urban context. The implementation of Local Economic Development structures has illustrated the flexibility and responsiveness of public-private partnerships in the eThekweni municipality and a strategic decision about the future development in Cato Manor within the eThekweni Long Term Development Plan has introduced a potentially sustainable relationship between Cato Manor development and local and provincial government. The impact however has neither reduced livelihood vulnerability nor created access for the poor to resources enabling them to find sustainable solutions to escaping poverty and livelihood vulnerability. To prevent further deprivation and vulnerability after closure of the CMDA, eThekweni must maintain flexibility for creative solutions and hold local and national governance structures accountable for

ongoing delivery of remaining development goals and maintenance of existing infrastructure.

### 7.3 Recommendations

The CMDA was a special-purpose vehicle, authorised by stakeholders to concentrate resources on a focussed delivery of urban reconstruction. Following closure of the CMDA in March 2003, continued development and maintenance of Cato Manor transferred to local government. The eThekweni municipality already has a long-term development plan. Therefore, the development challenge facing eThekweni Municipality relies on the integrity of role players, and the efficiency of area based management for resolving conflicting agendas between the municipality and residents.

## 7.3.1 Recommendations for policy

It is recommended that the eThekweni Municipality ensure a specific delivery vehicle to continue development of Cato Manor. This structure should have a clear role within the eThekweni municipal management structure and a definite set of responsibilities and functions for Cato Manor development that should include:

- maintaining a high profile within Cato Manor with a community based access point guaranteeing accessibility for the Cato Manor residents
- maintaining a high profile within, and participation with, other Durban City municipal offices to ensure that Cato Manor development remains on the policy agenda
- identifying entry points for delivery of poverty alleviation strategies
- determining the characteristics of flexibility (as was achieved by the CMDA)
   required within local government for creative responses to development issues in Cato Manor
- holding eThekweni accountable for responding creatively and with integrity to development issues in Cato Manor.
- developing mechanisms for educating the Cato Manor community about its civic responsibility and obligations.

Local government needs to support LED through identifying 'problems' which could be turned into economic opportunities. For example, the 'problem' of transport requirements for micro-enterprise activities could be used to develop a community-based cartage business or co-operative. In addition, local government needs to ensure LED support for Cato Manor through increased employment of locally based LED advisors to extend the reach and impact of the service already offered by the Seliyabuya Housing Co-operative.

There needs to be a careful review by decision makers of housing policy that has not worked well. New alternatives need to be explored to achieve appropriate delivery of remaining housing needs within Cato Manor.

To prevent bias towards Durban city priorities, the eThekweni Municipality needs to ensure that the Cato Manor community organisations are involved in the implementation of subsequent delivery of infrastructure and economic development and support. A feedback system is required to replace the representation that the CMCO had on the CMDA board. This is important because this was the perceived representation of the community to the sector CEOs at provincial level, the LED and various municipal committees. Part of this feed back system should require ward councillors to be subjected to performance appraisals or accountability through community feedback in public meeting procedures. Ward councillors and other role players mediating between communities and government should be freely elected rather than party-appointed role players. Utilising local radio stations and media to implement regular feed back or question answer sessions between role players would provide a public context to encourage civic awareness and responsibility.

## 7.3.2 Recommendations for reducing livelihood vulnerability

The overall aim for reducing livelihood vulnerability by local government should be to support the livelihoods of the poor. Arising from the inability to access raw materials and markets to grow micro-enterprise, is the belief by participants in this study that their own need for income generation within Cato Manor is in direct conflict with the actual physical restrictions of the topography, and local government's conceptualisation of density goals and economic opportunities that exist in Cato Manor. To address this and other conceptual conflicts (like payment for services) local government should make every effort to listen to and participate with the community in identifying constraints on livelihood strategies. Co-operatives and individuals that are using illegal land, and

marginal land such as water catchments areas need to be offered alternative, secure tenure to carry out their businesses.

In an attempt to assist distribution of economic opportunities, the municipality needs to develop effective partnerships between small-scale operators located in Cato Manor and local government. Part of developing these enterprises may be to outsource municipal responsibilities such as maintenance of infrastructure and service delivery to operators living and employing labour in Cato Manor. Support for local tourism by ensuring the restoration and preservation of historical sites from Cato Manor's struggle for legitimacy could be supported by the municipality and would create jobs.

Evidence of private investment in Cato Manor was not apparent to the sample. Until attractive options exist for private investors, and job opportunities increase, every solution for the use of semi-skilled and unskilled labour must be considered and LED promotion of the informal sector.

Informal areas need to be upgraded as quickly as possible and utilise labour intensive methods to employ labour from within Cato Manor. Overcrowding in both formal and informal areas needs to be addressed. At the same time, housing delivery needs to speed up and include concepts that would resolve issues of unemployment and skill development that have been raised. For example, the formation of subsidised housing co-operatives where homes are self built with the addition of external technical support and skills development while utilising unemployed labour in Cato Manor.

It is recommended that interventions of the LED be catalysts for capacity building. These interventions must find ways to complement the positive impact of NGOs, CBOs and indigenous support structures for poverty relief and building the human and social capital in Cato Manor. External resources should be channelled through the LED to provide relief, while building social capacity. Existing community support structures could be used as entry points for LED support. For example, potential entry points could be:

- assisting community based informal finance systems;
- the use of Seliyabuya Housing Advisors as facilitators and disseminators of information;

• strengthening of community co-operatives through internal skills development and external technical support.

The potential threat of the HIV/AIDS pandemic is a livelihood issue affecting health, social support, finances, housing, land tenure and even land use. Along with the development of specific welfare safety nets for households in crisis in Cato Manor, specific support systems for AIDS survivors (such as orphans) are recommended. A practical example of this would be development of orphan care that occurs within the community. The preservation of identification documents, pictures, family names and histories is vital to ensure inheritance of assets and provide a sense of the past.

## 7.4 Recommendations for improvement of the study

The case study analysis was designed as a rapid and once off exploration and utilised a window of opportunity in terms of collecting data and partnering a real-life process. The agreement for local facilitators to conduct the analyses resulted in effective exploration of issues and provided timely information for strategy planning and conveyed concepts along with a methodology that could be replicated without further external intervention. However, as happens with using secondary data, verification of data and meaning was not possible. For example, what Zulu term was in fact used to discuss the concept of livelihood outcomes; and, what participants meant when they labelled sangomas as a human resource were not known. When participants talked about 'bartering', did they mean the exchange of one item for another or did they mean bargaining to reduce the cash price of informally sold goods? The most obvious improvement in this situation with a dedicated interpreter may have been for the researcher to attend every session held by participants to make an evaluation of the facilitation process and make suggestions to discussion facilitators (the CMDA team) for further interaction. This was impractical in that it would have interrupted the natural flow of proceedings; may have deterred obtaining candid and valid data; and may have eroded the credibility and trust between the advisors and the community. The presence of the only white skinned, non-Zulu speaking researcher detracted from the discussion attended, and made the groups appear uncomfortable.

A survey questionnaire was used out of respect for the LED consultant's request for minimally invasive data collection. However, the survey questionnaire was too general and did not adequately supply information to complement the breadth of a sustainable livelihoods analysis, nor did it exploit the potential for the questionnaire to explore relationships within households and between households and communities. A more thorough exploration of the 'other gardens' could have gleaned more perceptions about urban-rural links and rural livelihood skills that could be developed to provide livelihoods in an urban context. Another area of improvement may have been to ask more specific questions to determine the reach of social welfare grants into individual households. Participants did not understand the question of contributions made by household members adequately and the data for this section of the survey was not usable. The question about employment was also unsatisfactory and resulted in unusable data. Questioning employment history, particularly with respect to formal experiences, might have revealed the significance of the formal sector to form economic and social goal posts in a free market economy. More information could have been gleaned with the use of questions that explored power structures and gender issues.

The 'once of nature' of the case study analysis resulted in no 'time series' measurement to the data collection although examination of the physical environment ten years ago provides sufficient support of proof of improved infrastructure and housing delivery.

### 7.4 Evaluation of assumptions

There was an assumption that community perceptions placed within the categories of the Sustainable Livelihoods framework were potentially accurate and compelling narratives for the realities of the livelihoods in Cato Manor. Although this assumption was seemingly correct, there is the feeling that there is no way that, an outsider can fully appreciate the intricate networking and meanings that a community gives to its life experience. However, validity was achieved by utilising appropriately skilled (through livelihood analysis training) and legitimate contributors (the CMDA team) to facilitating input and transfer of concepts to the participants at critical stages of the process. The CMDA team was comprised of permanent, accepted members of the Cato Manor community who added legitimacy to community discussion and record keeping through appropriate facilitation training about Sustainable Livelihoods.

## 7.5 Implications for further research

The most obvious implication for further research is the evaluation of how the Sustainable Livelihoods Analyses have affected realistic strategy planning for the

community structures involved in this study. Ongoing evaluation regarding the impact of eThekweni's role in Cato Manor on livelihood opportunities for community organisations and households would encourage relevant feedback between the stakeholders to use in developing private public partnerships.

In addition, further research could explore the development of civil society and democratic citizenship through the mentoring of grass-roots collective organisational strategies that have carried this community through years of poverty and change. Whether membership in these community structures has lead to improvements in household incomes and/or gains in capital assets over time could be explored. Notions of a new culture and how this would compare to a national culture would be beneficial in establishing institutional support for other urban development projects.

Another area of research needs to question the power structures in this community and the implications of these for exiting the poverty cycle. For example: what cultural power would Sangoma's have on the community? How would this power fit into political power structures? And what impact might a strong animistic religious influence have on the notions of self-help and collective community organisation?

Arising from the prevalence of food gardens and the desire for more land for planting, it would be worth exploring the relevance of traditional agricultural practices in an urban setting and the role of inner-city agriculture in establishing the natural environment base. Further exploration may reveal the social and nutritional benefits of gardening to different generational groups. Alongside this could be an exploration of the merits of household or community muthi-gardens and an established, protected forest for providing the raw materials for, and preservation of the cultural practices of traditional healing.

Further studies need to address the practical realities of micro-enterprises located within this community. The geographical location, the compact design of infrastructure and the lack of practical or policy support filtering down to small business would suggest that a more creative application of local economic policy is required. Realistic proof that micro-credit can and should be a practical investment opportunity in poor communities may also precipitate creative solutions to the most pressing problem of finance for this community.

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### APPENDIX A

List of community structures known to the Cato Manor Development Association for participation in the sustainable livelihoods analyses

# Co-operatives which have their own members and or members from other savings clubs/co-operatives.

- 1. Cultural Co-operative including Vukuhanye II, Two-sticks, and S'munye savings clubs
- Agricultural Co-operative including: Senzokuhle, Thathamashansi, Xoshindlala, Sukumani; Phaphama, Bambanani and Sakisizwe savings clubs, Fast Track East & West,
- 3. Health Co-operative including Thandisizwe, Thathamashansi, Thandimpilo
- 4. Block Making Co-operative
- 5. Cleaning Co-operative including Masibambani, Sihlangeni
- 6. Soup Kitchen Co-operative including Sukumani, Phaphama, Vukeuzome,
- 7. Seliyabuya Housing Co-operative
- 8. Sangoma's Co-operative including Thathamashansi, Bambanani, Two sticks,
- 9. Chemical Co-op including Sihlangeni savings club

### **Savings Clubs**

- 10. Bambanani
- 11. Bonella (Indian population, not Zulu speaking)
- 12. Burial
- 13. Cato Crest / Chesterville (also known to locals as Chesterville because residents from the "official" Chesterville moved across to Cato Crest in the 1980's occupying homes vacated by Indian families
- 14. Chesterville
- 15. Creche association
- 16. Masimbambani,
- 17. New Dunbar
- 18. Old Dunbar
- 19. Phaphama,
- 20. S'munye
- 21. Sakisizwe
- 22. Senzokuhle
- 23. Spaza shops (not well organized)
- 24. Sukumani,
- 25. Thandimpilo

- 26. Thandisizwe,
- 27. Thathamashansi,
- 28. Umbrella Structure of Savings Clubs
- 29. Umsundine
- 30. Vukuhanye II,
- 31. Wiggens East (locally known as Fast Track East, labelled by community because building codes were broken to get infrastructure put in resulting in the inability to get title deeds.
- 32. Wiggens West (locally known as Fast Track West same reason as above)
- 33. Wiggens Umkumbani
- 34. Xoshindlala,
- 35. Youth Co-operative (rejected as too difficult to work with)

# APPENDIX B

Time reference and sequence for conducting sustainable livelihoods analyses in Cato Manor

August 2002

The researcher adapted the DFID framework for Sustainable Livelihoods (described in Chapter Two) into simply defined categories for the purpose of determining the discussion track and uniform recording of data across the groups to be studied (Appendix A). A questionnaire was designed in English and translated into Zulu for collecting demographic data on participants in the groups and their households.

6<sup>th</sup> & 10<sup>th</sup> October 2002: Researcher had first two meetings with facilitation team to identify target population, answer general questions about process, explain the group summary charts and choose data collection tools to complement the SLA group summary charts.

## Decisions made at these meetings:

- Payment to facilitators would be based on "x" amount for the completion of any one group SLA with accompanying questionnaires. Payment would be made to the Seliyabuya Housing Co-operative
- 20 groups were identified as potential opportunities for conducting SLA's, one SLA per group.
- 10 groups would finally be selected based on response to request for participation in the SLA. Groups would meet in the Wiggins Community Centre.
- Two facilitators (at least) would meet with each group, one to help with discussion and one to record information of interest.
- Historical time lines and posters, and Venn diagrams were chosen as the tools for stimulating discussion and communicating the concepts required for the Sustainable Livelihoods Summary.
- Two phases were identified: phase one would meet with the co-operatives to explain what was proposed and request participation and then phase two would address the savings clubs. This would cover a three-week period.
- Request for participation in SLA: In week one, facilitators would meet with all of the groups at their regular meeting times and explain the process to them including telling them of time frame required as this would be two sessions of 3-4 hours not their usual 1 hr meeting time and request agreement to participate in the SLA
- In week two, facilitators would meet with each of the co-operative groups and then reconnoitre to see if any adjustments needed to be made to the action plan.

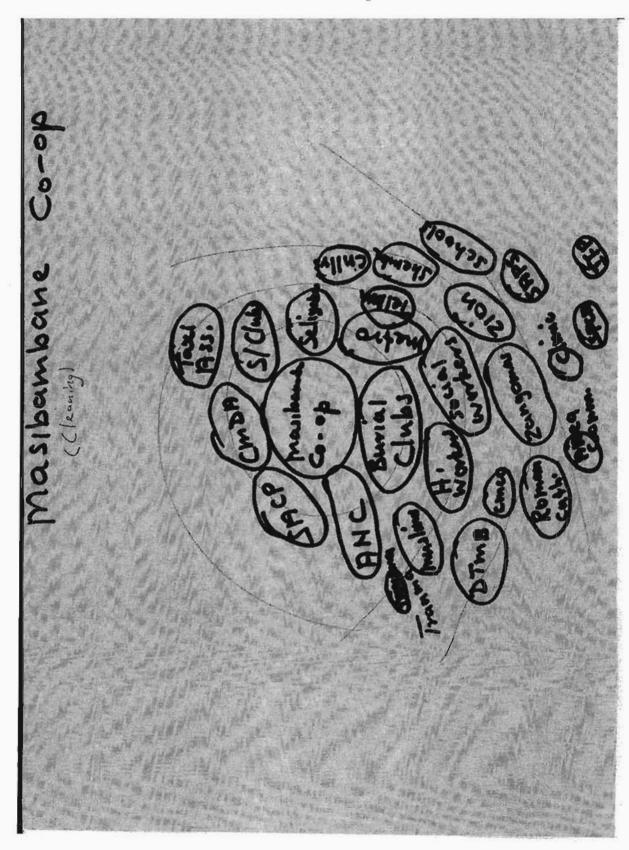
- In week three facilitators would meet with the savings clubs
- Workshop materials were identified and responsibility for them was assigned.
- A plan for each SLA process was agreed to:
  - Meet at normal group meeting time but for an extended time of 3-4 hours.
     A second session would be confirmed at this meeting
  - Conduct an initial exploration of perceptions by asking groups to split up into sub groups by membership or geographical areas and draw timelines of significant events from 1994 until the present. Identifying five main problems they saw during this time: Objective to begin thinking about where they have come from and what has been achieved.
  - o Follow this up (in the same sub-groupings) with an exploration of spatial and institutional identification in the form of two posters. What their community looks like today and how they would like it to look like in five years time. Objective identify structural, institutional and land use preferences as well as begin to identify dreams for the future.
  - The third activity of the first session was to complete a Venn diagram showing formal and informal organizations influencing their communities. Objective- to identify perceived institutional influences on the community.
  - Finally, participants would be asked to fill out the individual questionnaire before leaving this first session.
  - The final session would bring everyone in the group together to discuss the information collected and to summarize it so that the facilitator could capture it in English on the group SLA summary sheet.

# APPENDIX C

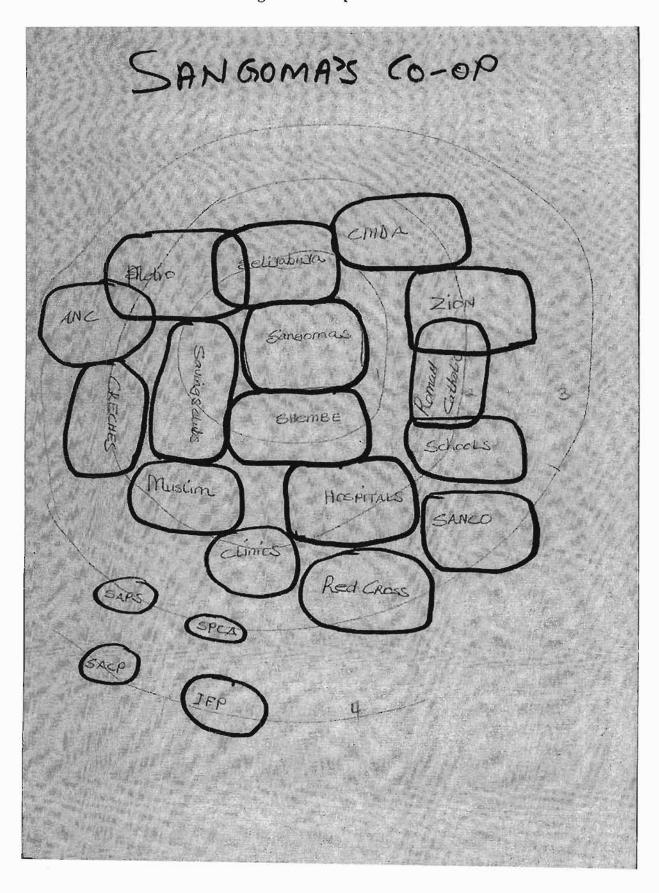
# Venn diagrams (raw data)

Contents	Page No.
Raw data (diagrams)	1-9
Coded Venn diagrams (coded summary of institutions and structures)	10-13

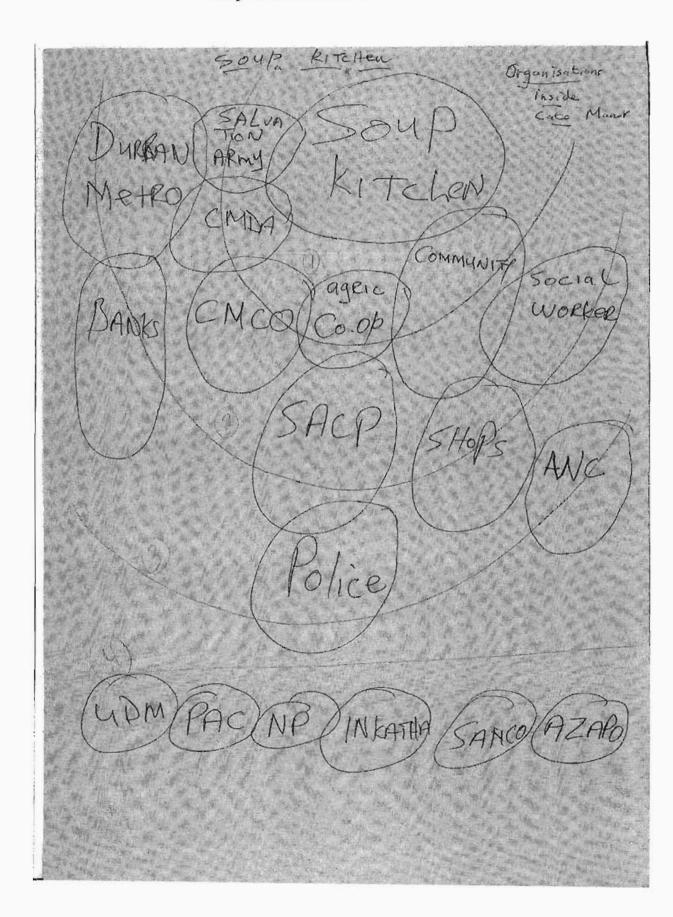
# Masimbambane Co-operative



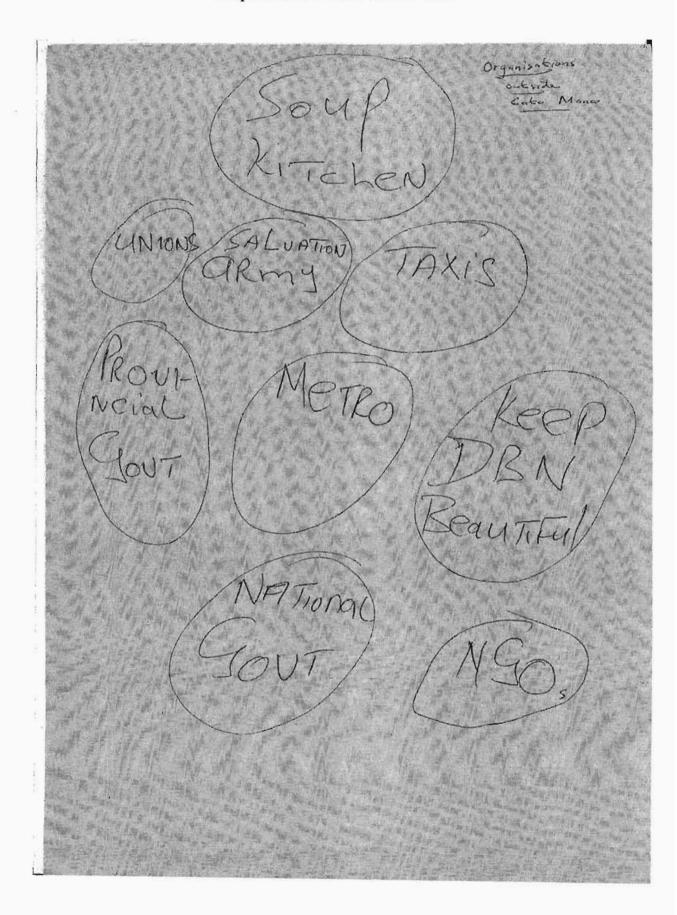
# Sangoma's Co-operative



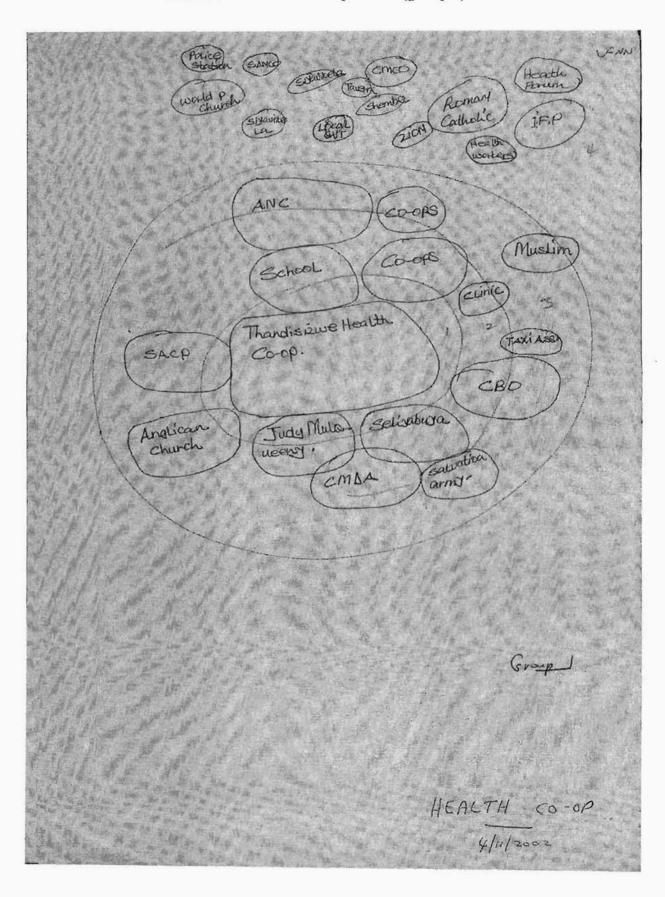
# Soup Kitchen Inside Cato Manor



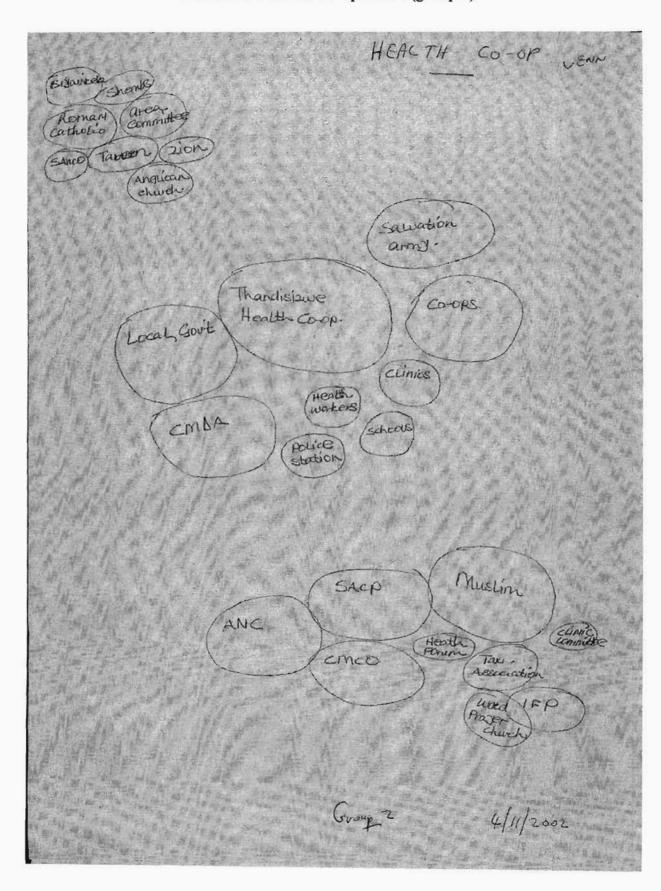
# Soup Kitchen Outside Cato Manor



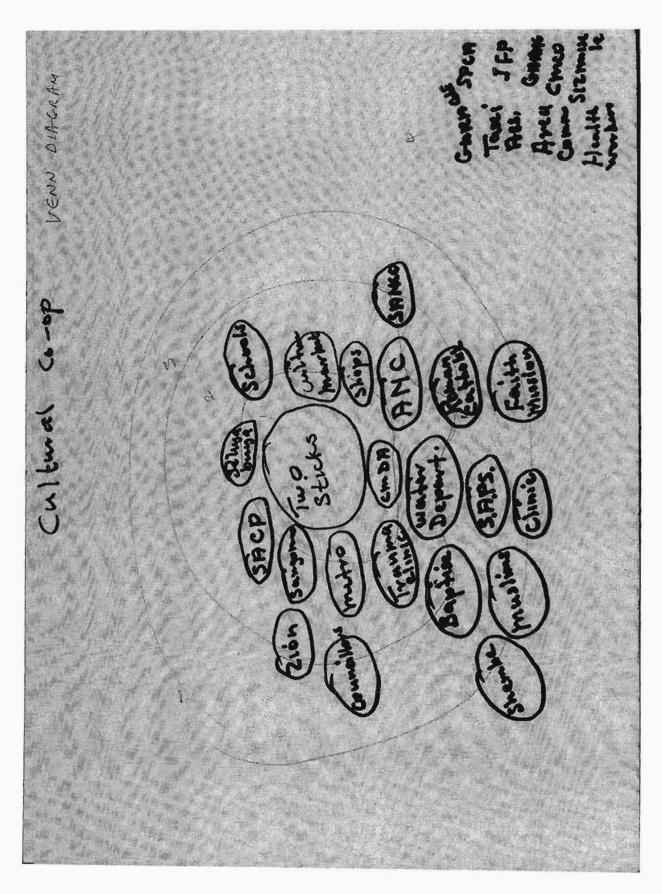
## Thandisizwe Health Co-operative (group 1)



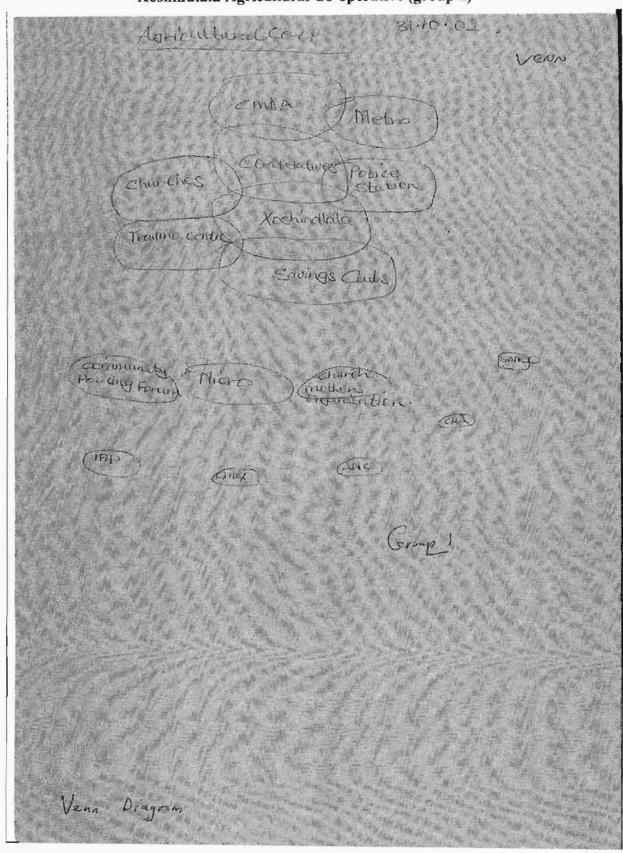
### Thandisizwe Health Co-operative (group 2)



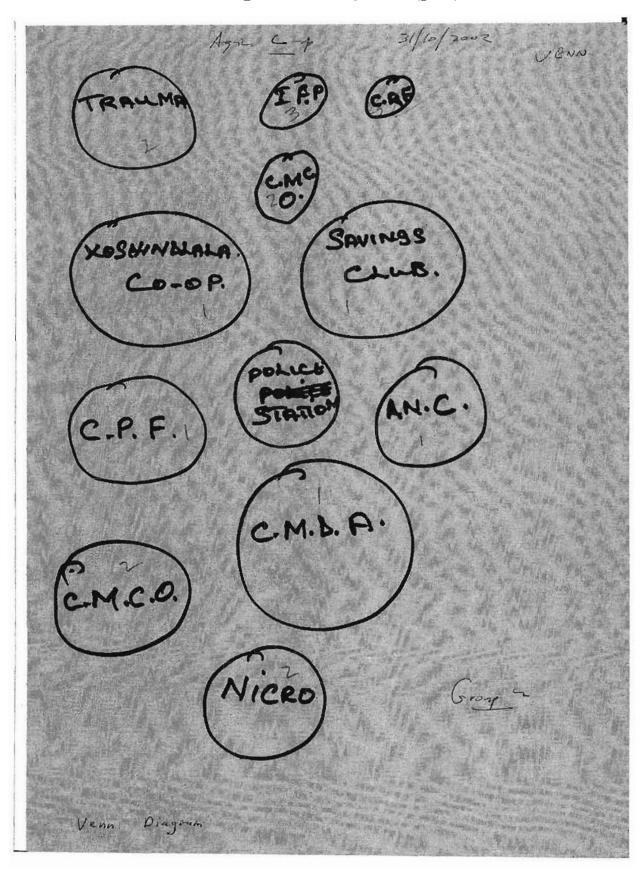
Two Sticks Cultural Co-operative



### Xoshindlala Agricultural Co-operative (group 1)



### Xoshindlala Agricultural Co-operative (group 2)



# CODED SUMMARY OF INSTITUTIONS AND STRUCTURES (VENN DIAGRAMS)

	1	2	2 :	3	4	5		6 ′	7 8	3	9	) [	10	
Layer 1: most influential		Two Sticks	Sihlangene	Seliyabuya	Umbrella	Health (grp 1)	Health (grp 2)	Masibambane (group 1)	Block making	Xoshindlala (group 1)	Xoshindlala (group 2)	Soup Kitchen	Sangoma's	SUMMARY
community												1		
burial clubs								1				1		l
Seliyabuya	1					1		1					1	1 4
savings clubs						1		1		1	1		1	4
Sangomas	1							•		•	•		1	1
SACP	1					1		1						3
ANC	1							1			1			3
Durban Metro	1							1					1	3
Trauma Clinic	1									1				2
CMDA	1						1	1		1	1	1		6
CMCO												1		1
churches										1				1
shops	1													1
Shembe													1	1
cultural market	1													1
schools	1													1
Anglican Church						1								1
Judy Mulqueeny						1								ī
co-ops						1	1			1	1	1		5
schools						1								1
Local Govt							1							1
Salvation Army							l					1		2
Police Station										1				1
CPF Community Police Forum											1			1
	10	(	0	0	0	6	4	7	0	6	5	5	4	47

## CODED SUMMARY OF INSTITUTIONS AND STRUCTURES continued (VENN DIAGRAMS)

	—-т										Т		
	Two Sticks	Sihlangene	Seliyabuya	Umbrella	Health (grp 1)	Health (grp 2)	Masibambane (group 1)	Block making	Xoshindlala (group 1)	Xoshindlala (group 2)	Soup Kitchen	Sangoma's	SUMMARY
Layer 2: less influential													
Hospitals												1	1
Durban Metro											1		1
banks											1		1
shops											1		1
Telkom							1				_		1
Zion Church	1											1	2
Councillors	1	_											1
Baptists	1												1
Water Deparmtent	1												1
Roman Catholic Church	1											1	2
SANCO	1												1
CMDA					1							1	2
Salvation Army			<u> </u>		1							<u> </u>	1
СВО					1								1
CMCO										1			1
SACP											1		1
Taxi Association					1		1						
Muslims					1		1					1	2 3 2
Health Workers						1	+					· ·	2
social workers	_	_					1				1		2
Police Station						1					·		1
Schools						1	_		_			1	
creches												1	
clinics						1						1	2
							-					<del>                                     </del>	0
ANC					1							1	
Trauma unit							1			1		<u> </u>	2
Community Policing Forum							<u> </u>		1	1			1
Nicro									1				2
Womans Church							1		<u> </u>	<u> </u>			
organisations									1				1
	6	0	0	0	6	4	6	0	3	3	5	9	42

CODED SUMMARY O			TUI IN D				STR	UCI	- TUR	ES c	ontii	ıued	1
	Fwo Sticks	Sihlangene	Seliyabuya	Umbrella	Health (grp 1)	Health (grp 2)	Masibambane (group 1)	Block making	Xoshindlala (group 1)	Xoshindlala (group 2)	Soup Kitchen	Sangoma's	SUMMARY
Layer 3: least impact on		Ø	Ø	_ר_		<u> </u>			_×	_×	S	<u>w</u>	. 0
structures													
Shembe	1						1						2
Zion							1						1
Muslims	1				1								2
clinic	1					-							1
SAPS	1										1	1	3
Faith Mission	1												1
DTMB					_		1						1
СМСО							1	_	1				2
Roman Catholics							1				-		1
Sangomas				-			1						<u>_</u>
councellor							1						1
IFP			_		-				1	1	1		3
ANC				_					1	- 1	1		2
CPA			$\dashv$						1		1		
Azapo			-+						1				1
NP			-			-					1		1
PAC											1		1
UDM											1		1
SPCA				-									0
SANCO										$\perp$		1	1
SANCO	5								1		1		2
Affecting community from	_ =	0	0	0	1	0	7	0	5	1	7	2	28
outside and far away from													0
Garages	1	-		-+		-+			-				- 1
taxi Association	1	-	-+		-+	1					1		
Area Committees	1	_	$\dashv$	-+		1	1				1		3
Health workers	1	$\dashv$	-+		1		1						3
SPCA	1	-+		_	, ,		1						2
IFP	1	-+	_	-	1	-	1						2
CMCO	1	-			1	1	1	_	$\rightarrow$		$\dashv$		4
Police station	1		-+		1								2
SANCO		_	-+		1		1			$\perp$			2
		<del> </del> -			1	1							2
Uninions											1		1

CODED SUMMARY		NST (VE)					STR	UC'	TUR	ES	conti	nue	d
Layer 3 continued	Ţ	1 2.				/ / /			Ţ				7
(least impact on structures)	Two Sticks	Siblangene	Seliyabuya	Umbrella	Health (grp 1)	Health (grp 2)	Masibambane (group 1)	Block making	Xoshindlala (group 1)	Xoshindlala (group 2)	Soup Kitchen	Sangoma's	SUMMARY
Salvation Army	<b>-</b> `					<del>                                     </del>					1		1
Provincial Govt					_						1		1
Durban Metro										İ	1		1
Keep Durban Beautiful Prog							T				1		1
NGO's								<u> </u>		-	1		1
Siyavekela					1	1							2
Local Govt					1							_	1
Taverns				_	1	1		<del> </del>	<u> </u>			<del></del>	2
Shembe	İ				1	1						_	2
Zion					1	1							2
Roman Catholics					1	1			_		_		2
Health Forum					1	1							2
Anglican Church						1							1
ANC						1							1
Mulsims						1			<del></del>				1
Word Prayer Church					1	1		_					2
clinic committes						1							1
SACP						1						1	2
clinics							1					<u> </u>	1
schools							1					<del></del>	1
JFP						_						1	1
	7	0	0	0	13	16	6	0	0	0	7	2	51

### APPENDIX D

### Questionnaire

	Page Nos.
English questionnaire	1-2
Zulu translation	3-4

### QUESTIONAIRE (IPHEPHA ELINOHLELO LWEMIBUZO)

Date:	Group Name
1. What is your name?	
What position do you hold in your hou	isehold
Head of household	
Wife or husband	
Son or daughter	
Father or Mother	
Grand child	
Grandparent	
Relative	
Other	
3. What type of house do you live a) In an RDP house or b) An	e in? informal Settlement or c) Another type
4. How long has your family been	n living in this house?
5. Who makes the decisions about household?	, ,
6. How many people: <u>live (actual</u> meals in your house?	ally sleep) in your houseand eat
7. Do you have a vegetable garde	en at your house (yes no)?
8. Do you have a vegetable garde	en/field somewhere else ( yes no)?
9. What do you grow ( )?	
	•••••

### 7. Please describe the people living in your household.

Name of person	Position eg. See question 1 above	Age of person	Male/ Female	Is this person pregnant or breast-feeding?	Does this person contribute money to the household?  Every month/Sometimes?	Could this person contribute to the household livelihood by skills, labour or some other way?
Example: Dudu Zondo	Daughter	23	F	Yes	No	Yes (she could grow vegetables)
Zama Mkhize	Relative	4	M	No	No	no
751						

### **UHLA LWEMIBUZO**

Usuku	ıgam	a leqembu
1. 2.	Ungubani igama lakho Uneminyaka emingaki	
3.	Unasikhundla sini emndenini wakho?	
(Faka	a isiphambano ebhokisini elimaqondana	nesikhundla sakho).
Ir	Inhloko yekhaya	
	kosikazi noma indoda	
Indo	dodana noma indodakazi	
Uba	paba noma umama	
	nzukulu	
	jogo noma umkhulu	
	visihlobo somndeni	
Oku	runye (chaza)	
4.	Uhlobo luni lwendlu ohlala kuyo? (Khetha in a) Indlu yohlelo lukahulumeni iRDP no c) oulnye uhlobo lendlu chaza	oma b) Umjondolo noma
5.	Usuhlale isikhathi esingakanani nomndeni v kulendlu?	wakho
6.	Ubani owenza izinqumo mayelana nokuthe	enga ukudla?
•		niga akada
7.	Bangaki abantu abahlala la, balale la futhi badle la endlini yakho	
8. 9.	Ninayo yini ingadi yamavegi lapha ekhaya? Ninayo yini ingadi yamavegi ensimini noma	
	Cha 🗀	
10.	Hlobo luni lwamavegi eniwatshalile?	
	•••••	

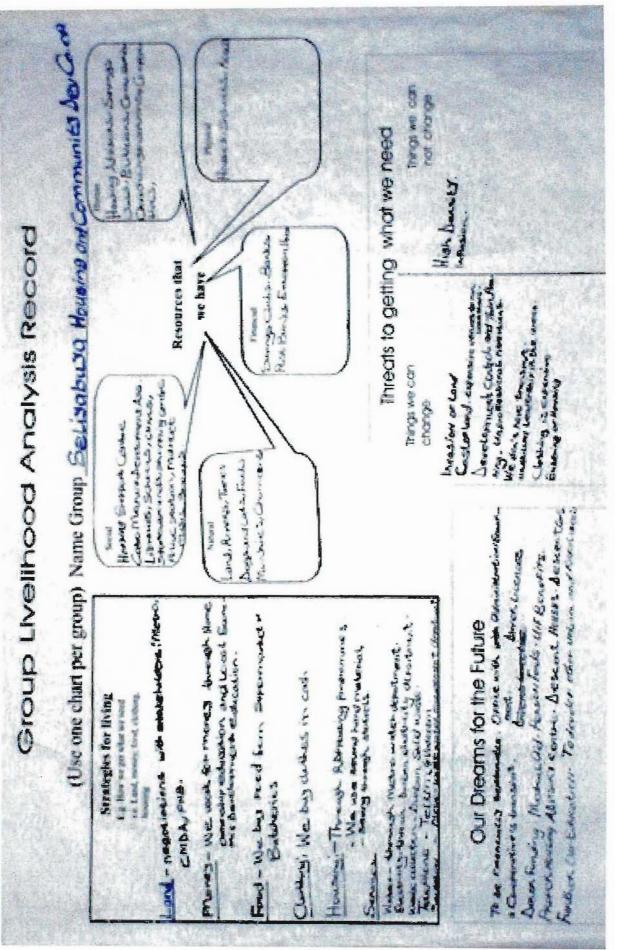
7. Uyacelwa ukuba uchaze abantu ohlala nabo ekhaya lakho.

Igama Iomuntu ohlala naye	Isikhundla sakhe emndenini (Bheka umbuzo 1 ngenhla)	Iminyaka yakhe	Owesilisa noma owesifazane	Kungabe ukhulelwe noma	Kungabe lo muntu uyalekelela yini ngemali emndenini wakho?		Kungabe lo muntu uyalekelela yini ekuziphiliseni kwalapha ekhaya ngamakhono akhe, ngomsebenzi noma ngenye indlela?
					Njalo ngenyaka?	Ngezinye izikhathi	
lsibonelo: Dudu Zondo	Indodakazi	23	Owesifazane	Yebo ukhulelwe	Cha		Yebo (uyatshala amavegi)
	Isihlobo salapha ekhaya	4	Owesilisa	Cha	Cha		Cha
			•				

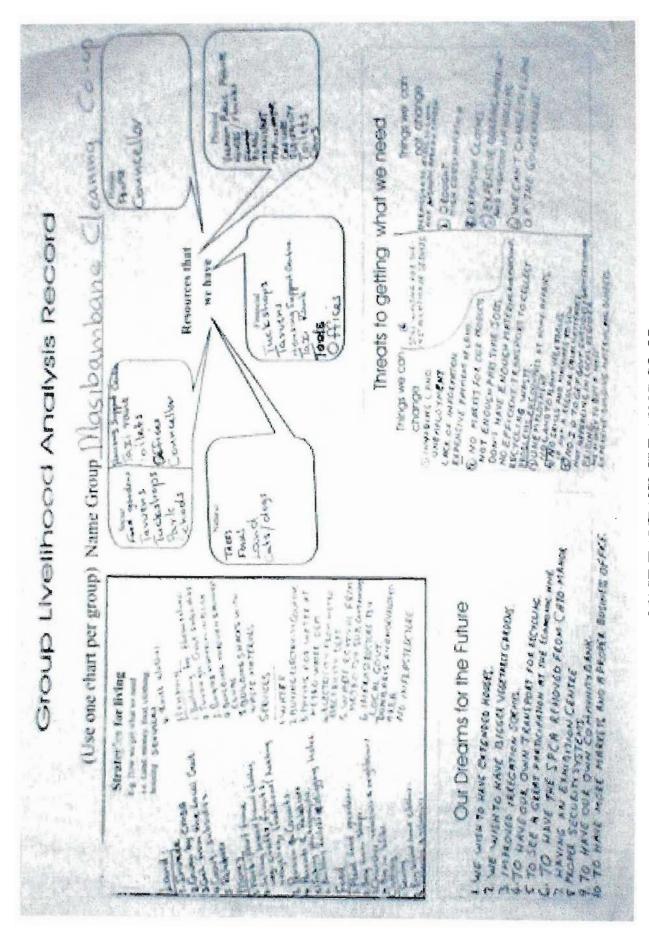
### APPENDIX E:

Copies of original sustainable livelihood analysis summary sheets

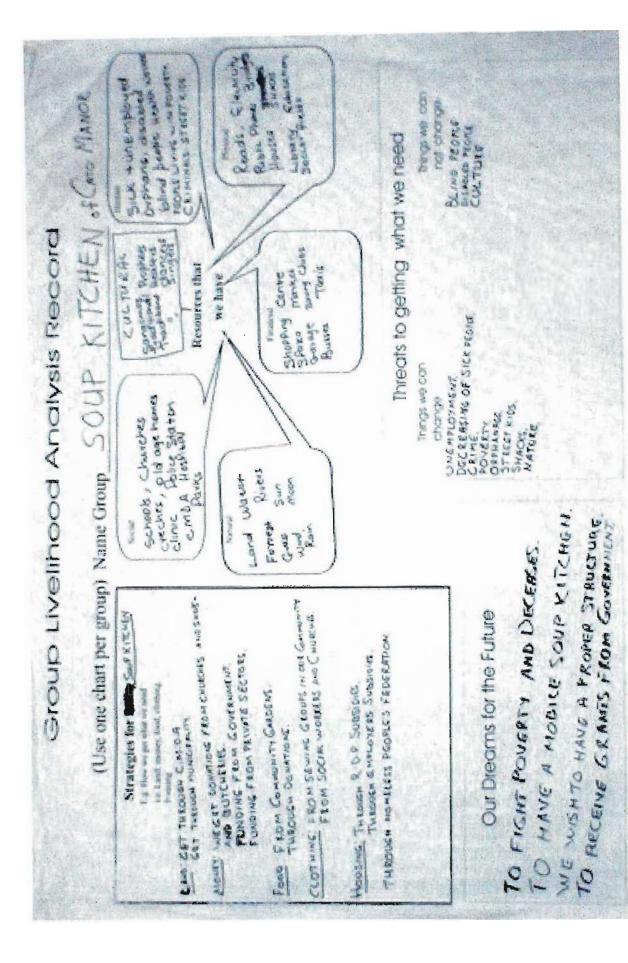
UMBRELLA STRUCTURE



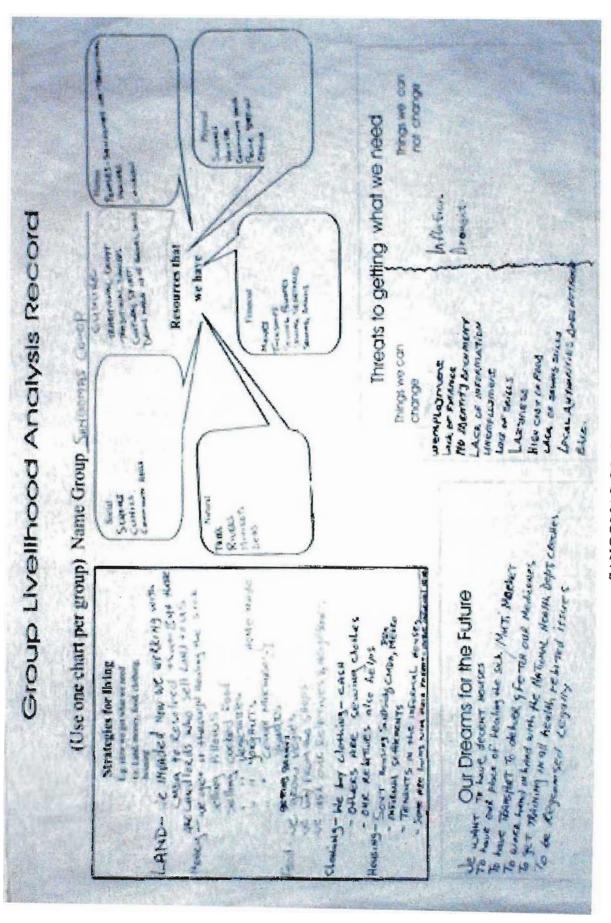
SELIYABUY HOUSING CO-OPERATIVE



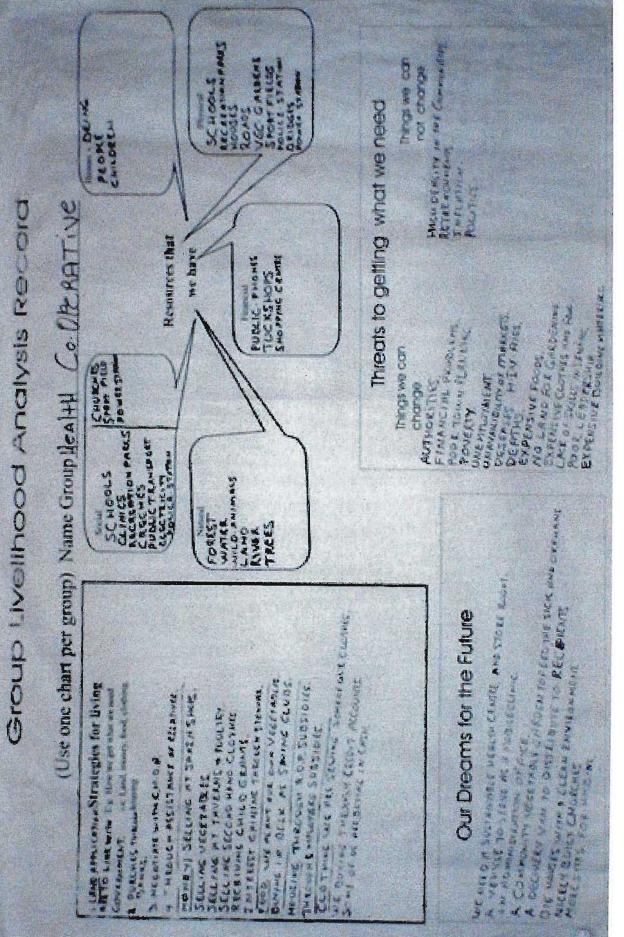
# MASIMBAMBANE CLEANING CO-OP



# SOUP KITCHEN STUCTURE



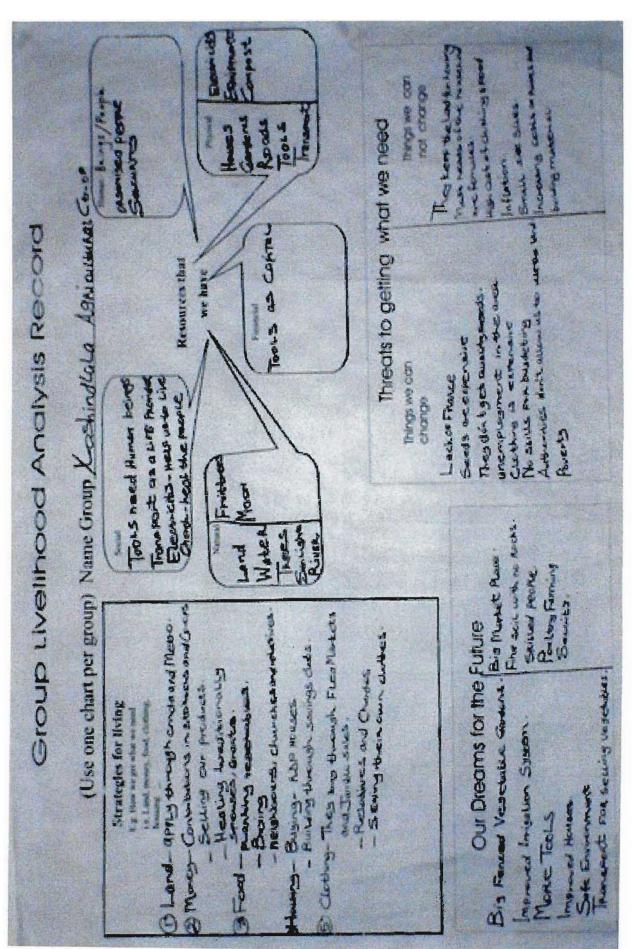
SANGOMAS CO-OPERATIVE



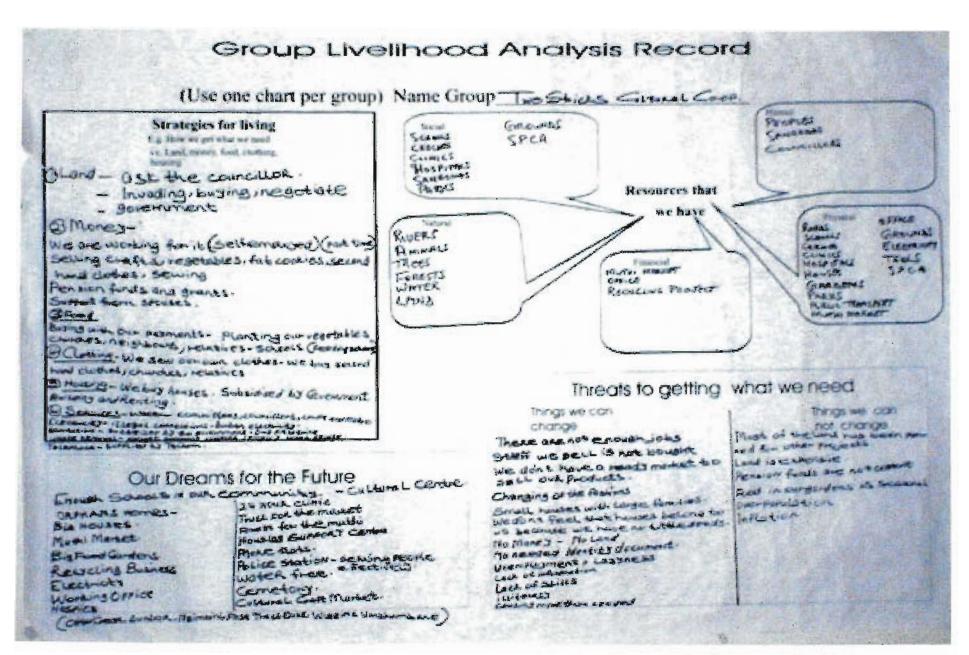
HEALTH CO-OPERATIVE

### Things we can not crongs Threats to getting what we need Group Livelihood Analysis Record (Use one chart per group) Name Group Bleckmeking Sources cuite. Not encognised the Vertables press DAIS, Tadacher S, dod Anthony public famous 1 Madinery Cerest Resources that Building Material 1's exposite Calbin and short change Odbessar cuentre Unath Phagment Things we can Section Spans Taxis chartering Burning change TOWNS THINKS McF. Land Bard Betteres Electrics - Trubs not thicks delivery, By Blad Paterners Soming Course haborior or Michigal. Jod- She not messen . Buds wider the community. Paterior de Cos Skilled Perple. Cat the factor to Balen ming. Saming, by clothed and accord hending Our Dreams for the Future Build struck. Suited and by downworth かられていまする Strategies for living is last near but cades No. Mark way you what we seem Assert, Eng Lestel wed-Rambry Level Street Ī . Sepera Mores

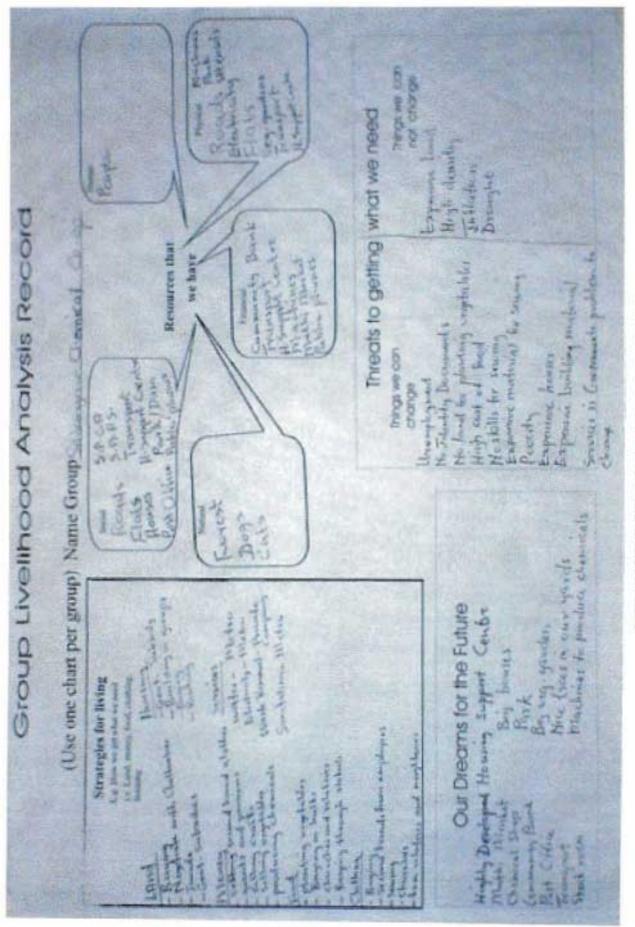
BLOCK MAKING CO-OPERATIVE



XOSHINDLALA AGRICULTURAL CO-OPERATIVE



TWO-STICKS CULTURAL CO-OPERATIVE



SIHLANGENI CHEMICAL CO-OEPRATIVE

### APPENDIX F

### Household survey questionnaire data Cato Manor 2002

DATA CODE LOG	1-2
RAW DATA	1-17
KAW DATA	1-1/

### DATA CODE LOG

Questionnaire: Description of households as provided by respondent; Note\* a "0" in data represents no response

Abbreviation	Label	Definition		Code	
Date	Date	Identifies the date on which the respondent filled in his questionnaire			
Club	Club	Organized group (with constitution) offering membership in stokvel/savings club/economic cooperative			
Ind	Individual	The name of the respondent and or the members of the household			
Gender	Gender	Gender of individual	Male = 1	Female = 2	
Respond	Respondent	Determines whether individual is the respondent or member of a household	Respondent = 1	Household member=2	
Age	Age	Age of individual in years or part years			
Head	Head	Any individual recognised by respondent as the head of his/her household	If individual is head = 1	If individual is not head = 2	If two parents=3
Child	Children	Determined by their relationship to the head of the household	If a child of head=1	If not eg. Relative, boarder, spouse = 2	
Grand_ch	Grand- Child of head	Determined by their relation to the head of the household	If a grandchild = 1	If not a grandchild=2	
Relative	Relative of head	People who are related to the head of the household	If a relative = 1	If not a relative = 2	
Other	Other	Describes individuals who have not been adequately defined but reside in household	If yes = 1	If not = 2	0
Rdp	RDP (Reconstruction and Development Plan)	Housing type built through the available subsidy budget enabling new home owners to move into a small house without a debt burden	If household lives in one of these houses = 1	If they do not = 2	
Informal	Informal	Informal housing built from recycled materials	If informal = 1	If not informal = 2	
Abreviation	Label	Definition		Code	

Abbreviation	Label	Definition		Code
Bond	Bond	Credit-linked housing aimed at low to middle income families who can afford loan finance	If yes = 1	If no = 2
Subsidy	Subsidy	a capital subsidy for a new or existing property.  Subsidies are available for households earning less than R3 500 per month.	If yes = 1	If no = 2
Self	Self Built	Formal homes built by occupants	If yes = $1$	If no = 2
Notspec	Not specified	These housing types were not defined	If yes = 1	If $no = 2$
Period	Period Lived	The number of years that the respondents household has lived in this house		
Decfood	Food decisions	Identifies the person who makes the decisions about buying and preparing food	If yes = 1	If no = 2
Pple_in	Number of people n house	The total number of people who sleep and eat in this household		
Prgbf	Pregnant or Breast feeding	Identifies individuals who are breast feeding	If yes = 1	If no = 2
Inc_m	Incomeonthly	Identifies individual who contributes a monthly income to the household	If yes = 1	If no = 2
Inc_s	Income sometimes	Identifies individual who contributes income (but not every month) to the household	If yes = 1	If $no = 2$
contrib	Contrib to HH	Identifies persons (respondents opinion) who are able to contribute to household activities	If yes = 1	If no = 2
gardh	Gardend at home	Identifies households who have gardens at their home in Cato Manor	If $yes = 1$	If no = 2
gardo	Garden elswhere	Identifies households who have access to gardens elsewhere: eg. Community gardens or rural homesteads	If yes = 1	If no = 2

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9	ą		Gender	Ċ.		귷	Child	rand	Relative	ě	Δ.	Informa	Subeidy Subeidy	-	tsp	eriod	υč	ad a	Prgbf	֓֞֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	contrit	gardh	gardo
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23.10.02		Ivy Ngcamu	2	_ 1	38	_ 2	2	_ 2		2 2			2 2	2	2	6	2	4	2	0	0 0		1
23.10.02	Senzokuhle	Sible Ngcamu	1	2	16	2	1	2	2	2 2	1	2	2 2	2	2	6	2	4	2	2	1 2	: 1	1
23.10.02	Senzokuhle	Zakhele Ngcamu	1	2	22	2	1	2			1		2 2		2	6	_	4	2	2	2 2	: 1	1
23.10.02	Senzokuhle	Sthembiso Ngcamu	1	2	40	1	2	2			1	2	2 2	2	2	6		4	2	1	2 1	1	1
23.10.02		Philisiwe Cebekhulu	2	1	35	2	- 1	2			! 1	2	2 2		2	5	_	4	2	0	0 0		
23.10.02	Senzokuhle	M.Khumalo	1	2	50	1	2	2	2	2 2	: 1	2	2 2	2	2	5	) 1	4	2	0	0 0	•	1
23.10.02	Senzokuhle	Dumistle Khumaio	2	2	11	2	1	2	: 2	2 2	1	2	2 2	2	2	5	_	4	2	2	2 2		1
23.10.02		Simiso Khumalo	1	2	14	2	1	2	_	2 2	1	2	2 2	-	2	5	2	4	2	2	2 2		
20.10.02	Senzokuhle	Thandazile Mhlungu	2	1	34	2	2	2	_	2 2	1	2	2 2	2	2	4	2	9	2	0	0 0	_	
20.10.02	Senzokuhle	Samuel Mhlungu	1	2	60	1	1.	2		2 2	1	2	2 2	2	2	4	1	9	2	1	2 1	2	1
20.10.02	Senzokuhle	Thabani	1	2	14 7	2	1	2		2	1	2	2 2	2 2	2	4	2	9	2	2	2 2	-	1
20.10.02	Senzokuhle	Ntuthuko	1	2	5	2	1	2		2 2	1	2	2 2	2 2	2	4	2	9	2	2	2 4		4
20.10.02 20.10.02	Senzokuhle Senzokuhle	Zamani Thulani	1	2	11	2		2	_	2		2	2 2	2	2	4	2	9	2	2	2 2	2	4
	Senzokuhle	S'khumbuzo	1	2	13	2	- 1	2		2		2	2 2	2	2	7	1 2	9	2	2	2 2	, 2	1
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18.10.02	Thathamashansi	Thandazile Mdlufi	ż	1	35	3	2	. 2	_	2 2	2	2	1 2	2	2	1	1	7	2	Ó	0 0	1	1
18.10.02	Thathamashansi	S.D.Mdluli	1	2	40	3	2	2		2 2	2	2	1 2	2	2	1	2	7	2	1	2 1	1	1
18.10.02	Thathamashansi	Dumisile Khumalo	2	2	17	2	1	2	2	2 2	2	2	1 2	2	2	1	2	7	2	2	2 1	1	1
18.10.02	Thathamashansi	Thabsile	2	2	14	2	1	2	2	2 2	2	2	1 2	2	2	1	2	7	2	2	2 1	1	1
18.10.02	Thathamashansi	Nondumiso	2	2	12	2	1	2	_	2 2	2	2	1 2	2	2	1	2	7	2	2	2 1	1	1
18.10,02	Thathamashansi	Dumile	1	2	8	2	1	2	2	2	2	2	1 2	2	2	1	2	7	2	2	2 1	1	1
18,10,02	Thathamashansi	Dumisa	1	2	3	2	1	2	2	2	2	2	1 2	2	2	1	2	7	2	2	2 1	1	- 1
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	Xoshindiala Co-Op	Mavis Zungu	2	1	61	1	2	2			1	2	2 2	2	2	6	1	8 8	2	2	2 4	1	1
	Xoshindiala Co-Op	Simon Zungu	1	2	35	2	1	2	_	2	1	2	2 2	2	2	6	. 2	8	2	2	2 1	1	1
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23,10.02	Xoshindiala Co-Op	Bafana	1	2	23	2	4	2		2	4	2	2 2	2	2	6	_	8	2	2	1 1	1	- 1
	Xoshindiala Co-Op	Sipho	1	2	17	2	4	2	_	2	1	2	2 2	_	2	6	2	8	2	2	2 1	1	1
	Xoshindiala Co-Op	Sabelo	1	2	10	2	2	1	5	2	· i	2	2 2	2	2	6	2	8	2	2	2	1	1
	Xoshindiala Co-Op	Samkelo	1	2	3	2	2	i	2	2	1	2	2 2		2	6	2	8	2	2	2 1	1 1	1
	Xoshindlala Co-Op	Sarbinah Joyce Khoz	2	1	38	3	2	2	2	2	1	2	2 2	2	2	6	1	7	0	0	0 0	1	1
24,10,02	Xoshindiala Co-Op	Ben Khoza	1	2	55	3	2	2	2	2	1	2	2 2	2	2	6	2	7	2	1	2 1	. 1	1
	Xoshindiala Co-Op	Lindiwe	2	2	24	2	1	2	_	2	1	2	2 2	2	2	6	2	7	2	2	2 1	1	1
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	Xoshindlala Co-Op	Thandeka	2	2	12	2	1	2			1	2	2 2	-	2	6	_	7	2	2	2 1	1	1
	Xoshindiala Co-Op	Ntomblfuthi	2	2	8	2	1	2					2 2			6		7	2		2 1		1
24.10.02	Xoshindiala Co-Op	Manqoba	1	2	8	2	1	2	2	2 2	1	2	2 2	2	2	6	2	7	2	2	2 '	1	1

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18.10.02	Thathamashansi	Nomthandazo Mdung	2	1	35	2	2	2	2	2	2	2	1	2		2	1	0	3	2	2	4	2	1	1
18.10.02 18.10.02	Thathamashansi Thathamashansi	N.Mdunge Lindokuhle	1	2	35 7	1 2	2	2	2	2	2	2	1	2		2	1	0	3	2	2	2	2	1	1
17.10.02	Thathamashansi	Gugu J.Makhoba	2	2	31	2	1	2	2	2	4	2	2	2	2	2	2	2	8	2	2	2	2	1	4
17.10.02	Thathamashansi	R.8 Makhoba	4	2	38	2	1	2	2	2	1	2	2	2	2	2	2		8	2	2	1	1	1	1
17.10.02	Thathamashansi	A.Makhoba	2	2	70	2	2	2	2	2	1	2	2	2	2	2	2	1	8	2	2	2	'n	i	1
17.10.02	Thathamashansi	M.Makhoba	1	2	75	1	2	2	2	2		2	2	2	2	2	2	2	8	2	2	2	n	1	i
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17.10.02	Thathamashansi	T.Makhoba	1	2	4	2	2	2	2	2	1	2	2	2	2	2	2	2	8	2	2	2	٨	i	1
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24.10.02	Xoshindiala Co-Op	T.Mlungwane S.Mkhwanazi	2	2	20	2	1	2	2	2	4	2	2	2	2	2	2		4	2	2	2	1	1	1
24.10.02	Xoshindiala Co-Op	8.Mkhwanazi	2	2	3	2	2	1	2	2	1	2	2	2	2	2	2		4	2	2	2	2	1	•
24.10.02	Xoshindlala Co-Op	C.Mnyango	2	2	22	2	2	2	1	2	1	2	2	2	2	2	2	2	4	2	2	2	1	1	1
24.10.02	Xoshindiala Co-Op	Zodwa Mgandela	2	1	37	1	2	2	2	2	2	1	2	2	2	2	10	1	5	2	1	2	i	1	i
24.10.02	Xoshindiala Co-Op	Fikle Mabuza	2	2	40	2	2	2	4	2	2	4	2	2		2	10	2	5	ō	2	1	1	1	i
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24.10.02	Sukumani Club	Owen Fuze	1	1	61	1	2	2	2	2	1	2	2	2	2	2	7	ĩ	4	2	ō	ō	ō	1	1
24.10.02	Sukumani Club	Sifiso	1	2	29	2	1	2	2	2	1	2	2	2	2	2	7	2	4	2	2	2	2	1	1
24.10.02	Sukumani Club	S'khumbuzo	1	2	14	2	2	1	2	2	1	2	2	2	2	2	7	2	4	2	2	2	2	1	1
24,10.02	Sukumani Club	Thabiso Fuz	1	2	8	2	2	1	2	2	1	2	2	2	2	2	7	2	4	2	2	2	2	1	1
20.10.02	Thathamashansi	Ntombizodwa Makhar	2	1	20	1	2	2	2	2	2	2	1	2	2	2	3	1	6	2	2	2	2	1	2
20,10.02	Thathamashansi	Zama	2	2	20	2	2	2	1	2	2	2	1	2	2	2	3	2	6	2	2	2	2	1	2
20.10,02	Thathamashansi	Lindani	1	2	18	2	1	2	2	2	2	2	1	2	2	2	3	2	6	2	2	2	2	1	2
20.10.02	Thathamashansi	Bheka	1	2	19	2	2	2	1	2	2	2	1	2	2	2	3	2	6	2	2	2	2	1	2
20.10.02	Thathamashansi	Koto	1	2	22	2	2	2	1	2	2	2	1	2	2	2	3	2	8	2	2	2	2	1	2
20.10.02	Thathamashansi	Nombuso	2	2	4	2	2	2	1	2	2	2	1	2	2	2	3	2	6	2	2	2	2	1	2
20.10.02	Thathamashansi	Christina Mnyandu	2	1	0	1	2	2	2	2	2	2	1	2	2	2	2	1	8	2	2	2	2	1	2
20.10.02	Thathamashansl	Umyeni	1	2	4	2	1	2	2	2	2	2	1	2	2	2	2	2	8	2	2	2	2	1	2
20.10.02	Thathamashansi	S'bo	2	2	16	2	2	2	1	2	2	2	1	2	2	2	2	2	8	2	2	2	2	1	2
20.10.02	Thathamashansi	Thabani	1	2	7	2	2	2	1	2	2	2	1	2	2	2	2	2	8	2	2	2	2	1	2
20.10.02	Thathamashansi	S'ne	2	2	8	2	1	2	2	2	2	2	1	2	2	2	2		8	2	2	2	2	1	2
20.10.02	Thathamashansi	Ntomblkayise	2	2	21	2	1	2	2	2	2	2	1	2	2	2	2		8	2	2	2	2	1	2
20.10.02	Thathamashansi	Mhlongo	0	2	0	0	0	2	2	0	2	2	1	2	2	2	2	2	8	0	0	0	0	1	2
20.10.02	Thathamashansi	Zimele Thusi	1	2	5	2	1	2	2	2	2	2	1	2	2	2	2	2	8	2	2	2	2	•	4
20.10.02	Thathamashansi	Khanyisile Mngadi	2	1	0	1	2	2	2	2	2	2	1	2	2	2	2	1	5	_	•	0	•	2	1
20.10.02	Thathamashansl	Nomonde	2	2	23	2	1	2	2	2	2	2	1	2	2	2	2	2	5	2	2	2	2	2	1
20.10.02	Thathamashansi	Zama	2	2	17	2	1	2	2	2	2	2	1	2	2	2	2	2	5	2	2	2	_		1
20.10.02	Thathamashansi	Fanele	2	2	7	2	1	2	2	2	2	2	1	2	2	2	2	2	5	2	2	2	2	2	4
20.10.02	Thathamashansi	Fezile	1	2	5	2	1	2	2	2	2	2	1	2	2	2	2	2	Э	4	4	2	4	4	1

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_			Gender	Δ.		73	70	Srand_ch	Other RDP Informal Bond Subsidy Self Notspec Period DecFood	inc_s contrib gardh gardo
Date	C Eb	pu	9	Resp	Age	Head	Child	<u>ह</u>	Other RDP Informa Bond Subsid Self Notspe Perfod DecFo	inc_s contril gardh gardo
20.10.02	Thathamashansi		ט 1	2	39	Ξ <sub>1</sub>	0 2	2	2 2 2 2 1 2 2 2 2 2 8 2 1	2211
20.10.02	Thathamashansi	Roy Thophi	2	1	34	2	2	2	2 2 2 2 1 2 2 2 2 1 8 1 1	2 1 1 1
20.10.02	Thathamashansi	Во	2	2	21	2	1	2	2 2 2 2 1 2 2 2 2 2 8 2 2	2 2 1 1
20.10.02	Thathamashansi	Sandile	1	2	20	2	1	2	2 2 2 2 1 2 2 2 2 2 8 2 2	2 2 1 1
20.10.02	Thathamashansi	Mnqobl	1	2	10	2	1	2	2 2 2 2 1 2 2 2 2 2 8 2 2	2 1 1 1
20.10.02	Thathamashansi	Mfanafuthi	4	2	5	2	- 1	2	2 2 2 2 1 2 2 2 2 2 8 2 2	2 2 1 1
20.10.02	Thathamashansi	S'phelele	1	2	2	2	1	2	2 2 2 2 1 2 2 2 2 2 8 2 2	2 2 1 1
20.10.02	Thathamashansi	Ntando	2	2	0.08	2	1	2	2 2 2 2 1 2 2 2 2 2 8 2 2	2 2 1 1
20.10.02	Thathamashansi	Dudu Mbatha	1	1	0.00	2	2	2	2 2 2 2 1 2 2 2 2 1 5 2 1	2 1 1 2
20.10.02	Thathamashansi	Bongani Khuzwayo	1	2	ő	1	2	2	2 2 2 2 1 2 2 2 2 2 5 2 2	1 1 1 2
20,10.02	Thathamashansi	Sinenhianhia	1	2	6	2	1	2	2 2 2 2 1 2 2 2 2 2 5 2 2	2 2 1 2
20.10.02	Thathamashansi	Siyabonga	1	2	15	2	i	2	2 2 2 2 1 2 2 2 2 2 5 2 2	2 2 1 2
20.10.02	Thathamashansi	Thulani	1	2	11	2	i	2	2 2 2 2 1 2 2 2 2 2 5 2 2	2 2 1 2
22.10.02	Phaphama	Sarah Xaba	2	1	42	2	2	2	2 2 1 2 2 2 2 2 2 1 4 2 0	0 0 1 1
22.10.02	Phaphama	France Ndlovu	1	2	0	2	2	2	1 2 2 2 1 2 2 2 2 2 4 2 0	0 1 1 1
22.10.02	Phaphama	unknown	ó	2	ő	ō	õ	ō	0 0 2 2 1 2 2 2 2 2 4 0 0	0 0 1 1
22.10.02	Phaphama	unknown	ō	2	ŏ	ō	ŏ	õ	0 0 2 2 1 2 2 2 2 2 4 0 0	0 0 1 1
22.10.02	Phaphama	Margaret Ngcobo	2	ĩ	49	2	2	2	2 2 1 2 2 2 2 2 2 1 6 2 2	1 1 1 2
22.10.02	Phaphama	Nomsa	2	2	31	2	ī	2	2 2 1 2 2 2 2 2 2 2 6 2 2	1 0 1 2
22.10.02	Phaphama	Ellot	1	2	50	1	2	2	2 2 1 2 2 2 2 2 2 2 6 2 2	2 0 1 2
22.10.02	Phaphama	S.Ngcobo	o	2	13	2	2	1	2 2 1 2 2 2 2 2 2 2 6 2 2	2 0 1 2
22.10.02	Phaphama	I.Ngcobo	ő	2	11	2	2	i	2 2 1 2 2 2 2 2 2 2 6 2 2	2 0 1 2
22.10.02	Phaphama	S.Molunge	1	2	9	2	1	2	2 2 1 2 2 2 2 2 2 2 6 2 2	2 0 1 2
22.10.02	Thathamashansi	Wendy Zinyana	32	ĩ	32	2	i	2	2 2 2 2 1 2 2 2 0.5 1 5 2 2	1 1 1 1
22.10.02	Thathamashansi	Nomthandazo	2	2	25	2	2	2	1 2 2 2 1 2 2 2 0.5 2 5 2 2	2 0 1 1
22.10.02	Thathamashansi	Noxolo	2	2	20	2	2	2	1 2 2 2 1 2 2 2 0.5 2 5 1 2	2 0 1 1
22.10.02	Thathamashansi	Buhle	2	2	3	2.	1	2	2 2 2 2 1 2 2 2 0.5 2 5 2 2	2 0 1 1
22.10.02	Thathamashans)	Hlathi	1	2	32	1	2	2	2 2 2 2 1 2 2 2 0.6 2 5 2 1	2 1 1 1
24.10.02	Xoshindiala Co-Op	Thoko Mkhize	2	1	0	1	2	2	$\begin{smallmatrix}2&2&1&2&2&2&2&2&7&1&5&0&0\end{smallmatrix}$	0 0 1 1
24.10.02	Xoshindiala Co-Op	Khayelihle	1	2	31	2	1	2	$\begin{smallmatrix}2&2&1&2&2&2&2&2&7&2&5&2&2\end{smallmatrix}$	2 2 1 1
24.10.02	Xoshindiala Co-Op	Hlengiwe	2	2	28	2	1	2	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	2 1 1 1
24.10.02	Xoshindlala Co-Op	Nompumalelo	2	2	17	2	1	2	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	2 2 1 1
24.10.02	Xoshindiala Co-Op	Bhekani	1	2	21	2	1	2	2 2 1 2 2 2 2 2 7 2 5 2 2	2 2 1 1
24.10.02		Sifiso	1	2	14	2	1	2	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	2 2 1 1
17.10.02		Victoria S.Buwa	2	1	42	2	2	2	2 2 1 2 2 2 2 2 3 4 2 6 0 0	0 0 2 1
17.10.02		Moris	1	2	60	1	2	2	2 2 1 2 2 2 2 2 4 1 6 2 1	1 1 2 1
17.10.02		Nombulelo	2	2	28	2	2	2	1 2 1 2 2 2 2 2 4 2 6 2 1	2 2 2 1
17.10.02		Ndoda	1	2	20	2	1	2	2 2 1 2 2 2 2 2 4 2 6 2 2 2 2 1 2 2 2 2 2 4 2 6 2 2	2 2 2 1 2 2 1
17,10,02		Angel	2	2	13	2	1	2	, , _ , ,	2 2 2 1
17.10.02		Mzo	1	2	3	2	1	2		
17.10.02		Muziwamadoda D.Bu	1	1	21	2	1	2		0 0 1 1
17.10.02		Victoria	2	2	40	2	2	2		0 0 1 1
17.10.02		Thabile	2	2	13	2	1	2	$\begin{smallmatrix}2&2&1&2&2&2&2&2&6&2&6&2&0\\2&2&1&2&2&2&2&2&6&2&6&2&0\end{smallmatrix}$	0 0 1 1
17.10.02 17.10.02		Mzokhona Nombulelo	2	2	4 35	2	1 2	2	1 2 1 2 2 2 2 2 2 6 2 6 2 0	0 0 1 1
17.10.02		Nombuleio Andlie	4	2	35 26	2	1	2	2 2 1 2 2 2 2 2 2 6 2 6 2 0	0 0 1 1
17.10.02		father does not live he	4	2	26 0	1	2	2	2 2 1 2 2 2 2 2 6 1 6 2 0	0 0 1 1
17.10.02	I ROLLINCY AACOUNT BOL	Idule: ODES HOLIVE IN	'	2	U	'	4	_	22,22220,020	

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•			Gender			ъ	ъ	Grand	Relative	=	RDP Informa	9	Subsidy	Self Notspec	Period	DecFood	pple_in	70	E. 9		표	유		
Date	Club	Pu	ie.	Resp	<b>₽</b> Ğ	Head	Child	a	8	Other	RDP Info	Bond	ą	Self	er.	3	ğ	Prgbf	inc_m inc_s	, 6	gardh	gardo		
24.10.02		Elizabeth Miya	2	<u>r</u> 1	۹2 42	2	2	2	2	2		= <b>w</b>	2	1 2	2 1.5			5 2						
24.10.02		Madoda	ī	2	47	1	2	2	2	2		2 2			2 1.5				1 :	2 1	1	1		
24.10.02	Xoshindiala Co-Op	Sindi	2	2	14	2	1	2	2	2		2 2			2 1.4					2 2		1		
24.10.02	Xoshindlala Co-Op	Mnqobi	1	2	11	1	1	2	2	2		2 2		1 3		58 2				2 2		1		
24.10.02	Xoshindiala Co-Op	Thembelihle	2	2	4	2	1	2	2			2 2		1 2		58 2 7 1	-		2 3	2 2	1	1		
24.10.02	Xoshindlala Co-Op	Zodwa Miya	2	1	52 24	2	2	2	2	2	2	1 2		2 2		7 2		_	2	1 1	4	1		
24.10.02 24.10.02	Xoshindiala Co-Op Xoshindiala Co-Op	Thembi Fikelephi	2	2	13	2	i	2	. 2	2	2	1 2		2 :		7 2			2 :	2 1	i	1		
24.10.02	Xoshindiala Co-Op	Sfundo	ī	2	10	2	i	2	2	2	2	1 2		2 2	_	7 2		_	2	2 1	1	1		
24.10.02	Xoshindlala Co-Op	Samke	2	2	2	2	2	1	2	2	2	1 2	_	2 :		7 2	-	-		2 2	1	1		
24.10.02	Xoshindlala Co-Op	S'thembile	2	2	16	2	1	2	2	2	2	1 2	2	2 2	_	7 2		_		2 1	1	1		
24.10.02	Xoshindiaia Co-Op	Christina Makeleni	2	1	56	1	2	2	2	2		2 1	1	2 2		4 1	: 5	_	-	0 2 2	1 1	1		
24.10.02 24.10.02	Xoshindiala Co-Op Xoshindiala Co-Op	Noncedo Lwazi	1	2	28 21	2	1 2	2	1	2		2 1 2 1	1	2 :	-	4 2				2 2	1	1		
24.10.02	Xoshindlala Co-Op	Vuvo	1	2	6	2	2	1	2		_	2 1	i	2 2	-	4 2				2 2	1	i		
24.10.02	Xoshindlala Co-Op	Zikho	2	2	5	2	2	1	2	2	_	2 1	1	2 2	-	4 2			2	2 2	1	1		
24.10.02	Bambanani	Margaret N.Mkhize	2.	1	40	2	2	2	2		2	2 2	1	2 :	2	11 2	12	2 0	0 (	0 0	1	1		
24.10.02	Bambanani	Margaret	2	2	22	2	2	2	1	2	_	2 2		2 2		11 2			-	0 0	1	1		
24.10.02	Bambanani	Phineas	1	2	0	1	2	2	2	2		2 2		2 2		11 1			•	0 0	1	1		
24.10.02 24.10.02	Bambanani Bambanani	Khanyislle Welcome	0	2	0	0	0	0	0	0		2 2 2		2 2		11 2 11 2			0	ט ט	1	- 1		
24.10.02	Bambanani	Mestina	0	2	0	o o	Ö	ő	Ö			2 2		2		11 2			ŏ	0 0	1	i		
24.10.02	Bambanani	Philani	ŏ	2	Ö	Õ	ō	ŏ	ō			2 2		2 :		11 2			0	0 0	1	1		
24.10.02	8ambanani	Thandeka	2	2	0	٥	0	0	0	0		2 2	1	2 :		11 2			0	0 0	1	1		
24.10.02	Bambanani	Mthobisi	0	2	0	0	0	0	0	0	_	2 2		2 2		11 2			0	0 0	1	1		
24.10.02	Bambanani Bambanani	Thembeka	0	2	0	0	0	0	0			2 2		2 2	_	11 2			0	0 0	1 1	1		
24.10.02 24.10.02	Bambanani Bambanani	Nokwanda Gugu	0	2	0	0	0	0	0	0		2 2 2		2 2		11 2 11 2			_	0 0	1	1	·	
17.10.02	Bambanani	Nomathemba Ngubek	2	ī	39	2	2	2	2	2	_	2 1	2	2	-	2 1			-	ÖÖ	1	Ó		
17,10.02	Bambanani	Zitha	1	2	46	1	2	2	2	2	2	2 1	2	2 2	2	2 2	: 8			2 1	1	0		
17.10.02	Bambanani	Xoli	2	2	17	2	1	2	2	2		2 1	2	2 :		2 2				2 2		0	•	
17.10.02	Bambanani	Linda	1	2	16	2	1	2	2	2		2 1	2	2 :		2 2 2				2 2 2 2		0		
17.10.02 17.10.02	Bambanani Bambanani	Thembi Sebenzile	2	2	11 10	2	1	2	2			2 1 2 1	2	2 2		2 2				2 2	1	0		
17,10.02	Bambanani	Nkosi	1	2	18	2	1	2	2			2 1	2	2 2	-	2 2		_	_	2 2	1	ő		
17.10.02	Bambanani	S'phelele	1	2	1	2	1	2	2			2 1	2	2 2		2 2			2	2 2	1	0		
24.10.02	Sukumani Club	_ Mirriam Mtolo	2	1	68	1	2	2	2	2	1	2 2	2	2 2		7 1	1	1 2	0	0 0	2	1		
30.10.02	Xoshindiala Co-Op	Biyisiwe	2	2	43	2	1	2	2	2		2 2	_			).6 2		-		2 1	_ 1	1		
30.10.02	Xoshindiala Co-Op	Ellen	2	2	13	2	2	1	2	2		2 2				).6 2 ).6 2				2 2 2	1	1		
30.10.02	Xoshindlala Co-Op	Nomfundo Mano	2	2	8 69	2	2	1 2	2	2		2 2 2	_	2 2		).6 2 ).6 1	. 6		1	2 2	. 1	1		
30.10.02 30.10.02	Xoshindlala Co-Op Xoshindlala Co-Op	Thobani	1	2	17	2	1	2	2			2 2		2 2		0,6 2	_		2	2 2	• 1	i		
	Xoshindala Co-Op	Staniso	i	2	30	2	2	2	- 1	2		2 2		2		0,6 2				2 2	1	1		
	Bambanani	Jabu Mdleko	2	1	38	2	2	2	2	2		2 1	2	2 :	2	3 1	7	7 0	0	0 0	1	2		
17.10.02	Bambanani	Mduduzi	1	2	40	1	2	2	2	2	2	2 1	2	2 :		3 2		-		2 1	- 1	2		
17.10.02	Bambanani	Busl	2	2	21	2	1	2	2	2	_	2 1	2	2 2		3 2		7 2		2 2		2		
17.10.02	Bambanani	Khule	2	2	17	2	1	2	2		_	2 1 2 1	2	2 2		3 2		_	_	2 2 2 2		2		
17.10.02 17.10.02	Bambanani Bambanani	Fana Londeka	2	2	8	2	1	2	2			2 1	2	2		3 2				2 2		2		
17.10.02	Bambanani	Lunga	2	2	2	2	2	1	2			2 1	2	2		3 2		7 2		2 2	1	2		
24.10.02	Sakhisizwe	Fanyana M.	1	1	0	1	2	2	2	2	1	2 2	2	2 2	2	0 1	ε	6 0		0 0	_			
24.10.02	Sakhistzwe	S'bo	2	2	16	2	1	2	2			2 2		2 2		0 2		_	_	2 2				
24.10.02	Sakhisizwe	Zama	2	2	14	2	1	2	2	2		2 2		2 2		0 2				2 2 2	_			
24.10.02	Sakhisizwe	S'bu	1	2	12	2	1	2	2			2 2		2 2		0 .2			2	1 2		_		
24.10.02	Sakhisizwe	S'pha	1	2	17	2	1	2	2	2		2 2 2		2 2		0 1	. 6	_	1 '	1 4	. 2	_		
24.10.02 24.11.02	Sakhisizwe Sakhisizwe	Nokwanda Petros Swalibane	2	2	37 42	2	2	2	2	2		2 2 2		2 :		7 1	9		0	0 0	_	_		
24.11.02	Sakhisizwe	Nokwanda	2	2	32	2	2	2	2	2		2 2		2 2		7 2			1	1 1	i i	2		
24.11.02	Sakhisizwe	Sibongile	2	2	16	2	1	2	2	2	1	2 2	2	2 2	2	7 2				2 2		-		
	Sakhisizwe	Sibusiso	1	2	11	2	1	2	2			2 2		2 2		7 2				2 2		_		
24.11.02	Sakhisizwe	Zama	2	2	14	2	1	2	2	2	1	2 2	2	2 :	2	7 2		9 2	2	2 2	1	2		

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Date	Club	10	Gender	Resp	Age	Head	Child	E S	Relative	Other	RDP	Informa	Bond	Subsidy	Notspe	Period	DecFood	pple_in	Prgbí	e ju	<u>2</u>	contrib	gardh	gardo
		<u>2</u>														ă_							Ď	
24.11.02	Sakhisizwe	S'phamanda	1	2	18	2	1	2	2	2	1	2	2		2 2	7	2	9	2	2	2	2	1	2
24.11.02	Sakhlsizwe	Ndoda	1	2	21	2	1	2	2	2	1	2	2		2 2		2	•	2	2	2	2	1	2
24.11,02	Sakhlsizwe	Welcome	1	2	34	2	2	2	1	- 2	1	2	2		2 2		2	9	2	2	2	_	1	2
24.11.02	Sakhisizwe	Sthabile	2	2	1	2	2	2	2	2	]	2	2		2 2 2	/	2	9 11	0	0	2	2	1	2
06.11.02	Masibambane Cleaning Co-Op	Magdalene Tsepane	2	1	72	1	2		2	4	1	2	2	2		0	,	44	٥	2	1	4	1	2
06.11.02	Masibambane Cleaning Co-Op	Philan	1	2	43	2	1	2	2		1	2	2	2	2 2		2	11	_	2	!	1	!	2
06.11.02	Masibambane Cleaning Co-Op	Mantiku	1	2	39	2	1	2	2	2	1	2	2		2 2	6	2	11	2	2	1	]	1	2
06.11.02	Masibambane Cleaning Co-Op	Tumani	1	2	8	2	2	1	2	2	1	2	2		2 2	6	2	11	2	2	2	7	1	2
06.11.02	Masibambane Cleaning Co-Op	Tumelo	1	2	2	2	2	1	2	2	1	2	2		2 2	6	2	11	2	2	2	4	1	2
06.11,02	Masibambane Cleaning Co-Op	Lerato	2	2	15	2	2	1	2	2	1	2	2		2 2	6	2	11	_	2	2	1	1	2
06.11.02	Masibambane Cleaning Co-Op	Matabane	1	2	11	2	2	1	2	2	1	2	2	2	2 2	6	2	11	2	2	2	1	1	2
06.11.02	Masibambane Cleaning Co-Op	Tsepane	1	2	7	2	2	1	2	2	1	2	2	2	2 2	6	2	11	2	2	2	1		2
06.11.02	Mastbambane Cleaning Co-Op	Rolseng	2	2	18	2	2	2	2	1	1	2	2	_	2 2	6	2	11	2	2	2	)	1	2
06.11.02	Masibambane Cleaning Co-Op	Lehiononon	1	2	29	2	2	2	2	1	- 1,	2	2		2 2	5	2	11	2	2	2	1	1	2
06.11.02	Masibambane Cleaning Co-Op	Mojalefa	1	2	24	2	2	2	2	1	1	2	2	_	2 2	6	2	11	2	2	2	1	1	2
23.10.02	Masibambane Cleaning Co-Op	Elizabeth Miya	2	1	50	1	2	2	2	2	1	2	2	2	2 2	6	1	3	2	0	0	0	1	1
23,10.02	Masibambane Cleaning Co-Op	Nomusa	2	2	15	2	1	2	2	2	1	2	2	2	2 2	6	2	3	2	2	2	2	1	1
23,10.02	Masibambane Cleaning Co-Op	MaShezi	2	2	30	2	2	2	1	2	1	2	2		22	6	2	3	2	2	2	1	1	1
23.10.02	Masibambane Cleaning Co-Op	MaNdlovu	2	2	34	2	2	2	1	2	1	2	2	_	2 2	6	2	3	2	2	2	1	2	2
06.11.02	Masibambane Cleaning Co-Op	Nobantu Cira	2	1	49	1	2	2	2	2	1	2	2	_	2 2	6	1	4	0	0	0	0	1	2
06.11.02	Masibambane Cleaning Co-Op	Nomhle	2	2	13	2	1	. 2	2	2	1	2	2	2	2 2	6	2	4	0	0	Ü	0	1	2
06.11,02	Masibambane Cleaning Co-Op	Mandisa	2	2	19	2	1	2	2	2	1	2	2	2	2 2	6	2	4	2	2	2	1	1	2
06.11.02	Masibambane Cleaning Co-Op	unknown	0	0	0	0	0	0	0	0	2	2	2	2	2 2	6	2	4	2	2	2	1	1	2
23.10.02	Masibambane Cleaning Co-Op	Muntu Mdalose	2	1	71	1	2	2	2	2	1	2	2	2	2 2	4	1	9	0	0	Ü	1	2	2
23.10.02	Masibambane Cleaning Co-Op	Dumazile	2	2	40	2	1	2	2	2	1	2	2	2	2 2	4	2	9	2	2	1	1	2	2
23.10.02	Masibambane Cleaning Co-Op	Sibusiso	1	2	25	2	2	1	2	2	1	2	2		2 2 2	4	2	9	2	2	2	2	2	2
23.10.02	Masibambane Cleaning Co-Op	Simphiwe	1	2	18	2	2	1	2	- 2	1	2	2			4	2	9	2	2	4	4	2	2
23.10.02	Masibambane Cleaning Co-Op	Phyllis	2	2	32	2	1	2	2	2	1	2	2		2 2 2	4	2	9	2	2	,	1	2	2
23.10.02	Masibambane Cleaning Co-Op	Xolani	1	2	13	2	2	•	2	2	1	_	_	_		4	2	9	2	2	2	2	2	2
23.10.02	Masibambane Cleaning Co-Op	Nhianhla	1	2	11	2	2	1	2	2	1	2	2	_	2 2		2	9	2	2	2	2	2	2
23.10.02 23.10.02	Masibambane Cleaning Co-Op	Нарру	2	2	9	2	2	1	2	2	1	2	2		2 2	4	2	9	2	2	2	2	2	2
	Masibambane Cleaning Co-Op	Sinle	1	2	2	2	2	1	2	2	ו	2	2	4	22	4		9		4	۷.	4	_	_

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Date	Club	Ind	Gender	Resp	Αge	Head	Child	Grand	<u>80</u>	Other	Informa	Bond	Subs	ots	Period	96	plqq	Prgbf	<u> </u>	contrib	gardh	gardo	
06.11.02	Masibambane Cleaning Co-Op	.⊨ Mavis Zungu	2	° 2 1	<b>∢</b> 51	<b></b> 1	0 2	2	2		∠ <u> </u>		2 2		<b>-</b> 6	1	7			0 1		6	
06.11.02	Masibambane Cleaning Co-Op	Simon	1	2	35	2	1	2	2	2	1 2	2	2 2		6	2	7	ā	2	0	1	1	
06.11.02	Masibambane Cleaning Co-Op	Bheki	1	2	27	2	1	2	2	2	1 2	-	2 2		ě	2	7	2	2	o ·	i i	i	
06.11.02	Masibambane Cleaning Co-Op	Nonhianhia	2	2	23	2	1	2	2	2	1 2	2	2 2		6	2	7	ō	2	ō	1	1	
06.11.02	Masibambane Cleaning Co-Op	Bafana	1	2	22	2	1	2	2	2	1 2	2	2 2		6	2	7	2	2	0	1	1	
06.11.02	Masibambane Cleaning Co-Op	Sipho	•	2	17	2	1	2	2	2	1 2	2	2 2	2 2	6	2	7	2	2	0	1	1	
06.11.02	Masibambane Cleaning Co-Op	Sabelo	4	2	10	2	2	1	2	2	1 2	2	2 2	2 2	6	2	7	2	2	n	1 1	1	
06.11.02	Masibambane Cleaning Co-Op	Samkelo	1	2	3	2	2	1	2	2	1 2	, 2	2 2	2	6	2	7	2	2	n	1 1	1	
30.10.02	Masibambane Cleaning Co-Op	Buyisiwe N.	2	1	43	1	2	2	2	2	1 2	, ,	2 2	2	0.5	1	6	ō	ñ.	ň i	1	•	
30,10,02	Masibambane Cleaning Co-Op	Mhlaba	2	2	17	2	1	2	2	2	1 2	2	2 2		0.5	;	6	2	2	2	1	÷	
30.10.02			2	2	13	2	- 4	2	2	2	1 2	2	2 2	2	0.5	2	6	2	2	2	2 1	4	
	Masibambane Cleaning Co-Op	Ayanda	2	2		2	- 1	2	2	2	1 2	. 4	2 2	2	0.5	2	6	2	2	2	2 1	1	
30.10.02	Masibambane Cleaning Co-Op	Khanyisile			13		,	2	2	2	1 2		2 4	. 4	0.5	2	6	2	2	2	. I	1	
30.10.02	Masibambane Cleaning Co-Op	Wendy	2	2	10	2	1		2	2	1 2	2	2 2	2 2		2	6	2	2	2	2 1	1	
30.10.02	Masibambane Cleaning Co-Op	Selaphi	2	2	30	2	2	2	1	2	1 2	2	2 2		0.5	2	0	0	-	2 . 0 i		2	
24.10.02	Masibambane Cleaning Co-Op	Nontuthuzelo T.	2	1	34	2	2	2	1	2	1 2	2	2 2	2 2	-	- 4	٥	•	•	•	, ,	2	
24.10.02	Masibambane Cleaning Co-Op	Monica	2	2	44	1	2	2	2	2	1 2	2	2 2	2	3	1	6	2	2	2	1 1	2	
24.10.02	Masibambane Cleaning Co-Op	Lindiwe	2	2	23	2	- 1	2	2	2	1 2	2	2 2	2	3	2	6	2	2	2 .	2 r	2	
24.10.02	Masibambane Cleaning Co-Op	Melusi	1	2	19	2	- 1	2	2	2	1 2	2 2		_	-	2	6	2	2	2 :	1 1	2	
24.10.02	Masibambane Cleaning Co-Op	Bongekile	2	2	5	2	1	2	2	2	1 2	2	2 2		3	2	6	0	2	2 .	2 1	1	
23.10.02	Masibambane Cleaning Co-Op	Gabisile Diamini	2	1	47	1	2	2	2	2	2 1	2	2 2		10	2	18 18	2	2	2	2 2	1	
23.10.02	Masibambane Cleaning Co-Op	Amos	1	2	60	2	2	2	2	2	2 1	2	2 2		10	_		4	2	4	2 2	1	
23.10.02	Masibambane Cleaning Co-Op	Rossetta	2	2	30	2	1	2	2	2	2 1	2	2 2		10	2	18	2	2	1 .	2 2	4	
23.10.02	Masibambane Cleaning Co-Op	Buya	2	2	27	2	1	2	2	2	2 1	2	2 2		10	2	18	4	2		2 2	1	
23.10.02	Masibambane Cleaning Co-Op	Zothile	2	2	26	2	1	2	2	2	2 1	2	2 4		10	2	18 18	1	2	2	2	1	
23.10.02	Masibambane Cleaning Co-Op	Manawakhe	2	2	24	2		2	_	2	2 1	2	2 2	_	10	2	18	4	-	_	2 2	4	
23.10.02	Masibambane Cleaning Co-Op	Zanele	2	2	21	2	1	2	2	2	2 1	2	2 2		10	_	_	1	-	2	2 2	<u>'</u>	
23.10.02	Masibambane Cleaning Co-Op	Nothando	2	2	18	2	1	2	. 4	2	2 1	2	2 2		10 10	2	18 18	2	-		2 2		•
23.10.02	Masibambane Cleaning Co-Op	Sthokozile	2	2	12	2		2	2	2	2 1	2	2 2		10	2		2	2	2	2 2		
23.10.02	Masibambane Cleaning Co-Op	Mthokozisi	1	2	9	2	1	2	2	2	2 1	2	2 2		10	2	18 18	2	2	2	2 2	4	
23.10.02	Maslbambane Cleaning Co-Op	Nombuso	2	2	16	2		2	2	2	2 1	2	2 2	-	10	2	18	2	2	2 .	2 2	4	
23.10.02	Masibambane Cleaning Co-Op	Mafi	2	2	11	2	2	1	2	2	2 1	2	2 4	2	10	2	18	2	2	2	2 2	4	
23.10.02	Masibambane Cleaning Co-Op	Sfundo	2	2	8 7	2	2	1	2	2	2 1	2	2 2	2	10	2	18	2	2	2	2 2	4	
23,10.02	Masibambane Cleaning Co-Op	Mnqobi	1 2	2	1	2	2	1	2	2	∡ 1	2	2 4	. 4	10	2	18	2	2	2	2	1	
23.10.02	Masibambane Cleaning Co-Op	Londeka	- 4	2	2	2	2	1	2	2	2 1	2	2 2	. 4	10	2	18	2	2	2	2 2	4	
23.10.02 23.10.02	Masibambane Cleaning Co-Op Masibambane Cleaning Co-Op	Siyethemba Nkosikhona	1	2	0.06	2	2	1	2	2	2 1	2	2 2		10	2	18	2	-		2 2	1	
23.10.02		Nkule	2	2	20	2	2	2	1	2	2 1	2	2 2		10	2	18	2	2	2	2 2	1	
23.10.02	Masibambane Cleaning Co-Op Masibambane Cleaning Co-Op	JohnMguni	1	1	62	2	2	2	2	2	2 1	2	2 2		7	2	8	2	1	2	2 2	2	
23.10.02	Masibambane Cleaning Co-Op	Mavis Qalaba	2	2	47	2	2	2	2	2	2 1	2	2 2	2	7	2	A	2	1	2	2 2	2	
		Philisiwe	2	2	18	2	1	2	2	2	2 1	2	2 2	. 2	7	2	8	1	2	2	2 2	2	
	Masibambane Cleaning Co-Op		2	2	10	2	1	2	2	2	2 1	2	2 2		7	2	8	,	2	2	, ,	2	
	Masibambane Cleaning Co-Op	Promise Thelests	1				1	2	2	2	2 1	2	2 2		7	2	8	2	2	2	2 2	2	
	Masibambane Cleaning Co-Op	Thalente	-	2	12	2		2	2	2	2 1	2	2 2		,	4	٥	2	1	<u>د</u>	2 2	_	
	Masibambane Cleaning Co-Op	Innocent	1	2	27	2	1	_	_	2	2 1	2			,	1	٥	2	,	Ó	ן א	2	
	Masibambane Cleaning Co-Op	unknown	0	0	0	0	0	0	0	0	2 1	1	2 2		0	2	ö	٥	0	0	2	_	
	Masibambane Cleaning Co-Op	unknown	0	0	0	0	0	0	0	-	2 1	1	2 2		0	2	0	0	-	-			
	Masibambane Cleaning Co-Op	Ncengeni Ngidi	2	1	45	1	2	2	2		2 1	2	2 2		8	1	8	•	-	•			
23.10.02	Masibambane Cleaning Co-Op	Celiwe	2	2	28	2	1	2	2	2	2 1	2	2 2	. 2	8	2	8	1	2	2	1 2	. 1	

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23.10.02	Masibambane Cleaning Co-Op	Nondumiso	2	2	12	- 2	1	٠ <sub>2</sub>	_	2 2 2		1 2	2 2 2		_2	-8	2 2	2	2	2	1
23.10.02	Masibambane Cleaning Co-Op	Thandeka	2	2	8	2	1	2			_	1 2	2 2 2	2 8	2	8	2 2		2	2	1
23.10.02	Masibambane Cleaning Co-Op	Khavelihle	1	2	7	2	1	2		2 2 2	2	1 2	2 2 2	2 8	2	8	2 2	2	2	2	1
23,10,02	Masibambane Cleaning Co-Op	Kwanele	1	2	4	2	1	2		2 2 2	2	1 2	2 2 2	2 8	2	8	2 2	2	2	2	1
23,10.02	Masibambane Cleaning Co-Op	Zanele	2	2	0.83	2	2	1		2 2 2	2	1 2	2 2 2	2 8	2	8	2 2	2	2	2	1
23.10.02	Masibambane Cleaning Co-Op	Ntombi	2	2	65	2	2	. 2		1 2 2	2	1 2	2 2 2	2 8	2	8	2 2	1	2	2	1
30.10.02	Masibambane Cleaning Co-Op	Ntombana M.Dzamb	€ 2	1	40	1	2	2		2 2 '	1	2 2	2 2 2	2 4	1	8	0 0	0	0	1	1
30.10.02	Masibambane Cleaning Co-Op	Simphiwe	1	2	24	2	1	2		2 2 '	1	2 2	2 2 2	2 4	2	8	2 2	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	Thandiwe	2	2	17	2	2	2		1 2	1	2 2	2 2 2	2 4	2	8	1 2	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	Sandile	1	2	22	2	1	2		2 2	1	2 2	2 2 2	2 4	2	8	2 2	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	Lucky	1	2	15	2	1	2		2 2 1	1	2 2	2 2 2	2 4	2	8	2 2	2	2	1	1
30,10,02	Maslbambane Cleaning Co-Op	Sible	1	2	11	2	1	2		2 2 '	1	2 2	2 2 2	2 4	2	8	2 2	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	S'manga	1	2	5	2	1	2		2 2 1	1	2 2	2 2 2	2 4	2	8	2 2	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	Manda	1	2	42	1	2	2		2 2 '	1	2 2	2 2 2	2 4	2	8	2 1	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	Aletta	2	1	74	1	2	2		2 2 2	2	2 2	2 2 1	1 8	1	4	0 0	0	0	1	1
30.10.02	Masibambane Cleaning Co-Op	Lebowang	2	2	7	2	2	1		2 2 2	2	2 2	2 2 1	1 8	2	4	2 2	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	Nkhoba	1	2	49	2	1	2		2 2 2	2	2 2	2 2 1	1 8	2	4	2 2	2	2	1	1
30.10.02	Masibambane Cleaning Co-Op	Selinah	2	2	52	2	1	2		2 2 2	2	2 2	2 2 1	8 1	2	4	2 2	1	1	1	1
23.10.02	Masibambane Cleaning Co-Op	Nozipho Mdunge	2	1	17	2	2	1		2 2 1	1	2 2	2 2 2	2 4	2	3	0 0	0	1	1	1
23.10.02	Masibambane Cleaning Co-Op	Teressa	2	2	65	1	2	2		2 2 1	1	2 2	2 2 2	2 4	1	3	2 1	2	1	1	1
23,10.02	Masibambane Cleaning Co-Op	Murray	1	2	12	2	2	1		2 2 '	1	2 2	2 2 2	2 4	2	3	2 2	2	1	1	1
23.10.02	Masibambane Cleaning Co-Op	Justice Gumede	1	1	38	1	2	2		2 2	1	2 2	2 2 2	2 7	1	2	0 0	0	0	2	2
23.10.02	Masibambane Cleaning Co-Op	Zantombi	2	2	25	2	2	2		2 2	1	2 2	2 2 2	2 7	1	2	2 1	2	1	2	2
23.10.02	Masibambane Cleaning Co-Op	Khanyislle Zulu	2	1	25	2	1	2		2 2 2	2	1 2	2 2 2	2 5	2	3	2 2	2	2	2	1
23.10.02	Masibambane Cleaning Co-Op	Ziphathe	2	2	56	1	2	2		2 2 2	2	1 2	2 2 2	2 5	1	3	2 1	2	1	2	1
23.10.02	Masibambane Cleaning Co-Op	Thabo	1	2	3	2	2	1		2 2 2	2	1 2	2 2 2	2 5	2	3	2 2	2	2	2	1
24.10.02	Xoshindlala Co-Op	Sarbinah Joyce Khoz	2	1	38	1	2	2		2 2 '	1	2 2	2 2 2	2 6	1	7	0 0	0	0.	1	1
24.10.02	Xoshindiala Co-Op	Ben Khoza	1	2	55	1	2	2		2 2 '	1	2 2	2 2 2	2 6	2	7	2 1	2	1	1	1
	Xoshindiala Co-Op	Lindiwe	2	2	24	2	1	2		2 2 '	1	2 2	2 2 2	2 6	2	7	2 2	2	1	1	1
24,10,02	Xoshindiala Co-Op	Smangele	2	2	22	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	7	2 1	2	1	1	1
24,10.02	Xoshindiala Co-Op	Thandeka	2	2	12	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	7	2 2	2	1	1	1
24,10,02	Xoshindiala Co-Op	Ntombifuthi	2	2	8	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	7	2 2	2	1	1	1
24.10.02	Xoshindlala Co-Op	Mangoba	1	2	8	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	7	2 2	2	1	1	1
23.10.02	Masibambane Cleaning Co-Op	Thandiwe Baleni	2	1	56	1	2	2		2 2 1	1	2 2	2 2 2	2 6	1	10	2 0	0	0		2
23.10.02	Masibambane Cleaning Co-Op	N.H Baleni	2	2	30	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	10	2 2	2	1	1	2
23.10.02	Masibambane Cleaning Co-Op	G.C.Baleni	2	2	32	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	10	2 2	2	1	1	2
	Masibambane Cleaning Co-Op	N.S.Baleni	2	2	19	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	10	1 2	2	1	1	2
	Masibambane Cleaning Co-Op	N.Jaca	2	2	20	2	1	2		2 2 1	1	2 2	2 2 2		2	10	2 2	_	1	1	2
23.10.02	Masibambane Cleaning Co-Op	N.C.Baleri	1	2	25	2	1	2		2 2 1	1	2 2	2 2 2		2	10	2 2	_	1	1	2
23.10.02	Masibambane Cleaning Co-Op	T.S.Baleni	1	2	16	2	1	2		2 2 1	1	2 2	2 2 2		2	10	2 2		1	1	2
	Masibambane Cleaning Co-Op	S.E.Baleni	1	2	14	2	1	2		2 2 1	1 :	2 2	2 2 2		2	10	2 2		1	1	2
23.10.02	Masibambane Cleaning Co-Op	M.Baleni	2	2	1.08	2	2	1		2 2	1	2 2	2 2 2		2	10	2 2	2	2	1	2
23.10.02	Masibambane Cleaning Co-Op	D.C.Caluza	1	2	27	2	2	2		2 2 1	1	1 2	2 2 2		2	10	2 1	2	1	1	2
	Umbrella Structure	Thandiwe Baleni	2	1	56	1	2	2		2 2 '	1	2 2	2 2 2	-	1	10	2 0	-	0	1	2
	Umbrella Structure	N.H Baleni	2	2	30	2	1	2		2 2 1	1	2 2	2 2 2	-	2	10	2 2		1	1	2
23.10.02	Umbrella Structure	G.C.Baleni	2	2	32	2	1	2		2 2 '	1 :	2 2	2 2 2		2	10	2 2		1	1	2
23.10.02	Umbrella Structure	N.S.Baleni	2	2	19	2	1	2		2 2 1	1	2 2	2 2 2		2	10	1 2		1	1	2
	Umbrella Structure	N.Jaca	2	2	20	2	1	2		2 2 '	1	2 2	2 2 2	2 6	2	10	2 2		1	1	2
	Umbrella Structure	N.C.Balent	1	2	25	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	10	2 2		1	1	2
23.10.02	Umbrella Structure	T.S.Baleni	1	2	16	2	1	2		2 2	1	2 2	2 2 2	2 6	2	10	2 2		1	1	2
	Umbrella Structure	S.E.Bateri	1	2	14	2	1	2		2 2 1	1	2 2	2 2 2	2 6	2	10	2 2		1	1	2
23.10.02	Umbrella Structure	M.Baleni	2	2	1.08	2	2	1		2 2	1	2 2	2 2 2	2 6	2	10	2 2	2	2	1	2
	Umbrella Structure	D.C.Caluza	1	2	27	2	2	2		2 2 1	1	1 2	2 2 2	2 6	2	10	2 1	2	2	1	2

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Date	Club	þu	99	Resp	Age	Нева	Child	50	e le	Other	흥	Bond	Sube	Ş	Period	)ec	ğ	Prgbf	E,	일 .	confrib	gardi	gardo
23.10.02	Thathamashansi	Z.B.Dlamini	2	1	63	1	2	2	2		2 1	<u></u>	2 2		6	_1	11	2	~o	_o	ŏ`		1
23,10.02	Thathamashansi	Angeli	2	2	33	2	1	2	2		2 1	2	2 2		6	2	11	2	1	1	1	1	1
23.10.02	Thathamashansi	Thobile	2	2	15	2	2	1	2	1	2 1	2	2 2	2	6		11	2	1	1	1	1	1
23.10.02	Thathamashansi	unknown	0	2	0	2	2	2	2	1	2 1	2	2 2		6		11	0	0	0	0	1	1
23.10.02	Thathamashansi	unknown	0	2	0	2	2	2	2	1	2 1	2	2 2		6	2	11	0	0	0	0	1	1
23.10.02	Thathamashansi	unknown	0	2	0	2	2	2	2	1	2 1	2	2 2		6	-	11	0	0	0	0	1	1
23,10,02	Thathamashansi	unknown	0	2	0	2	2	2	2	1	2 1	2	2 2		6		11	0	0	0	0	1	1
23.10.02	Thathamashansi	unknown	0	2	0	2	2	2	2	1	2 1	2	2 2		6		11	0	0	0	0	1	1
23.10.02	Thathamashansi	unknown	0	2	0	2	2	2	2	1	2 1	2	2 2		6		11	0	0	0	0	1	1
23.10.02	Thathamashansi	unknown	0	2	0	2	2	2	2		2 1	2	2 2		6		11	0	0	0	0	1	1
23,10.02	Thathamashansi	unknown	0	2	0	2	2	2	2		2 1	~	2 2	-	6		11	0	0	0	0	1	
23,10,02	Umbrella Structure	Thokozani H.Luthuli	1	1	35	1	2	2	2		2 2		1 2		7		6	1	0	0	0	2	1
23,10.02	Umbrella Structure	Thembisile	2	2	37	2	2	2	2		2 2		1 2		7	2	6	2	2	2	1	2	1
23.10.02	Umbrella Structure	Mondli	1	2	12	2	1	2	2		2 2		1 2		7		6	2	2	2	0	2	1
23.10.02	Umbrella Structure	Sizangani	2	2	16	2	1	2	2		2 2		1 2		7		6	2	2	2	0		1
23.10.02	Umbrella Structure	Bhekani	1	2	14	2	1	2	2		2 2 2		1 2		7	2	6	2	2	2	0	2	1
23.10.02	Umbrella Structure	Zamani	]	2	10	2	1	2	2	2	2 2 2		1 2		7		6	2	2	2	0	2	1
23.10.02 22.10.02	Umbreita Structure	Mpendulo	1	2	11 72	2	1	2	2	2	1 2		2 2		6		11	0	0	á	0	1	2
22.10.02	Umbreila Structure Umbreila Structure	Magdalene Tsepane Philani	2	1 2	43	1 2	2	2	2	2	1 2		2 2		6		11	2	2	1	1	i	2
22.10.02	Umbrella Structure	Mantiku	1	2	39	2	1	2	2	2	1 2		2 2		6		11	2	2	1	1	i	2
22.10.02	Umbrella Structure	Tumani	i	2	8	2	2	1	2	2	1 2		2 2		6		11	2	2	2	1	1	2
22.10.02	Umbrella Structure	Tumelo	1	2	2	2	2	1	2	2	1 2		2 2		6	2	11	2	2	2	2	1	2
22.10.02	Umbrella Structure	Lerato	2	2	15	2	2	1	2	2	1 2		2 2		6	2	11	2	2	2	1	1	2
22.10.02	Umbreila Structure	Malabane	1	2	11	2	2	1	2	2	1 2	2	2 2		6	2	11	2	2	2	1	1	2
22.10.02	Umbrella Structure	Tsepane	1	2	7	2	2	1	2	2	1 2	2	2 2		6		11	2	2	2	1	1	2
22.10.02	Umbrella Structure	Rolseng	2	2	18	2	2	2	2	1	1 2		2 2		6		11	2	2	2	1	1	2
22.10.02	Umbrella Structure	Lehlononon	1	2	29	2	2	2	2	1	1 2		2 2		6		11	2	2	2	1	1	2
22.10.02	Umbrella Structure	Mojalefa	1	2	24	2	2	2	2	•	1 2	_	2 2		6	_	11	2	2	2	1	1	2
23.10.02	Umbrella Structure	Merisi Ngubane	1	1	55	1	2	2	2		2 1	2	2 2		8		5	2	1	2	1	2	1
23.10.02	Umbrelle Structure	Phumzile	2	2	44	2	2	2	2		2 1	2	2 2		8	2	5	2	1	2	1	2	1
23.10.02	Umbrella Structure	Nokubonga	2	2	13	2	1	2	2		2 1	2	2 2		8	2	5	2	2	2	2	2	1
23.10.02	Umbrella Structure	Fana	1	2	11	2	1	2	2		2 1	2	2 2		8	2	5	2	2	2	2	2	1
23,10.02	Umbrella Structure	Bongumusa	1	2	9	2	1	2	2	2	2 1	2	2 2		6	2	8	2	1	2	1	4	0
22.10.02 22.10.02	Umbrella Structure Umbrella Structure	Milton Duduzile	1	2	45 43	2	2	2	2	2	1 2		2 2		6		8	2	2	1	1	1	Ö
22.10.02	Umbrella Structure	Samkelisiwe	2	2	22	2	1	2	2	2	1 2		2 2		6	2	8	2	2	2	ċ	•	ō
22.10.02	Umbrela Structure	Bongiwe	2	2	19	2	1	2	2	2	1 2		2 2		ē	2	8	2	2	2	ō	i	ñ
22.10.02	Umbrella Structure	Njabulo	1	2	16	2	i	2	2	2	1 2		2 2		Ğ		8	2	2	2	ō	1	Ö
22.10.02	Umbrella Structure	Sandile	1	2	15	2	i	2	2	2	1 2		2 2		6		ă	2	2	2	ō	1	ō
22.10.02	Umbrella Structure	Sanele	4	2	13	2	1	2	2	2	1 2		2 2		6	_	8	2	2	2	Ō	1	ō
22.10.02	Umbrella Structure	Lindokuhle	1	2	1	2	2	1	2	2	1 2	-	2 2		6	_	8	2	2	2	0	1	0
23.10.02	Umbreita Structure	Victorio	1	î	21	2	1	2	2	2	1 2		2 2		6		6	2	2	2	2	1	1
23.10.02	Umbrella Structure	Nombulelo	ò	ò	ō	õ	ò	ō	õ	ō	1 2		2 2		e	0	6	0	0	0	0	1	1
23.10.02	Umbrella Structure	Andile	ō	ŏ	ŏ	ō	Ö	ō	ŏ	ō	1 2		2 2	2	6	0	6	0	0	0	0	1	1
23.10.02	Umbrella Structure	Mzokhona	ō	0	ō	ō	ō	ō	ō	ō	1 2		2 2		6	0	6	0	0	0	0	1	1
23.10.02	Umbrella Structure	Thobile	0	0	0	٥	0	0	0	0	1 2	-	2 2		6		6	0	0	0	0	1	1
23,10.02	Umbrella Structure	Zoleka	0	0	0	0	0	0	0	0	1 2		2 2		6		6	0	0	0	0	1	1
23,10.02	Umbrella Structure	Justice Gumede	1	1	38	1	2	2	2	2	1 2		2 2		7		2	0	0	0	0	2	2
23.10.02	Umbrella Structure	Zantombi	2	2	25	2	2	2	2	_	1 2		2 2		7		2	2	1	2	1	2	2
23.10.02	Umbrella Structure	Balungile V.Dube	2	1	20	1	2	2	2		2 1	2	2 2		7		2	.0	0	0	0	2	2
23.10.02	Umbrella Structure	Virginia	2	2	10	2	1	2	2	2	2 1	2	2 2	2 2	7	2	2	2	2	2	2	2	2

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	<b>م</b>		Gender	٩	_	ъ	밀	Grand_ch	Relative Other RDP Informal Bond Soubsidy Self Notspec Period DecFood pple_in inc_m inc_m and	,
Date	Club	<u>B</u>	Ser	Resp	Age	Head	Child	5	Cother Cother Information of the Cother Information of South South South of South So	i
23.10.02	Umbrella Structure	Nestar A.Sibisi	2	_ 1	30	- 2	1	2	2 2 2 1 2 2 2 2 5 1 8 0 0 0 0 2	1
23.10.02	Umbrella Structure	Mzwakhe	1	2	40	2	1	2		1
23,10.02	Umbrella Structure	Philisiwe	2	2	65	1	2	2		1
23.10.02	Umbrella Structure	S'thandwe	2	2	10	2	2	1		1
23.10.02	Umbrella Structure	Mhlengi	1	2	4	2	2	1	2 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1
23.10.02	Umbrella Structure	Dudu	2	2	23	2	1	2		1
23.10.02	Umbrella Structure	Philile	2	2	11	2	2	1		1
23.10.02	Umbrella Structure	Philani	1	2	9	2	2	1		1
23.10.02	Umbrella Structure	Khanyisile Mngadi	2	1	-	1	2	2		1
23.10.02 23.10.02	Umbrella Structure Umbrella Structure	Nomonde Zama	2	2	23 17	2	1	2		1
23.10.02	Umbrela Structure	Zama Fanele	2	2	7	2	1	2		i
23, 10,02	Umbrella Structure	Fezile	1	2	5	2	1	2		1
28, 10.02	Seliyabuya Co-Op	Cyprian Ngcobo	1	1	38	1	2	2		2
20.11.02	Sellyabuya Co-Op	Sifiso Mthethwa	1	i	30	1	2	2		2
20.11.02	Seliyabuya Co-Op	Hlengiwe	2	2	27	2	2	2		2
20.11.02	Seliyabuya Co-Op	Sinoxolo	2	2	9	2	1	2		2
06.11.02	Seliyabuya Co-Op	Angel Diamini	2	1	50	1	2	2		1
06,11,02	Seliyabuya Co-Op	Nozloho	2	2	30	2	1	2		1
06.11.02	Sellyabuya Co-Op	Zinhle	2	2	20	2	1	2		1
06.11.02	Seliyabuya Co-Op	Themba	1	2	26	2	1	2		1
06.11.02	Seliyabuya Co-Op	Thembanl	1	2	24	2	1	2		1
06.11.02	Seliyabuya Co-Op	Zandile	2	2	0	2	2	1	2 2 2 1 2 2 2 2 10 2 14 2 1 2 0 2	1
06.11.02	Sellyabuya Co-Op	Balindile	2	2	0	2	2	1		1
06.11.02	Seliyabuya Co-Op	Ziningi	2	2	0	2	2	1		1
06.11.02 06.11.02	Seliyabuya Co-Op Seliyabuya Co-Op	Somlindela Thobelani	1	2	0	2	2	1		1
06.11.02	Seliyabuya Co-Op	Kwanda	1	2	0	2	2	1		i
06.11.02	Sellyabuya Co-Op	Zinzi	2	2	0	2	2	1		i
06.11.02	Seliyabuya Co-Op	Amahle	2	2	ŏ	2	2	1		1
06.11.02	Sellyabuya Co-Op	Kwenza	ī	2	ō	2	2	1		1
06.11.02	Seliyabuya Co-Op	Thembi A.Msani	2	1	29	2	1	2		1
06.11.02	Seliyabuya Co-Op	Gladys	2	2	62	1	2	2	2 2 2 1 2 2 2 10 2 0 2 1 2 1 2	1
06.11.02	Sellyabuya Co-Op	Rosewell	1	2	27	2	1	2		1
06.11.02	Seliyabuya Co-Op	Warren	1	2	24	2	1	2		1
06.11.02	Seliyabuya Co-Op	Phumzile	2	2	9	2	2	1		1
06.11.02	Seliyabuya Co-Op	Nkosingiphile	1	2	14	2	2	1		1
20.11.02	Seliyabuya Co-Op	Julle Hoppie	1	1	41	1	2	2		2
20.11.02 20.11.02	Seliyabuya Co-Op	Jane S. Brian	2	2	35 6	2	2	2		2
20.11.02	Seliyabuya Co-Op Seliyabuya Co-Op	Deon	1	2	13	2	1	2		2
20.11.02	Seliyabuya Co-Op Seliyabuya Co-Op	Nonhlanhla	2	2	10	2	2	2		2
20.11.02	Seliyabuya Co-Op	Vumile	2	2	16	2	2	2		2
20.11.02	Seliyabuya Co-Op	Stanford Z. Mfanyane	1	1	42	ī	2	. 2		1
20.11.02	Seliyabuya Co-Op	Luck	i	2	0	2	1	2		1
20.11.02	Sellyabuya Co-Op	Bongiwe	2	2	Ö	2	2	2	2 2 2 1 2 2 2 2 7 2 5 0 1 2 0 2	1
20.11.02	Seliyabuya Co-Op	unknown	ō	2	ō	ō	ō	ō	0 0 2 1 2 2 2 2 0 2 5 0 0 0 0 2	1
20.11.02	Seliyabuya Co-Op	unknown	0	2	Ō	0	0	0		1
31.10.02	Sukumani Club	Josephine N.	2	1	50	1	2	2		1
31.10.02	Sukumani Club	Bonga	1	2	23	2	1	2		1
31.10.02	Sukumani Club	Phiwe	1	2	18	2	1	2	2 2 1 2 2 2 2 2 7 2 3 2 2 2 1 1	1

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Date		Club	밀	Gender	Resp	Age	Head	Child	듄	<u> </u>	Other	δ.	Informati Bond	Subsidy	Self	ots	Period	96.	pple_in	Prgb.	inc_m	inc_s	gardh	gardo	
☐ 31.10.02	Sukumani Club	U	_⊆ Duduzile Mabaso	9	ω 1	<b>∢</b> 41	± 1	ပ	0	<b>a</b> c 0		≝. 1	⊑ α 2	າ <b>ທ</b> 22	<b>%</b> 2	<b>z</b> 2	7		8	٠.	. <u>.</u>				1
31,10.02	Sukumani Club		Nompumelelo	2	2	23	2	ā	ő	ŏ		i		2 2	2	2	7	2	8	ō	ō	-			1
31,10.02	Sukumani Club		Bongiwe	2	2	39	2	ō	ō	ō		1		2 2	2	2	7	2	8	2	2		1	2	1
31.10.02	Sukumani Club		Thobile	2	2	16	2	0	0	0		1		2 2	2	2	7	2	8	2	2				1
31.10.02	Sukumani Club		Zodwa	2	2	6	2	0	0	0	_	1		2 2	2	2	7	2	8	2	2	2		_	1
31,10.02	Sukumani Club		Nozipho	2	2	7	2	0	D	0	-	1		2 2	2	2	7	2	8	2	2	2		2	1
31.10.02	Sukumani Club		S*busiso	1	2	3	2	0	0	0		1		2 2	2	2	7	2	8	2	2	2		_	1
31.10.02	Sukumani Club		Zanele	2	2	1	2	0	0	0		1		2 2	2	2	7	2	8	2	2	2		_	1
31.10.02	Sukumani Club		Annah Cwazibe	2	1	0	1	2	2	2		1		2 2	2	2	7	1	3	0	0	•		-	1
31.10.02	Sukumani Club		Thobile	2	2	23	0	0	0	0		1		2 2	2	2	7	2	3	0 2	2			_	1
31.10.02	Sukumani Club		Bonginkosi	1	2	25	0	0	0	0		1		2 2	2	2	6	2	ა 5	2	0	_			2
25.10.02 25.10.02	Sukumani Club Sukumani Club		Lungi	1	2	21 45	2	1 2	2	2		2		2 2 2	2	2	6	1	5	2	0	0	•		2
25.10.02	Sukumani Club Sukumani Club		Sipho Siyanda	1	2	40 8	2	1	2	2		2		2 2	2	2	6	2	5	2	Ö	ō	i		2
25.10.02	Sukumani Club		Stoniso	1	2	19	2	2	2	1		2		2 2	2	2	6	2	5	2	ŏ	0	ò		2
25.10.02	Sukumani Club		Thobile	2	1	29	2	2	2	2		2		2 2	2	2	6	1	5	2	Ō	0	1	1	2
24.10.02	Sukumani Club		Nokukhanya K	2	i	38	1	2	2	2		1		$\overline{2}$ $\overline{2}$	2	2	8	1	3	0	0	0	0	1	1
24,10.02	Sukumani Club		Nonkosi	2	2	16	2	0	0	0		1	2	2 2	2	2	8	2	3	2	2	2	2	1	1
24.10.02	Sukumani Club		Siyabonga	1	2	10	2	0	0	0	0	1	2	2 2	2	2	8	2	3	2	2		2	1	1
24.10.02	Sukumani Club		Siphelele	2	2	6	2	0	0	0		1		2 2	2	2	8	2	3	2	2	_	~	1	1
22.10,02	Phaphama		Thandazile	23	1	23	2	1	2	2		1		2 2	2	2	3	1	3	0	0	-	0	1	1
22.10.02	Phaphama		Philisiwe	1	2	0	2	2	2	1	_	1		2 2		2	3	2	3	2	0	0	0	1	1
22.10.02	Phaphama		unknown	2	2	0	1	2	2	2		1		2 2	2	2	3	2	3	0	0	0	0	1	1
22.10.02	Phaphama		unknown	0	2	0	2	2	1 2	2		1		2 2 2 2	2	2	3	2	3 10	0	0	0	0	1	1
22.10.02	Phaphama		Elilot Mounge	1	1 2	5 0	1 2	2	2	2		1		2 2 2 2	2	2	2	0	10	0	٥	0	o o	i	1
22.10.02 22.10.02	Phaphama Phaphama		Mrs Mdunge M Ngcobo	2	2	31	2	1	2	2		1		2 2		2	2	0	10	Ô	ñ	ñ	ñ	i	i
22.10.02	Phaphama		N Ngcobo	2	2	29	2	1	2	2		i		$\frac{1}{2}$ $\frac{1}{2}$	2	2	2	ŏ	10	ō	ŏ	ō	Õ	i	1
22.10.02	Phaphama		grandfather	1	2	0	2	ò	2	1		i		2 2	2	2	2	ō	10	ō	ō	Õ	Ō	1	1
22.10.02	Phaphame		S Motunge	i	2	9	2	ō	1	2	2	1		2 2	2	2	2	0	10	0	0	0	0	1	1
22.10.02	Phaphama		unknown	0	2	0	2	0	0	0	0	1		2 2	2	2	2	0	10	0	0	0	0	1	1
22.10.02	Phaphama		unknown	0	2	0	2	0	0	0	-	1		2 2		2	2	0	10	0	0	0	0	1	1
22.10.02	Phaphama		unknown	0	2	0	2	0	0	0		1		2 2	2	2	2	0	10	0	0	0	0	1	1
22.10.02	Phaphama		unknown	0	2	0	2	0	0	0		1		2 2	2	2	2	0	10	0	0	0	0	1	1
22.10.02	Vukuzame		Getrina	2	2	51	2	2	2	2		1		2 2	2	2	5 5	2	6	2	0	0	0	1	1
22.10.02	Vukuzame		T.Mzimela	1	1	50 35	1 2	2	2	2		1		2 2 2	2	2	5	2	6 6	2	0	0	0	1	1
22.10.02 22.10.02	Vukuzame Vukuzame		Sydney Zakhona	1	1	20	2	1	2	2		1		2 2	2	2	5	2	6	1	Ô	0	ŏ	i	i
22.10.02	Vukuzame		Sibongiseni	1	4	12	. 2	1	2	2		1		2 2		2	5	2	6	2	ŏ	ŏ	-	i	i
22.10.02	Vukuzame		Asanda	2	1	0.83	2	2	1	2		1		$\tilde{2}$ $\tilde{2}$	2	2	5	2	6	2	0	0	0	1	1
22.10.02	Cultural Co-Op		Thembakazi Mnisi	2	1	45	1	2	2	2		2		2 2		2	8	1	5	0	0	0	0	2	2
22,10.02	Cultural Co-Op		Themba	1	2	41	2	2	2	1	2	2	1	2 2	2	2	8	2	5	2	2	1			2
22,10,02	Cultural Co-Op		Busisiwe	2	2	30	2	2	2	1		2		2 2	2	2	8	2	5	2	2	1			2
22.10.02	Cultural Co-Op		Sibusiso	1	2	26	2	1	2	2		2		2 2	2	2	8	2	5	2	2	1			2
22.10.02	Cultural Co-Op		Lubabalo	1	2	22	2	1	2	2	2	2		2 2	2	2	8	2	5	2	2	0			2
22,10.02	Cultural Co-Op		Magdalene Tsepane	2	- 1	72	1	2	2	2		1		2 2	2	2	6	1	11	0	0	0	•	1	2
22.10.02	Curtural Co-Op		Philani	1	2	43	2	1	2	2		1		2 2	2	2	6	2	11	2	2	1	•	•	2
22.10.02	Cultural Co-Op		Mantiku	1	2	39	2	1 2	2	2		1		2 2 2	2	2	6 6	2	11	2	2	2	•	1	2
22.10.02	Cultural Co-Op	•	Tumani	1	2	8	2	2	1	2		1		2 2		2	6	2	11	2	2	2		i	2
22.10.02 22.10.02	Cultural Co-Op Cultural Co-Op		Tumelo Lerato	2	2	15	2	2	1	2		1		2 2		2	6	2	11	2	2	2	ĩ	i	2
22.10.02	Cultural Co-Op		Matabane	1	2	11	2	2	i	2		i		2 2		2	6	2	11	2	2	2	1	1	2
22.10.02	Cuttural Co-Op		Tsepane	i	2	7	2	2	1	2		i		2 2	2	2	6	2	11	2	2	2	1	1	2
22.10.02	Cultural Co-Op		Roiseng	2	2	18	2	2	2	2		1		2 2		2	6	2	11	2	2	2	1	1	2
22.10.02	Cultural Co-Op		Lehlononon	1	2	29	2	2	2	2		1		2 2	2	2	6	2	11	2	2	2	-		2
22.10.02	Cultural Co-Op		Mojalefa	1	2	24	2	2	2	2	1	1	2	2 2	2	2	6	2	11	2	2	2	1	1	2

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Date	Club	Pu	Gender	Resp	Head		Child Grand	:	Relati	ROP	Je S	Subsk	Self Nots	Period	900	eld.	Prgbf inc m	ا ا	contrib	gardh	gardo	
	Cultural Co-Op	Elsie Vinjwa	2		50	2 `	2	2 '	2	2 1		2 2	2 2	2 5		7	0 7		0 0	2	1	
22.10.02	Cultural Co-Op	Thobile	1		25	2	1	2		2 1		2 2	2 2	2 5	2	7	0 :	2	2 2	2	1	
22.10.02		S'bongiseni	1		21	2	1	2		2 1	2	2 2	2 2	2 5	2	7	0	1	2 1	2	1	
22.10.02		Sehla	1		18	2	1	2	2	2 1	2	2 2	2 2	2 5	5 2	7	0 :	2	2 2	2	1	
22.10.02	Cultural Co-Op	Ndumiso	1	2	14	2	1	2	2	2 1	2	2 2	2 2	2 5	2	7	0 :	2 :	2 2	2	1	
22.10.02	Cultural Co-Op	Vuviswa	2	2	8	2	1	2	2	2 1	2	2 2	2 2	2 6	2	7	0 :	2	2 2	2	1	
22.10.02	Cultural Co-Op	husband	1	2	0	1	2	2	2	2 1	2	2 2	2 2	2 5	5 2	7	2	2 :	2 0	2	1	
22.10.02	Cultural Co-Op	Gladys Mthiyane	2	1	57	1	2	2	2	2 2	1	2 2	2 2		•	4	_	0	0 0	2	2	
22.10.02	Cultural Co-Op	Mandisa	2		34	2	1	2		2 2	1	2 2	2 2		_	4	2	1	2 1	2	2	
22.10.02		Lindikhaya	1	2	8	2	2	1	_	2 2	1	2 2	2 2		_	4		_	2 2	2	2	
22.10.02	Cultural Co-Op	Bonisile	2		15	2	2	1		2 2	1	2 2	2 2		_	4			2 2	2	2	
22.10.02	Vukukhanye il	Nosipho Mavundia	2		13	1	2	2	_	2 1	2	2 2	2 2			4	-	0	0 0	1	1	
22.10.02	Vukukhanye II	Vuldle	1		24	2	1	2		2 1	2	2 2 2	2 2		_	4	2 2	2	2 1		1	
22.10.02	Vukukhanye II	Mvelo	1	2	6	2	1	2	_	2 1	2	2 2	2 2		_	4			22	1	1	
22.10.02	Vukukhanye II	S'lungile	2	2	_	4	1	2	_	2 1	2	2 2	2 2		_	8	_	0	2 0 0	1	1	
22.10.02	Cultural Co-Op	Elizabeth Miya	2		19 25	2	1	2	-	2 1	2	2 2	2 2			8	-	•	22	1	1	
22.10.02	Cultural Co-Op Cultural Co-Op	Vusi Nu	2		20 15	2	1	2	_	2 1	2	2 2	2 2			8		_	2 2	1	1	
22.10.02 22.10.02	Cultural Co-Op	Noganisa	2		30	2	1	2		2 1	2	2 2	2 2		_	8			2 2		1	
22.10.02	Cultural Co-Op	Fezekile	2		26	2	1	2		2 1	2	2 2	2 2			8		_	2 2		1	
22.10.02	Cultural Co-Op	Nompilo	2		34	2	2	2	_	2 1	2	2 2	2 2		_	8	_	_	2 2	1	1	
22.10.02	Cultural Co-Op	Nokubonga	2		36	2	2	2		2 1	2	2 2	2 2	2 6	2	8	2	2	2 2	1	1	
22.10.02	Cultural Co-Op	Muzi	1		9	2	1	2	2	2 1	2	2 2	2 2	2 6	2	8	2	2	2 2	1	1	
22.10.02	Cultural Co-Op	Mavis Zungu	2		31	1	2	2	2	2 1	2	2 2	2 2	2 6	3 1	8	2	0	0 0	1	1	
22.10.02	Cultural Co-Op	Simon	1		35	2	1	2	2	2 1	2	2 2	2 2	2 6		8	2	1	0 1	1	1	
22.10.02	Cultural Co-Op	Bheki	1		30	2	1	2	_	2 1	2	2 2	2 2	_	_	8	2	1	0 1	1	1	
22.10.02	Cultural Co-Op	Nonhlanhla	2		26	2	1	2		2 1	2	2 2	2 2			8	2	1	0 1	- 1	1	
22.10.02	Cultural Co-Op	Bafana	1		23	2	1	2		2 1	2	2 2	2 2		_	8	2	1	0 1	1	1	
22.10.02	Cultural Co-Op	Sipho	1		17	2	1	2		2 1	2	2 2 2	2 2		-	8 8	_	2	0 1	1	1	
22.10.02	Cultural Co-Op	Sabelo	1 2	2	10 3	2	2	1		2 1	2	2 2	2 2		-	8	_	_	0 1	- 1	1	
22.10.02 22.10.02	Cultural Co-Op Cultural Co-Op	Samkelo Sarbinah Joyce Khoz	2		3 88	3	2	2		2 1	2	2 2	2 2			7		_	o o	1	i	
22.10.02	Cultural Co-Op	Ben Khoza	1		55	3	2	2		2 1	2	2 2	2 2		2	7	2	1	2 1	1	1	
22.10.02	Cultural Co-Op	Lindiwe	2		24	2	1	2		2 1	2	2 2	2 2		_	7	_	2	2 1	1	1	
22.10.02	Cultural Co-Op	Smangele	2		22	2	1	2		2 1	2	2 2	2 2		2	7	2	1	2 1	1	1	
22.10.02	Cultural Co-Op	Thandeka	2		12	2	1	2	_	2 1	2	2 2	2 2		3 2	7	2	2	2 1	1	1	
22.10.02	Cultural Co-Op	Ntombifuthi	2	2	8	2	1	2	2	2 1	2	2 2	2 2	2 6	3 2	7	2	2	2 1	1	1	
22.10.02	Cultural Co-Op	Manqoba	1	2	8	2	1	2	2	2 1	2	2 2	2 2	2 6	3 2	7		_	2 1	1	1	
22,10,02	Two Sticks	Fill siwe diamini	2		9	1	2	2		2 2	1	2 2	2 2			10	2		0 1	2	1	
22.10.02	Two Sticks	Zithulele	1		29	2	1	2	-	2 2	1	2 2	2 2			10	_	_	0 2			
22.10.02	Two Sticks	Gawo	1		23	2	1	2	_	2 2	1	2 2	2 2			10	_	_	0 2			
22.10.02	Two Sticks	Cabango	1		8	2	1	2	_	2 2	1	2 2	2 2			10	_	_	0 2	-	_	
22.10.02	Two Sticks	Zumisile	2	2	2	2	1 2	2	_	2 2 2	1	2 2 2	2 2			10	_	_	0 2		_	
22.10.02	Two Sticks	Lwazi	1	2 0.1	-	2	2	1		2 2	1	2 2	2 2			10	_	_	0 2	_	2	
22.10.02 22.10.02	Two Sticks Two Sticks	Thando Nosipho	2		18 19	2	2	2	_	2 2	1	2 2	2 2		_	10	_	_	0 2			
22.10.02	Two Sticks	Zandile	2		23	2	2	2		2 2	1	2 2	2 2			10			0 2	-		
22.10.02	Two Sticks	Thaylleni	2		30	2	2	2		2 2	1	2 2	2 2			10		2	1 1	2		
22.10.02	Cuttural Co-Op	Thobile Ndlovu	2		33	1	2	2		2 2	1	2 2		2 9		6	_	ō	0 0	1	2	
22.10.02	Cultural Co-Op	Mavis	2		55	2	2	2	_	2 2	1	2 2	2 2			6	-	1	2 1	1	2	
22.10.02	Cultural Co-Op	Mgcini	1		5	2	2	2	2	1 2	1	2 2	2 2			6	2	2	2 2	1	2	
22.10.02	Cultural Co-Op	Phumzile	2		2	2	2	2	2	1 2	1	2 2	2 2		9 2	6			2 2		2	
22.10.02	Cultural Co-Op	Xolani	1		1	2	2	2		1 2		2 2		2 9		6			2 2		2	
	Cultural Co-Op	Thembeka	2	2	4	2	2	2	2	1 2	1	2 2	2 2	2 9	2	6	2	2	2 2	1	2	
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		<u> </u>		Gender	Ğ.		Ď.	₽	Grand_ch	Relative	ĕ	4	Informal	Subsidy	<u> </u>	Notspec Period	DecFood	pple_in	Prgbf	Ε,	s Juc	gardh	gardo	
Date		Club	<u> </u>	ē	Resp	Age	Head	Child	Ü	8	Other	80 J				2 4	ے				טו פֿ			
22.10.02	Cultural Co-Op		Muntu Mdialose	2	1	71	1	2	2	2	2	1		2 2		2	4 1			0	0	1 2		
22.10.02	Cuttural Co-Op		Dumazile	2	2	40	2	1	2	2	2	1		2 2		_	4 2		2	2	1	1 2		
22,10,02	Cultural Co-Op		Sibusiso	1	2	25	2	2	1	2	2	1	2	2 2		_	4 2		2	2	1	1 2		
22.10.02	Cuttural Co-Op		Simphiwe	1	2	18	2	2	1	2	2	1	2	2 2		_	4 2		2	2		2 2		
22.10.02	Cultural Co-Op		Phyllis	2	2	32	2	1	2	2	2	1		2 2		-	4 2		2	2	1	1 2		
22.10.02	Cultural Co-Op		Xolani	1	2	13	2	2	1	2	2	!	2	2 2	_	_			_	_	_		_	
22.10.02	Cultural Co-Op		Nhlanhla	1	2	11	2	2	1	2	2	1	2	2 2		2	4 2		2	2		2 2 2 2		
22.10.02	Cuttural Co-Op		Нарру	2	2	9	2	2	1	2	2	1		2 2		2	4 2		2	2		2 2		
22.10.02	Cultural Co-Op		Sinle	1	2	2	2	2	1	2	2	1	2	2 2 2		2	6 1	: 9 I 8	2	0		0 1	1	
23,10,02	Two Sticks		Mavis Žungu	2	1 2	61 35	2	1	2	2	2	1	2	2 2 2			6 2		2	2	2	1 1	1	
23.10.02 23.10.02	Two Sticks		Simon Zungu	1	2	27	2	1	2	2	2	1	2	2 2		_	6 2	-	2	2	2	1 1	1	
23.10.02	Two Sticks Two Sticks		Sheid Nonhlanhla	2	2	27	2	1	2	2	2	1	2	2 2			6 2		2	2	1	1 1	1	
23.10.02	Two Sticks		Bafana	1	2	22	2	1	2	2	2	1	2	2 2			6 2		2	2	1	1 1	1	
23.10.02	Two Sticks		Sipho	1	2	17	2	1	2	2	2	1		2 2			6 2		2	2	2	1 1	1	
23.10.02	Two Sticks		Sabelo	1	2	10	2	2	1	2	2	1		2 2			6 2		2	2	2	1 1	1	
23.10.02	Two Sticks		Samkelo	1	2	3	2	2	i	2	2	1	2	2 2		_	6 2		2	2	2	1 1	1	
23.10.02	Cultural Co-Op		Thandiwe Baleni	2	1	56	1	2	2	2	2	1	2	2 2		2	6 1	10		0	0	0 1	2	
23.10.02	Cultural Co-Op		N.H Baleni	2	2	30	2	ĩ	2	2	2	1		2 2		2	6 2	10	2	2	2	1 1	2	
23.10.02			G.C.Baleni	2	2	32	2	1	2	2	2	1		2 2		2	6 2	10	2	2	2	1 1	2	
23.10.02	Cultural Co-Op		N.S.Baleni	2	2	19	2	1	2	2	2	1	2	2 2	2	2	6 2	10	1	2	2	1 1	2	
23.10.02	Cultural Co-Op		N.Jaca	2	2	20	2	1	2	2	2	1	2	2 2	2	2	6 2	2 10		2	2	1 1	2	
23.10.02	Cultural Co-Op		N.C.Baleni	1	2	25	2	1	2	2	2	1		2 2			6 2			2	2	1 1	2	
23.10.02	Cultural Co-Op		T.S.Baleni	1	2	16	2	1	2	2	2	1		2 2		_	6 2			2	2	1 1	2	
23,10.02	Cultural Co-Op		S.E.Baleni	1	2	14	2	1	2	2	2	1	2	2 2			6 2			2	2	1 1	~	
23.10.02	Cuttural Co-Op		M.Baleni	2	2	1.08	2	2	1	2	2	1	2	2 2		_	6 2			2	-	2 1	_	
23.10.02	Cultural Co-Op		D.C.Caluza	1	2	27	2	2	2	2	2	1	1	2 2	_	_	6 2		_	1	-	2 1	_	
22.10.02	Two Sticks		Joice	2	2	40	2	2	2	1	2	2	1	2 2		2	4 2		2	1	-	2 2		
22.10.02	Two Sticks		Zandile	2	2	37	2	2	2	1	2	2	1	2 2		2	4 2	5	2	2	-	1 2		
22.10.02 22.10.02	Two Sticks		Conrad Bazini	1 2	2	55 21	1 2	2	2	2	2	2	1	2 2 2		2	4 2		2	2	•	2 2		
22.10.02	Two Sticks Two Sticks		Thembekle	2	2	0	2	2	2	2	2	2	1	2 2		2	4 2		2	2	-	2 2		
12.11.02	Simunye		M.M.Ndlovu	2	1	43	1	2	2	2	2	2	i	2 2	_	_	5 1			ō	-	o z		
2.11.02	Simuriye		M.Ndlovu	2	2	50	2	2	2	1	2	2	1	2 2			5 2		_	ō	-	0 2		
12.11.02	Simunye		Buyisile	2	2	25	2	1	2	2	2	2	i	2 2			5 2			2		2 2		
2.11.02	Simunye		Ntombifikile	2	2	18	2	1	2	2	2	2	1	2 2			5 2			2		2 2		
2.11.02	Simunye		unknown	ō	0	0	õ	ò	ō	0	1	2	1	2 2	2	2	0 (	0	0	0	0	0 2		
12,11.02	Simunye		unknown	ō	0	0	ō	Ö	Ō	0	1	2	1	2 2	2	2	0 (	0	0	0	-	0 2		
2.11.02	Simuriye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		2	0 0		0	0	•	0 2		
12.11.02	Simunye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		_	0 (		0	0	-	0 2		
2.11.02	Simurrye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		2	0 (		0	0	-	0 2		
2.11.02	Simunye		unknown	0	0	0	0	0	0	0	1	2		2 2		2	0 (		0	0	-	0 2		
2.11.02	Simunye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		2	0 (	-	0	0	•	0 2		
2.11.02	Simunye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		2	0 (		0	0	•	0 2		
2.11.02	Simunye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		2	0 (	, -	0	D	-	0 2		
2.11.02	Simunye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		2	0 (		Ü	0	-	0 2		
2.11.02	Simunye		unknown	0	0	0	0	0	0	0	1	2	1	2 2		-	0 (		0	0	-	0 2		
12.11.02	Cultural Co-Op		Nkosingani Hlengwa	1	1	37	1	2	2	2	2	2		2 2		_	6 1		_	0	-	0 2 2 2		
12.11.02	Cultural Co-Op		Ntombithini	2	2	39	2	2	2	2	2	2	1	2 2			6 2		_	2		2 2 2		
12.11.02	Cultural Co-Op		Mxolist	1	2	10 8	2	1	2	2	2	2	1	2 2 2		2	6 2		_	2		2 2		
12.11.02	Cultural Co-Op		Buhlebuyeza	1	4	ø	2	- 1			4	_		4 4	_	~		. 4		4	4	~ 4		

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Date	Ciub	-	Gender	Resp	<u>o</u>	Head	Child	Grand	elative	Other	20 Y	Informal Bond	Subsidy	Self	Notspec	Period DecFood		Prah	E oi	inc_s	contrib	gardn	gardo			
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29.10,02		Sylvia Mncedane	2	1	45	1	2	2	2				2 2		2				0 0		0	0	0			
29.10.02	Cultural Co-Op	Nelly Mncedane	2	2	38	2	2	2	1	-			2 2		2				0 2		2	1	2			
29.10.02	Cultural Co-Op	S.Khanyile	1	2	26	2	2	2	1		1		2 2		2				0 2		2	1	2			
29.10.02	Cultural Co-Op	S'pho Khanylle	1	2	24	2	2	2	1	1 2	1		2 2		2				0 2		2	1	-			
29.10.02	Cultural Co-Op	Andile Khanyile	1	2	23	2	2	2	1	-	1		2 2		2				0 2		2	1	2			
29.10.02	Cultural Co-Op	Bafana Khanyile	1	2	21	2	2	2	1	2	1		2 2		2		-		0 2				-			
29.10.02	Cultural Co-Op	Mbali Khanylle	2	2	16	2	2	2	1	1 2	1		2 2		2				0 2	1	2	1	2			
29.10.02	Cultural Co-Op	Nkululeko Khanyile	1	2	10	2	2	2	1	-	1		2 2		2				0 2	1	2	1	2			
29.10.02	Cultural Co-Op	Nhlanhla Khanyile	1	2	8	2	2	2	1	2	1		2 2		2				0 2 0 2	1	2	1	2			
29.10.02	Cultural Co-Op	Nkosikhona Khanyile	1	2	7 4	2	2	2	1	2	1		2 2 2		2				0 2		2	1	2			
29.10.02	Cultural Co-Op	Themba Khanylle	1	2	2	2	2	2		1 2	1		2 2		2				0 2		2	1	2			
29.10.02	Cultural Co-Op	Thandazile Khanyile Ntomb'khona Mnceda	2	2	4	2	2	2	1	_	1		2 2		2				0 2		2	i	2			
29.10.02 29.10.02	Cultural Co-Op Cultural Co-Op	Sizwe Mncedane	1	2	7	2	2	2	1	-	1		2 2	_	2				0 2		2	i	2			
22,10.02	Thathamashansi	Happiness Mhlungu	2	1	43	1	2	2		2 2	2	2	1 2		2	-	1		0 0	Ó	ō	1	1			
22.10.02	Thathamashansi	Nondumiso	2	2	20	2	1	2		2 2	2	2	1 2		2		2		2 2	ō	1	1	1			
22.10.02	Thathamashansi	Nelisiwe	2	2	30	2	2	2	1		2	2	i 2		2	3	2	4	2 2	0	1	1	1			
22.10.02	Thathamashansi	Nompumelelo	2	2	10	2	1	2	2		2	2	1 2		2	3	2	4	2 2	0	2	1	1			
21.10.02	Thathamashansi	Thandazile Meyiwa	2	1	30	2	2	2	2		2	2	1 2		2	1	2	7	0 0	0	0	1	1			
21.10.02	Thathamashansl	Jabulani	1	2	36	1	2	2	2	2 2	2	2	1 2	2	2	1	1	7	2 1	0	1	1	1			
21.10.02	Thathamashansl	Phumelislwe	2	2	64	2	2	2	1	1 2	2	2	1 2	2	2	1 :	2	7	2 0	0	1	1	1			
21.10.02	Thathamashansl	Nkululeko	1	2	9	2	1	2	2	2 2	2	2	1 2		2	1 :	2		2 2	_	0	1	1			
21,10.02	Thathamashansi	Sakhile	1	2	3	2	1	2	2			2	1 2		2		2		2 2		0	1	1			
21.10.02	Thathamashansi	Menzi	1	2	1	2	1	2	2		2	2	1 2		2		2		2 2		0	1	1			
21.10.02	Thathamashansi	Sthembiso	1	2	14	2	1	2	2		2	2	1 2	_	2		2	•	2 2	2	0	1	1			
19.10.02	Bambanant	Constance Zungu	2	1	36	2	2	2	2		2	2	1 2		2		2		0 0	Ü	0	1	1			
19.10.02	Bambanani	Sandisiwe	2	2	17	2	1	2	. 2		2	2	1 2		2		2		2 2 2		2	1	1			
19,10.02	Bambanani	S'boniso	1	2	15	2	1	2	2			2	1 2		2		2		2 2		2	1	4			
19.10.02	Bambanani	S'phelele	1 2	2	11 5	2	1	2	2		2	2	1 2 1 2		2		2		2 2		2	1	4			
19.10.02	Bambanani	Nomvelo	1	2	2	2	2	2	1		2	2	1 2		2		2		2 2	2	2	i	i			
19.10.02 19.10.02	Bambanani Bambanani	Simphiwe Bheka Zungu	1	2	40	1	2	2	2	-	2	2	1 2		2	11	1		2 1	1	1	i	i			
20.10.02	Bambanani	Nokuthula Mzobe	2	1	39	2	2	2	2		2	2	1 2		2		2		ā 0	ò	ò	1	2			
20.10.02	Bambanani	Ngobile	2	2	11	2	1	2	2		2	2	i 2		2		2	-	2 2	2	2	1	2			
20.10.02	Bambanani	Nonkanyiso	2	2	9	2	i	2	2		2	2	1 2		2		2	8	2 2	2	2	1	2			
20.10.02	Bambanani	Sizwe	1	2	15	2	i	2	2		2	2	1 2		2	1.5	2	8	2 2	2	2	1	2			
20.10.02	Bambanani	Nkosinathi	1	2	2	2	1	2	2	2 2	2	2	1 2	2	2	1.5	2	8	2 2	2	2	1	2			
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22.10.02 Thandisizwe Health Co-Op Bongani 1 2 25 2 1 2 2 2 2 1 2 2 2 2 1 0 2 12 2 2 0 2 2 2 2				2	2		2	2	2	2	2	2 1	2 2	2	2	10	1 12	2	2	0 2	2	2
22.10.02 Thandisizwe Health Co-Op Bongani 1 2 25 2 1 1 2 2 2 1 1 2 2 2 1 10 2 12 2 2 0 0 2 2 2 2					2	25	2	1	2	2	2	2 1	2 2	2	2	10 2	2 12	2	2	0 2	2	2
22.10.02 Thandisizwe Health Co-Op				1	2	25	2	1	2	2	2	2 1	2 2	2	2							2
22.10.02 Thandisizwe Health Co-Op Ayanda 2 2 7 7 2 1 2 2 2 2 1 2 2 2 2 10 2 12 2 2 0 2 2 2 2				2	2	22	2	1	2	2	2	2 1	2 2	2	2					-	_	2
22.10.02 Thandisizwe Health Co-Op	22.10.02	Thandisizwe Health Co-Op I	Londí	2		10		1		2	2	2 1	2 2									2
22.10.02 Thandisizwe Health Co-Op unknown 0 2 0 0 0 0 0 1 2 1 2 2 2 2 0 2 12 0 0 0 0	22.10.02	Thandisizwe Health Co-Op	Ayanda			•		1	_	2	2	2 1									_	2
22.10.02 Thandistave Health Co-Op unknown 0 2 0 0 0 0 1 2 1 2 2 2 2 0 2 12 0 0 0 0			Khanyisile							1	_				-			-	_	-	-	2
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22.10.02 Thandisizwe Health Co-Op unknown 0 2 0 0 0 0 0 1 2 1 2 2 2 0 0 1 0 0 0 2 2						•	-	-	-	-										-		
	22.10.02	Thandisizwe Health Co-Op	unknown	0	2	0	0	0	0	0	1	2 1	2 2	2	2	0 2	2 12	0	0	0 (	) 2	2

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Date	Club	필	Gender	Resp	Age	Head	Child	E E	Refative	RDP	Bond	Subsidy	Sslf Notspec	Period	DecF	pple_in	Prgbf	E 2	<u>ا ان</u>	CONTrib	garon	gardo
	Thandisizwe Health Co-Op	Promise Khuzwayo	2	1	39	_ 2	2	2	1 2		1 2	2	2 2	10	1	9	0	0	0	0	2	2
22,10.02	Thandisizwe Health Co-Op	S'bongile	2	2	52	1	2	2	2 2		1 2	2	2 2	10	2	9	2	2	. 0	2	2	2
22.10.02	Thandisizwe Health Co-Op	Nontokozo	2	2	32	2	1	2	2 2		1 2	2	2 2	10	2	9	1	2	1	2	2	2
22.10.02	Thandisizwe Health Co-Op	Edmund	1	2	31	2	1	2	2 2		1 2	2	2 2	10	2	9	2	2	2	2	2	2
22,10.02	Thandisizwe Health Co-Op	Mduduzi	1	2	17	2	1	2	2 2	-	1 2	2	2 2	10	2	9	2	2	2	2	2	2
22.10.02	Thandisizwe Health Co-Op	S'bonelo	1	2	13	2	1	2	2 2	-	1 2	2	2 2	10	2	9	2	2	2	2	2	2
22.10.02	Thandisizwe Health Co-Op	Njabulo	1	2	11	2	1	2	2 2		1 2	2	2 2	10	2	9	2	2	2	2	2	2
22.10.02	Thandislawe Health Co-Op	Mbuso	1	2	4	2	1	2	2 2		1 2	2	2 2 2	10 10	2	9	2	2	2	2	2	2
22.10.02	Thandisizwe Health Co-Op	Ayanda	2	2	80.0	2	2	1 2	2 2 2		1 2	2	2 2 2	10	1	4	0	0	0	0	1	1
21,10.02	Thandisizwe Health Co-Op	Princess Zikalala	2	2	_	2	2		_	_	1 2	2	2 2	12	2	4	0	n	0	0	,	1
21.10.02 21.10.02	Thandisizwe Health Co-Op	Duduzile Precious	2	2	0	2	1	2	2 2 2		1 2	2	2 2	12	2	4	0	0	0	0	1	1
21.10.02	Thandisizwe Health Co-Op Thandisizwe Health Co-Op	Percy	1	1	0	2	2	2	2 2		1 2	2	2 2	12	2	4	2	0	ō	0	i	1
22.10.02	Thandisizwe Health Co-Op	Ncengeni Ngidi	2	i	45	1	2	2	2 2		1 2	2	2 2	8	1	8	ō	ŏ	0	ō	2	i
22.10.02	Thandsizwe Health Co-Op	Cellwe	2	2	28	2	1	2	2 2		1 2	2	2 2	8	2	8	1	2	2	1	2	1
22.10.02	Thandisizwe Health Co-Op	Nondumiso	2	2	12	2	1	2	2 2	-	1 2	2	2 2	8	2	8	2	2	2	2	2	1
22,10.02	Thandisizwe Health Co-Op	Thandeka	2	2	8	2	1	2	2 2		1 2	2	2 2	8	2	8	2	2	2	2	2 -	1
22.10.02	Thandisizwe Health Co-Op	Khayelihle	ĩ	2	7	2	1	2	2 2		1 2	2	2 2	8	2	8	2	2	2	2	2	1
22.10.02	Thandisizwe Health Co-Op	Kwanele	1	2	4	2	1	2	2 2	2	1 2	2	2 2	8	2	8	2	2	2	2	2	1
22,10.02	Thandisizwe Health Co-Op	Zanele	2	2	0.83	2	2	1	2 2	2	1 2	2	2 2	8	2	8	2	2	2	2	2	1
22.10.02	Thandistzwe Health Co-Op	Ntombi	2	2	70	2	2	2	1 2	2	1 2	2	2 2	8	2	58	2	1	1	1	2	1
17.10.02	Thathamashansi	Zinhle Njapha	2	1	34	2	2	2	2 2		2 1	2	2 2	2	1	6	0	0	0	٥	2	1
17.10.02	Thathamashansi	Themba	1	2	49	1	2	2	2 2		2 1	2	2 2	2	2	6	2	1	1	1	2	1
17.10.02	Thathamashansl	Xolani	1	2	16	2	1	2	2 2		2 1	2	2 2	2	2	6	2	2	2	1	2	1
17.10.02	Thathamashansi	Ntombenhle	2	2	29	2	2	2	1 2		2 1	2	2 2	2	2	6	2	2	2	1	2	1
17.10.02	Thathamashansi	Bonakele	2	2	17 21	2	2	2	1 2		2 1 2 1	2	2 2 2	2	2	6	2	2	2	1	2	i
17.10.02 28.10.02	Thathamashansi	S'lindile Milton	1	2	21 45	2	2	2	2 2		2 2	2	2 2	8	2	8	2	1	2	1	1	2
28.10.02	Thandisizwe Health Co-Op Thandisizwe Health Co-Op	Militon Duduzile	2	1	43	2	2	2	2 2		2 2	2	2 2	8	1	2	2	2	1	i	1	2
28.10.02	Thandisizwe Health Co-Op	Samkelisiwe	2	2	22	2	1	2	2 2		2 2	2	2 2	8	2	2	2	2	2	2	1	2
28.10.02	Thandisizwe Health Co-Op	Bongiwe	2	2	19	2	i	2	2 2	i i	2 2	2	2 2	8	2	2	2	2	2	2	1	2
28.10.02	Thandisizwe Health Co-Op	Niabulo	ĩ	2	16	2	1	2	2 2	1	2 2	2	2 2	8	2	2	2	2	2	2	1	2
28.10.02	Thandislzwe Health Co-Op	Sandile	1	2	15	2	2	2	2 1	1	2 2	2	2 2	8	2	2	2	2	2	2	1	2
28,10.02	Thandislawe Health Co-Op	Sanele	1	2	13	2	2	2	2 1	1	2 2	2	2 2	8	2	2	2	2	2	2	1	2
28.10.02	Thandisizwe Health Co-Op	Lindokuhie	1	2	2	2	2	2	2 1	1	2 2	2	2 2	8	2	2	2	2	2	2	1	2
28.10,02	Thandslzwe Health Co-Op	Emmerencia Mpanza	2	1	49	2	2	2	2 1	2	1 2	2	2 2	48	2	7	2	1	0	1	1	0
28.10.02	Thandisizwe Health Co-Op	Nokuthula	2	2	0	2	2	2	2 1	2	1 2	2	2 2	48	2	7	2	0	0	0	1	0
28.10,02	Thandisizwe Health Co-Op	Mrs.Sonie	2	2	87	2	2	2	2 1	2	1 2	2	2 2	48	1	7	2	1	0	0	1	0
28,10.02	Thandisizwe Health Co-Op	Albino	0	2	26	2	2	2	2 1	2	1 2	2	2 2	48	2	7	2	0	0	0	1	0
28,10.02	Thandisizwe Health Co-Op	Miss Emelda	2	2	0	2	2	2	2 1	2	1 2	2	2 2 2 2	48 48	2	0	0	٥	0	0	1	0
28.10.02	Thandisizwe Health Co-Op	unknown	0	2	0	2	2	2	2 1	2	1 2	2	2 2 2	48	0	0	0	0	٥	0	1	ŏ
28,10.02	Thandislzwe Health Co-Op	unknown	2	1	27	2	2	2	2 2		2 1	2	2 2	1	2	4	a	Ô	٥	0	2	2
28.10.02 28.10.02	Thandisizwe Health Co-Op Thandisizwe Health Co-Op	Thembelinle Mampon Mandia	1	2	30	1	2	2	2 2	-	2 1	2	2 2	1	1	4	2	1	ō	2	2	2
28.10.02	Thandisizwe Health Co-Op	Andle	1	2	8	2	1	2	2 2		2 1	2	2 2	- 1	2	4	2	2	2	2	2	2
28.10.02	Thandisizwe Health Co-Op	Lungisi	i	2	3	2	i	2	2 2		2 1	2	2 2	1	2	4	2	2	2	2	2	2
21.10.02	Thandisizwe Health Co-Op	Zethu Mbele	2	1	26	2	2	2	1 2		1 2	2	2 2	4	2	6	ō	ō	0	0	1	2
21.10.02	Thandisizwe Health Co-Op	Zandile	2	2	37	2	2	2	1 2	2	1 2	2	2 2	4	1	6	2	1	0	1	1	2
21.10.02	Thandisizwe Health Co-Op	Nonhlanhla	2	2	16	2	1	2	1 2		1 2	2	2 2	4	2	6	2	2	0	1	1	2
21.10.02	Thandisizwe Health Co-Op	Thembeka	2	2	12	2	1	2	1 2		1 2	2	2 2	4	2	6	2	2	0	2	1	2
21.10.02	Thandisizwe Health Co-Op	Andile	1	2	3	2	1	2	1 2	_	1 2	2	2 2	4	2	6	2	2	0	2	1	2
21.10.02	Thandisizwe Health Co-Op	Thobeka	2	2	8	2	1	2	1 2		1 2	2	2 2		2	6	2	2	0	2	1	2
21.10.02	Thandisizwe Health Co-Op	Matsediso Kwili	2	1	27	2	2	2	2 2		1 2	2	2 2		1	2	0	0	0	0	2	2
21.10.02	Thandisizwe Health Co-Op	Elijah	1	2	29	1	2	2	2 2	2	1 2	2	2 2	7	1	2	2	1	2	2	2	2

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28.10.02	Thandisizwe Health Co-Op	Zamanduli P.Khwela	2	1	24	2	2	2	2		2	_	2	1 2		2	2	6	0	0	0	0	1	1
28.10.02	Thandisizwe Health Co-Op	Zandile	2	2	0	1	1	2	2	2	2	2	2	1 2		2	1	6	2	1	0	1	1	1
28.10,02	Thandisizwe Health Co-Op	Zinhle	2	2	0	2	1	2	2	2	2	2	2	1 2		2	2	6	2	1	0	2	1	1
28.10.02	Thandisizwe Health Co-Op	0	0	2	0	2	2	2	2	1	2	2	2	1 2	2	0	2	6	0	0	0	0	1	1
28,10.02	Thandisizwe Health Co-Op	0	0	2	0	2	2	2	2	- 1	2	2	2	1 2	2	0	2	6	0	0	0	0	1	1
28.10.02	Thandisizwe Health Co-Op	0	0	2	0	2	2	2	2	1	2	2	2	1 2	2	0	2	6	0	0	0	0	1	1
27,10,02	Thandisizwe Health Co-Op	Makhosi	2	1	48	2	2	2	2	2	2	2	1 :	2 2	2	2	1	13	2	1	1	0	2	2
27.10.02	Thandislawe Health Co-Op	Thandeka	2	2	18	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27.10.02	Thandisizwe Health Co-Op	Andile	1	2	16	2	2	2	1	2	2	2	1	2 2	2	2	2	13	2	2	2	0	2	2
27,10.02	Thandisizwe Health Co-Op	Nhiakanipho	1	2	16	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27.10.02	Thandisizwe Health Co-Op	Nosipho	2	2	14	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27.10.02	Thandsizwe Health Co-Op	Sanele	1	2	13	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27.10.02	Thandisizwe Health Co-Op	Mbali	2	2	10	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27.10.02	Thandisizwe Health Co-Op	S'phumetele	2	2	9	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27.10.02	Thandislawe Health Co-Op	Mpume	2	2	34	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	1	1	1	0	2	2
27.10.02	Thandisizwe Health Co-Op	Simphiwe	1	2	21	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	1	1	0	2	2
27.10.02	Thandisizwe Health Co-Op	Muzi	1	2	38	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	1	1	0	2	2
27.10.02	Thandisizwe Health Co-Op	Nomusa	2	2	22	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27.10.02	Thandisizwe Health Co-Op	Thotakele	2	2	39	2	2	2	1	2	2	2	1 :	2 2	2	2	2	13	2	2	2	0	2	2
27,10,02	Thandisizwe Health Co-Op	Thokozani Xaba	1	1	30	1	2	2	2	2	2	2	1 :	2 2	2	2	2	4	0	0	0	0	1	1
27.10.02	Thandisizwe Health Co-Op	Vusi	1	2	12	2	1	2	2	2	2	2	1 :	2 2	2	2	2	4	2	2	0	2	1	1
27.10.02	Thandisizwe Health Co-Op	Nkosinathi	1	2	8	2	1	2	2	2	2	2	1 :	2 2	2	2	2	4	2	2	0	2	1	1
27.10.02	Thandisizwe Health Co-Op	Thokozani	2	2	30	2	2	2	2	2	2	2	1 :	2 2	2	2	1	4	2	1	0	1	1	1
27,10.02	Thandsizwe Health Co-Op	Mball Diadla-Diamini	2	1	28	2	2	2	2	2	2	2	1 :	2 2	2	1.5	1	4	0	0	0	0	2	2
27.10.02	Thandisizwe Health Co-Op	Mandia	1	2	31	1	2	2	2	2	2	2	1 :	2 2	2	1.5	1	4	2	1	2	1	2	2
27.10.02	Thandisizwe Health Co-Op	Thandeka	2	2	10	2	1	2	2	2	2	2	1 :	2 2	2	1.5	2	4	2	2	2	2	2	2
27.10.02	Thandisizwe Health Co-Op	Zoleka	2	2	4	2	1	2	2	2	. 2	2	1 :	2 2	2	1.5	2	4	2	2	2	2	2	2
21.10.02	Thandisizwe Health Co-Op	Siyanda Vatsha	2	1	24	1	2	2	2	2	2	1	2	2 2	2	0.83	1	1	0	0	0	0	2	2
27.10.02	Thandisizwe Health Co-Op	Filisiwe diamini	2	1	49	1	2	2	2	2	2	1	2	2 2	2	11	1	10	2	1	0	1	2	1
27.10.02	Thandisizwe Health Co-Op	Zithulele	1	2	29	2	1	2	2	2	2	1	2	22	2	11	1	10	2	2	0	2	2	2
27.10.02	Thandisizwe Health Co-Op	Gawo	1	2	23	2	1	2	2	2	2	1	2	2 2	2	11	2	10	2	2	0	2	2	2
27.10.02	Thandisizwe Health Co-Op	Cabango	1	2	18	2	1	2	2	2	2	1	2	22	2	11	2	10	2	2	0	2	2	2
27.10.02	Thandisizwe Health Co-Op	Zumisile	2	2	15	2	1	2	2	2	2	1	2	22	2	11	2	10	2	2	0	2	2	2
27,10,02	Thandisizwe Health Co-Op	Lwazi	1	2	2	2	2	1	2	2	2	1	2	2 2		11	2	10	2	2	0	2	2	2
27,10,02	Thandsizwe Health Co-Op	Thando	2	2	0.08	2	2	1	2	2	2	1	2 :	2 2	2	11	2	10	2	2	0	2	2	2
27.10.02	Thandisizwe Health Co-Op	Nosipho	2	2	19	2	2	2	1	2	2	1	2	2 2		11	2	10	1	2	0	2	2	2
27.10.02	Thandisizwe Health Co-Op	Zandile	2	2	23	2	2	2	1	2	2	1		2 2		11	2	10	2	2	0	2	2	2
27,10.02	Thandisizwe Health Co-Op	Thaylleni	2	2	80	2	2	2	1	2	2	1	2	22	2	11	2	10	2	2	1	1	2	2

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26,10.02	Thandisizwe Health Co-Op	Dumisani	1	_ 2	40	1	2	2	2	2	2	2	1	2	2	2	1	1	5	2	1	0	1	2	2
26.10.02	Thandisizwe Health Co-Op	Buyislwe	2	1	37	2	2	2	2	2	2	2	1	2	2	2	1	2	5	2	2	0	2	2	2
26.10.02	Thandisizwe Health Co-Op	Mandisa	2	2	12	2	1	2	2	2	2	2	1	2	2	2	1	2	5	2	2	0	2	2	2
26.10.02	Thandisizwe Health Co-Op	Sabelo	1	2	10	2	1	2	2	2	2	2	1	2	2	2	1	2	5	2	2	0	2	2	2
26.10.02	Thandislawe Health Co-Op	Samkelisiwe	2	2	3 -	2	1	2	2	2	2	2	1	2	2	2	1	2	5	2	2	0	2	2	2
29.10.02	Thandislzwe Health Co-Op	Sandile A.Cebekhulu	1	1	22	1	2	2	2	2	2	1	2	2	2	2	1	0	2	2	0	0	0	2	2
29.10.02	Thandisizwe Health Co-Op	Lindiwe Ntuli	2	2	17	2	2	2	2	2	2	1	2	2	2	2	1	0	2	1	2	2	2	2	2
21.10.02	Thandisizwe Health Co-Op	Joyce Khonza	2	1	38	3	2	2	2	2	2	1	2	2		2	10	1	5	2	2	1	1	2	1
21.10.02	Thandisizwe Health Co-Op	Mlungisi	1	2	46	3	2	2	2	2	2	1	2	2		2	10	2	5	2	2	1	1	2	1
21.10.02	Thandisizwe Health Co-Op	Nwabisa	2	2	17	2	1	2	2	2	2	1	2	2	2	2	10	2	5	2	2	2	1	2	1
21.10.02	Thandisizwe Health Co-Op	Mzukisł	1	2	10	2	1	2	2	2	2	1	2	2		2	10	2	5	2	2	2	1	2	1
21.10.02	Thandisizwe Health Co-Op	Obakhe	1	2	1	2	1	2	2	2	2	1	2	2	2	2	10	2	5	2	2	2	0	2	1
21.10.02	Thandisizwe Health Co-Op	Vusi	1	2	22	2	1	2	2	2	2	1	2	2	2	2	10	2	5	2	2	1	1	2	1
4.11.02	Thandimplio	Protacía N.Mbatha	2	1	29	2	1	2	2	2	2	1	2	2	2	2	0	2	7	0	0	0	0	2	2
4.11.02	Thandimplio	Lulama Mbatha	2	2	29	2	1	2	2	2	2	1	2	2	2	2	0	0	7	0	1	0	1	2	2
4.11.02	Thandimpile	Sine Sithole	0	2	0	2	2	2	2	1	2	1	2	2	2	2	0	0	7	0	0	0	0	2	2
4.11.02	Thandimpilo	Nokwazi Mbatha	0	2	0	2	1	2	1	2	2	1	2	2	2	2	0	0	7	0	0	0	0	2	2
4.11.02	Thandimplio	S.Khuzwayo	0	2	0	2	2	2	2	1	2	1	2	2	2	2	0	0	7	0	0	0	0	2	2
4.11.02	Thandimpilo	H.Mbatha	0	2	0	2	2	2	1	2	2	1	2	2	2	2	0	0	7	0	0	0	0	2	2
4.11.02	Thandimplio	D.Mbatha	0	2	0	2	2	2	1	2	2	1	2	2	2	2	0	0	7	0	0	0	0	2	2
21,10.02	Thandisizwe Health Co-Op	Christina	2	1	24	2	2	2	2	2	2	1	2	2	2	2	8	2	3	2	2	2	2	2	2
21.10.02	Thandisizwe Health Co-Op	Zakhele	1	2	26	1	2	2	2	2	2	1	2	2	2	2	8	1	3	2	1	1	2	2	2
21.10.02	Thandisizwe Health Co-Op	Thanda	1	2	2	2	1	2	2	2	2	1	2	2		2	8	2	3	2	2	2	2	2	2
11.11.02	Thandimplio	Nomusa Thabede	2	1	40	2	2	2	2	2	2	1	2	2		2	5	1	5	2	0	0	0	2	1
11.11.02	Thandimplio	Shabe	1	2	42	1	2	2	2	2	2	1	2	2		2	5	2	5	2	1	0	1	2	1
11.11.02	Thandimplio	Mthobisi	1	2	8	2	1	2	2	2	2	1	2	2		2	5	2	5	2	2	2	2	2	1
11.11.02	Thandimplio	Nikiwe	2	2	5	2	1	2	2	2	2	1	2	2		2	5	2	5	2	2	2	2	2	1
11.11.02	Thandimpllo	Thabiso	1	2	1	2	1	2	2	2	2	1	2	2		2	5	2	5	2	2	2	2	2	1
12.11.02	Thandimplio	Sipho R.Buthelezi	1	1	25	2	1	2	2	2	2	1	2	2		2	8	1	7	2	0	0	1	2	2
12.11.02	Thandimpilo	Elizabeth	2	2	42	2	2	2	2	2	2	1	2	2		2	8	1	7	2	1	4	1	2	2
12.11.02	Thandimpilo	Mpume	2	2	22	2	1	2	2	2	2	1	2	2		2	_		7	2	2	2	2	2	2
12.11.02	Thandimpilo	Fezeka	2	2	3	2	2	1	2	2	2	1	2	2		2	8	2	7	2	2	2	2	2	2
12.11.02	Thandimpilo	Londeka	2	2	9	2	2	1	2	2	2	1	2	2	_	2	8	4	7	2	2	4	1	2	2
12.11.02	Thandimplio	Mdu	1	2	23 20	2	1	2	2	2	2	1	2	2		2	8	1	7	2	2	2	1	2	2
12.11.02 13.11.02	Thandimplio Thandisizwe Health Co-Op	Khehla Thulisile P.Dlamini	2	1	34	2	2	2	2	2	2	2	2	1		2	3	2	3	2	0	0	á	2	2
13.11.02	Thandisizwe Health Co-Op	Absalom	2	2	43	1	2	2	2	2	2	2	2	1		2	3	1	3	2	1	2	1	2	2
13.11.02			4	2	17	2	1	2	2	2	2	2	2	4		2	3	2	3	2	ż	2	ò	2	2
11.11.02	Thandisizwe Health Co-Op Thandimpilo	Simphiwe	2	1	0	1	2	2	2	2	2	1	2	2		2	10	ñ	8	6	0	ñ	ň	1	2
11,11.02	Thandimpilo	Angeline M.Zuma Thandi	2	2	٥	2	2	2	1	2	2	1	2	2		2	10	Ö	8	2	1	2	1	i	2
11,11.02	Thandimpilo	Nkosinglphile	1	2	21	2	1	2	2	2	2	1	2	2		2	10	0	8	2	2	1	i	i	2
11.11.02	Thandimplio	Nkosingipilile	2	2	17	2	1	2	2	2	2	i	2	2		2	10	ō	8	2	2	2	ò	1	2
11.11.02	Thandimpile	Hiengiwe	1	2	12	2	1	2	2	2	2	1	2	2		2	10	ő	8	2	2	2	ō	1	2
11.11.02	Thandimplo	Senzi	2	2	13	2	1	2	2	2	2	1	2	2		2	10	0	B	. 2	2	2	ō	1	2
11,11.02	Thandimpilo	Dumisani	1	2	7	2	1	2	2	2	2	1	2	2		2	10	ő	8	2	2	2	ō	1	2
11,11.02	Thandimplo	Nomvula	2	2	6	2	1	2	2	2	2	1	2	2		2	10	0	8	2	2	2	ō	1	2
11.11.02	Hallampho	HOMMA	-	2	U	_		_	2	-	_	•	~	_	_	~	, 0		٠	-	~	-	-		_

### APPENDIX G

# Full text of livelihood strategies

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Coded summary of livelihood strategies	3-6

### FULL TEXT OF LIVELIHOOD STRATEGIES

Name of Structure	LAND	Money	Food	Clothing	Houses	Services
Two Sticks	Ask the councillor. Invading, Buying, negotiate with Government.	We are working for it, selling crafts, vegetables, fat cookies, second hand clothes, sewing. Pension funds and grants. Support from spouses.	Buying with our payments, planting vegetables, churches, neighbours, relatives, schools feeding schemes.	We sew our own clothes, buy second hand clothes, churches, relatives.	subsidised by government, building and renting.	Water- committees, councillors, and metro electricity-illegal connections, Durban electricity Sanitation-subsidised by the government Dug pit latrine.  Waste removal-private company collects or employs local people.  Telephones supplied by telkom.
Sihlangene	buying, negotiate with authorities, invade, government subsidies.	selling second hand clothes, grants and pensions. Selling crafts and vegetables, producing chemicals.*	Planting vegetables, buying in bulks, churches and relatives, buying through stokvels.	Buying-second hands from employers, sewing, churches, relatives and neighbours.*	Government subsidy, building in groups buying, renting	Water (Metro), Electricity (Metro), Waste removal (private company) sanitation (Metro).
Seliyabuya	negotiations with stakeholders, Metro, CMDA, PHB.	Money-we work for money through home ownership education and local economic development education.	We buy food from supermarkets and butcheries. *Clothing-we buy clothes in cash. *		Through RDP housing programmes, We use second hand material, Saving through stokvels.	Water through metro water department, Electricity through Durban electricity department, Waste collection through Durban solid waste, telephone through Telkom and Vodacom, Sanitation through metro waste water management department.
Umbrella	buying, RDP, authorities renting, invading the land.	, Money-self employed, gardens, sewing, knitting, building houses, plumbing, carpenters, block making, saving clubs, lending money, poultry, eggs, social grants(pensions), temporal jobs, second hand clothes, furniture, adios, TV, plastics, vegetables, chips, beadwork, sangomas, tuck shops.*	From gardens ,grants, buying food in bulks, contributing in shares, from churches.*	Clothing-sewing, from Muslims, buying, barter system, flea market.*	From government, renting, inheritance, authorities, building houses, company subsidy	water, electricity, roads, waste removals, sanitation, cemetery, transport, shops, hospitals, sport fields.* *

Name of Structure	LAND	Money	Food	Clothing	Houses	Services
Health	applications are to link with government, purchases through banks, negotiate with CMDA, through assistance of relatives.*	reselling at spaza shops, selling vegetables, selling at taverns, poultry, selling second hand clothes, receiving child grants, interest gaining through stokvels.*	We plant our own vegetables, buying in bulks through saving clubs.*	We sew some of our clothes. We buy through credit accounts, some of us are buying in cash	Housing-through RDP subsidies.*	
Masibambane	*Land-Invade, given by CMDA, get from the local government, government subsidies, relatives. *	work part time, selling second hand clothes, vegetables, crafts, fruits, recycling, traditional healing, pensions and grants, parents and relatives, taking photographs, building toilets, digging holes.*	plant food gardens, buy from shops, churches, elatives, neighbours, buy in bulks.*	sewing, buy second hand clothes, churches and relatives, knit clothes.*	subsidies, buying materials in bulk, building through savings clubs, building shacks with waste materials.*	water, buying electricity coupons, paying for water at metro water department, electricity from metro electricity department, waste removal from metro by sub contractors, infrastructure by local government, Dunbar is an undeveloped area, it has no infrastructure.
Block Making	*Land-We bought the land through committees and councillors,invading.	sewing, planting vegetables, sell second hand clothes, knitting, baking, recycling cardboards and metal, craftwork, asking the funders of block making club to contribute some money.*	Planting food gardens, buying food, Donations from churches.*	Sewing, buying new and second hand clothes.*	Housing-build shack, subsidised by government, build our own houses, buy houses.	
Xoshindlala	Land-apply through CMDA and Metro.	Contributions in stokvels and co-ops; selling our products; healing traditionally, spouses, grants;	Planting vegetables, buying, neighbours, churches and relatives	They buy through Flea Markets and Jumble sales, relatives and churches, sewing their own clothes	Buying, RDP houses, building through savings clubs	
	Through CMDA, municipality	Donations from churches, shops, butcheries, funding from Government and Private sectors	From community gardens, donations	From sewing groups in our community, social workers and churches	Through RDP subsidies, employer subsidies and Homeless People's Federation	
<b>Q</b>	working with CMDA to resolve that, but there are	0 110 1	We grow vegies, we buy from the shops, we ask our relatives & neighbours	We buy clothing with cash, some sew clothes, our relatives also help	Govt. housing subsidy, CMDA, DBN Metro, informal settlements, tenants in the informal houses. some are living with their parents in the informal selttlements.	

# **Coded Summary of Living Strategies**

Coded Cultillery of Living Chategies		1	2	3	4	5	6	7	8	9	10	
		Two Sticks	Sihlangene	Seliyabuya	Umbrella	Health	Masibambane	Block making	Xoshindlala	Soup Kitchen	Sangoma's	TOTALS
LAND												·
(applications through) negotiating with (applications through government/authorities/stakeholders(Metro, CMDA, PHB) Invade (or use of open spaces/not being used yet by something else)		1	1	1	1	1	1	1	1	1	1	9
negotiating with C MDA/sometimes perceived as given by CMDA						1	1		1	1	1	5
buying		1			1			1				3
RDP subsidies					1	1						2
Government subsidies			1				1					2
Assistance from relatives						1	1					2
Ask councillor		1										1
Purchasing through banks						1						1
Renting					1							1
Metro												0
	sub total	4	3	1	5	5	5	2	2	2	2	31
MONEY	our total											
work for it (temporary or permanent)		1		1	1		1					4
self employed					1							1
informal businesses:												
Skills:												
business products (specialized skill/or product)			1	1			1		1			4
traditional healing					1		1		1		1	4
sewing and or knitting		1			1		•	1	•		•	3
sell technical skill (like building, plumbing, carpenters, block making,)					1		1					2
	sub total	1	1	1	3	0	3	1	2	0	1	13
Products made by themselves:	SUD IOIAI				•	•			•	•	•	10
sell vegetables		1	1		1	1	1	1				6
sell crafts		1			1			1				5
sell vet cookies & baking		1		_	•		•	1				2
selling pouttry					1	1						2
sell peanuts					1						1	2
selling at tavems						1					•	1
sell yoghurts						•					1	1
selling eggs					1						•	1
selling cough mixtures					-						1	1
selling pillows											1	1
selling cooked food												
	sub total	3	2	0	5	3	2	3	0	^	1	1
	SUD (Otal	•	-	-	-	•	•	5	v	U	5	23

		1	2	3	4	5	6	7	8	9	10	
		Two Sticks	Sihlangene	Seliyabuya	Umbreila	Health	Masibambane	Block making	Xoshindlala	Soup Kitchen	Sangoma's	TOTALS
Redistributive (selling)												
selling second hand clothes		1	1		1	1	1	1		4		6
tuck shops/spaza shops/butcheries					1	1				1	1	4
collect recycling materials (plastics, cardboard, metals)					1		1	1				3
sell furniture					1							1
sell radios					1							1
sell TV's					1							1
sell chips					1							1
selling fruit							1					1
		1	1	0	7	2	3	2	0	1	1	18
OCCUPA OTRACTURES	Sub tota	ł										
SOCIAL STRUCTURES grants		1	1		1	1	1		1			6
Pension funds		1	1		1	·	1		•			4
savings clubs/stokvels/co-operatves also interest earning from stokvels			·		1	1	·		1			3
support from spouses		1			Ċ	·			1			2
donations from churches		Ċ							Ċ	1	1	2
lending money					1					'	'	1
support form parents/relatives					•		1					1
asking funders of co-operatives for money contributions							1					
government funding							'			1		1
private sector funding										1		1
private sector furthing	sub tota		2	^		•		^	3	3	1	1
FOOD	Sub tota	11 3	2	v	*	2	4	٠	J	3	'	22
purchasing												
buying in bulk			1		1	1	1					4
Purchase from shops/ supermarkets and butcheries				1	1		1		1			4
buying through stokvels			1		1	1						3
purchase wth grants		1			1							2
Production												
planting vegetables		1	1		1	1	1	1	1	1	1	9
churches		1	1		1		1		1			5
relatives		1	1				1		1			4
neighbours		1					1		1			3
donations										1		1
school feeding schemes		1										1
	sub tota	ıl 6	5	1	6	3	6	1	5	2	1	36
CLOTHING		-	-	-	-	•	•	-	-	-	•	
		1	2	3	4	5	6	7	B	9	10	i
		•	_	9	7	J	9	'	9	9	10	

	Two Sticks	→ Sihlangene	Seliyabuya	→ Umbrella	1 Health	→ Masibambane	Block making	→ Xoshindiala	Soup Kitchen		√ TOTALS
sewing,		1	1	1	1		1				5
purchasing (using cash)	1	1				1	1				4
buy second hand clothes (often from employers)	·			1				1			2
buy from the flea market					1						1
purchasing (using credit)					·				1		1
buy from local sewing groups									•		•
Exhanges/borrowing/sharing:		4				1		4			4
relatives	1	1				1		1			
bartering				1							1
neighbours		1									1
Donations from											
churches	1	1				1		1	1		5
The Muslims				1							1
social workers									1		1
	sub total 4	6	1	5	3	4	3	4	3	0	33
HOUSING											
buy houses	1	1					1	1			4
housing subsidy/RDP programmes	1	1	1	1	1	1	1	1	1		9
RDP programmes			1	1				1	1		4
building	1			1		1	1				4
building by recycling materials			1			1	1				3
renting	1	1		1							3
building by savings through stokvels/ Homeless People's Federation			1			1		1	1	1	5
building in groups (buying in bulk)		1				1					2
company/employer subsidies				1					1	1	3
from the authorities				1							1
Inheritance				1							1
	sub total 4	4	4	7	1	5	4	4	4	2	39

SERVICES		Two Sticks	Sihlangene	Seliyabuya	Umbrella	Health	Masibambane	Block making	Xoshindiala	Soup Kitchen	Sangoma's	TOTALS
(Metro) electricity (including coupon buying)		1	1	1	1		1					5
Private company collects waste (and employs local people)		1	1	1	1		1					5
(Metro)water		1	•	1	1		1					4
(metro waste water management dept) sanitation subsidised by the government dept)	mont	1	1	4	1		•					4
Telephones from telcom	nent	1	'	1	•							2
committees				'								4
		1										1
councillors		1	_			_		_	_	_		1
	Sub total	1	2	3	4	5	6	7	8	9	10	
illegal electricity connections		1										1
pit latrines		1										1
Telephones from Vodacom				1								1
				1								•
Roads				'	1							1
Roads cemetery				1	1							1 1
				•								1 1
cemetery				•	1							1 1 1 1
cemetery transport				1	1							1 1 1 1 1
cemetery transport shops				1	1 1 1							1 1 1 1
cemetery transport shops hospitals				1	1 1 1		*1					1 1 1 1

<sup>\*</sup>Dunbar is an undeveloped area - it has no infrastructure

# APPENDIX H Full text of summary of perceived transforming structures

# APPENDIX H FULL TEXT OF SUMMARY OF PERCEIVED TRANSFORMING STRUCTURES

	Can Change	Can't Change
Two Sticks	There are not enough jobs, stuff we sell is not bought, we don't have a ready market to sell our products. Changing of fashions, small houses with large families. We don't feel that houses belong to us because we have no title deeds. No money, no land, no needed identity document. Unemployment, laziness, lack of information, lack of skills, illiteracy, cooking more than needed.	Most of the land has been planted for other projects. Land is expensive Pension funds are not constant. Food in gardens is seasonal. Overpopulation, inflation.
Sihlangene	unemployment,no identity documents,no land for planting vegetables,high cost of food,no skills for sewing,expensive material for sewing,poverty,expensive houses,expensive building material,services are the government's problem to change.	expensive land, high density, inflation, drought.
Seliyabuya	Invasion of land, cost of land(expensive venues to run workshops). Development control and town planning, unprofessional negotiations. We do not have transport, unskilled leadership in the areas, clothing is expensive, bribering of housing.	high density, inflation.
Umbrella	Unemployment, land invasion, high cost of land, development and town planning, houses are expensive, poverty.	high density,inflation,small site sizes.
Health	authorities, financial problems, poor town planning, poverty, unemployment, unavailability of markets, diseases, HIV/AIDS, deaths, expensive foods, no land for gardening, expensive clothes and food, lack of skills in sewing, poor leadership, expensive building materials	high density in the communities, retrenchments, inflation, politics.
Masibambane	high density in the communities,retrenchments,inflation,politics.	Permission to access the land, not a South African citizen, drought, high costs, inflation, expensive clothes, expensive building material, high cost housing. We cannot change the laws of the government.
Block Making	Land is not enough, unemployment, not enough land for vegetable garden, clothes are expensive, building material is expansive	Land is expensive
Xoshindlala	Lack of finance, seeds are expensive, they don't get quality seeds, unemployment in the area, clothing is expensive, no budgetting skills, authorities do not allow us to use the land, poverty.	They keep the land for housing, most heads of the households are females, high cost of clothing and food, inflation, small site sizes, increas costs of rates and building material.
Soup Kitchen	unemployment, decreasing of sick people, crime, poverty, orphanages, street kids, shacks, nature	blind people, disabled people, culture
Sangoma's	unemployment, lack of finance, no ID, lack of information, unemployyument, lack of skills, lazyness, high cost of food, lack of sewing skills, local authorities do not report back	inflation, drought

#### APPENDIX I

## Summary of resources, Cato Manor 2002

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Coded summary of resources by group	2-3

## FULL TEXT SUMMARY OF RESOURCES, CATO MANOR 2002

Social	Natural	Financial	Human	Physical
Schools, creches, clinics, hospitals, sangomas, parks	Rivers, animals, trees,forests, water,land	Muthi market,office,recycling project	people,sangomas,councillors	roads, schools, creches, clinics, hospitals, houses, gardens, parks, public transport, muthimarket, office, grounds, electricity, tools, SPCA.
Roads,flats,houses,post office,SPCA,SAPS,transport,H.support centre,park,dam,public phones	forest,dogs,cats	community bank,transport,H.support centre,machines,muthi market,public phones	people	machines,park,utensils,roads,electricity,flats,veg etable gardens,transport,H.support centre
Housing support centre, Cato Manor development Ass, libraries, schools, clinics, sports grounds, shopping centre, police station, market, music groups.	Land,rivers,trees,d ogs and cats,fowls, monkeys,chameleo ns.		Housing advisors,savings clubs,politicians,councillors,church organisations,Co-Operatives	Houses,schools,roads
Clinics,hospital,schools,creches,churches,CMDA,power station,police station,cemetory,public phones	river, land, animals, trees, people, sun, rain, wind, moon.	Money in our accounts, savings clubs, burial club, Ubambano lomnotho, Co-Operatives, Mr Phones, transport	men and women, youth, housing advisors, J.M.	CMDA/cemetory,houses, roads,power station,police station,shopping centre,sports grounds,water
schools, clinics, recreation parks, creches, public transport, electricity, police station, churches, sport fields, power station	forest,water,wild animals,land,river,trees	public phones, tuck shops, shopping centre	people,children	schools,recreation parks,houses,roads,vegetable gardens,sport fields,police station,bridges,power station
Food gardens,taverns,tuck shops,park,schools,housing,support centre,taxi rank,toilets,offices,councellor.	trees,fowls,land,cats,do gs	Tuck shops,tarvens,housing support centre,taxi ranks,tools,offices	people,councellor	Vodacom public phones,houses,shacks,roads,transport,tap water,creches,electricity,toilets,cars.
houses, shacks, creches, schools, roads, clin ic, taxis, electricity, police station, toilets, training		taxis,tuckshops,gardens,Vodacom public phones,machinery,cement	Hardworking people, developers like CMDA, government organisations, training.	houses,shacks,creches,schools,roads,clinic,housi ng support centre.
[	Land, water,trees,sunlight,rive r,fruit trees,moon		Human beings (people),organised people,security.	houses,gardens,roads,tools,transport,electricity,e quipment,compost
		money, tuckshops, selling poultry, selling vegetables, selling drums	peoples - sangoma;s are traditional healers, children	schools, houses, community halls, police station, office

SUMMARY OF											
Group number	1	2	3	4	5	6	7	8	9	10	
Group Name	Two Sticks	Sihlangene	Seliyabuya	Umbrella	Health	Masibambane	Block making	Xoshindlala	Soup Kitchen	Sangoma's	Summaries
RESOURCES								_	_		
Natural	_								_		
trees	1		1	1	1	1		1		1	7
animals (domestic & wild)	1	1	1	_ 1	1	1				1	_ 7
land	1		1	1	1	1	_1	1			7
rivers	1		1	1	_1			_1	Ļ.	1	6
water	1	_		1	1		1	_1	_	Ш	5
forests	1	1			1						3
moon				1				1			3 2 2
sun				1				1			
chameleons	100		1								1
wind				1							1
rain				1							1
sand/soil							1				1
Financial									L.		
our businesses					1	1	1		1	1	5
savings clubs			1	1					1		5
bank		1	1								2
European Union			1	1000							1
cash										1	1
savings in bank				1							1
post banks	0		1								1
recycling project	1				700						1
tuck shops						1					1
Physical											
Food gardens	1	-1	1		1	1	1	1			7
tools/machinery/equipment	1	1				1	1	1			5
cement							1				1
compost								1			1
(institutions & structures)											
Market (Ubambano lomnotho)	1	1	1	1	0.2		J 27 1		1	1	-6
churches & church organisations			1	1	1			1	1	-	5
Housing support centre		-1	1	1		1		Ť	-	1,700.00	4
CMDA			1	1					1		3
burial club				1	100		- 0		T.		1
co-operatives				1				17 19 19			1
(infrastructure)											
electricity	1	1	1	1	1	1	1	1	1		9
houses/flats/shacks	1	1	1	1	1	1	-	1	1	_	9
roads	1	1	1	_	1	1	1	1	1	-	9

SUMMARY OF RESOURCES: CODED cont.											
Group number	1	2	3	4	5	6	7	8	9	10	
Group name	Two Sticks	Sihlangene	Seliyabuya	Jmbrella	Health	Masibambane	Block making	Xoshindlala	Soup Kitchen	Sangoma's	Summaries
RESOURCES		<u> </u>						- 25	. 07	- 07	- 07
public phones		1		1	1	1	1		1		6
SAPS		1	1	1					1	1	_
flats/houses	-	1					1				5 2
	1	2	3	4	5	6	7	8	9	10	
toilets				_		1	1				2
bridges					1				1		2
post office		1									1
tap water						1					1
(facilities)										-	<u> </u>
public tranport (taxis, buses, cars)	1	1		1	1	1	1	1	1		8
clinics	1		1	1	1		1		1	1	
creches	1			1	1	1	1		1		6
sports grounds	1		1	1	1				1		5
parks	1	1			1	1			1	_	5
shopping centre			1	1	1	-			1	-	4
SPCA	1	1			1		1			-	4
offices	1					1				1	-
hospitals	1			1					1	<u> </u>	3
libraries			1						1		3
garage									1		1
community halls										1	1
cemetary				1						·	1
dam		1									1
old age homes									1		1
tavems						1					1
SOCIAL						Ť					i
schools	1		1	1	1	1	1		1	1	8
training							1				1
education									1		1
security								1			1
HUMAN											
people (men & women & youth)	1	1		1	1	1		1		1	7
councillors	1	$\neg$	1			1		Ť		$\dashv$	3
sangomas	1				$\neg$					1	2
music groups			1	$\dashv$	$\neg$	7	7			$\dashv$	1
politicians			1	$\neg$	$\dashv$	_		$\dashv$			1

#### APPENDIX J

## Summary of dreams/outcomes

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Full text summary of dreams/outcomes	1
Coded summary of dreams/outcomes	2-3

# SUMMARY OF DREAMS/OUTCOMES

Group	<b>Group Name</b>	Text version of summary
<b>No.</b> 1	Two Sticks	Enough schools in our community, cultural centre, orphans homes, big houses, muthi market, big food gardens, recycling business, electricity, working office, hospice,24hour clinic, truck for the market, forest for the muthi, housing support centre, more flats, police station -serving people effectively, free water, cemetery, cultural crafts market.
2	Sihlangene	Highly developed housing support centre, Muthi market, chemical shop, community bank;, post office, transport, stock room, big houses, park, big veg garden, nice trees in our yards, machines to produce chemicals
3	Seliyabuya	To be financially sustainable. Have a Co-op's transport, donor funding, medical aid, pension funds, UIF benefits, office with administration equipment, driver licences, proper housing advisory centre, decent houses, decent cars, further our education, develop other urban and rural areas.
4	Umbrella	Community bank, supermarkets, water, electricity, cemetery, coffin making business, hearse, offices, marquee, tent with chairs, factories, security, restaurants, toilets, houses, parking,
5	Health	We need a sustainable health centre and store room, a vehicle to serve as a mobile clinic, an administration office, a community vegetable garden to feed the sick and the orphans, a delivery van to distribute to recipients, big houses with a clean environment, nicely built churches, more sites for housing
6	Masibambane	We wish to have extended houses, bigger vegetable gardens, improved irrigation schemes, to have our own transport for recycling, to see great participation at the economic hive, to have the SPCA removed from Cato Manor, having an exhibition centre, proper security systems, to have our own community bank, to have more markets and a proper business office
7	Block making	Big houses, electricity, trucks for blocks delivery, big block yard, jobs for everyone, banks within the community, post offices, shopping centres, education for our children, people have their own cars, skilled people
8	Xoshindlala	Big fenced vegetable gardens, improved irrigation system, more tools, improved houses, safe environment, transport for selling vegetables, big market place, fine soil with no rocks, skilled people, poultry farming, security
9	Soup Kitchen	To fight poverty and diseases, to have a mobile soup kitchen, we wish to have a proper structure, to receive grants from government
10	Sangoma's	Decent houses, to have our place of healing the sick/muti market, transport to deliver and fetch our medicines, work hand in hand with the National Health Dept., crèches, get training in all health related issues, to be recognised legally

## CODED SUMMARY OF DREAMS/OUTCOMES

DREAMS	123456789	10 Gr	oups		
PUBLIC FACILITIES			•		
community bank	010101100	0	4	KE	Y
miscellaneous public facilities	010100100	1	4 Restaurants, parking, factories, par	ks1	Cultural Co-operative
				2	Sihlangene Cleaning co-operative
housing support centre	111000000	0	3		
markets/access to markets	100001010	0	3 cultural craft market,	3	Selliyabuya Housing Co-operative
muthi market	110000000	1	3	4	Umbrella group for Savings Clubs
enough schools/education for our children	100000100	0	2	5	Health Co-operative
post office	010000100	0	2	6	Masimbambane Chemical co-operative
cemetery	100100000	0	2	7	Block making Co-operative
orphanages	10000000	0	1	8	Xoshindlala agricultural co-operative
hospice	100000000	0	1	9	Soup Kitchen
24 hr clinic	10000000	0	1	10	Sangoma's co-operative
•	Totals 8 5 1 3 0 2 4 1 0	2	26		
INFRASTRUCTURE					
formal business premises ie. manufacturing space, offices	111111100	0	7		
larger homes	110011100	0	5		
decent homes/improved homes	001000011	0	3		
electricity	100100100	0	3		
big vegetable gardens	010001010	0	3		
more houses/flats housing sites	100010000	0	2		
free water/water	100100000	0	2		
muthi forest	100000000	0	1		
fenced veg gardens	00000010	0	1		
feeding scheme gardens	000010000	0	1		
7	Totals 6 3 2 3 4 3 3 3 1	0	28		

SOCIAL CONCERNS	12345678910Gr	oups
Improved or additional skills required for business and livelihood	ds 0 0 1 0 0 0 1 1 0 1	4
Security	000101010 0	3
Safe/healthy environment	000011010 0	3 * Removal of SPCA included here
Miscellaneous social concerns	001001001 0	3
Business that serves community	100001001 0	3
Effective policing/	100000000 0	1
Benefits (medical aid, pensions, UIF)	001000000 0	1 * Indicates very poor awareness of these benefits, or people
Total	ls 203114132 1	18
FACILTATION OF BUSINESS ACTIVITY		0
Transport/vehicle for the purpose of carrying out business	111111111 1	10
Formalized business	110110011 1	7
Improved or essential equipment/tools for carrying out business	010001010 0	3
Partnerships	001000001 1	3 Donor funding, govt departments
Personal Vehicle	001000100 0	2
Professional acknowledgement	000000000 1	1