



The Effects of Low- Cost Houses on Poverty Reduction: A Case Study of Moroke Village within Fetakgomo-Tubatse Municipality in Limpopo, South Africa

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Abstract

This study investigates the effects of Low-Cost Houses on poverty reduction in Moroke Village within Fetakgomo-Tubatse Municipality in Limpopo Province, South Africa. Low-Cost Houses were introduced by the ruling party (African National Congress) in 1994 as a way of addressing the imbalances of the past and directing economic development, the idea was to have an integrated coherent socio-economic policy that would address problems brought about by the lack of equitable development under apartheid. However, the quality of the Low-Cost Houses has been contentious since they are characterized by the challenges such as delivery crisis (backlog), poor housing maintenance such as poor roofing, doors, windows, floors and walls and questionable procedure of housing allocation. The study utilized qualitative methodology whereby non-probability sampling as well as purposive sampling as sub-type was used. Data was collected through semi-structured interview and observation and was analyzed in a narrative and tabular form. Most of the beneficiaries of Low-Cost Houses indicated that they face problems such as poor maintenance which results in the roofing being shaking during windy and rainy seasons, the doors are no longer closing and toilets have fallen while some officials reported problems such as poor construction quality, insufficient resource allocation and the criteria from the housing policy. The community should get educated about the procedures to be followed when addressing the challenges faced by the beneficiaries of Low-Cost Houses and the policy makers should consider the amendment of housing policy for the R3500 monthly band because it has been implemented since 1994 without amendment which is not enough to cater all basic needs as well as building a proper house.

Keywords: *Local Municipality; Low-Cost Houses; Poverty; Poverty Eradication*

1. Introduction

According to Mabin (2013:112), Low-Cost Houses are one of the few state interventions, which place a physical asset directly in the hands of households living in the conditions of poverty. In general, the low cost housing has provided the beneficiaries with access to basic services, security of tenure,

shelter and fulfilled an important “psychological need” in fostering a sense of pride and dignity in having a place to call home. Mzini, Masike & Maoba (2013: 163) identify provision of low-cost housing as an activity compromising of processes; it is a process cyclical in its nature and it qualifies to be a project for community members to occupy newly built houses and procedures should be followed. In addition, Sondre (2017: 114) identify seven current concerns about Reconstruction and Development Programme houses which are: location of housing, quality of houses, tenants maintenance, and illegal occupation of houses, mal-administration, tittle deeds and the sale of low-cost houses. The Housing Act, 1997 (Act no. 107 of 1997) section 2 (e) (iii) stipulates its main objective as to ensure the establishment, development and maintenance of socially and economically viable communities to ensure the elimination and prevention of slums and slum condition. The problem the study investigated is whether the low-cost houses strategy indeed played its initial role of eradicating poverty from the poor South Africans; when providing these houses or did it add more stress to its beneficiaries looking at the defects of some houses that were delivered (houses that have big stones on top of the roof or wires balancing the houses in order not to be blown away by the wind during the rainy seasons). The article initiates discussion by presenting a review of related literature. Secondly, the research methodology used in this article is explained briefly. Thirdly, an analysis and interpretation of the empirical findings are presented. Fourthly, the article explains the recommendations. Finally, the article provides concluding remarks.

2. Review of related literature

For the purpose of this article, it is necessary that the following legislation enhancing low-cost housing are discussed in order to clarify the need for them as enshrined in the Constitution of South Africa, 1996.

2.1 The Constitution the Republic of South Africa, 1996

Chapter 2, section 26 of the Constitution of the Republic of South Africa, 1996 states (1) everyone has the right to have access to adequate housing, (2) the state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right, and (3) no one may be evicted from their home, or have their home demolished, without an order of court made after considering all the relevant circumstances. No legislation may permit arbitrary evictions. Thus, this section emphasizes the right of all citizens to have access to adequate housing.

2.2 Housing Act, 1997 (Act No. 107 of 1997)

This Act regulates powers and functions of the three spheres of government in relation to housing. It clarifies the role and responsibilities of all spheres of government (National, Provincial and Local). Section 9 (1) (i) and (ii) of the Housing Act, 1997 (Act No. 107 of 1997) outlines the functions of the municipalities as to ensure that inhabitants of each municipal area have access to adequate housing on a progressive basis, and it further stipulates that the municipalities must see to it that if conditions are not conducive to the health and safety of the inhabitants of its area of jurisdictions are prevented or removed. (South Africa, 1997).

2.3 Municipal Finance Management Act, 2003 (Act No. 56 of 2003)

This Act regulates the fiscal affairs of municipalities, sets treasury norms and standards and clarifies roles and responsibilities of the political and administrative office bearers in relation to the provision of low-cost houses. Section 2(b) stipulates that the Act must ensure a sound and sustainable management of the fiscal and financial affairs of municipal entities by establishing the management of revenues, expenditures, assets and liabilities and handling of financial dealings (South Africa, 2003).

2.4 Public Finance Management Act, 1999 (Act No. 29 of 1999)

This Act regulates the financial management within National and Provincial Government. Section 61(g) and 2(a) of the Public Finance Management Act, 1999 (Act no. 29 of 1999) stipulates the powers of the National Treasury as to promote and enforce transparency and effective management in respect of revenue, expenditure, assets and liabilities of departments, public entities and constitutional institutions. The Act further indicates that the National Treasury may assist the departments and constitutional institutions such as municipalities in building their capacity for efficient, effective and transparent financial management (South Africa, 1999).

2.5 The Reconstruction and Development Programme Fund Act, 1994 (Act No. 7 of 1994)

The Act was formulated in 1994 after the new democracy in order to safeguard money of funds to be used for the programmes specifically designed for the needy South Africans and the previously disadvantaged group. Chapter 3, section 25 of the Act stipulates the main objective of the Act which is to finance reconstruction and development projects and programmes identified by the Minister responsible for the co-ordinated implementation (South Africa, 1994).

According to Van Staden (2016:14), low-cost houses are houses allocated to previously disadvantaged. However, there are “pre-emptive” clauses which often prohibit beneficiaries from selling or letting the property for several years or provide that there may be only residence on the property. Sondre (2017:64) identified seven current concerns about low cost houses in South Africa and are interpreted as follow:

- (i) Location of housing projects – many areas surrounding houses built under the low-cost housing programme lack proper infrastructures such as shopping centres, factories and other forms of business premises that can provide jobs to people;
- (ii) Quality of houses – the quality of houses has been contentious for some time now. On the 07th of February 2013, the then Public Protector, Adv. Thuli Madonsela presented parliament with a report on low-cost housing problems. Her report included problems such as houses that did not have foundations and built from materials that crumbled at the touch. Some houses defects were so bad that they had to be demolished and rebuilt.
- (iii) Tenant Maintenance – Some companies contracted to build low-cost houses have told the tenants that they have six months to report any defects and thereafter they will have to take care of the maintenance themselves. Since many building faculties take longer than six months to manifest themselves, this amount to a clear shifting of responsibilities and is probably unlawful.
- (iv) Illegal occupation of houses – There are numerous examples of people whose names appear on a waiting list finding that the house allocated to them has already been occupied.
- (v) Maladministration - During 2011/2012 approximately, 10% of the complaints received by the then Public Protector were about maladministration often relating to waiting lists and irregular allocations. Adv. Mandonsela reported that government had lost billions of rand on corrupt construction companies and officials.
- (vi) Tittle deeds – A tittle deed is needed to prove ownership of a house or property. In order for a deed to be transferred into the new owner’s name, the assistance of a lawyer specializing in property is needed. By April 2016, Government had a backlog of almost 900 000 tittle deeds that needed to be issued to low cost house owners.
- (vii) The sale of low cost houses – Legally, low cost houses and the plots they are on, are not supposed to be sold or otherwise alienated within the period of eight years after the owner receives the house. There are however no punitive measures in place in the Housing Act, 1997 (Act no. 107 of 1997) for people who contravene this provision and this make it hard for the Department of Human Settlement to discipline people who put their low-cost houses up for sale before the eight year period.

According to Meyer (2014:32), the Department of Human Settlements is responsible for the provision of accommodation and basic services. However, a recent qualitative study on service housing, basic services delivery indicated that housing, water, electricity and sewerage are the most lacking components in most of South African communities. A total housing backlog of 2.1 million units exists, affecting approximately 12.5 million people. Gumbo (2014:12) revealed that housing delivery for the low income communities is stagnated due to slow and complicated processes involved in provision of land and land services, ranging from planning, basic services provisions, construction of housing and occupants.

According to Magui & Michael (2014:15), poverty is little or no progress in achieving development goals or unable to deliver basic services. Ramphoma (2014: 59) defines poverty as the inability of individuals or households to attain sufficient resources to satisfy a socially acceptable minimum standard of living. According to Ramphoma (2014:59), poverty is divided into different types that may be identified as follows:

- (i) Situational Poverty – exists because of a crisis or loss that occurred and often temporary. Events that can cause situational poverty might be environmental disaster, divorce or health problems.
- (ii) Generational Poverty – this poverty occurs when there are at least two generations which have been born poor into poverty. Children who are born into poverty are likely to suffer from poverty. Families living in this type of poverty find it difficult to move out of their situation.
- (iii) Urban Poverty – occurs in metropolitan areas with the population size of at least fifty thousand people. The urban poor deal with a complex aggregate of chronic and acute stressors and are dependent on often inadequate large city services.
- (iv) Rural Poverty – occurs in areas with populations below fifty thousand people. In rural areas, there are more single guardian households, and families often have less access to services, support for disabilities and quality of education opportunities. Programs to encourage transition from welfare to work are problematic in remote rural areas, where job opportunities are few.

Based on the above, key indicators of poverty maybe living standards that include access to basic services such as dwellings, clean water, sanitation and electricity has an effect on the quality of life which may lead to improvements ranging from health to productivity. The World Bank (2013:59) refers poverty reduction as improving poor people's access to and effective use of basic services including water, health care and education. Furthermore, poverty reduction refers to designing, implementing and targeting appropriate methods to ensure that scarce resources are allocated to activities that are likely to yield the greatest impact on the poor and decrease their level of deprivation and vulnerability. Poverty reduction is often used as a short hand for promoting economic growth that will permanently lift as many people as possible over a poverty line. It consists of different objectives that may include the tackling current and future poverty between helping as many poor people as possible and focusing on chronic poverty and between measures that tackle the causes of poverty and those which deal with the symptoms (Owen, 2014:66).

3. The International Perspective Regarding the Low Cost Houses in Poverty Reduction

According to Lovelin and Mohammed (2015:1153), low-cost housing supply in developing countries such as Nigeria, over the years appears to have recorded minimal success, with supply yet to meet demand and houses supplied unaffordable for target beneficiaries. The poor low-cost housing supply is one of the factors identifies as a driver to the country's housing deficit estimated at 17 million units. However, the housing situation in Imo State as one of the states in the South-East zone of Nigeria is said to be characterized by makeshift accommodations following many unsuccessful low-cost houses supplies schemes and unaffordability of available housing by many low and low-middle income groups.

Mosha (2013:112) reported that Botswana like any other middle income country has have programmes that has been introduced by both central and local governments to address this problems. There are many challenges that hampered the implementation of these strategies and programmes including fast urbanisation, which outstrips supply of land and housing, poor targeting and poor management of these schemes.

4. The National Perspective Regarding the Low Cost Houses in Poverty Reduction

The Housing Act, 1997 (Act No. 107 of 1997) outlines the functions of the Director-General which includes the provision of reliable information for the purposes of planning for housing development. According to Van Wyk and Richard (2015:1100), in South Africa, housing is one of the areas like other developing countries wherein the task of providing it to the teeming population, is daunting. The extent of the housing problem and the lack of delivery in South Africa are shown by the demand for affordable housing and by number of people living in the slums and informal housing conditions.

According to Mzini, Masike and Maoba (2013:163) the Constitution of South Africa, 1996 Chapter 2, and section 26 enriches the right of everyone to have access to adequate housing. The Constitution makes it incumbent upon to take reasonable legislation and other measures within its available resources to achieve the progressive realisation of the right. In response to this constitutional imperative, government has in terms of the Housing Act, 1997 (Act No. 7 of 1997) introduced a variety of access to housing opportunities. The policy principles set out in the White Paper on Housing of 1994 aimed to provide poor households with houses as well as basic services such as potable water and sanitation on an equitable basis. There is also a Housing Project Process Guide developed in 1997. The Housing Project Process Guide is specifically intended to assist managers at all levels to understand the process to undertake.

Sondre (2017:76) conducted a study in KZN and Western Cape where he identified low-cost houses as questionable because the beneficiaries feels that informal settlements have been left out of the process, beneficiaries feel that low-cost houses came and went and they remained impoverished. According to Philander (2017:322), low-cost houses in Witzenberg Local Municipality challenges ranges from poor construction work, overall quality of the materials used as well as housing process.

5. The Provincial Perspective Regarding the Low-Cost Houses in Poverty Reduction

Phago (2014: 49) conducted a study in Limpopo province and concluded that the question of societal needs is the main reason why government is elected to act on behalf of the community members. It is perceived that community members are pre-occupied with the running of their daily lives hence the need for government to act as an agent. Therefore, one of the fundamental roles of the government remains the provision of quality public service. However, for issues of Human Settlement and Housing the question of intergovernmental relations remains a going concern where both formal and informal structures have not been fully implemented to resolve this conceptual puzzle. Mashego (2017) reported that Polokwane Local Municipality official waiting list holds about 30,500 applicants of low-cost houses. Nyakala, Ramoroka & Ramdass (2021) identified one of the failures of the low-cost houses in Limpopo Province as lack of end-user finance, lack of settlement integration into the urban built environment and the poor quality of the houses built. Thus, the article focuses on the effects of low-cost housing provision in the Moroke village within the Fetakgomo-Tubatse Local Municipality in the province.

6. Research Methodology

The qualitative research method was applied in this study because the researchers was interested in acquiring the in-depth understanding of the effects of the Low-Cost Houses in poverty reduction. The researchers applied the case study as a research design and anti-positivist paradigm in order to focus on the in-depth understanding and experiences of the effects of Low- Cost Houses in poverty reduction (Brynard, Hanekom & Brynard, 2014: 39). The case study design enabled the researchers to get the qualitative deeper meaning of housing issues by investigating whether the Low-Cost Houses have made positive or negative effects in reduction of poverty from the targeted group. The researchers applied semi-structured interviews and observation as methods of data collection (Leedy & Ormrod, 2001). The study adopted non-probability sampling in the selection of the respondents by applying purposive sampling where the researchers tried to obtain as wide representation of the respondents as possible, taking account of likely sources of differences in their views and experiences (Bertram & Christiansen, 2014). Purposive sampling enabled the researchers to investigate the samples with the expected desirable attributes (Auriacombe & Mouton, 2007: 441). The following tables indicate how the data collection instruments were applied as per the sample of the respondents:

Table 1: Interview Table

Number	Data Collection method	Interview sample	Samples Interviewed
1	Semi-Structured interview	Low-Cost Houses beneficiaries	15
2	Semi-Structured interview	Representative from community leaders(tribal office)	1
3	Semi-Structured interview	Representatives from the low-cost housing unit in Fetakgomo-Tubatse Local Municipality	2
4	Semi-Structured interviews	Representatives from Low-Cost housing unit in Department of Cooperative Governance, Human Settlement & Traditional Affairs.	2
Total			20

Table 2: Observation Table

Number	Observation Sample	Sample Observed
1	Low –Cost Houses	15
Total		15

Table 1 above indicates 20 interview guides that were applied per the samples interviewed and the type of the interviews that were applied while Table 2 above indicates observation as an instrument of data collection and 15 numbers of Low-Cost Houses that were sampled and observed. In this article, data was analysed and interpreted according to the steps by Cresswell (2009: 102 – 105), namely; planning for recording data, data collection and preliminary analysis, managing (organising) data, reading and writing memos, generating categories, themes and patterns, coding of data, testing emergent understandings, searching for alternative explanation, and writing the report. Issues that relate to ethical considerations were taken care of by the researchers to the latter.

7. Analysis and Interpretation of Findings

The following presents the semi-interviews analysis:

7.1 The Challenges Faced by the Beneficiaries of the Low-Cost Houses

This section is about the challenges that the beneficiaries of Low-Cost Houses encounter in connection with the houses, the challenges faced by the officials from COGHSTA, municipality and the Tribal Office. The main aim of this section was to identify those challenges, the procedures to be followed when addressing the challenges, the roles of the department, local Municipality and the Tribal Office as well as the support system that maybe given to the beneficiaries of Low-Cost Houses whenever they encounter the problems. The study found that the majority (70%) of Low-Cost Houses beneficiaries experience housing challenges such as cracks, roof licking and shacking as well as the lack of enough cement for the plastering. It also indicated that majority of the beneficiaries are not satisfied with their Low-Cost Houses. However, minority (30%) of them are satisfied since they do not experience challenges regarding their Low-Cost Houses. Further, there are procedures to be followed by the beneficiaries of Low-Cost Houses when they are facing challenges and there are also support system assigned to support the beneficiaries. The table also indicated that the Department of COGHSTA, the Municipality and the Tribal Office also experience some challenges regarding the Low-Cost Houses. Moola, Kotze and Black (2014: 99) reported about the Braamfischerville in their study where the quality of the Low-Cost Houses was a problem because houses were built with bricks and mortar with gal vanished iron roofs, metal doors, improperly built roofs and walls, doors did not open or close properly and there were lack of air bricks that resulted into windows being opened for ventilation resulting in dust entering the houses.

Tokelo (2014:87) identified shortage of staff as some of the challenges that the Fetakgomo-Tubatse Municipality experience when regarding the delivery of Low-Cost Houses to the beneficiaries and Khan and Ambert (2013:32) indicated that applicants qualify for the capital subsidy by meeting a range of criteria, most notably by demonstrating South African citizenship, household income below R3 500 per month and if the applicant is single and supporting dependents. The researchers discovered that there were links between the findings and the literature as reviewed because the respondents indicated problems of roofing, doors not closing and cracking walls and during observation majority of the Low-Cost Houses have big stones on top of the roofs. There is also links between what the officials reported and previous literature because they reported shortage of resources as problem as well as the income band of R3500 per month which is reported as being sufficient enough because lot of families are suffering due to the fact that they do not qualify a Low-Cost House as they receive R3500 per month but they cannot build proper houses for themselves.

7.2 The Nature of Poverty amongst the Low-Cost Houses Beneficiaries

Data collected indicated that some of the beneficiaries of Low-Cost Houses view the houses as a process that did not reduce poverty rather added more stress because they had to borrow money in order to fix the houses while some view the Low-Cost Houses as a strategy that helped a lot in the reduction of poverty since they were accommodated in mud and shack houses. Unemployment is another poverty related problem that the beneficiaries of Low-Cost Houses encounter. Some officials from COGHSTA, Fetakgomo-Tubatse Municipality and the Tribal Office concurred with some beneficiaries by indicating the Low-Cost Houses as more stress to its beneficiaries with the negative impact while other officials praise the Low-Cost Houses as a poverty alleviation strategy. Ziervogel, Taylor, Thomalla and Takana(2014:119) conducted a study regarding the Low-Cost Houses in Sekhutlong village and other nearby villages within Fetakgomo-Tubatse Municipality and they identified the poor quality of Low-Cost Houses where houses were looking great when beneficiaries moved in but three months afterwards, they developed cracks and moulds on the walls and it was difficult for the beneficiaries to stay inside the

houses in winter as some of the houses were not plastered from the start and bricks looked as if they will collapse and the beneficiaries had no money to plaster for themselves and when it rains, water seeps through the un-plastered bricks and runs down the walls and damage their furnishes.

Bailey (2017:112) indicated that in 1994 Low-Cost Houses were introduced by the ruling party (African National Congress) as a way of addressing the imbalances of the past and directing economic development, the idea was to have an integrated coherent socio-economic policy that would address problems brought about by the lack of equitable development under apartheid. Its objective was to mobilise South African citizens towards the eradication of apartheid legacy as well building of democratic and non-racial future. Low-Cost Houses were one of the strategies that was introduced by the housing policy to address the social illnesses such as poverty, unemployment, health, the provision of water and electricity, education and most importantly the construction of adequate housing for the South Africans who due to the result of apartheid, could not afford. Mabin (2013:112), defined Low-Cost Houses as one of the few state interventions, which place a physical asset directly in the hands of households living in the conditions of poverty. In general, the Low-cost houses has provided the beneficiaries with access to basic services, security of tenure, shelter and fulfilled an important “psychological need” in fostering a sense of pride and dignity in having a place to call home.

The researchers discovered that there are links between the findings and the reviewed literature as indicated that some beneficiaries are in poverty stricken situation to the extent that they do not have money to buy cement to plaster cracked walls, however, some authors concurs with the officials by identifying the Low-Cost Houses as state intervention strategy to poverty reduction.

7.3 The Contribution of the Provision of Low-Cost Houses on Poverty Reduction in Moroke Village

The level of poverty among the beneficiaries of Low-Cost Houses was high to the extent that people could not afford to build houses for themselves. The majority of them were accommodated inside mud houses and shacks and the provision of Low-Cost Houses brought changes to some of the beneficiaries even though some are not satisfied with the quality of the Low-Cost Houses. The majority of officials identified the Low-Cost Houses as poverty reduction strategy that help poor communities.

Mzini, Masike and Maoba (2013: 163) outlined that the Low-Cost Houses were designed to revamp and transform the widespread poverty and inequalities with regards to access of any good, need and service as well as to liberate and dignify the once captive and marginalized black South Africans to contribute to their development. The 2018/19 IDP budget plan of Fetakgomo-Tubatse municipality identified Moroke village which falls under ward 14 with 4435 number of households and it is characterised by the majority of shacks, mud and Low-Cost Houses. The researchers discovered the links between the findings and the reviewed literature because majority of beneficiaries reported that they were accommodated in mud houses and shacks as the IDP budget outlined due to poverty and unaffordability.

The Section Below Presents the Observation Analysis

Data observed from the 15 Low-Cost Houses indicated that majority of Low-Cost Houses roofs are not in good condition, there are rather stones or wires to balance the roof, some doors are not closing and handles are broken; however, some do still have window frames and glasses but some have replaced with their own money. Rooms are all divided but some are badly cracked to an extent that a person from outside may see what is inside; some toilets have fallen while others are still available but not in good condition. The houses all have electricity but no running water. During the observation, the researchers observed the element of disappointments from the beneficiaries of Low-Cost Houses regarding the houses due to the identified problems.

8. Recommendations

Recommendations of this study will be based on three categories which are: the community, the policy makers and the future researchers.

8.1 Recommendation for the community

The community should get educated about the procedures to be followed when addressing the challenges faced by the beneficiaries of Low-Cost Houses. They should familiarise themselves with the redevelopment of pilot projects that have been launched by the department of COGHSTA and community leaders should engage the communities in decision making when coming to issues related to Low-Cost Houses.

8.2 Recommendation for the Policy Makers

The policy makers should consider the amendment of housing policy for the R3500 monthly band because it has been implemented since 1994 without amendment. They should also consider the amendment for the accommodation of the orphans who are below 18 years of age but could not afford to be given Low-Cost Houses as they do not fall under the criteria of inclusion as per the Housing policy. Chapter 2, section 26 of the Constitution of the Republic of South Africa, 1996 states (1) everyone has the right to have access to adequate housing and the policy makers must see to it that the constitutional rights of citizens are protected and adhered to.

8.3 Recommendation for future Researchers

Future researchers must consider the importance of being sensitive, not judgemental when researching about issues related to poverty reduction and Low-Cost Houses. It is also advisable to be patient enough with the departmental procedures of permission to conduct study and conduct study according to ethics such as autonomy and anonymity, informed consent as well as asking permission from the relevant department before collecting data.

Conclusion

The study was about the effects of Low-Cost Houses on Poverty Reduction by focusing on the challenges faced by the beneficiaries of Low-Cost Houses, the nature of poverty among the Low-Cost Houses beneficiaries, the contribution of the provision of Low-Cost Houses on poverty reduction and the recommended possible strategies in order to improve the provision of Low-Cost Houses. The study was conducted in Moroke Village within Fetakgomo-Tubatse Municipality, Limpopo Province and the researchers found that the most predominant challenge that the beneficiaries face is poor quality of Low-Cost Houses such as cracking walls, poor roofing and broken windows and they are poor to the extent that they do not have money to buy cement to plaster the walls and result in putting big stones on top of the roofs.

The effects of Low-Cost Houses on poverty reduction among the beneficiaries is still questionable in Moroke village due to the fact that the majority of the beneficiaries are not satisfied with the houses that were built, however, few of the beneficiaries reported that they are satisfied with the Low-Cost Houses. The draw of the conclusion lies on the fact that most of the beneficiaries were accommodated in mud and shack houses before the allocation of Low-Cost Houses and they are currently unable to afford renovation of the Low-Cost Houses as they experience so many challenges and feel that poverty was not been reduced by the provision of Low-Cost Houses but more stress was added to them. Some officials from COGHSTA, Fetakgomo-Tubatse Municipality and Tribal Office view the provision

of Low-Cost Houses as a major poverty reduction strategy but with the need to be adjusted while others are of the opinion that there is still more work to be done regarding the Low-Cost Houses and poverty reduction.

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