



Housing Crisis in South Africa: Shack Dwellers, Giving a Voice to the Down Below Underclass

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Abstract

Ideally all human beings would prefer to sleep in house with a roof over their heads. Poverty, hunger, and disease have come to define and differentiate millions of people globally. The homeless, shack, slum, ghetto dwellers living in informal settlements are trapped in the vicious circle of poverty, landlessness, and dispossession. This article has three aims. First to highlight that right to housing as fundamental right that must not be abused. Second, to highlight class divisions in society, empowered and disempowered, haves and have nots. Third, to extend an invitation to governments to play a more proactive role in its constitutional responsibilities to provide shelter to all citizens. We cannot talk about shelter without first talking about inequitable allocation of land to citizens to build their homes. The ownership of land and houses continue to remain in the hands of the privilege when the majority have nothing to call home. The author calls for an urgent intervention into this poverty process from cradle to grave orchestrated by evil successive apartheid regimes. Over 30 years of democratic rule the housing crisis remains unresolved. Effective service delivery in housing, health facilities, employment, education, and investment in science and technology will alleviate the sufferings of the hoi polio.

Keywords: *Shack Dwellers; Poverty; Land; Disempowerment; Underclass; South Africa*

1. Introduction

The current population of South Africa stands at an estimated number of 60,825,664 as of Wednesday, March 6, 2024, based on Worldometer elaboration of the latest United Nations data. South Africa 2023 population is estimated at 60,414,495 people at mid-year [1]. South Africa population is equivalent to 0.75% of the total world population. South Africa ranks number 24 in the list of countries (and dependencies) by population. The population density in South Africa is 50 per Km² (129 people per mi²). The total land area is 1,213,090 Km² (468,376 sq. miles). About 69.0 % of the total population

is urban (41,711,727 people in 2023). The median age in South Africa is 27.6 years. According to one World Bank report titled “Stocktaking of the Housing Sector in Sub-Saharan Africa, projects that Africa could have as many as 1.2 billion urban dwellers by 2050 and 4.5 million new residents in informal settlements each year, most of whom cannot afford basic formal housing or access mortgage loans. Africa faces a major housing crisis due to rapid urbanization and a growing slum population. New, targeted approaches to affordable housing are necessary if countries want to take advantage of the demographic shift to make cities inclusive, spur economic growth and expand job opportunities, according to a new report by the World Bank Group [2].

Globally, the development of cities heralds economic growth and sustainability, availability of housing is one of the conditions in measuring inclusive growth in most countries of the world. People move to cities to improve their lives and those of their families because of the economic opportunities they provide relative to rural areas. This is sometime commonly known as the ‘greener pastures’ effect of the rural-urban migration. The UN -Habitat (2011) defines informal housing settlement as project having some of these characteristics as follows:

- Buildings are often in compliance with regulations or approvals.
- Located at the urban periphery or within the interstices of the formal city (e.g. non buildable or risk areas).
- Self-designed and self-built with local materials.
- Does not fully conform to building and land use standards.
- Poorly serviced by infrastructure networks and public services.
- Financed out of family/group savings and/or loans from informal lenders. Incrementally improved by the occupant over a long period of time.
- Lacks legal title and often subject to insecurity of tenure Housing informality represents a spectrum of different shelter locations.
- Conditions and tenure statuses, from slum conditions to partially upgraded structures, to semi-formal conditions. [3].

International human rights law recognizes everyone’s right to an adequate standard of living, including adequate housing. The provision of adequate housing was recognized as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights. The right to adequate housing contains some element of freedoms. These freedoms include:

- A. Protection against forced evictions and the arbitrary destruction and demolition of one’s home.
- B. The right to be free from arbitrary interference with one’s home, privacy, and family; and
- C. The right to choose one’s residence, to determine where to live and to freedom of movement. [4]

Article 11 (1) of the International Covenant on Economic, Social and Cultural Rights stipulates that the right to adequate housing extends to everyone. In addition, article 2 (2) provides that all the rights in the Covenant must be exercised without discrimination. Slums, ghettos, or informal settlements are blighted by a lack of durable housing, insufficient living space, a lack of clean water, inadequate sanitation, etc. Due to the informal nature of their settlements, slum-dwellers or ghetto dwellers often lack tenure security, which makes them vulnerable to forced evictions, threats, and other forms of harassment. It is estimated that around 4-5 million people, most of them slum-dwellers, are forcibly evicted every year. The effects of forced evictions on slum-dwellers are often disastrous, leaving them homeless and

forcing them deeper into poverty. Authorities—national or local—are often reluctant to extend basic services to slums precisely because they are informal. As a result, slum dwellers rarely have access to safe drinking water, adequate sanitation, or electricity, and refuse collection is limited or non-existent. The author refers to the slum dwellers as the occupants of the down below, those who are locked out from the mainstream of society. When a person is locked out from the mainstream of society, they are not only disempowered, but they also suffer deprivation and loss of human dignity. In some instances, people see themselves dwelling in slums by accident. It could lead to both family and societal rejection, leads to depression and then to suicide in extreme cases. It takes a person of strong character to be able to work their way out these slum dwellings or this kind vicious poverty. This is why government intervention is very important to support citizens back on their feet. The authors argue that millions of us enjoy the comfort of our homes, care less of our dispossessed brothers and sisters trapped in unhygienic and unsafe environments.

The author draws the analogy of how all of us belong to an uncaring and wicked generation. Most of us have normalized these harsh contrasting realities of life endured by shack dwellers and the dispossessed. The author avers that this article is a clarion call for the South Africa political leaders to wake up and perform their housing constitutional obligations owed to all its citizens. The shack dwellers from the author's observations are mostly remembered during electioneering campaigns where free food and political parties' low-quality t-shirts are handed out to them to gain their support. In this regard, the downtrodden are often bamboozled by the ruling elite who rules over them. The authors call such leaders manipulative, opportunistic and deceitful leaders who prey on the most vulnerable in our society. This disgusting exploitation of vulnerable persons must stop. South Africa politicians must start thinking of how best to provide basic amenities for the citizens and to improve the economic socio conditions of citizens. How do you put up conscientiously after soliciting votes from shack dwellers knowing you do not live in that type of housing? The author cannot find any persuasive rational for politicians to do so, except that politicians have taken advantage on the vulnerable. This is immoral.

Africa Union Declarations on Adequate Housing

This can be traced back to the Organization of Africa Union policy document published in 1981 titled 'African Chapter on Human and Peoples Right.' Which states that:

'The right to property shall be guaranteed, it may only be encroached in the interest of the public need or in the interest of the general of the community and in accordance with the provisions of the appropriate laws' [5].

The Republic of South Africa Constitutional Provisions in Relation to Housing

The Constitution of the Republic of South Africa, 1996 Article 26. Housing states that:

- (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 realization of this right.
- (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 permits arbitrary evictions.

The author concurs with Section 26 of South Africa's Constitution which proclaims access to housing as a Human Right, and places a duty on the state, within its means, to take reasonable measures to realise not just access to housing, but access to adequate housing. But it also goes further, stating that no one can be evicted from their home or have their home destroyed without a court order, and forbidding the legislature to pass any law that permits arbitrary evictions. In recent times, we have seen how government law enforcements agencies supported by the notorious "red ants" have forcibly removed land squatters from occupied land in South Africa. Land squatters are not protected in law in South Africa, they are often arrested, prosecuted, and criminalized contrary to section 26 of the South Africa's Constitution. The author argues that most people who lives in shacks were already stripped of their human dignity, to go after them and forcibly removed them is a display of mans inhumanity to his fellow man. In some instances, there are children involved at the receiving end of these forced evictions. The level of psychological scar left on children to see their parents evicted from shacks cannot be quantified or measured. When these incidents happen not a single word from traditional rulers and church leaders. No one wants to compromise their monthly stipends from the Republic of South Africa government. It is this kind of silence seeing the persecution of the down below, poor, underclass that perturbs the author.

The Housing Act 107 of 1997 sets out the roles and responsibilities of the three tiers of government with respect to housing. National government must establish and facilitate a sustainable national housing development process by formulating housing policy. It must also monitor implementation by promulgating the National Housing Code and establishing and maintaining a national housing data bank and information system. Provincial government must create an enabling environment by doing everything in its power to promote and facilitate the provision of adequate housing in its province, including allocating housing subsidies to municipalities. Provincial government must act within the framework of national housing policy. Local government, i.e. municipal government, must implement policy, settlement planning and the delivery of housing. Every municipality must take all reasonable and necessary steps within the framework of national and provincial housing legislation and policy to ensure that the constitutional housing right is realised. Municipalities should do this by actively pursuing the development of housing, addressing issues of land, services and infrastructure provision, and by creating an enabling environment for housing development in its area of jurisdiction [27].

2. Methodology

The author carried our extensive literature review by consulting previous research relating to the topic. Publications of International organization bodies like the UN, African Union were reviewed as part of this process. The author relied on Karl Marx's theory of Class Struggle and Class Stratification to support his argument of the class divide existing in contemporary South Africa. The struggle between the Landed farm owners and poor farm workers, rich and poor, propertied and propertyless and haves and the have nots is subsequently and proletariat exploitation by the ruling elite are highlighted in this article.

3. Results and Discussions

The Inequitable Distribution of Wealth in South Africa

It is difficult to come out with the exact amount of the level of poverty in South Africa. Some previous researchers have referred to South as one of the most unequal countries in the world. I concur with some their line of arguments suggesting that the level of poverty is very high in South Africa. South Africa is an upper-middle-income country with a per capita income like that of Botswana, Brazil, Malaysia, or Mauritius. Despite this relative wealth, the experience of most South African households is either one of outright poverty, or of continued vulnerability to becoming poor. The colonial conquests and subjugation of the black majority under obnoxious apartheid rule helped to establish a process of state-

driven underdevelopment that encompassed dispossession and exclusion for the majority of South Africans. An important outcome brought about by these policies was the loss of assets, such as land and livestock, and simultaneously the denial of opportunities to develop these assets through limiting access to markets, housing infrastructure, health, and education. As such, apartheid, and the legislation and institutions through which this ideology was implemented, operated to produce poverty and extreme inequality amongst black majority populace in South Africa. Within the South African context, “poverty is not knowing where your next meal is going to come from and always wondering when the council is going to put your furniture out and always praying that your husband must not lose his job. To me that is poverty.” [6]. International experience of poverty alleviation programmes suggests that poverty is not a static condition among individuals, households, or communities. Rather, it is recognized that although some individuals or households are permanently poor, others move into and out of poverty. This may be a result of life-cycle changes, specific events such as the illness of a main income earner, or deterioration in external economic conditions [7, 8].

As far back as 1995, research led evidence was produced showing that the disparity of between all races living in South Africa was skewed and an unequal favouring white South Africans. It was reported that: the median white household income²⁹ in 1995 was R60,000 per annum, compared with R12,400 for African households, R19,400 for coloured households and R40,500 for Indian households. Thus, while half of white households had after-tax income of R60,000 per annum, only 6% of African households enjoyed the same standard of living. Nevertheless, within race inequality, especially among the African and white population groups is also substantial. Inequality amongst African household’s accounts for between 29% and 49% of overall inequality, depending on the measure chosen. This is borne out by the high Gini coefficient amongst African households of 0,54. Poverty is distributed unevenly among South Africa’s nine provinces. Figure 5 shows that the Eastern Cape and the Northern Province have amongst the highest poverty rates. In these provinces, almost three-quarters of the population are poor. In contrast, the poverty rates in Gauteng and Western Cape are both under 20%. Living standards are closely correlated with race in South Africa. While poverty is not confined to any one racial group in South Africa, it is more concentrated among blacks, particularly Africans.[9].

Housing is a critical asset for the poor and a situation of insecure housing increases their vulnerability. In contrast, secure housing is a productive asset that can serve to cushion the poor against the long-term impacts of poverty. Not only does it provide shelter and space for human beings, but it also serves an economic collateral for the creation of future wealth. In those rural areas where communal tenure prevails, households can use their housing as a base for home enterprises, The housing sector in South Africa has not been operating well. The under-performance of the housing sector has major implications for performance of the economy, the efficiency of cities, as well as the welfare of the poor [10]. Currently, the poor reside in a diverse range of shelter conditions, including self-built traditional structures, hostels, backyard shacks, garages and out-buildings, spontaneous informal settlements, planned site-and-service schemes and upgrading projects, state-owned rental housing, innercity flats and employer-owned housing. Informal housing is the most prevalent means by which the poor access shelter. In urban areas about one-third of existing stock is informal and in the PWV an estimated 80% of newly built housing is informal, manifest either as unplanned informal settlements or backyard shacks [11].

The author argues that we cannot talk about homeless of majority of South Africans without first discussing the issue of land dispossession. During apartheid and post-apartheid South Africa vast amount of land continue to remain in the hands of white South Africans at the expense of majority black South African. Some white families in South Africa have millions of hectares o themselves through forcibly removal of blacks from their ancestral lands. The South African government has failed woefully to redistribute these seized and occupied lands back to its rightful owners. Thirty years after the end of apartheid, white landowners are still unwillingly to redistribute these lands even in offer of compensation for lands that were not bought. A hypothetical scenario will be a white farmer who inherits 700 miles of

hectares from his family. The human greed of white farmers in South Africa is alarming and beyond comprehension. The refusal to voluntarily share these occupied lands have relegated millions of South Africa into becoming shack dwellers [15]. The author argues that the marginalization of black people into makeshift zinc homes cannot be right especially in country where there is abundance wealth like Gold, diamond, uranium, oil, precious stones to mention but a few. It is high time the Republic of South Africa government enforces land redistribution in South Africa, dismantles all the shacks in the country and provide either land or social housing to all South Africa [14]. Dispossessed South Africans are running out of patience [13]. The author is not agitating for violence or land grabbing exercise but is calling for the forfeiture and state seizure of fallow land not used productively for farming. There must be proof that all inherited hectares are productively used. If a family has 200 HA and only 2HA is used productively, about 180 HA should be forfeited to the state without any compensation. In taking the land not used millions of black South Africans who are living in shacks will economically be emancipated.

The author cannot be apologetic for his views and welcomes all criticisms from all races living in South Africa. Thirty years is enough to persuade anyone to do the right thing. We have a moral duty to correct the injustices of the past. In this regard, the author argues that all black led successive government post 1994 to date have failed to deliver millions of disposed South Africans out of poverty, hunger, and disease. We were too much in love with the creation of the rainbow nation to the admiration of the world. What we then fail to realize is that the rainbow in its infinite beauty is not a permanent thing. it quickly fades away like a mirage, does not possess the sky for a long duration before it disappears. Black South Africans were giving economic hope during 1994 electioneering campaign. That hope has long become a despair which currently now demands imperative solutions to their plight. Our brothers and sisters cannot be confined to living in the shacks under sub- human conditions. We must break that vicious circle of poverty condemning them to eternal and generational pain, suffering, hardship, hunger, and squalor. We cannot continue to blame apartheid for their predicament. If indeed apartheid is gone in 1994 as claimed.

In 1994, as a result of colonial dispossession and apartheid, 87% of the land was owned by whites and only 13% by blacks. By 2012 post-apartheid land reform had transferred 7.95 million hectares into black ownership (Nkwinti 2012), which is equivalent, at best, to 7.5% of formerly white-owned land. Whites as a social category still own most of the country's land and redressing racial imbalances in land ownership is land reform's most urgent priority [12]

Abahlali Base Mjondolo: The Emergence of the Shack Dwellers Movement in South Africa

It was reported that the fight for scarce allocated land came to violent conflict incidents erupting in Durban in 1949 between Indian landlords and African tenants denied the right to own property. By this time there were close to 70,000 people living in the shacks. Black People who did not have their names on the right documents 'would have their homes and sometimes their possessions within them flattened without warning by bulldozers' [17]. At the height of apartheid, Africans were successfully barred from any autonomous or potentially autonomous spaces in the city and could legally live only in workers' hostels or servants' quarters. But in the late 1970s, cracks began to emerge in the barriers around white space. In 2005 there was a major upsurge in popular protest around the country with most of the protests being organized by shack dwellers. The Minister of Safety and Security, Charles Nqakula, reported that there were 5085 legal and 881 illegal protests during the 2004–5 financial year [18]. The rise of social movements like Abahlali Basemjondolo, Se'skhona, the Anti-eviction Campaign, the Landless People's Movement, and dozens of smaller, locally based groups and movements all fighting for land, housing, and other social services, has increased confrontations with the state, and has brought these issues firmly to the forefront of social protest [29], [30].

Abahlali Basemjondolo have democratized the governance of settlements, stopped evictions, won some concessions around services, illegally connected electricity, built homemade toilets, set up

crèches, vegetable gardens, and various cultural, sporting and popular education projects, started a newspaper, developed a capacity to respond to shack fires with far more speed and efficacy than the State, won sustained media access, become a prophetic voice within the churches and enabled collective bargaining with the State and capital. The State, with its subordination to transnational and local capital cloaked in an increasingly anxious nationalism, appears to be responding by recasting its own epistemologies and technologies of development to move away from aiming at a subordinate urban inclusion for the poor (in a second urbanism to go with what it likes to call the ‘second economy’ – the ‘informal economy’) to outright exclusion of the poor [19], [31].

It was recently reported that community rights group, Abahlali baseMjondolo Movement has welcomed the recent developments in the attempts to find justice for its members who have been killed and targeted during political violence. SA Human Rights Commission (SAHRC) announced that a police task team has been established to investigate the string of assassinations and murders of the civic organisation. In 2022, Abahlali experienced multiple killings of some of its activists, especially in KZN. There have been complaints by the movement that the police are not doing enough to investigate and curb some of these targeted killings against its members [32].

The democratic government has tried to redistribute land to address this legacy of dispossession. But, according to government, only around 10% of commercial farmland has been redistributed or restored to black South Africans in the 23 years since formal apartheid ended. Many are angry at the failure of land reform and there are increasing calls for land to be returned to black South Africans

Marxism: Class Struggle and Social Stratification

The author argues that Karl Marx theory of class struggle and class differences makes more sense when translated into the context of the shack dwellers in South Africa. Primitive conditions and an egalitarian ethos prevented the accumulation of private wealth and property and the development of any significant hierarchy within social groups. The Communist Manifesto opens with the declaration that, “The history of all hitherto existing society is the history of class struggles. Class-divided society made inequality and injustice systemic, whereas before they were irregular occurrences. Sections of society were now denied the fruits of their collective labour by other sections, who developed institutions and ideological or religious justifications to maintain their powerful positions. These elite minorities made up the ruling classes in pre-capitalist societies: the pharaohs, emperors, kings, sultans, popes, tsars and their relations and ‘noble’ supporters. Beneath these supreme orders, in the societies and economies they ruled over, a class struggle was in constant motion. “An uninterrupted, now hidden, now open fight”, as Marx and Engels put it, between “freeman and slave, patrician and plebeian, lord and serf, guild-master, and journeyman, in a word, oppressor and oppressed [20]. Capitalism concentrates workers into large towns and cities based around workplaces where the exploitation for surplus value takes place. The organising and collective struggle against this exploitation is likewise concentrated in ways that aren’t possible for peasants who are tied to plots of land spread out across the countryside [21].

The liberation of the working class – that is the successful culmination of its political and economic struggle – can only come about by ending the exploitation of its labour under capitalism. As Engels put it: The slave frees himself when, of all the relations of private property, he abolishes only the relation of slavery and thereby becomes a proletarian; the proletarian can free himself only by abolishing private property in general [22].

There are two basic classes in society: the owners of the means of production, called the capitalists or the *bourgeoisie*, and the workers, called the *proletariat*. The bourgeoisie is a very small group of people, but they have an immense amount of power. Today we would probably call them the "one percent" or the "one-tenth of the one percent." They own the big industries, the banks, and the factories [23]. They are very wealthy. On their fringes is anyone who lives on interest, rents, or other

unearned income. The other class is the workers: anyone who is dependent on a job to earn a paycheck is a member of the working class, the proletariat. In Marx's time, that was mostly factory workers, called the *lumpenproletariat* [24]. **This conflict will inevitably break out into a violent revolution.** The lower class will eventually become conscious that it doesn't have to be oppressed any longer, will shed its chains, and will rise up to destroy the upper classes. The proletariat will win the conflict; that is historically inevitable. It might not work the first time, but **the workers will win.** The proletariat will then nationalize the banks and the industries that the bourgeoisie once owned, and the profits will be shared by all the people.[25].

Social stratification is a form of inequality that occurs due to the inherent differences between human beings and can be determined by race, gender, age, and economic capacity among other distinguishing features. The differentiation is done to mark one group as superior over another which leads to social classes arranged as hierarchies. According to Marxist theory, social stratification is created by the differing economic capacities among people and their relationships to the means or the factors of production. In a society, two distinct classes can be created which feature those who own the factors or means of production and those who sell their labor in the production chain to those who own the means [26].

An Informal dwelling is a makeshift structure not erected according to approved architectural plans, for example shacks or shanties in informal settlements or in backyards. 14% of South Africans live in an informal settlement (1 in 7), 7% live in traditional dwellings (like a tribal hut) and 78% of South Africans live in a formal dwelling (53% of us outright own these dwellings and 10% of us partially own).

Though it appears as if poverty is a defining factor, low-income households which are not technically poor also struggle – nurses, teachers, police officers and others in secure employment find themselves able to access neither private finance nor state housing. Thus, the question of housing is not simply about subsidized houses for the poor, it is an economic structural issue of access. It is also notable that the problem is largely an urban one, with large informal settlements mushrooming, sometimes almost overnight, in open spaces in and around the towns and cities [28].

Findings and Suggestions

The South African Government National Development Plan 2030 is a promising document if implemented. The NDP aims to eliminate poverty and reduce inequality by 2030. It postulates that South Africa can realise its sustainable growth and development by drawing on the energies of its people, growing an inclusive economy, building capabilities, enhancing the capacity of the state, and promoting leadership and partnership.

South Africa belongs to all its peoples. We, the people, belong to one another. We live in the rainbow. Our homes, neighborhoods, villages, towns, and cities are safe and filled with laughter. Through our institutions, we order our lives. The faces of our children tell of the future we have crafted. The author argues that the founding fathers of the NDP 2030 were idealistic in their hopes and aspiration. They believed in the new South Africa. But the reality is that their hopes are dashed and the South African country is now rainbow less than before. Hopes have been lost due to years of citizens waiting for the government to deliver their promises but to no avail. Achieving these capabilities is not automatic, nor will they emerge if the country continues its present trajectory. Rising levels of frustration and impatience suggest that time is of the essence: failure to act will threaten democratic gains. South Africa must find ways to urgently reduce alarming levels of youth unemployment and to provide young people with broader opportunities (National Development Plan, 2030).

Chapter 8 of the NDP 2030 talks about transforming human settlement taking into perspective the following objectives:

- Strong and efficient spatial planning system, well integrated across the spheres of government.
- Upgrade all informal settlements on suitable, well-located land by 2030.
- More people are living closer to their places of work.
- Better quality public transport.
- More jobs in or close to dense, urban townships.
- Reforms to the current planning system for improved coordination.
- Develop a strategy for densification of cities and resource allocation to promote better located housing and settlements.
- Substantial investment to ensure safe, reliable, and affordable public transport.

Actions are:

1. Reforms to the current planning system for improved coordination
2. Develop a strategy for densification of cities and resource allocation to promote better located housing and settlements.
3. Conduct a comprehensive review of the grant and subsidy regime for housing with a view to ensuring diversity in product and finance options that would allow for more household choice and greater spatial mix and flexibility.
4. This should include a focused strategy on the housing gap market, involving banks, subsidies, and employer housing schemes.
5. National spatial restructuring fund, integrating currently defused funding.
6. Introduce mechanisms that would make land markets work more effectively for the poor and support rural and urban livelihoods.

The discourse around housing is inextricably linked to the question of land; in fact, most of the current conflicts are about access to and ownership of land, or the lack thereof. It is this coincidence of the land question with the right to housing that shifts the debate from simple service delivery to the politics of land. Despite the high level of home ownership amongst black South Africans, another trend is obvious: black South Africans do not, or are not able to, leverage home financing (such as bonds) nearly to the extent that other race groups do. And, amongst those that do leverage home financing, their situation is precarious as black ownership levels drop the most in times of economic pressure. This shows that many do not have the economic buffers necessary to maintain financing in times of economic stress. Without that buffer, and without having had historical access to such financing, it is difficult for them to retain this bonded property. It explains why black people in South Africa are losing their homes at a vert fast rate than any other race. First, some black people due to fear of not when they can have the opportunity to another property goes for the maximum zero per cent deposit bonds with excitement of being a property owner for the first time. But in some cases, the happiness of owning a home is short-lived by repossession by the lending banks. Second, the issue of wanting to be seen and respected as a successful person by your relatives, friends, and community members. Black people live in society where nobody wants to be seen as poor and unsuccessful, labeled being poor equates with abject poverty. Even if to some of us it means borrowing more money that we can pay back we are prepared to take the risk to to be respected in their communities. There is no perfume like success and no body odour like failure. The author argues that individual financial wrong decisions cannot be blamed on apartheid. Black people must learn how to accept some of their responsibilities for some of their own economic woes.

Key findings of the study:

- In 2008 and 2018, the race was the largest contributor to inequality in South Africa, with its contribution rising over time.
- Black South Africans remain underrepresented in the middle class and race is still one of the strongest predictors of poverty.
- A little over 10% of the working population in SA is white, but white South Africans earn nearly three times the average wage of black Africans, who constitute nearly three-quarters of the labour force.
- In South Africa, the top 10% of the population holds 80.6% of all financial assets.
- Land ownership is highly unequal in Namibia and South Africa. By 2018, Namibians of European descent owned about 70% (27.8 million hectares) of Namibia's 39.7 million hectares of commercial farmland, whereas black Namibians owned only 16%.
- In South Africa, the legacy of colonialism and apartheid, rooted in racial and spatial segregation, continues to reinforce inequality of outcomes.

Authors Suggestions

1. More investment and development in rural areas in South Africa. This will stop the influx of rural-urban migration. If jobs are created in rural areas the number of people moving to urban areas will be reduced.
2. The South African Government should declare a state of emergency in relation to land distribution and finding a lasting solution to the emotive issue relating to Land ownership in South Africa.
3. The South Africa Government must consider land seizure from owners not utilizing their vast accumulated acres. The process of willing buyer and willing seller has failed to transform land ownership in South Africa.
4. Investment in the housing market. More houses need to be built both in the rural and urban areas in South Africa.
5. The lending criteria for first-time buyers need to be reviewed and made less stringent to enable people to qualify to buy their first homes.
6. Banks must be regulated to ensure that lending rates for all customers are the same irrespective of their race, class, religion or area of residence (non-discriminatory lending rates).
7. Repossession of houses should be raised from 12 to 24 months nonpayment before any repossession order is granted by the court. It takes more than 12 months for a person to get alternative employment when they suffer job losses.
8. There should be a variety of housing insurance protective schemes to cover unemployment, all types of job losses including dismissals.

9. The South African government should consider giving lands with planning permission to South African who do not have homes. This allocation is nontransferable to any other person except on special circumstances death of the person the land was allocated to.
10. Prohibition of Shack living in South Africa. It becomes an offence for any citizen to put up a shack either in rural or in urban areas.
11. Both Article 26 of the 1996 Constitution and Section 107 of the Housing Act 1997 need to be reviewed to make it more relevant to the prevailing economy and citizens' needs. Both acts are slightly outdated.
12. No citizens should be allowed to own over 100 HA without any proof of a plan to utilize the farm for commercial purposes.
13. Compensation for farm workers who have worked for over 10 years on a farm.
14. Farm workers need salary review and employment rights protection.
15. Mandatory life sentences for all farm owners and workers murder in South.

Conclusion

Definitions of homelessness used by UN Habitat, are **persons living in the streets, in open spaces or cars; persons living in temporary emergency accommodation, in women's shelters, in camps or other temporary accommodation provided to internally displaced persons, refugees or migrants; and persons living in severely inadequate and insecure housing, such as residents of informal settlements.** The racial classification of national land as 'white' and 'black' bears testimony to the past but fails to do justice to current economic, demographic, and environmental conditions. In the early 1990s just under 60 000 white-owned farms accounted for about 70% of the total area of the country. Today there are under 40,000 farming units covering about 67% of the country (Stats SA 2009). The agricultural quality of this land varies, with only 13% classified as arable and over a third located in the arid Northern Cape where just 2% of the population resides. Most farmers are white but small numbers of blacks with access to capital are acquiring land through the market independently of land reform. The sad reality is that shack settlements will continue to grow as long as there is movement of people from small towns and rural areas to big cities. Many people believe that the government is neglecting the rate and scale at which these settlements are growing. Since shack-dwellers have felt themselves to be under constant attack by the State, one of the largest social movements has emerged from their struggles across the country in recent years. Shacks will continue to be built due to high unemployment and urbanization. The National Housing Department needs to find a robust solution to make sure that the tender process and the pace at which houses are built for the poor is efficient and transparent, thereby avoiding both backlogs and corruption. The housing crisis in South Africa is going to be solved by a quick fix approach. It must be approached strategically; quality of social housing being built must be fit for purpose. Building contractors must be vetted and properly monitored to ensure that building work paid for is completed by agreed dates. Any contractor who fails to do the work they have paid for must be made to face the full wrath of the law. What South Africans want to see is a complete overhaul of the social housing system, with the one solely based on merit and not on nepotism.

Conflict of Interest

The author has no conflict of interest in relation to this article.

Acknowledgement and Dedication

This article is dedicated solely to my dearest mother Princess Muni Momodu- Yesufu who unfortunately passed away on 29th February 2024 aged 90 years old. This article is in memory of you, my dear mother.

Dear Mama, thank you for giving me life and for nurturing me. You taught me to be honest in all that I do and not to ever take whatever does not belong to me. I am going to miss your warmth and hospitality each time I visit home. You have lived a remarkable and accomplished life. I wish you a very safe journey back home to our creator.

May your soul rest in eternal peace. Amen.

Your son

Shaka Yesufu

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