THE DEVELOPMENT, IMPLEMENTATION AND EVALUATION OF A HOUSING EDUCATION LITERACY PROGRAMME FOR SEMI-LITERATE RECIPIENTS OF GOVERNMENT SUBSIDISED HOUSING

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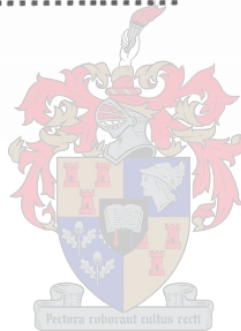
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DECLARATION:

"I, the undersigned, hereby declare that the work contained in this dissertation is my own original work and has not previously in its entirety or in part, been submitted at any university for a degree."

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OPSOMMING

Gedurende die eerste tien jaar na die eerste demokratiese verkiesing van 1994 het die Suid-Afrikaanse regering 'n internasionale presedent in die behuisingveld geskep. Dit word wêreldwyd erken dat in hierdie tyd meer gesubsidieerde huise gelewer is as in enige ander land in die wêreld. Die behuisingsagterstand is steeds tussen 2-3 million en neem steeds toe. Die behuisingsbeleid moet steeds voorsiening maak om gesubsidieerde behuising aan 'n groot deel van die bevolking te lewer en ook 'n mark vir lae koste behuising en volhoubare woonareas in informele nedersettings te skep. Daar is dus 'n groot hoeveelheid nuwe verbruikers wat vir die eerste keer tot die behuisingsmark toetree wat onkundig is ten op sigte van basiese behuisingsaspekte.

Die ontwikkelingsaspek van behuising is 'n belangrike komponent van behuising in Suid-Afrika. Behuising word gesien as 'n proses sowel as 'n produk en dit word allerweë aanvaar dat die omgewing waarin die huis staan net so belangrik as die huis self is.Ten spyte van die boge-middelde afleweringsrekord is daar verskeie faktore wat behuisingaflewering belemmer en wat verhoed dat bevredigende behuising aan tevrede inwoners gelewer word. Nuwe huiseienaars het 'n tekort aan kapasiteit en kennis om suksesvol aan die behuisingsproses deel te neem. Hulle het ook nie die vermoë om sinvolle besluite te neem nie en almal is ook nie in staat om verantwoordelik met finansies op te tree nie. Hulle sal ook maklik deur gewetenlose ontwikke-laars uitgebuit word. Behuisingopvoeding en opleiding is dus baie belangrik vir die Suid-Afrikaanse samelewing.

Die doel van hierdie navorsing was om 'n behuisingsopvoedings- en opleidingsprogram vir semi-geletterde ontvangers van behuisingsubsidie te ontwerp, te implementeer en te evalueer. Hierdie oorkoepelende doelstelling sluit verskeie ander doelwitte in wat tydens die projek aandag moes geniet. Eerstens moet 'n behoeftebepaling gedoen word om vas te stel of daar 'n behoefte vir behuisingsopvoeding en opleiding is en ook watter onderwerpe in 'n kursus ingesluit moes word. Die response was baie positief dat 'n behuisingopvoedingsprogram aan-gebied moet word omdat mense inligting oor behuising en subsidies benodig. Deur middel van die gebruik van fokusgroepe en die Prioriteits-Indeks (wat spesiaal deur Schutte vir onge-letterdes en semi-geletterde persone ontwikkel is) is aangetoon hoe belangrik die behoefte vir behuisingopvoeding en –opleiding is. Die kwalitatiewe resultate het die onderwerpe en die kwantitatiewe resultate het die inhoud van die kursus aangedui.

In die verlede was daar baie verskillende behuisingsopvoedingsinisiatiewe maar dit was baie fragmentaries. Meeste van die tyd was die ontwikkelaars van behuisingsopvoeding meer geinteresserd in die finasiële gewin vir hulleself as om hulle aan verbruikers se behoeftes te steur. Nie-formele behuisingsopvoeding en –opleidingsprogramme is evalueer en gevind dat

nie een omvattend genoeg was om alle aspekte wat in die behoeftebepaling geïdentifiseer is aantespreek nie en ook nie geskik was vir semi-geletterdes wat subsidie moet ontvang nie. Kriteria is opgestel om 'n geskikte behuisingsopvoeding en –opleidingsprogram te ontwerp.

Die proses van intervensienavorsing is gevolg maar daar is ook aandag aan die ontwikkelings-perspektief en die nuwe opvoedingsisteem, die Nasionale Kwalifikasie raamwerk van Suid-Afrika gegee. 'n Behuisingsopvoedingsprogram (HELP) is ontwerp.

'n Voor- ondersoek sowel as 'n loodsondersoek is geïmplementeer om die program te evalueer. In die finale program is van opgeleide opleiers gebruik gemaak. Die kursusmateriaal het uit 'n opleiershandleiding en 'n behuisingsboekie bestaan. Die program is uitkomsgebaseer en daar was volledige lesplanne, opleidingsmetodes en opvoedkundige hulpmiddels en evaluerings-materiaal verskaf. Eventueel is die program in die Noordwes Provinsie geïmplementeer en was bygewoon deur 20 opleiers en ongeveer 600 deelnemers (slegs 561 stelle vraelyste was bruikbaar).

Die uitkomste van die program is met behulp van 'n spesiaal ontwikkelde gestandaardiseerde houding en-kennisskaal gemeet en kon daar met behulp van 'n statistiese tegniek die effek-grootte vasgestel word om te bepaal of die kursusgangers se houding en kennis betekenisvol verander het. Die resultate het aangedui dat daar nie prakties betekenisvolle veranderinge was nie maar met behulp van waarnemings is tydens rolspel vasgestel dat die deelnemers se vaardighede verbeter het. Ander evalueringsmetodes het verbetering van behuisingskennis aangedui.

Die Departement van Behuising het besluit om 'n nasionale behuisingsopvoedingsprogram vir verbruikers te implementeer. Praktiese aanbevelings oor die implementering van so 'n groot landswye program kan na afloop van hierdie studie gemaak word. Behuisingopvoeding en -opleiding moet gesien word as 'n belegging om die opvoedkundige kapitaal in ons land te verbeter. Toepaslike behuisingsopvoeding en -opleiding vir verbruikers kan behuisingsvoor-siening fasiliteer. Dit sal die behuisingsleweringsisteem versterk en verseker dat daar ingeligte en bemagtigde verbruikers is wat weet wat hulle regte en verantwoordelikhede is. Hulle sal ook in staat wees om ingeligte behuisingsbesluite te neem en konstruktief aan die behuisingsproses deel te neem.

ABSTRACT

In the ten years since the inclusive elections of 1994, the South African government has created an international precedent in the housing field. It is widely acknowledged that in this period it has delivered more subsidised houses than any other country in the world. The housing backlog is still between 2 to 3 million and growing every year, so housing policies for the future must continue to , not only provide subsidised housing for a large part of the population but also seeking to establish a viable market for low-cost housing units and to create sustainable human settlements for low-income groups. There are a therefore large numbers of new consumers that enter the housing market for the first time.

The development aspect of housing is an important component of housing in South Africa. Housing is a process, as well as a product. Despite the above average delivery record there are numerous problems that restrict the success of delivering adequate housing that satisfy housing consumers. New home-owners do not display adequate capacity and knowledge to engage successfully in the housing process, They are also not able to make informed decisions and are vulnerable to exploitation by unscrupulous developers.

The aim of this research was to design, implement and evaluate a housing education and training programme for semi-literate recipients of housing subsidies. Within this aim there were numerous objectives that received attention. Firstly a needs assessment was conducted to establish whether there was a need for Housing Education and Training and which topics should be included in such a programme The response was overwhelmingly positive that an urgent need for housing education and training exists because the people need information about housing and subsidies. By using focus groups and the Priority-Index (specially designed by Schutte for semi-literate or illiterate people) the topics that recipients would like to learn more about were identified as quantitative data and the content of the different topics as the qualitative data.

There had been several housing education initiatives in the past but they were very fragmented and the providers were often more interested in the monetary advantage than in the well-being of the consumers. Non-formal housing education and training programmes were evaluated found that not one were comprehensive enough to address all the aspects addressed in the needs assessment and that they were not suited for semi-literate recipients of housing subsidies. Criteria were established for the development of a suitable housing education and training programme.

The process of intervention research was followed within a developmental framework while attention was also paid to a new educational framework in South Africa namely The National Qualifications Framework. A Housing Education Literacy Programme (HELP) was designed

which included a Trainers' manual, a Housing booklet, programme outcomes and assessment criteria for every topic as well as teaching aids and training material. A pre-pilot and a pilot-programme were implemented to evaluate the programme and the process of "train the trainer" was followed. Eventually the programme was implemented in the North West Province and was attended by 20 trainers and 600 trainees (561 sets of questionnaires were useful).

The outcomes of this programme were assessed by means of measuring the change in attitude and knowledge of participants with a pre-and post- test and observing a chance in skills regarding housing aspects. Special standardised attitude and knowledge tests were developed. The statistical method of effect size was used to establish whether the results were statistically or practically significant. The results indicated that there were no big practical significant changes in the housing attitude or knowledge of the trainers or trainees. Other evaluation methods however indicated improvement of housing knowledge.

The Department of Housing has decided to develop a national consumer housing education and training initiative. Practical recommendations about implementation from the Housing Education Literacy Programme can be made before the national programme is implemented. Housing education and training could be seen as an investment in increasing the educational capital of the country, as well as creating more employment opportunities. Appropriate Housing Education and Training for consumers could facilitate housing delivery on a sustainable basis because housing consumers would better understand their rights and obligations and be able to make informed housing choices or decisions. This will strengthen the housing delivery system and ensure that housing delivery is more sustainable.

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LIST OF ABBREVIATIONS

ABET	Adult Basic Education and Training
ANC	African National Congress
CBO	Community Based Organisation
DBS	Discount Benefit Scheme
DOH	Department of Housing
DPLG	Department of Provincial Local Government
ETQA	Education and Training Quality Assurance
HEI	Housing Education Initiative
HCE	Housing Consumer Education
HCEF	Housing Consumer Education Framework
HCETT	Housing Consumer Education Task Team
HCSS	Housing Capital Subsidy
HEAT	Housing Education and Training
HELP	Housing education literacy programme
HRP	Hostel Redevelopment Programme
HSS	Housing Subsidy Scheme
MEC	Member of Executive Council (Provincial government)
MIF	Mortgage Indemnity Fund
MIG	Municipal Infrastructure Grant
NGOs	Non Governmental Organisations
NHBRC	National Home Builder's Registration Council
NHCETP	National Housing Consumer Educational and Training Programme
NHFC	National Housing Finance Corporation
NHSS	National Housing Subsidy Scheme
NQF	National Qualifications Framework
NURCHA	National Urban Reconstruction and Housing Agency
PHP	People's Housing Process
PHPT	People's Housing Partnership Trust
P-Index	Priority Index
RDP	Reconstruction and Development Programme
SAQA	South African Qualifications Authority
SALGA	South African Local Government Association
SGB	Standard Generation Body (Housing)
SHF	Social Housing Foundation

CHAPTER 1

INTRODUCTION

1.1   BACKGROUND AND MOTIVATION

Housing shortage is an important issue in South Africa and there are different views about the extent of this shortage. According to the Department of Housing (1994a:11) the housing shortage in South Africa in 1994 was estimated to be between two and three million houses and was growing by a further 200 000 every year. When the new government came into power in 1994, they developed a new housing policy and strategy to address the critical shortages. The then new policy and strategy were based on a developmental approach and were designed to unleash all latent energy in communities to eradicate the housing backlog (Department of Housing, 1994a: 4).

During 1998 Tomlinson (1998:137) stated that the backlog was 1, 3 million, rising to three million if hostels and rural areas were included, plus an additional 178 000 required every year for the formation of new families that must be added. In 2003 Mbandla (2003a: 2) stated that 1, 5 million houses had been built and more than 400 000 old municipal rental houses had been transferred to owners by the new government, but the backlog was still between 2-3 million houses and was growing every year.

Housing is defined as "a variety of processes through which habitable, stable and sustainable public and private residential environments are created for viable households and communities. This definition recognises that the environment in which a house is situated is as important as the house itself in satisfying the needs and requirements of the occupants" (Department of Housing, 1994a:21). Housing is further described in the Housing Act, 1997 (Act 107 of 1997) as both a product and a process to be considered vital to the socio-economic well-being of the nation and a product of human endeavour and enterprise, as well as a function of the development process (Department of Housing, 1997:4).

As part of the new policy and strategy a new subsidy scheme was developed for people who had not previously received any assistance. This scheme aimed to provide housing to people who had not owned housing before. That led to the now famous commitment of the new government to provide one million houses in ten years (African National Congress, 1994:9; Department of Housing, 1994a:22 and Karsen, 1999:1).

A previous Minister of Housing (Mthembi-Mahanyele, 1999:1) declared that a significant number of South Africans, who for years had been denied the right to acquire their own shelter, were now proud owners of property, based on security of tenure. This was backed by a piece of paper, taken for granted by many property owners, namely a title deed. This signified a huge leap in the property market landscape with the poor and homeless joining the ever-increasing masses of South African citizens affirming their right of access to basic shelter and social services.

According to Mbandla, (2003a: 2) many of the homeless as well as tenants have become home-owners since 1994. There are therefore a large number of new entrants to the housing market and still many more are to come. These entrants or new home-owners (new housing consumers) have access to housing and secure tenure for the first time in their lives and are inexperienced in the housing process. Research proves that these new home-owners have very little knowledge of the rights and responsibilities of home ownership, the role players in housing, housing subsidies, and financial-, legal-, and contractual or technical aspects of housing (Shin, 2000: xi and Claherty & Associates, 1997:5). The lack of knowledge and capacity to partake in the housing delivery process by new housing consumers seriously hampered housing delivery during the first years of implementing the policy. A limited understanding of the housing market affects a household's ability to effectively identify and enter this market (Department of Housing, 2003:2; National Business Initiative, 1998:2 and Ricketts, 1998:5).

During the first five years of implementation of the new policy, housing delivery was very slow. The Department of Housing (1997:4) identified a range of problems of which lack of capacity in all housing-related sectors was emphasised. Molobi (1996:5) emphasised the following two:

• Lack of institutional capacity

• Lack of knowledge and involvement at grass roots level of consumers that are receiving housing for the first time.

This research will focus on the latter, namely the lack of knowledge of first time home-owners and therefore their lack of participation in the housing process.

The South African Government is committed to deliver housing to the poor (Anon, 2004:1 and Department of Housing, 1994a:11) by means of a widely implemented subsidy scheme. A previous minister of housing, Mthembi-Mahanyela (1999:1) stated clearly that *"we* [meaning government], *have waged a war against poverty and homelessness".* The success of housing delivery depends on the ability of government to mobilise additional non-state resources such as private sector money and the skills and capacity of the community. According to Cobbet

(interviewed by MacKinnon & Morkel, 1998:6) success was achieved where beneficiaries and communities were offered realistic choices, within the ambit of the subsidies. People want to choose their options rather than have an unwanted option forced on them (Department of Housing, 1996:5). However, if they have no knowledge of the process or options available to them, how will they be able to choose? Informed and empowered recipients of government housing subsidies/housing consumers are needed (Department of Housing, 2002a: 2).

The individuals at grass roots level, the so-called poorest of the poor, who receive housing subsidies, must be empowered to take an active part in the housing process. Empowerment and development are synonym to education (Leidenfrost, 1992:115). Swanepoel and De Beer (1996:100) confirm that there is a relationship between education and development, but emphasise that more research about this issue is necessary. Education empower individuals because it opens avenues of communication, expands personal choice and control over one's environment. It gives people access to information, it strengthen their self confidence to participate in community affairs. Education gives disadvantaged people tools they need to move from exclusion to full participation in their society (Fiske, 1997:17).

Weyers (2001:162) suggests that the effectiveness of the community's social functioning will be determined by its members' individual and collective knowledge, attitude, skills and insight. A model of community education, which is based on the premise that an education programme can influence their social functioning, could be implemented to enhance community members' lifestyle. According to Weyers (2001:134) the core business of community education is to eliminate the disempowering effect of ignorance by improving the literacy and skills levels of communities. In this regard both literacy and skills are seen in their broader context. Literacy would be seen as the "*the power of knowing*" and skills are seen as the "*power to do or to influence*" (Maser, 1997:207). According to Maser (1997:208) there are different forms of literacy such as academic, psychosocial, institutional, technological, civil, environmental, political and democratic literacy. Within the South African context nutritional literacy (Anon, 2003:1), economic literature (De Vries, 1999:1) and housing literacy can be added. Community education will place emphasis on equipping community members with the knowledge, skills and attitudes that are necessary to function effectively as individuals and community members. This implies that they will use their new-found abilities to change their lives and conditions as well as those of their community.

Many households living in inadequate housing continue to have little or no knowledge of possible assistance regarding housing subsidy schemes or other ways of accessing adequate housing. At a local level there should be means to provide information to inadequately housed people about options for obtaining suitable housing, sources of housing finance, where and how to access credit, etcetera (Smit, 2003:179). The information must also be provided before

consumers enter into any housing transactions to ensure that they are informed about the various options and processes to be followed (Department of Housing 2002a:4).

"It must be recognised that community participation is important in the housing delivery process. In practice, the involvement of beneficiaries has been abandoned in the implementation of the national housing programme in the name of speed and efficiency" (Engelbrecht, 2003:279). Most housing experts agree that community involvement is the foundation for the successful implementation of phased housing projects. Project funding must provide for community participation activities. The structuring of effective community level processes must be less than a science and more of an art (Engelbrecht, 2003:274). Education and training, whether formal or non-formal, can be used to empower individuals and equip them with the necessary tools in the form of knowledge, skills, attitudes and values to assist them to become active partners in the housing delivery process.

Engelbrecht (2003:273) emphasises the following community participation features of successful projects:

- Effective practical leadership.

- Community based liaison official (appointing a community liaison official in the early stages of the project).

- Community development forum or project steering committees.
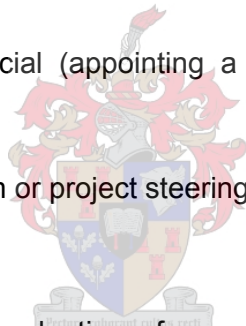
It is commonly accepted that the evaluation of any programme is just as important as the development and implementation of the programme (Herman *et al.*, 1987:7; Posavac & Carey, 1997:1 and Steckler *et al.*, 1992:30). The evaluation of a programme must be part of the general design and implementation thereof. The method of intervention research is a suitable method that integrates the design and evaluation of a programme in a logical manner and that is why this methodology was followed in the current research study for the development as well as evaluation of a housing education literacy programme for the recipients of housing subsidies.

If communities can receive information about the housing processes and related aspects by means of a housing education and training programme, it can lead to empowered individuals and communities (Freudenberg *et al.,* 1995:295). These individuals would be responsible, make informed decisions and would not be misled or taken advantage of. A systematic housing education and training programme would strengthen the housing delivery programme and would ensure that housing delivery is more sustainable (Department of Housing, 2002a:1). Lack of knowledge about the housing market will decrease the risk of consumer exploitation (National Business Initiative, 1998:2). Housing education and training must be seen as part of the housing

delivery process, aimed at assisting people to develop skills in order to manage their own development process.

"Consumers' rights can best be protected by consumers themselves" (Hendler, 1999:16).

1.2   PROBLEM STATEMENT

The problem is that there are many new housing consumers that are not actively involved in the housing delivery process. They do not know what their rights and responsibilities regarding home-ownership and tenancy are. This lack of involvement hampers the housing delivery process. Community participation is necessary for housing projects to succeed and to comply with the housing development process, to develop communities and not only physical structures.

Many non-formal housing education programmes are used in South Africa but they are neither comprehensive nor specific enough and do not focus on the needs of the consumer. Often the housing education and training programmes are driven by developers and presented by consultants who are biased towards their own financial needs and not towards educating and developing the consumers. Housing education programmes should be targeted towards people that receive different housing options, and are on different educational and socio-economic levels.

Ideally, a housing education programme, that covers different housing options address different educational levels and different cultural groups, should be developed for the whole country. This research will focus on the development and implementation of a housing education and training programme for semi-literate recipients (first-time home-owners) of project linked government housing subsidies.

1.3   AIM AND OBJECTIVES

The main aim of this study was to develop, implement and evaluate a Housing Education Literacy Programme (HELP) for semi-literate recipients of project linked government subsidised housing.

To reach the above aim the following objectives were set:

1.   To do a literature study in order to position the housing education and training program-me, within the housing development framework, as well as the new national educational framework.

2.   To determine the need for housing education and training in the low-income or subsidised market.

3. To determine which non-formal housing education and training programmes are available in South Africa and to evaluate them.

4. To design and implement a relevant housing education and training programme as part of a project linked housing subsidy development.

5. To evaluate the success of the programme.

    The specific evaluation objectives of the HELP were to evaluate the following:

    − The outcomes of the programme by measuring change in the beneficiaries'

        − attitudes (with a standardised attitude test);

        − knowledge (with a standardised knowledge test); and

        − skills (by means of observation during training sessions).

    − The general aspects of the programme, including

        − the content of the Trainer's manual;

        − the content of the Housing booklet;

        − the suitability of the teaching methodology;

        − the trainers' performance; and

        − the implementation of the programme.

1.4   CONCEPTUAL FRAMEWORK FOR THE STUDY

There is a massive housing shortage in South Africa. Government on all levels (national, provincial and local) must facilitate the process in partnership with the private sector and local communities. Recipients of housing subsidies, especially in the lower ranks must also participate actively in the housing process to ensure that they are not exploited and are able to make informed decisions. Housing education and training must be delivered to communities by trained trainers to ensure that they become knowledgeable and responsible housing con-sumers. This will enhance sustainable housing delivery and ensure active and satisfied housing consumers. The following framework gives a schematic representation of the envisaged process and will form the basis of this study.

HOUSING EDUCATION LITERACY PROGRAMME

HOUSING SHORTAGE IN RSA

**HOUSING DELIVERY
(Providers)**

→ **National government**
→ **Provincial government**
→ **Local government**
→ **Developers**

is a problem

**RECIPIENTS OF
HOUSING SUBSIDIES**

**are ignorant and passive
empowerment through education and training
needed**

**HOUSING EDUCATION LITERACY
PROGRAMME AND TRAINING**

delivered to communities by

TRAINED TRAINERS

will lead to

**KNOWLEDGEABLE & RESPONSIBLE
HOUSING CONSUMERS AND
SUSTAINABLE HOUSING DELIVERY**

FIGURE 1.1: CONCEPTUAL FRAMEWORK FOR THE STUDY

1.5   TERMINOLOGY

1.5.1   Housing

Housing is defined as "…a variety of processes through which habitable, stable and sustainable public and private residential environments are created for viable households and communities. This recognises that the environment within which a house is situated is as important as the house itself in satisfying the needs and wants of the occupants" (Department of Housing, 1994a:21).

1.5.2   Housing development

Housing development is described in the Housing Act, 1997 (act 107 of 1997) as the "…..establishment and maintenance of habitable, stable and sustainable public and private residential environments to ensure viable households and communities in areas allowing convenient access to economic opportunities, and to health, educational and social amenities in which all citizens and permanent residents of the republic will, on a progressive basis have access to-

a)   permanent residential structures with secure tenure, ensuring privacy and providing adequate protection against the elements; and

b)   potable water, adequate sanitary facilities and domestic energy supply"
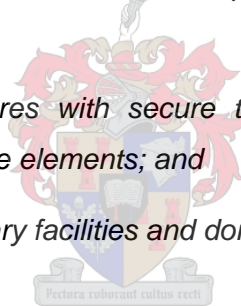
(Department of Housing, 1997: 4).

1.5.3   Housing subsidy

A housing subsidy is an amount of money that the government provides to the homeless in order to obtain a property. The money will not be paid out in cash but directly to the builder, developer or seller. This money need not be paid back because it is an investment in the future of the country (adapted from NES, 1995:9).

1.5.4   Housing awareness

Housing awareness suggests that consumers are aware of general housing information, that they know where to obtain housing advice and assistance that will enable them to receive or improve their housing, as well as consumer protection services that will protect them against unscrupulous housing practices (National Business Initiative, 1998:14).

1.5.5 Housing Education and Training (HEAT)

Housing Education and Training is any formal or non-formal activities that will lead to educated and informed housing role-players (Van Wyk *et al.*, 1997: 1). These educational activities can vary from the lowest to highest educational levels and may include consumer education and training.

1.5.6 Housing education and training initiatives

Housing education and training initiatives refers to any educational, training, informational or teaching activity (involving technical aspects or other aspects of housing) that will lead to an enabling housing environment. This could be as informational brochures/leaflets, media, programmmes, specifications/stipulations to outside organizations or any contact session with the community where some kind of learning or skills development, relating to housing, occur (Crofton, 1996:9).

1.5.7 Housing consumer

For the purpose of this study, a housing consumer is a person that needs, desires, purchases, uses and or disposes of a house.

1.5.8 Housing consumer education and training

The concept of Housing Consumer Education and Training is conceptualized as a process of developing skills and knowledge for consumers. To empower consumers with relevant knowledge pertaining to their rights and responsibilities and access to housing (Housing Consumer Education Task Team, 2002:1).

1.5.9 Housing Consumer Education Framework (HCEF)

The Housing Consumer Education Framework must ensure that housing consumers under-stands their rights and obligations and are able to make informed housing choices. This will strengthen the housing delivery system and ensure that housing is more sustainable. The consumer education of the next few years will be based on this framework (See Section 4.5) (Housing Consumer Education Task Team, 2002:1).

1.5.10   Housing Consumer Education Task Team (HCETT)

The Housing Consumer Education Task Team was appointed by the Minister (Sankie Mthembi-Mahanyela) to facilitate the development of the Housing Consumer Education Framework (see Section 4.5).

1.5.11   Housing literacy programme

"Housing illiterate" is when people display a lack of understanding of the functioning of the housing market, resources and support available to them and this deficit limits their capacity to secure decent housing (National Business Initiative, 1998:2). A housing education literacy programme would therefore address these issues. The Housing Education Literacy Programme will be designed in this research.

1.5.12   Community participation

Community participation can be defined as the creation of a democratic system and procedure to enable community members to become actively involved and to take responsibility for their own development, to share equally in the fruits of community development and to improve their decision-making power. Community participation provides a sense of belonging or identity, a commitment to common norms, a willingness to take responsibility for oneself and others as well as a readiness to share and interact (Levi & Litwin, 1986:25).
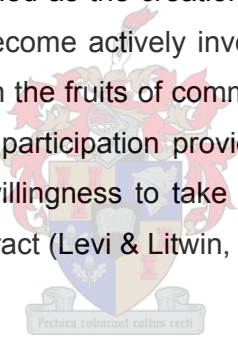
1.5.13   Illiterate

Means unable to read or write (Collins Concise Dictionary, 2004:726).

1.5.14   Semi-literate

For the purpose of this study semi-literates are seen as people with an education level below grade 7. This assumption was made based on the demographic profile obtained in the informal areas where research for the needs assessment (Priority Indexes) was done (see Section 5.6.1).

1.5.15   Recipients of project-linked housing subsidies

Recipients of project-linked housing subsidies are beneficiaries that will receive assistance from the National Housing Subsidy Scheme as part of a housing project.

1.5.16   Greenfield developments

Greenfield developments are new housing developments on an open piece of land and can vary from full house options, to site and services (Claherty & Associates, 1997:3).

1.5.17   Dendrogramme

This is the term coined by Schutte (1994:2) for a conceptual framework that guides the development of a research questionnaire. The term is derived from "dendron" – depicting the branches of a tree. It basically consists of starting with the main research question and asking the question "Is determined by?" to determine what the main aspects are that have an influence on the research question/topic. Each aspect is now further broken down by repeatedly asking the same question until the aspects are exhausted and can not be broken down further. It is on this lowest level that questions for a questionnaire are then formulated. The dendrogramme ensures that answers to the questions, from the lowest to the highest level, provide answers to the main research question/topic. It also helps researchers to report the results of questionnaire surveys in a logical and orderly way.

1.5.18   RDP-House

RDP is the abbreviation for the Reconstruction and Development Programme which was the manifesto for the African National Congress when they came into power in 1994. A RDP-house is the term that beneficiaries gave to houses that they received as part of the National Housing Subsidy Scheme.
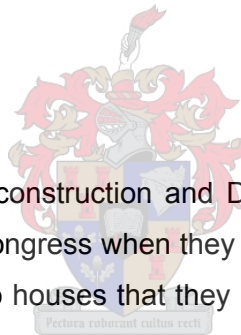
1.6   STRUCTURE OF THE DISSERTATION

Chapter 1 has provided an introduction to the research. The motivation for the research was explained, the problem statement, aim and objectives, conceptual framework for the study and terminology were presented. An outline of the research, as it is covered per chapter, follows.

Chapter 2 presents an overview of housing policy and conditions in South Africa during the decade 1994 – 2004. Successes and limitations of the housing policy the past decade are discussed.

In Chapter 3 the National Housing Programmes are presented with special emphasis on the National Housing Subsidy Scheme.

This is followed by Chapter 4 that describes the current position of housing education and training in the country. Reference is made to formal and non-formal housing education. The current position of consumer housing education is elucidated.

In Chapter 5 presents the methodology and results of the needs assessment regarding housing education and training amongst first time home owners (recipients of government housing subsidies).

Chapter 6 presents the methodology and research procedure for the design, implementation and evaluation of the Housing Education Literacy Programme (HELP). Special emphasis is placed on the intervention research methodology used.

In Chapter 7 the results of the evaluation of the Housing Education Literacy Programme (HELP) is provided.

In Chapter 8 the conclusions, recommendations and shortcomings of the research is presented. Finally recommendations for future research are made.
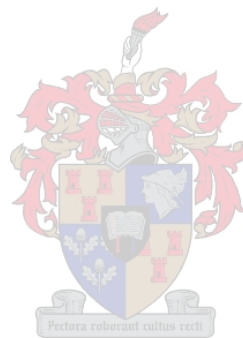
CHAPTER 2

HOUSING OVERVIEW – THE DECADE 1994 - 2004

2.1 INTRODUCTION AND BACKGROUND

This chapter aims to provide an overview of the historical background of the low-income housing sector (housing legacy) that was inherited from the previous dispensation and to inform the reader on the housing policy of the first ten years of the post-apartheid government. The successes and housing delivery problems in South Africa during the first decade will receive attention.

"*Housing the nation is one of the greatest challenges that faced the Government of National Unity*" when they came into power in 1994 (Department of Housing, 1994a:4). This is by, now, the famous introduction to the Housing White Paper which indicates the enormous task the new government was faced with. The extent of the challenge derives not only from the enormous housing backlog and the desperation and impatience of the homeless, but also stems from the extremely complicated bureaucratic, administrative, financial and institutional framework inherited from the previous government. (Department of Housing, 1994a:4).

During the past ten years numerous South Africans, who for years have been denied the right to acquire and own shelter, became proud owners of property, based on security of tenure. Masses of South African citizens are now affirming their right to access of basic shelter and social services. Houses built for the poor, some that have been living in backyard rooms or informal settlements for years, meant the difference between survival and the restoration of human dignity (Mthembi-Mahanyala, 1999:1).

The housing legacy inherited by the new government in 1994 will be reviewed briefly to illustrate the need for the substantial policy review that was undertaken between 1991- 1994 and implemented from 1995.

2.1.1 The housing situation before 1994

In 1994 South Africa's housing was in a crisis, apart from the severe backlog characterised by rapid growth of informal settlements, it was also necessary to redress the housing situation in which the poorest were housed in the least adequate housing located furthest from economic opportunities (Gardner, 2003:5).

A known problem of the housing policy before 1994 was amongst others, that there were 22 government authorities, often racially based, that dealt with housing along with 13 separate channels for housing funding. During 1991/2 as a response to the existing problematic policy, the National Housing Forum was established as a vehicle for negotiating a new non-racial housing policy (Gardner, 2003:6; Hendler, 1999:14; Rust, 1996:3-33 and Tomlinson, 1998:137). South Africa's new housing policy arose from this multi-party, multi-disciplinary negotiating body, made up of representatives of the political groupings, the business community, the building industry and development organisations (Tomlinson, 1998:137). The Botchabello Housing Accord was signed in October 1994 where all the housing role players undertook to keep the housing process on track (Department of Housing, 1994b:3).

Before the first inclusive elections of June 1994, the African National Congress, the government in waiting, promised to build one million houses for low- income households within five years. This promise was contained within the Reconstruction and Development Programme (RDP), its manifesto for the election. Housing lies at the core of the RDP and all the housing and related principles and objectives of the RDP have been incorporated in the White Paper for Housing, which addresses all the policy issues on housing (African National Congress, 1994:23; Department of Housing, 1995:6 and Rust, 2003:3).

2.1.2   Magnitude of housing problems and the housing backlog in 1994

Of all households 13,5% (1,06 million) lived in squatter housing in 1994 - mostly in free-standing squatter settlements on the periphery of cities and towns and in the back yards of formal houses (Department of Housing, 1994a:9). Another nine per cent of all households lived under traditional, informal or inferior and/or official recognised tenure arrangements in predominantly rural areas (Mbandla, 2003b:6).

After reviewing patterns of poverty and inadequate housing in South Africa, it was estimated that the urban housing backlog in 1994 was approximately 1, 5 million units. The urbanised population stood at 54 % in 1996 and since then urbanisation has grown steadily. The 2001 census indicated that the urban population was 57, 5% (25, 8 million people) of the total population (Mbandla, 2003b:3). Urbanisation exacerbates the housing backlog and associated housing problems in urban areas of South Africa.

The consequences of the backlog were physically reflected in overcrowding, squatter settle-ments and increasing illegal land occupations in urban areas, and generally by the poor access to services in rural areas (Mbandla, 2003b:4). According to Tomlinson (1998:137) the housing backlog when the ANC government came into governance was 1.3 million rising to 3 million,

including hostels and rural areas, plus an additional requirement of 200 000 per year for new family formation. A delivery rate of 300 000 units per year was required to eliminate the backlog.

Housing is seen as a people centred development process (Department of Housing, 1996:3) aimed at equipping and empowering people to drive their own economic empowerment, the development of their physical environment and the satisfaction of their basic needs. South Africa cannot address the housing problem without the mobilisation and contribution of all its resources and it must be recognised that human resources are just as important as all other physical resources.

2.2   HOUSING DELIVERY SINCE 1994 AND CURRENT BACKLOG

The Department of Housing embarked on addressing the challenge of building one million houses in five years. The main aim has been to address the needs of households most in need and who are inadequately housed and to do so through progressive access to secure tenure by delivering subsidised housing on a massive scale.

"Housing stands out as one of our government's great achievements. Each working day since the new democratic government came into power in 1994 some 500 new houses have been completed for the poor of South Africa. In less than six years new housing policies have been developed and more than a million houses have been built" (Department of Housing,2002a:2)**.** This quotation illustrates the government's commitment to eradicate the housing backlog in as short a time span as possible.

In 2003 Mbandla (2003b:2) stated that 1, 5 million units had been built, more than 400 000 old municipal houses had been transferred and their long outstanding tenants received ownership of those houses. Many of the homeless and tenants became home-owners during this era.

The South African government has created an international precedent in the housing field. According to Rust (2003:2), South Africa has delivered more subsidised houses than any other country in the world. Approximately 1.45 million houses, worth thirty three billion rand, were transferred for ownership. Government has ensured the creation of secure homes with tenure, clean water, good sanitation and electricity for at least eight million people, affecting the lives of at least six million people (Anon, 2003:1 and Gardner, 2003:6).

Mbandla (2003b:2) estimated the housing backlog as 2.3 million households and she indicated that at that time (2003) a further 300 000 subsidies had been approved which would provide housing to at least 1, 3 million more homeless people. In 1994 when the White Paper was released the housing backlog was 2 to 3 million and it was assumed that 200 000 new families would be formed every year. These would have to be added to the minister's statistics. In spite of the massive delivery of houses the housing backlog has not been met. The backlog,

confirming the need for affordable housing in South Africa, presents an immense problem, seemingly insurmountable in its magnitude and its complexity. However, the National Government has been addressing this problem since 1994 with a single new national housing policy that will be discussed in the following sections.

2.3 SOUTH AFRICA'S HOUSING POLICY AND STRATEGY

According to Gardner (2003:13) an entirely new housing policy framework was implemented in South Africa in 1994 and 1995 and this policy has almost remained unchanged until the present. The following section will cover the basic right to housing, definitions of housing and formal policy documents such as the Housing White Paper (Department of Housing, 1994a) and the Housing Code (Department of Housing, 2000).

2.3.1 The right to housing

Of all the basic human rights, the right to adequate housing is one of the most essential. Shelter from the elements and a place to eat, sleep, relax and raise a family are some of the basic things people need to lead a fulfilling life. The right to adequate housing is widely regarded as a basic human right and has been included in the South African Constitution. The Bill of Rights in the Constitution, section 26 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 realisation 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 may permit arbitrary evictions"

(Constitution of the Republic of South Africa (Act no. 108 of 1996), 1996:63).

Although the Constitution provides that "*everyone has the right to have access to adequate housing*" this is a qualified right because there is a proviso that it is subject to available resources (Kahn, 2003:21; Pottie, 2003:430 and Smit, 1999:2). In South Africa's case, the availability of financial resources must be evaluated against the massive shortages. The "right to housing" does not mean that the government must work towards immediately providing housing for everyone, but that its policies must work towards ultimately providing houses for all (Built Environment Support Group, 1999:30).

2.3.2   Definition of housing

"*Housing is about everything other than houses. It is about the availability of land, about access to credit, about affordability, about economic growth, about social development, about the environment*" (Mthembi-Mahanyale, 1999:5). The best way to understand housing is not to see it as a product but as a process, something that happens over time (Kromberg, 1995:1 interview with Mthembi-Nkondo).

The Parliament of the Republic of South Africa recognises that -

- *"Housing, as adequate shelter, fulfils basic human need;*

- *Housing is both a product and a process;*

- *Housing is a product of human endeavour and enterprise;*

- *Housing is a vital part of integrated developmental planning;*

- *Housing is an essential sector in the national economy;*

- *Housing is vital to the socio-economic well-being of the nation;"*

(Department of Housing, 1997:2).

The formal definition of housing, or housing development, as the above discussion indicates, is given in the Housing White Paper, the Housing Act and Housing Code (Department of Housing, 1994a:4; Department of Housing, 1997:3 and Department of Housing, 2000:4) as:

"Housing development means the establishment and maintenance of habitable, stable and sustainable public and private residential environments to ensure viable households and communities in areas allowing convenient access to economic opportunities, access to economic opportunities, and to health, education and social amenities in which all citizens and permanent residents of the Republic will on a progressive basis, have access to

(a)   permanent residential structures with secure tenure, ensuring internal and external privacy and providing protection against the elements; and

(b)   potable water, adequate sanitary facilities and domestic energy supply"

(Department of Housing, 1997:4).

2.3.3   National Housing Code

The National Housing Code (Department of Housing, 2000) is a comprehensive document, continuously being upgraded, which sets out the overall vision of housing in South Africa and is a road map to meeting the constitutional rights to housing. The National Housing Code does not replace any legislation and policy framework but contains all the necessary policy documents and legislation (Gardner, 2003:14). The National Housing Code provides clear and simple guidelines for effective housing development. The code provides administrative guidelines that will help facilitate the effective implementation of the housing policy.

The code is not a once-off publication. As housing legislation and policies change, the code will be updated and reprinted. It can serve as an aid to everybody involved in housing development; politicians, officials, financiers, developers, contractors, NGOs, home-owners, manufacturers and distributors of material. The concept of partnerships as a key delivery approach is a corner-stone of South Africa's housing policy and according to Rust (2001:24) the National Housing Code frames the concepts of all partnerships. The Housing Code captures all the elements and the instruments that will assist all role-players to mobilising and harnessing the full diversity of resources from individual, government and private sector to provide housing to the poor (Rust, 2001:25). Gardner (2003:14) avers that the Housing Code sets out the detail of South Africa's housing policy and the seven national housing strategic areas.

South Africa's National Housing Policy is based on the Constitution, spelled out in the White Paper and regulated by the Housing Act.   The National Housing Code which outlines the National Housing Policy in one comprehensive document and is divided into four main parts namely:

- South Africa's Housing Policy

- The Housing Act

- National Housing Programmes

South Africa's Housing Policy, legislation around housing and the National Housing Programmes will be discussed in the following section.

2.3.3.1   South Africa's Housing Policy

Kahn and Ambert (2003:iv) state that the policy is premised on the principle of creating an enabling environment where the state supports and facilitates delivery rather than engaging in shelter provision, in other words a state assisted market-driven delivery approach. The fundamental premise of the policy mixes the concept of redressing the historical deprivation of housing and property rights with a conceptualisation of the homeless and landless as a homogeneous entity. The policy committed the government to one million houses in five years and promulgated a people-centred housing delivery process, prioritising the needs of the poor and previously disadvantaged groups such as the poor and vulnerable groups (women, youth and the disabled). A further important aspect is the delivery of a decent standard product with access to public services and amenities (Karsen, 1999:6).

A single national minister of housing and one MEC (Member of the Executive Council), responsible for housing in each province take the leadership positions. The Minister of Housing is responsible for developing a sustainable structure and for implementing the National Housing Policy. The sustainability of this unified approach is anchored in "Minmec Housing ", a non-statutory forum, including the Minister of Housing, the nine MECs for housing, the chairperson of the South African Local Government Association (SALGA), as well as the two chairpersons of two parliamentary committees responsible for housing, i.e. the Portfolio Committee on Housing and the Select Committee on Public Services (Housing) (Department of Housing, 1998:25). Meetings are held to co-ordinate activities, share experiences and discuss matters of mutual concern (Karsen, 1999:6). They are advised by various study committees and panels of experts as required. All of the above is responsible to "*establish a sustainable housing process*" which would "*enable all people access to secure housing within a safe and healthy environment*" (Department of Housing, 1994a:11).

The institutional framework is simple and consists of a single national Department of Housing that are financed through a single South African Housing Fund. Provincial Departments of Housing in each province were established and local municipalities are responsible for local-level land, planning, financing and development activities related to housing (Gardner, 2003:24).

The Housing White Paper (Department of Housing, 1994a:4) marked the beginning of a new era and provided a national housing strategy for all South African citizens. Seven strategic thrusts were formulated to achieve the government's vision of a nation adequately housed. These thrusts include the following:

- Stabilising the housing environment

- Housing support for a people-driven housing delivery process

- Providing housing subsidy assistance

- Mobilising housing credit and savings

- Institutional arrangement within a sustainable framework/Rationalise institutional capacity

- Facilitate speedy delivery of land

- Co-ordinating development by facilitation

(Department of Housing, 1994a:7).

The seven thrusts will be discussed in the following section and is a summarised version from the Annual Report of the Department of Housing, 1995:7-13; Gardner, 2003:14-18 and Karsen, 1999:3-7.

a. Stabilising the housing environment

Historically, the state dominated investment in the low-income sector with abnormal levels of subsidisation and under-recovery of the state's capital outlay and that made the segment unattractive to the private sector. The resultant depletion of state's reserves for this purpose exacerbated the risk element. Further elements, such as repayment boycotts, land invasions and political uncertainty, all added to the instability of the housing sector. This strategic thrust aimed to create a stable and effective public environment and to lower the perceived risk in the lower income housing market by ensuring the security of contract and clear roles and responsibilities and to ensure the delivery of good quality housing. Furthermore it tried to achieve the resumption of payment for goods and services as well as the engagement of the public sector in the provision of housing credit.

Several actions were taken during the nineties in an attempt to stabilise this market and restore some confidence to make it more attractive for private sector participation. Karsen mentions the following interventions;

- The Masekane Campaign was a national campaign intended to encourage people to "*pay their way*" for rates, services, rent and credit payments, but has met with limited success. Communities were also motivated to uplift themselves and their environments in partnerships with the government and private sector.

- The Mortgage Indemnity Fund a wholly government-owned company which aimed to encourage private banks to resume lending money in areas where they had stopped and to indemnify accredited banks against loss where they were unable to gain possession of a property after a borrower had defaulted.

- Servcon Housing Solutions' mandate is the awarding of relocation grants as part of the strategy to normalise the housing environment. This is a joint venture company between banks and government to mediate the awarding of relocation grants to address the issue of loans that are more than three months in arrears.

b. Housing support for a people-driven process

The aim of this initiative was to support and facilitate the home building process undertaken through the Peoples' Housing Process which supports people financially, technically and administratively and is based on the premise that people have the ability to build their own homes. This is a very important viewpoint with applicability in various development sectors. It is based on the assumption that certain development programmes are too vast for any government to undertake, unless it mobilises the production potential of the public to participate. Housing provision is one such programme. The National Housing Policy: Supporting the People's Housing Process, was adopted in May 1998 to promote this concept.

c. Mobilising housing credit and savings

The instability in the low-income housing sector, mentioned before, has a negative consequence in as far as consumer credibility is concerned. It has developed in a vicious circle between low credit-worthiness on the part of the consumer and discrimination and labelling on the part of the financial institutions, such as banks.

In order to break this vicious circle; housing credit in the low-income housing sector had to be mobilised. Approaches and mechanisms to do that had to be created. Their main aim was to manage and share risk and to develop a record of accomplishment of experience in the low-income market. This would assist the return of the private sector to this market segment. Two institutions to drive this initiative have thus far been created, the National Housing Finance Corporation (NHFC) and the National Urban Reconstruction and Housing Agency (NURCHA)

d. Providing subsidy assistance

The provision of housing subsidies is an outflow of section 26 (2) of the Constitution that compels the state to provide housing within the framework of its budgetary constraints. Due to these constraints, the subsidies are only sufficient for starter dwellings, which mean that they are limited in size and quality.

Initially subsidies were only granted through housing projects (townships) but a range of options is currently available. This includes tenure on an individual or a group basis - only in areas where individual tenure could be obtained (urban areas), although steps are being taken to extend this to rural areas. A legal instrument, the Interim Protection of Informal Land Rights was promulgated in 1996 to make such extension of options possible.

e.   Institutional arrangements within a housing framework and rationalising institutional capacities.

Probably the most significant institutional arrangement brought about in recent years was the consolidation of the previously fragmented housing policy and strategy. What used to be a considerable number of housing acts and policies is now one act with a single national housing department and one department in each province. These departments are all working according to one policy and strategy.

However, housing provision is gradually being shifted to government level and the need for adequate capacity in these authorities is paramount. Such capacity is still lacking but has to be created and strengthened to ensure the successful establishment of housing on this level.

f.   Facilitating the speedy release of land

Various factors are preventing or hindering the release of adequate affordable land for housing development. The system of private land ownership has led to increasing prices for land closer to the urban centre that is often too high for low-income housing.

Communal tribal land ownership is a further obstacle to speedy land release because of tribal leaders' interest in keeping the tribal land under their control, since that forms the base of their power. In 1995, the Development Facilitation Act was adopted as a tool to ensure speedy land release, but in practice, the procedural complexities of the act also made it time consuming.

g.   Co-ordinate development by facilitation and integrating public sector investment

The government recognised that housing delivery required co-ordinated and integrated action by a range of role players in the public and the private (non-state) sectors and thus proposed to institute mechanisms, which would ensure co-ordinated planning and budgeting between all relevant government and private (non-state) sectors. Functioning disparities and co-ordination inefficiencies that are not conducive to an effective housing development process require further action.

This strategy should lead to better communication and co-operation between different role players in the housing development field and thus better opportunities for communities (Lombard, 1999:22).

2.3.3.2   Legislation around Housing

In 1994 the first step to normalise the housing legal environment was to cancel the apartheid legislation that would have hampered the new policy. Just enough of the previous legislation was kept to facilitate the plan until the Housing Act; Act 107 of 1997 was promulgated.

The Housing Act was promulgated during December 1997 and came into effect 1 April 1998. The Act introduced a new housing dispensation for the country. It focused on the implementation of an imperative of the constitution of 1996, namely that everyone has the right to have access to adequate housing. The Act also abolished the previously diverse apartheid legislation and replaced it with a single act that focused on the new housing priorities of the country (Department of Housing, 1998:8 and Department of Housing, 1999:9).

The introductory summary describes the act as follows:

"*To provide for facilitation of a sustainable housing development process; for this purpose to lay down general principles applicable to housing development in all spheres of government, to define the functions of national, provincial and local governments in respect of housing development and to provide for the establishment of a South African Housing Development Board, the continued existence of provincial boards under the name of provincial housing boards and the financing of national housing programs; to repeal certain laws; and to provide for matters connected therewith*"

(Department of Housing, 1997:5).

The principles of the Act can be classified according to four categories:

- Principles regarding human rights matters.

- Principles relating to the interests of those who cannot independently provide for their own housing needs.

- Principles aimed at promoting integrated housing development which is economically, fiscally and financially affordable and sustainable.

- Principles guiding the effective functioning of the housing market.

(Department of Housing, 1999:8).

The Act furthermore defines the roles and responsibilities of the different spheres of government. The point of departure has been that a function of government should not be performed at a higher level of government if it can be performed at a lower level. In the Department of Housing's Annual Reports (Department of Housing, 1998:8 and Department of Housing, 1999:7) the roles as defined in the Act are summarised as follows:

- National government must establish and facilitate a sustainable national housing development process.

- Provincial governments must do everything in their power to promote and facilitate the provision of adequate housing in their province within the framework of the national housing policy.

- Municipalities must take all reasonable and necessary steps within the framework of national and provincial legislation and policy to ensure that inhabitants in their areas of jurisdiction have access to housing on a progressive basis.

2.3.3.3   National Housing Programmes

According to Gardner (2003:20) there are currently three main subsidy programmes/schemes within the national policy framework:

- The National Housing Subsidy Scheme (NHSS) that makes capital subsidies available to eligible low-income households or institutions providing housing to low-income households.

- The Discount Benefit Scheme (DBS) that encourages the current occupants of state-subsidised rental housing developed before 1994 to purchase and take transfer of these houses at discount rate.

- The Public Sector Hostels Redevelopment Programme (HRP) that subsidises the redevelopment of public sector hostels as family accommodation.

2.3.4   Housing support institutions

A number of institutions were established to support and enhance the government's efforts to implement the policy. The functions of the institutions are summarised from "*Housing programmes and subsidies for the poor*" (Department of Housing, 2002b:1-7)

2.3.4.1 National Home Builders Registration Council (NHBRC)

The NHBRC's mandate is to represent the interests of housing consumers by providing warranty protection against defects in new homes and to provide protection to housing consumers in respect of the failure of home builders to comply with their obligations in terms of the Act.

2.3.4.2 Social Housing Foundation (SHF)

The SHF's mandate is to develop a policy framework for social housing and to broadly develop and build capacity for social housing institutions. They must also network both locally and internationally, bring various players together in a range of different forums, to promote information and skills exchanges and co-operation.

2.3.4.3 National Urban Reconstruction and Housing Agency (NURCHA)

NURCHA's mandate is to facilitate the flow of finance from financial institutions into low-income housing development. To this end NURCHA issues guarantees for both bridging finance and end user finance loans. It also administers a savings programme for housing.

2.3.4.4 Thubelisa Homes

On an ongoing basis Servcon will provide Thubelisa with detailed information regarding households who have signed rightsizing agreements. This data will be assimilated by Thubelisa and evaluated in terms of the geographic characteristics and the affordability of the households in order to determine the number, nature and location of housing stock required. They will then provide housing as needed.

2.3.4.5 National Housing Finance Corporation (NHFC)

The NHFC was established by the government to search for new and better ways to mobilise finance for housing, from sources outside the state in partnership with the broadest range of organisations. This money is then provided as loans or bridging finance for housing the community.

2.3.4.6 People's Housing Partnership Trust

The People's Housing Partnership Trust is the organisation that manages the Peoples' Housing Process where the recipients build their own houses and save the money that they would have paid to contractors.

The National Housing Programmes will be discussed comprehensively in Chapter 3.

2.4 SUCCESSES REGARDING POLICY IMPLEMENTATION IN THE PAST DECADE

Cobbet (Mackinnon & Morkel, 1998:4) emphasised two major accomplishments that were achieved during the first years of implementing the policy namely the development of a single non-racial national housing policy for the first time in the history of South Africa and secondly the creation of a national framework that consists of provincial departments, municipalities and different institutions . At the same time large numbers of houses were delivered to beneficiaries. South Africa can be proud of what has been achieved but what is the state of the housing sector ten years after the onset of a democratic order? Much work has been done around understanding the current dynamics of the housing sector and the activities of the involved role players, ten years after the original National Housing Accord in 1994. There is broad agreement about the strengths and weaknesses of the current housing programmes. Several authors (Mbandla, 2003b:8-9 and Rust, 2001:3) have summarised the successes as follows:

- The delivery record of 1.6 million houses has brought tangible benefits to communities.

- Direct government investment has been substantial and a large focussed housing capacity has been built within the government.

- Interventions of housing institutions have been extensive and have brought stability to a previously dysfunctional section.

- The housing programme has enhanced the rights of citizens so that they can participate as empowered active citizens.

- Basic services such as water, sanitation and socioeconomic benefits such as health and education, have improved.

- Conditions of secure tenure improved quality of life and allowed meaningful participation in urban and rural economy.

- The housing programme has contributed towards the rates base of cities and towns. Settlements that government invests in also increase the asset base of municipalities.

All of the above are clear benefits and therefore indications that the National Housing Subsidy Scheme is capable of delivering houses to beneficiaries. If other social and economic amenities within well-located settlements are improved, it proves that the government is able to deliver sustainable human settlements with benefits on a personal and economic level to recipients.

Most of the experts that evaluated the housing policy raised more or less the same issues as limitations and these will be critically discussed in the following section.

2.5   LIMITATIONS OF THE HOUSING POLICY IN THE PAST DECADE

Mbandla (2003b:6) summarises a list of the most frequently mentioned limitations of the national housing policy of the past ten years. The first limitation mentioned was that the infrastructure related programmes of government were not always integrated. Many housing projects were often not well located and did not have a fully rounded range of amenities and could not participate fully in the urban or rural economy. Criticism has been levelled at the production of poor living environments in peripheral locations that do not meet the promise of access to economic opportunities, social and cultural facilities.

Secondly, evidence exist that housing subsidy beneficiaries dispose of their housing units at a cost less than the subsidy value of the unit. The quality of the unit as well as the location itself has an influence on the subsidy value of the unit and therefore quality determines the value that the recipient puts to the housing unit.

Thirdly, private financial institutions have participated in a limited manner in the low-income housing market because of the problem of repayment records in this sector. Even substantial government guarantees have not changed the negative risk assessment.

Fourthly there is clear under spending of housing budgets by provincial and local governments. Capacity constraints on both levels exacerbate the problem (Mbandla, 2003b:7).

The above limitations are also mentioned by Gardner (2003:21) and are also supported by Charlton (2004:57) and Rust (2003:11). Mbandla (2003b:8) emphasises the following number of concerns that have been raised regarding the ability of the Department of Housing to respond to the above challenges and summarises them under the topics of capacity concerns, concerns of alignment, communication concerns and the concerns of the beneficiaries:

- *Capacity concerns* relate to the capacity and expertise within the government and an integrated capacity building programme aimed at drawing together intersectorial skills and experience is needed and is currently being developed.

- *Concerns of alignment* relate to the need for explicit alignment between provincial and national funding streams and implementation of projects.

- *Communication concerns* revolve round the critical requirement for effective communi-cation towards achieving quality housing environments. Consumer education and training is necessary for low-income housing subsidy beneficiaries to become aware of their rights and responsibilities as home-owners or renters of accommodation.

- *Concerns from beneficiaries* are expressed despite positive report backs about the impacts of the housing programmes bringing security of tenure, independence and pride which have been expressed by people in relation to owning their own houses. Even though they cite a range of problems surrounding their new homes, including poor location and increased costs, most beneficiaries say that they are better off than before.

2.6   WAY FORWARD

Much work has been done around understanding the current dynamics of the housing sector and the activities of the involved role players almost ten years after the original National Housing Accord in 1994. While there is broad agreement about the strengths and weaknesses of the current housing programme, the positions of the range of role players about appropriate corrective action are fairly varied. The basic principles on the way forward have been outlined, namely building human settlements, maximising the value of the housing assets, promoting development that is demand –defined and supply negotiated, and improving the alignment of programmes and the efficiency of resource management.

Mbandla (2003b:12) places emphasis on the following four guiding principles for housing development in the future:

- Building sustainable human settlements which go beyond the production of houses, basic shelter and ensures the integrated delivery of a wide range of social and economic amenities and infrastructure leading to a supportive context for sustainable livelihoods and a strong civil society.

- The value of housing as an asset should be maximised and households must understand that. In other words they should be able to use the house to support themselves which would lead to more sustainable livelihoods. They should also be able to use the house as a bankable asset. National government needs to be sure that the value of the investment can be realised by the ultimate beneficiary and that the house is not sold for a pittance.

- Alignment of different programmes as well as resource management should improve and viable partnerships must be established between the communities, public and private sector to ensure benefits for all within housing delivery.

- Housing must be part of empowering and participative processes to promote development which will result in well located, quality housing environments.
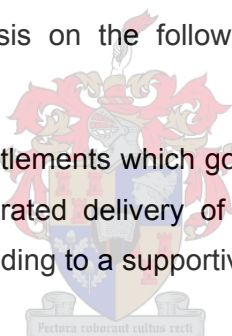
Within government's ongoing commitment to the overall objective of the creation of sustainable human settlements within which all can realise their rights to access housing opportunities the principal outcomes are:

- restoring of human dignity,

- providing quality housing products in a quality environment, and

- supporting urban renewal and regeneration (Mbandla, 2003b:12).

The new Housing Minister Lindiwe Sisulu's ground breaking new Housing Plan for the delivery of homes and the development of human settlements over the next five years was approved on I September 2004, with an effective implementation date of April 2005, which brings us to the end of an old era. The intention of the Breaking New Ground Policy is to eradicate poverty , in collaboration with the rest of the government, and to excel the rate of delivery of houses to ensure privacy, dignity and sanctity of the individual within the space he or she identifies as secure enough to raise a family (Sisulu, 2005:4).

2.7   SUMMARY

This chapter discussed the National Housing Policy in the decade 1994 – 2004. Successes and limitations were highlighted and an indication was given of the way forward. The next chapter focuses on the National Housing Programmes with special emphasis on the housing subsidy scheme.

CHAPTER 3

SOUTH AFRICAN NATIONAL HOUSING PROGRAMMES

3.1   ORIENTATION

South Africa's National Housing Policy is based on the Constitution, spelled out in the White Paper and regulated by the Housing Act. (Department of Housing, 1997:10). The National Housing Code which outlines the National Housing Policy in one comprehensive document is divided into four parts namely:

- South Africa's Housing Policy

- The Housing Act

- National Housing Programmes

- New developments.

The aim of this chapter is to discuss South Africa's National Housing Programmes. The Housing Act, 1997(Act no107 of 1997) (Department of Housing, 1997:10) defines the National Housing Programmes as a national policy framework to facilitate housing development, including, but not limited to, the Housing Subsidy Programme, the Discount Benefit Programme and the Public Hostel Redevelopment Programme. According to the National Housing Code (Department of Housing, 2000:2 and Department of Housing 2003:3) the above mentioned are currently the three main schemes that form part of the National Housing Programme. The main aim of the housing programme is popularly understood as to deliver subsidised housing to the poor. The latter two will be discussed briefly and then more emphasis will be placed on the Housing Subsidy Programme.

According to Tomlinson (2005:13) the historic housing backlog in 1994 were 1,5 million to 2, 5 million houses plus an additional 178 000 annually for the formation of new families. During 1994 – 2004 approximately 1, 7 million new housing units was provided and 550 000 families received secure title. The estimated housing need in 2004 was for 2.4 million families living in shacks. The government's main aim of providing housing is through the different mechanisms of the National Housing Programmes.

3.2   THE DISCOUNT BENEFIT SCHEME (DBS)

The purpose of the Discount Benefit Scheme is to assist tenants and others to acquire owner-ship of state financed rental housing. The scheme comprises a discount on the selling price of the unit. The scheme applies only to state financed property, which was occupied before 1 July 1993 and allocated to individuals by March 1994. The discount benefit amounts to a discount of not exceeding R7 500. The actual amount depends on the selling price of the unit. If the selling price is R7 500 or less the benefit is limited to the lesser amount. If the selling price exceeds R7 500 the purchaser will be required to pay the remaining amount. In most cases, these houses were given to the people free of charge because the discount of R7 500 is more than the selling price. The subsidy is only being offered for a limited period and will be terminated no later than a date to be decided by the Minster in consultation with MECs for Housing (Department of Housing, 2003:5 and Department of Housing, 2002b:4).

3.3   THE PUBLIC SECTOR HOSTEL REDEVELOPMENT PROGRAMME (HRD)

It is common knowledge that there are problems in the hostels such as no privacy, over-crowding, no services and misuse of alcohol, drugs and prostitution. Government realised that they must do something about these problems and that is why the grant was instituted. This grant applies to the upgrading of hostels owned by municipalities and the provincial housing structures, but excludes hostels owned by municipalities that are used for the purpose of housing their own employees. The redevelopment scheme provides a range of possible tenure options, depending on the needs of the recipient community. In this regard, it can provide both rental and ownership housing stock. An additional grant may be applied to enhance the participation and empowerment of the affected community in the planning process of the redevelopment scheme and the ongoing management of the hostel (Department of Housing, 2003:5 and Department of Housing, 2002b:4).

The third programme of the National Housing Programme is the National Housing Subsidy Scheme (NHSS).

3.4   THE NATIONAL HOUSING SUBSIDY SCHEME (NHSS)

The Housing Subsidy Scheme is the primary housing assistance measure, which from March 1994, has replaced all previous government subsidy programmes, other than where commit-ments under previous schemes had already been made. Housing subsidies are, as popularly understood, the department's way of delivering housing at scale to the poor (Adler & Roelofse, 1996:123 and Rust, 2003:7). Beneficiaries with a household income of no more than R3 500

per month, who have not owned fixed residential property previously, and who satisfy a range of other criteria, can apply for the subsidy, and use it to get housing subsidy. The housing subsidy scheme comprises of the following subsidy mechanisms (summarised from Department of Housing, 1998:8-10; 2002b:2-7 and 2003:2-6).

The Housing Subsidy Scheme is an important part of the Housing Development Process and aimed at the following:

- Assisting persons who cannot independently provide for their housing needs;

- Facilitate housing delivery;

- Rehabilitating and upgrading housing stock, including municipal services and infra-structure (Department of Housing, 1997:6).

According to Kahn and Ambert (2003: v) government views the housing subsidy scheme as one of the main instruments to address the legacy of poverty and inequality. More specifically, the programme addresses different needs of different people and therefore there are different subsidy schemes available.

3.4.1 Different types of subsidies

3.4.1.1 The Individual subsidy scheme

These subsidies are available for individual beneficiaries who wish to buy an existing house or a stand, linked to a house building contract in the market. These subsidies are available on a first come first served basis.

3.4.1.2 The Project-linked subsidy scheme

These are houses that are built by contractors, employed by the province or municipality for groups of people that qualify for subsidies. The subsidy amount is linked to the owner's income and the beneficiary must finance any shortfall.

3.4.1.3 The Consolidation subsidy

This is a subsidy for people that own a serviced stand, provided by the government and the subsidy must be used to build the substructure or enhance the existing house on the property.

3.4.1.4   Institutional subsidy

These subsidies are given to an approved housing institution that could comprise of a group of individuals who formed a legal entity that will acquire residential property and manage it.

3.4.1.5   Relocation assistance

This subsidy is offered to borrowers from banks who on the 31st of August 1997 were at least 3 months in arrears in payments of instalments and who need to be relocated to more affordable housing. The Department of Housing in partnership with the banking Council has established a company called SERVCON to mediate the awarding of the relocating grant as part of the strategy to normalise the housing environment.

3.4.1.6   The People's Housing Process

This subsidy is given to people who want to build their own homes. The People's Housing process allows people or beneficiaries to build or organise the building of their homes. People are in charge of their house construction process in this programme and are supported by a support organisation. Additional funds are available to pay for support functions.

3.4.1.7   The Rural subsidy

Low-income families in rural areas are empowered to access credit that enables them to unleash the force of their self-help, savings and local ingenuity to build and improve their shelter over time. These households are assisted by the Rural Housing Loan Fund, who provide the loans, through intermediaries for incremental housing purposes.

3.4.1.8   Disabled people

Disabled people who qualify for a housing subsidy get additional funds for special additions to their houses such as paving and ramps to their doors, grab rails in bathrooms and visible door-bells for the deaf (Department of Housing, 2002b:6-7 and Department of Housing, 2003:2-5). In order to be able to design a housing education and training programme a thorough literature study about informal settlements were done.

3.5 INFORMAL SETTLEMENTS

Because most of the beneficiaries that will receive housing subsidy assistance are from the lower income section of the housing market, and mostly stay in informal settlements it is necessary to describe informal settlements briefly. It is necessary to first clarify terminology, give a short description of different types of informal settlements and then discuss the living circumstances and related problems of the residents living in these areas.

3.5.1 Terminology

Is homelessness the correct term to use? Is a person living in a squatter camp in a corrugated iron house really homeless or is he or she under housed? Are squatting and informal housing synonymous? The popular belief is that homelessness is applied to people without any home at all, e.g. street children or tramps. Other general terms, which are often used, are squatters, informal settlers or people living in shelters. In order to establish what term to use, the related terminology has been investigated.

It is generally accepted that **informal housing** is essentially housing which is established unconventionally outside the formal housing development mechanisms and where unconventional building materials, which are acquired informally, are used. Two broad types of informal housing can be recognised within this broad definition:

- Spontaneous informal housing (squatting), where no services are available.

- Planned informal housing where the stands are planned and serviced, but informal structures are erected by the inhabitants themselves (Anon, 1992:26-29; Crankshaw & Hart, 1990:650; Olivier, 1992:21 and Poggenpoel *et al.,* 1994:127).

Squatting refers to the illegal occupation of land or buildings (Anon, 1992:26). Informal housing communities are spontaneously grouped in an unplanned demographical area without a formal infrastructure, housing utilities or health services (Poggenpoel *et al.,* 1994:131).

The White Paper on Housing (Department of Housing, 1994a:9) defines urban informal housing as any housing unit over which tenure is held, with access to at least basic services (water, sanitation and access routes). Accommodation would generally consist of an informal house which is upgraded over time. Squatter housing is any housing unit over which no formal tenure is held. Such housing is generally of a poor standard, with minimal or no access to basic services. Squatter housing is mostly located in densely populated squatter settlements on the periphery of cities and towns and in the backyards of formal houses.

A **shelter** is a material structure that gives some protection from the wind, rain, cold or heat and is usually not a permanent place to live in and can be made of corrugated iron, cardboard, plastic, wood or whatever is available (Cried, 1990:13). Poggenpoel *et al.* (1994:132) emphasised that shelters are usually constructed with unconventional building materials. A **shack** is a structure, usually made of materials that can be found cheaply, which gives shelter. Shacks are like shelters, but this suggests more permanence and less of a makeshift structure. A shack is actually quite strong, but made with iron, wood or plastic and without the approval of an inspector or builder's code (Cried, 1990:13).

3.5.2 Causes of homelessness or factors that lead to the establishment of informal housing communities

There are several views about the origin of informal settlements. Alink (Anon, 2004:1) is of the opinion that low rates of formal housing delivery coupled with high rates of new household formation have resulted in a massive growth in the number of people housed in squatter housing in South Africa (Department of Housing, 1994a:10). Currently there are 2.4 million families living in shacks (Anon, 2004:1 and Tomlinson, 2005:2).

Informal housing communities have become a permanent fixture of South African cities and are expected to remain so for the foreseeable future. They are the result of a combination of factors that include increased urbanisation, industrialisation, rapid population growth, a critical housing shortage, political changes and poor economic conditions (Cupido, 2000:2). Cranckshaw and Hart (1990:65-70) add factors such as the transformation in white-owned agriculture, agricultural decline in the homelands, overcrowding in townships, low income levels and general poverty as possible reasons. Smith and Mbona (1999:33) mention refugees that escaped from political unrest, but emphasise that the most important reason is the absolute failure of the state to provide employment and adequate housing to its citizens. All of the above mentioned led to the critical housing shortages and the movement of people from crowded formal townships to the informal areas - be it legal or not.

Adler (1994:104), supported by Royston (1993:234), states that the people living in these informal settlements are generally from one of the following categories:

- Some are foreign migrants, mainly from Mozambique and Zimbabwe. For them the informal settlement may be a relative safe place to hide as 'illegals' within the system, opportunities for participation in the informal economy and refuge from war, drought and poverty in their countries of origin.

- Circular migrants such as people seeking work, or previously hostel dwellers and their families who want to live as cheaply as possible whilst in employment in the city.

- The overwhelming majority were tenants in the backyards of other people's houses and because of problems with their landlords chose to move to informal areas even if there are disadvantages such as no services or amenities.

Initially it was thought that the development of informal settlements and squatter areas took place because of the abolishment of influx control but it was very soon clear that most adults were born in the cities and do not know any other home. Most people in informal housing are to large extent permanent or reasonably permanent urban dwellers, some with a very longstanding history in the townships (Adler & Roelofse, 1996:101).

3.5.3 Problems of shack dwellers and the need for housing education and training

According to De Beer (1993:72) some of the characteristics of informal settlements are insufficient housing, inadequate social services and a high incidence of unemployment. It can be assumed that there are inadequate resources in informal settlements. Most residents that live in informal settlements have very little if any choice in doing so and are battling to merely survive.

Sisulu (2005:3) is worried because the residents of informal settlements are beyond the reach of healthcare infrastructure. Issues such as lower birth rate and basic healthcare are difficult to obtain. People living in informal settlements are more prone to HIV/Aids and other life threatening diseases. In a publication of the Built Environment Support Group (1999: 65) they emphasise the inability of residents of informal settlements to avoid housing related illnesses such as tuberculosis, diarrhoea and infections.

Informal settlements are also beyond the reach of normal governance and the environment lacks basic policing and other systems of protection and support. Sisulu maintains that informal areas can be breeders of crime and that there are many of non-law-abiding citizens (Anon, 2004:4).

Financially, residents in informal settlements are disadvantaged because of their living arrangements. They must spend proportionally more money on fuel and lights, transport, medical services and cleaning materials than people living in formal areas (Anon, 1992:12). This is because these settlements are usually located far away from urban centres.

Smith and Mbona (1999:37) mentioned that personal conflict develops within overcrowded households that share accommodation with friends or relatives. This often leads to severe

personality clashes and psychological problems because of the limited living spaces. In many such cases the inhabitants rather move to the informal area.

Physically, informal houses are problematic because of the thermal characteristics of the building material which makes them very warm in summer, very cold in winter, the roof may leak when it rains, it can be dusty on windy days because windows and doors do not seal properly.

Something must be done about some of the issues discussed above. Housing education and training are not often seen as a way to improve life in informal settlements. Baumann (2003:105) sees housing education and training mainly in a paternalistic and condescending way. Residents of informal settlements may lack knowledge about the underlying complexities of housing economics, finances, and mortgages and so on. They most likely do understand quite well what is necessary for them to survive in a difficult economic situation with little prospect of immediate relief. As harsh as it may seem to say so, policy makers and officials often demonstrate little understanding of such needs.

However, housing education and training in communities can be of assistance if done in an appropriate manner. Very little research has been done about this issue and that is the purpose of this research. Basic education empowers individuals because it opens up avenues of communication and will help new consumers to function effectively in a democratic society (Fiske, 1997:17). This view is supported by Weyers (2001:162) and he is further of the opinion that lack of knowledge must not be seen negatively. It should simply be seen as circumstances in which people do not yet possess an adequate understanding of their environment and as an opportunity for change (Bengu, 1997).
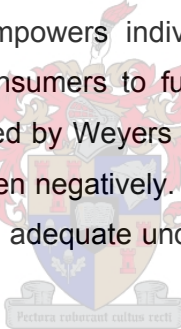
- Consumers that are housing illiterate and lack the necessary knowledge and under-standing of the housing development process (Bengu, 1997)

- Consumers who are unaware of the resources and support mechanisms that have been made available in order to facilitate them in gaining access to housing (National Business Initiative, 1998:12)

- A lack of basic knowledge of the rights, duties and obligations concomitant with housing related finance (Department of Housing, 1999:5)

Misunderstanding of the extent of financial commitment leads to low-income first-time home-owners getting in way over their heads (Tomlinson, 1999:8).

3.6   GENERAL INFORMATION ABOUT SUBSIDIES

Beneficiaries must know about the following general aspects regarding different subsidies.

3.6.1   Who is eligible for a subsidy?

There are six main criteria for a person to be eligible to apply for a housing subsidy. A person qualifies for a housing subsidy if:

- he or she is married or habitually cohabits with any person or he or she has proved financial dependants;

- he or she is lawfully a resident in South Africa (must be in possession of a permanent resident permit);

- he or she is legally competent to contract (over 21 years of age, married, divorced and sound of mind);

- the gross monthly income of his/ her household does not exceed R3 5000; and

- neither the person nor his or her spouse has previously derived benefits from the housing subsidy scheme, or any other state funded or assisted housing subsidy scheme which conferred benefits of ownership, leasehold or deed of grant or the right to convert the title obtained to either ownership. Lease hold or deed of grant, with the exception of the con-solidation subsidy or relocation grant

(Department of Housing, 2002b:6-7 and Department of Housing, 2003:2-5).

3.6.2   Subsidy amounts, 1994-2004

The first housing subsidies were awarded in 1995. Table 3.1 give and indication of how the subsidy amounts increased in 1997, 1999 and on 1st April 2002.

TABLE 3.1:   INCREASES IN HOUSING SUBSIDY SINCE INCEPTION (adapted from Department of Housing, 1999:10 and Department of Housing, 2002b:7)

Income category	Subsidy 1 April 1995	Subsidy 1 April 1997	Subsidy 1 April 1999	Subsidy 1 April 2002
R0 – 800	R15 000	R15 000	R16 000	R20 300
R801 – R1 500	R12 500			
R1 501 – R2 500	R9 500	R9 500	R1 000	R12 700
R2 501 – R3 500	R5 000	R5 000	R5 500	R7 000
Consolidation subsidy	R7 500	R7 500	R8 000	R10 900

During 2005 a new housing policy were implemented under the leadership of the Minister for Housing, Me. Lindiwe Sisulu.   The new policy "Breaking New Ground" will be explained in Section 8.2.

3.6.3   The implementation of the housing subsidy schemes

Previously, before 1994, there was a subsidy scheme to subsidise the poor that applied to all race groups (Tomlinson, 1998:139). In the early nineties when the new housing policy was discussed there was huge debate regarding the use of available resources: whether to help everyone with a lesser standard house or reducing the number of beneficiaries and building fewer houses of better quality (Tomlinson, 1998:139). In the end it was decided that the policy must focus on incremental housing - the resources must focus on width, rather than depth. The subsidy must also target the poorest families within the lowest income band, thereby avoiding all problems of racial discrimination. The subsidy scheme was targeted at the poor and may involve upgrading, rehabilitation, consolidation, densification and augmentation of existing housing in existing settlements as well as the development of new areas (Adler & Roelofse, 1996:124).

During 1994, the new housing subsidy scheme was introduced. This was a once off capital subsidy (the amount was calculated progressively for poorer households). Adler and Roelofse (1996:124) as well as Hendler (1999:14) made it clear that the intention of the scheme was

designed so that the government would subsidise the cost of a serviced site and a starter unit and then the prospective home owner would raise credit from the banks to fund the completion of a house. However, the last part was not realisable and the lower income groups still have problems with obtaining bank loans (Department of Housing, 1997:16-17).

3.6.4   Benefits of the Housing Subsidy Scheme

According to several experts in housing (Charlton, 2004:2; Department of Housing, 1997:16-17 and Mbandla, 2003b:8-9) the following tangible benefits can be added to the delivery record of the housing programme:

- Direct government investment in housing has been substantial and a large focused housing capacity has been built within the government.

- The interventions have brought stability to a previous dysfunctional sector.

- The delivery of housing is only one part of the bundle of rights, which enhances the lives of citizens and provides a social wage that enables citizens to participate effectively in society.

- Secure tenure gives security and stability to previously homeless people.

- Water, sanitation, electricity, health and education are other examples of which can lead to improved labour productivity and more meaningful participation in the urban and rural economy.

- The investment in infrastructure such as roads, water and sewerage created additional employment opportunities.

- Indirect backward employment opportunities are generated through the relationships between the housing sector and construction industry, where the construction of housing creates a demand for products like cement, bricks, glass and wood.

- The targeted housing programme which delivers adequate housing and access to services brings a range of direct socio-economic benefits such as improved health, space to study, access to the electronic media.

- The housing asset serves as a platform for economic engagement and employment creation.

- Community pride is stimulated, leading to further investment in maintenance and up-grading of housing and related infrastructure.

- Indirect formal employment opportunities are generated by new home owners who have a demand for consumer products in the form of household appliances and furniture.

- Investment in housing improves household's privacy and by facilitating the creation of stable communities, had a positive influence on safety and security.

- The creation of stable communities that provide access to social facilities, contributes to an improvement in the quality of life of households.

From the list above it is clear that the housing subsidy programme which targets the poorest households is capable of delivering a range of benefits. There is however a range of problems and issues which will be critically discussed in the following section.

3.6.5 Problems and issues

During 1998 Cobbet stated that delivery changed from zero levels in 1994 to levels that were unparalleled and without precedence, but also admitted that there were problems (Mackinnon & Morkel, 1998:4). Problems associated with the housing subsidy scheme will be discussed in the following section:

- **Attitude of the people.**

"*We are saying the R15 000 should be seen as assistance money by government to help producing an end product and that people should see it in that manner*" (Mthembi-Mahanyela, 1999:15). Recipients of subsidies must work towards improving the product and making up the shortfall through sweat, or work towards finding other means of improving subsidy products. In that way, they will move away from thinking government is going to build houses for them, which was never the message. The message was "*we are here to assist people in housing, in creation of jobs and in the education sector*". The two operative words are "assist and facilitate". This needs to be emphasised because immediately people start thinking houses are free, we have already lost the battle for economic development (Mthembi-Mahanyela, 1999:15).

- **Policy**

There were initial problems with the subsidy programme and housing delivery was very slow. According to Mthembi-Mahanyela (1999:1-2) government had to develop a policy that was going to serve the population and time was needed to put the institutional framework on the ground. Cobbet emphasised the problem with this statement "*it was pretty awkward designing a brand new housing delivery system while you were redesigning the constitution, other policy*

documents as well as values and priorities at the same time" (Kromberg, 1995:4 and MacKinnon & Morkel, 1998:4).

- **Infrastructure and other services are not co-ordinated**

Another problem that several experts mentioned was that housing delivery should be closely linked with infrastructure delivery and the two departments. Housing and Public Works' programmes had to become synchronised. Before the housing budget could be utilised, the infrastructure had to be in place (Kromberg, 1995:4; Mbandla, 2003b:6; MacKinnon & Morkel, 1998:4 and Mthembi-Mahanyela, 1999:1-2).

- **Land**

Land availability was another problem, suitable land, near job opportunities is very expensive and available land is usually far from job opportunities. The legacy of apartheid is still visible in housing settlements that are not integrated with the existing cities, with a monotonous layout and inadequate services (Department of Housing, 2002b:2; Kromberg, 1995:4; MacKinnon & Morkel, 1998:4 and Mthembi-Mahanyela, 1999:1-2). Rust (2003:5) states that some new developments are "*a dormitory of suburbs in far away wastelands*" (Erasmus, 2003:4).

Housing developments are often not well located and do not have a fully rounded range of amenities to ensure the full participation of the residents in the community. The communities have no or little access to social amenities. There must be greater alignment in horizontal and vertical integration of multi-year plans and funding mechanisms (Mbandla, 2003b:6) and there must also be improved integration of factors such as job creation and environmental soundness (Mbandla, 2003b:7).

- **Quality**

The success of housing delivery is tempered by the fact that quality does not match quantity. The focus on the number of houses produced resulted in structural problems with the subsidised houses. The defects in the housing products have worsened because of increased minimum standards (Gardner, 2003:21). Emphasis falls on post subsidy incremental consolidation, using non-bank finance, unsecured loans and personal savings (Gardner, 2003:21). It was a big problem for the government that the private banking sector does not want to support the low-income market with loans and banking services. This problem has been solved with the Banking Service Charter that was developed during the past years.

- **Size of the house or width vs. breadth**

The most critical comment to incremental housing is central to the published policy; the subsidy amount is based on the approach of breadth to help more families rather than depth which will deliver higher quality and larger houses. Adler and Roelofse (1996:27) have a problem with the politicians that have publicly denounced the policy for personal gain. The politicians must agree about what standards the national housing policy must prescribe and what is fiscally feasible. Beneficiaries demand larger houses and more formal houses (Department of Housing, 1995:15).

- **Capacity for delivery**

Capacity concerns in government relate to the ability to attract and sustain expertise within government. Integrated capacity building programmes aimed at drawing together intersectional skills and experience are needed and are being developed. Alignments between financial streams, i.e. national and provincial government, as well as policy and practice, must receive attention. The subsidy administrative system must improve in order for housing delivery must improve. Adler and Roelofse (1996:27) are of the opinion that there is a regional vs. national distribution of blame - everybody blames everybody for lack of services. Lack of local government's capacity and commitment to develop are a major problem for housing development (Department of Housing, 1995:15).

- **Under-expenditure of the housing budget**

Problems of bureaucratic red tape held up construction. The absence of local government structures that facilitate the delivery of services also impacted negatively on the objectives (Gardner, 2003:22 and Kromberg, 1995:4). According to Cobbet the best way to view housing is not as a product, but as a process -something that happens over time and therefore the money must be spend over time.

The task of government regarding housing is to create a framework to facilitate the process, so that the process is started and continued.

- **Lack of partnerships**

Real partnership between the community, the public and private sector is needed. The state on its own cannot solve the housing problem. Current policy requires too many role players and to many agreements between the role players (Adler & Roelofse, 1996:136).

- **Participation and empowerment of communities**

Process has treated the poor the way of "beneficiaries without choice". Recipients do not know how to go about applying for subsidies or even where to start—lack of education slow down the actual delivery process (National Business Initiative, 1998:2). Communities must be part of the capacity concerns-relate to the ability to attract and sustain expertise within government-integrated capacity building program aimed at drawing together intersectional skills and experience is needed and is being developed process. Developers must negotiate and liaise with the communities to develop a social compact - totally new activity.

Beneficiaries dispose of housing units at less than the subsidy value of the unit cost.

The degree to which each beneficiary has been involved in the housing delivery process impacts on the perceived value of the units.

- **No demand side to housing**

In reality the supplier tends to choose the beneficiary and not the other way around.

A problem that was experienced is that the beneficiaries have not been involved in the solution of their own housing needs to the extend envisaged by the housing scheme principles and that the beneficiaries of the subsidy scheme did not accept "ownership" of their houses constructed through the subsidy scheme. This resulted in the problem that the houses were not properly maintained and in many cases the beneficiaries are disposing of the houses soon after taking occupation and in many cases at below the market value price government has therefore decided that every housing subsidy beneficiary has to make a financial contribution from effect April 2002 towards the realisation of his or her right to access housing assistance PHP project, and instead is participating in the other housing subsidy programmes, he or she will have to pay the required minimum contribution of R 2 479.00

Beneficiaries dispose of their units at a cost less than the subsidy value of the unit. The degree to which each beneficiary has been involved in the housing process also affects the perceived value of the unit. Rust (2003:15) added that beneficiaries are not empowered and do not see their housing as an investment.

- **Communication**

Concerns revolve around the critical requirement for effective communication towards the establishment of quality housing environments. Consumer education is essential for low-income housing subsidy beneficiaries to become aware of their responsibilities as homeowners or renters of accommodation. Matching the needs, priorities and preferences of a household with a housing choice can best be achieved through an education programme.

- **Private sector involvement**

Financial institutions have participated in a limited manner-reason is bad payment records (Mbandla, 2003b:6).

Financial sector institutions have failed to move into the housing market (Adler & Roelofse, 1996:36 and Department of Housing, 1995:15).

3.7   NATIONAL NORMS AND STANDARDS

As a result of complaints regarding quality, government stepped in to protect the integrity of the housing product. In terms of the Housing Act the Minister has introduced national minimum norms and standards for housing. The norms and standards restricted the portion of the subsidy that could be spend on land and services to ensure a proper top structure (Rust, 2003:10).

- A maximum of R10 579.00 of the highest subsidy can be spend on the minimum level of engineering.

- The remaining amount of R12 521.00 is to be spent on the top structure, the minimum of which should be 30 square meter of gross floor area.

- Beneficiaries wishing to receive contractor build houses must pay a financial contribution of R2 479.00 upfront.

- All houses build by contractors must be enrolled with the National Home-builders registration Council (NHBRC) and a five year structural warranty against structural failure of the house will apply.

- Sanitation, storm water drainage and water are a must.

- Beneficiaries wishing to participate in the building of their own houses through the People's Housing Process are not required to pay the financial contribution.

(Department of Housing, 2003:5).

3.8   WAY FORWARD

During 2004 the new minister of housing announced a new housing policy and plan that she calls Breaking New Ground (for Housing).

3.8.1   Background

The nature of the demand for government-assisted housing in South Africa has changed significantly over the last five years:

- An average population growth of 2, 1% per annum has resulted in the population increasing by 10, 4% or over 4, 2 million people between 1996 and 2001. If this growth has been sustained since 2001, the extrapolated population for 2004 is 47, 5 million people.

- In addition, the country has experienced a 30% increase in the absolute number of households, where only a 10% increase was expected. This has been caused by the drop in average household size from 4, 5 people per household in 1996 to 3, 8 in 2001.

- Urban populations have increased as a result of both urbanisation and natural population growth. One fifth of urban residents are relative newcomers to urban areas (i.e. first generation residents) and urban areas are expected to continue to grow at a rate of 2, 7% per annum.

- The 1, 6 million subsidy-houses that have been built have not become "valuable assets" in the hands of the poor. In addition to this the inability of recipients of subsidy-housing to pay for municipal services and taxes has meant that such housing projects have been viewed as liabilities to municipalities and have not assisted many of the country's major cities struggling to come to grips with rapid changes to economic conditions since South Africa's inclusion into the global economy.

- Housing subsidy grants increased from R2, 692 billion in 1996/1997 to some R4, 5 billion in 2004/2005 and will increase to R5, 0 billion in 2006/2007. These increases in housing development funding have largely gone towards funding the increases in the quantum of the housing subsidy, which is now adjusted annually for inflation.

3.8.2   New housing vision

Whilst Government believes that the fundamentals of the policy remain relevant and sound, a new plan is required to redirect and enhance existing mechanisms to move towards more responsive and effective delivery. The new human settlements plan reinforces the vision of the

Department of Housing, to promote the achievement of a non-racial, integrated society through the development of sustainable human settlements and quality housing. Within this broader vision, the Department is committed to meeting the following objectives:

- Accelerating the delivery of housing as a key strategy for poverty alleviation.

- Utilising provision of housing as a major job creation strategy.

- Ensuring property can be accessed by all as an asset for wealth creation and empowerment

- Leveraging growth in the economy.

- Combating crime, promoting social cohesion and improving quality of life for the poor.

- Supporting the functioning of the entire single residential property market to reduce duality within the sector by breaking the barriers between the first economy residential property boom and the second economy slump.

- Utilising housing as an instrument for the development of sustainable human settlements, in support of spatial restructuring (Sisulu, 2005).

The various subsidy mechanisms that will be implemented from April 2005 are summarised in Table 3.2.

TABLE 3.2:   INCREASES IN THE VARIOUS SUBSIDY MECHANISMS - EFFECTIVE FROM 1 APRIL 2005

Income category		Previous subsidy	New subsidy	Contribution	Product price	Product price
Qualifying beneficiaries (Excluding indigent groups)	R0 – R1 500	R20 300	R23 100	R2479	R25 580	R28 279
	R1 501 – R2 500	R12 700	R14 200	R2 479+ shortfall	R25 580	R28 279
	R2 501 – R3 500	R7 000	R7 800	R2 479+ shortfall	R25 580	R28 279
Indigent: Aged, disabled & health stricken	R0 – R800	R22 800	R22 800	None	R25 580	R28 279
Institutional subsidy	R0 – R3 500	R20 300	R20 300	Indirect: institution add capital	At least R25 580	At least R28 279
Consolidation subsidy	R0 – R1 500	R10 900	R10 900	R2 479	R15 000	R16 581
Consolidation subsidy for indigent groups	R0 – R800	R13 400	R13 400	None	R15 000	R16 581
Rural subsidy & peoples housing process	R0 – R1 500	R20 300	R20 300	None	R23 100	R
	R1 501 – R2 500	R12 700	R12 700	Shortfall	R23 100	R
	R2 501 – R3 500	R7 000	R7 000	Shortfall	R23 100	R
The new product price:	Stand cost = R10 579 + House size = 30m² @ R15 000 Total = R25 579 (Cost of 30m² = R500/m²)					
Exempt from contribution:	People's housing process, Institutional subsidy, rural subsidy and indigent groups					
Geophysical variation on the product price for all cases except Consolidation subsidy:	R3 837 max (R25 580 x 15%)					
Geophysical variation on Consolidation subsidy	R3 375 max (R22 500 x 15%) R22 500 (R7 500 + R15 000)					

					Previous grant	New grant
Public sector hostels redevelopment programme						
Family units					R20 300	R23 100
Individual units (per bed)					R5 075	R5 775

http://www.housing.gov.za

There are benefits that a capital subsidy, which targets households, is capable of delivering. If the delivery of other social and economic amenities within well-located settlements is improved, the government remains able to deliver sustainable human settlements with very real personal and economic benefits. It must be insured that the housing programme is targeted in ways that improve the livelihoods of vulnerable South African households (Mbandla, 2003a:9).

3.9   SUMMARY

This chapter paid special attention to the problems of shack dwellers and the need for housing education and training in this sector. The National Housing Programmes were explained and problems and issues associated with it were discussed.
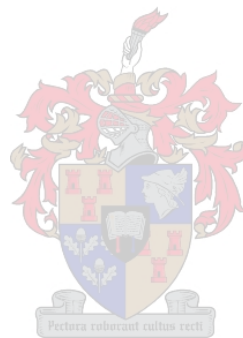
CHAPTER 4

HOUSING CONSUMER EDUCATION AND TRAINING

4.1   INTRODUCTION

The housing market inherited by the South African government in 1994 had severe abnormalities. The majority of South Africans were denied the right to own their own homes; there were acute housing shortages, rapid population growth and poor economic conditions (Smith & Mbona, 1999:33). The national housing policy is strongly influenced by the need to address and normalise these conditions (Van Wyk, 2003:1). In spite of government's total commitment to the delivery of houses, housing delivery in practice is not what is envisioned. Two main problems were identified as inhibiting the housing delivery process, namely a lack of consumer awareness and capacity at consumer level and a lack of capacity at institutional level. The need for housing education and training on all levels was also identified by Van Wyk *et al.* (1997:19). The need for housing education and training on consumer level is investigated in this research study.

Section 26 of the South African Constitution states that "everyone has the right to adequate housing"; Section 26(2) states that "The State must take reasonable legislative measures within its available resources, to achieve the progressive realisation of this right". Furthermore Section 29 states that "everyone has (a) the right to basic education, including adult basic education, and (b) to further education, which the state through reasonable measures must make progressively available and accessible" (Constitution of the Republic of South Africa, 1996:6).

The lack of housing information on grass roots levels manifest in serious problems and the distribution of information are urgently needed. Many of the new proposed home owners, new consumers or subsidy beneficiaries have no understanding of the concept of homeownership, because due to historical reasons it is a concept that they have never been exposed to. Mthembi- Nkondo (in an interview with Kromberg, 1995:1) states that most of these new housing consumers have a historical disadvantage of limited exposure to the housing process and is unfamiliar with the concepts. She further concludes, "*recipients of subsidies do not have enough information to understand what subsidies is all about. Poor people do know how to go about applying for a subsidy, not even where to start*".

Laird (1997:2) commented that housing development in South Africa is a quite complex and dynamic process. Commissioning and managing large-scale housing projects as well as ensuring and facilitating the meaningful participation of the low-income communities in the process make the provision of low-income housing extremely difficult. She further noted that there is a complete lack of a formal education structure in South Africa, for both providers and users of housing.

Most experts from the housing field motivate the need for housing education and training:

- From the government sector the following names can be mentioned: Cobbet, 1998:3 (interview with MacKinnon & Morkel); Hendler, 1999:14; Herandien, 1998:3; Mbandla, 2003a:1 and Mthembi-Mahanyela, 1999:5.

- From the private sector side the following names can be mentioned: Bhengu, 1997:2; Fairclough, 1997:4; Hendler, 1999:16; Hopkins, 1997:5; Rhodes, 2000:3; Rickets, 1998:2; Rust, 2001: 5 and Rust & Bleibaum, 1997:3.

- From the educational sector the following names can be mentioned: Crofton & Van Wyk, 2001:30; Kahn & Thring, 2003: x; Van Wyk *et al.,* 1999:3 and Venter, 1999:2.

Cobbet stated that the housing process treats the poor as beneficiaries without choice. The supplier chooses the beneficiary and not the other way around. The real issue is that the current housing process does not have a demand side and the beneficiaries do not play an active part in the process because they are uninformed and have a lack of capacity to participate (interview with MacKinnon & Morkel, 1998:6). Another important fact that Ricketts (1998:1) emphasised is the fact that by ensuring consumer empowerment and their understanding of the housing delivery process, another important risk management tool is established that can contribute to the participation of the private sector.

In the early 2000's it was discovered that some of the beneficiaries sell their subsidised houses for a fraction of what it cost to build them (Rust, 2003:5). This emphasised the urgent need for housing education and training for subsidy beneficiaries.

Motsumi (1996:10) states that housing education will enable people to make decisions about their lives and empower them to become part of the housing process. According to Van der Horst and McDonald (1997:5) individuals can be equipped through education with the necessary tools in the form of knowledge, skills, attitudes and values to assist them to become active and valuable participants in the overall development of the country,

4.2 ISSUES AND PROBLEMS ASSOCIATED WITH THE LACK OF KNOWLEDGE OF HOUSING CONSUMERS

Rust (2001:3) avers that one of the main problems that are bogging down successful housing delivery is housing consumers' lack of knowledge. The South African housing literature is rich with references to the issues and problems associated with ignorant housing consumers. The following is a list of issues cited from literature:

- Rights and obligations/responsibilities (HCEF, 2002:2; HCETT, 2002: 5 and Karsen, 1999:1).

- Inability of consumers to identify and access different delivery options (HCEF, 2002:4).

- Lack of proper decision making skills (Rhodes 2001:3 and Karsen, 1999:11).

- Failure to understand perceived housing investment (HCEF 2002:2 and Rust 2003:5).

- Not informed about the process, policies, legislation, role players etc (HCEF, 2002 and Karsen, 1999:11).

- Unclear about responsibilities of role-players (HCETT, 2002:5 and Kahn & Thring, 2003:15).

- Illiteracy levels of consumers (HCETT, 2002:5; Kahn & Thring, 2003:15 and National Business Initiative, 1998:2).

- Lack of understanding of contractual agreements (HCETT, 2002:5).

- Lack of knowledge of norms and standards (HCETT, 2002:5).

- Lack of knowledge of responsibilities before, during and after housing delivery (HCETT, 2002:5).

- Lack of understanding of housing tenure (HCETT, 2002:5).

- Lack of knowledge of credit linked subsidies (Rust, 2001:3).

- Beneficiaries lack information of the housing process (Ricketts, 1998:1).

- Lack of knowledge about norms and standards and quality of housing (Ricketts, 1998:1 and HCETT, 2002:5).

- Lack of understanding regarding savings and sweat equity because consumers do not understand the concepts (HCETT, 2002:5).

- Women not involved in the decision making process (HCETT, 2002:5).

- Ignorance regarding affordability (Barret, 1998:3).

- Consumer protection measures (Hendler, 1999:16 and Karsen, 1999:11).

- Risk management (Ricketts, 1998:1).

According to Van Wyk (2003:20) and other authors the lack of consumer awareness and knowledge result in problems such as:

- Passive participation and apathy of beneficiaries (HCETT, 2002:5).

- Poor decision making on the part of existing and potential home-owners (HCEF 2002:2 and Rhodes, 2001:4).

- Exploitation of existing and prospective home-owners and tenants by unscrupulous operators (HCEF 2002:2).

- Invasion of land and the creation of squatter and informal settlements (Rhodes, 2001:5).

- Non–payment of services (HCETT, 2002:5).

- Non-payment of bonds (HCETT, 2002:5).

- Selling of received subsidy houses for less than it is worth (Rust, 2001:3).

- Individuals accessing more than one subsidy house, thereby denying others access to housing (HCETT, 2002:2).

- Corruption (HCETT, 2002:2).
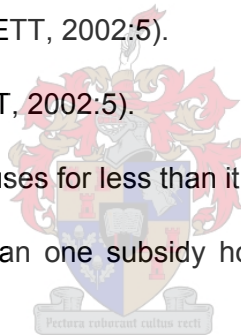
The lack of proper housing consumer education and training before and during the delivery process, leadership within communities have developed the perception that it is intentionally being omitted or underplayed as a way of keeping communities ignorant and unable to participate in or manage their own housing process (Bengu, 1997:3).

4.3 PROBLEMS REGARDING HOUSING EDUCATION AND TRAINING PROGRAMMES IN SOUTH AFRICA

Numerous housing education and training programmes exist in South Africa but none of them have addressed all the problems associated with the low-income housing market. The following is a summary of problems regarding Housing Education and Training Programmes as identified from the literature. The general characteristics of most of the programmes can be described as:

- Developed in isolation with no collaboration with others;

- Biased to the provider's needs;

- No uniform structure;

- Urban based, mainly in Gauteng, Durban and Western Cape;

- Not accredited;

- Not ongoing and sustainable, mostly due to lack of funding;

- Not pre-emptive, mostly reactive;

- Uncoordinated;

- Duplication, more than one institution was doing the same thing;

- Mostly creating awareness and not empowerment of participants;

- Lack of long term vision;

- Lack of alignment to new policies or updating of course materials;

- Provided too late in the housing process and is therefore not effective as a measure of consumer protection;

- Only specific client groups are targeted; and

- Most programmes focus on current needs with no long term educational objectives. (Crofton & Van Wyk, 2001; Housing Consumer Education Forum, 2002; Housing Consumer Education Task Team, 2002; Ricketts, 1998; Rust, 2003 and Rust & Bleibaum, 1997:1).

Crofton and Van Wyk (2001:5) summarised by saying that consumer education in South Africa was approached in a disjointed, haphazard way and that it must be done in a more pro-active and efficient manner.

4.4   HISTORY OF CONSUMER HOUSING EDUCATION AND TRAINING IN SOUTH AFRICA

The first housing education and training initiatives started as early as 1990 and became formalised by the middle nineties. The main problems regarding housing education and training was identified in Section 4.2 and a short description of each of the main initiatives will be given in the following section.

4.4.1   Different housing education and training initiatives

There was several housing education and training initiatives, each one functioned in a different manner but with the same objective namely to further housing education and training in South Africa. The most important ones will be discussed in the following section.

4.4.1.1   The HEAT Research Programme

Prof AS van Wyk initiated this research at the University of Stellenbosch with grant funding from the Foundation for Research Development. The title of the research was "A proposed strategy for multidisciplinary non-formal and formal housing education and training in South Africa". This research programme consisted of various research studies depicting the need for housing education and training at different levels of non-formal and formal education and documenting the current state of housing education in the country. The current research study forms part of this research programme (Van Wyk *et al.,* 1999).

4.4.1.2   The Housing Education Initiative (HEI)

This initiative was part of the work of the KwaZulu-Natal Joint Housing Forum. The housing forum had a broad representation of housing role-players, even extending beyond the province. The Housing Education Initiative primarily focused on addressing the need for housing consumer education, specifically in the low-income sector (Ricketts, 1998). This initiative was one of the first that tried to create collaboration amongst people interested in the problem housing education but due to lack of funding the initiative was stopped.

4.4.1.3   The Mortgage Indemnity Fund Initiative

After the primary function of the Mortgage Indemnity Fund was fulfilled the management of the organisation did research and planned a Housing Education Outreach Programme and a Centre for Housing Education, aimed at providing relevant information to low-income housing consumers (Rust & Bleibaum, 1997). The Department of Housing however terminated the organisation and started to plan their own housing education and capacity building initiatives, which only began in 2002 and is still not yet fully functional.

4.5 INVOLVEMENT OF THE DEPARTMENT OF HOUSING

From the early years (1994/5) of implementing the new housing policy government has indicated that it considers Housing Education as important. It is already mentioned in the White Paper (Department of Housing, 1994a:15) but nothing formal or constructive happened until 2000. During 1999 Karsen gave an overview of the previous 5 years (1999:8) and he identified five critical success factors for successful housing delivery in future. Good communication, which he used as a synonym for housing education, was amongst them: "*communication of housing information to the low-income segment of the housing market has been consistently weak. It has proved to be the Achilles heel of government. However this weakness has been recognised*". He further states that there must be a concerted effort to provide housing education to consumers, especially people from disadvantaged backgrounds, since everyone has the constitutional right of access to housing. Karsen also mentioned that the Department of Housing was in the process of building a strong organisational component to enhance its ability to communicate effectively with all housing role-players, especially consumers.

Consumer education and training is mentioned specifically in the Strategic Planning Document of 1999 where all the problems of the first five years of the new policy were debated (Department of Housing, 1999:110-113).

Currently the Department of Housing has a Directorate Capacity Building with two sections namely one that focuses on the building of capacity in the institutional sector and another section that is responsible for promoting consumer education. A Housing Consumer Education Forum (HCEF) was established in early 2002 and, initiated by the Minister of Housing, a Housing Consumer Education Task Team (HCETT) in August 2002. The function of this Task Team was to establish and develop a systematic, sustainable and coherent Consumer Education Framework for the Department of Housing. This framework must lead to the development of an integrated Housing Consumer Education Programme which will be utilised by service providers or the provincial and municipal housing departments (Department of Housing, 2003).

According to the then Director of Capacity Building, Maqetuka (HCETT, 2002:4), these bodies were established to address the following problems:

- *"Lack of proactive, holistic, systematic and sustainable Housing Consumer Education;*

- *Ineffective communication on consumer education and training;*

- *Lack of capacity to speed up the delivery of consumer education".*

A consultant was appointed and a series of workshops were held to develop the National Housing Consumer Education Framework. The framework was published in 2003 (Department of Housing). This framework served as a guideline for the development and pilot implementation of a National Housing Consumer Education Training Programme. A tender was awarded to the Home Loan Guarantee Company to perform this task. The Programme was developed and implemented in 5 provinces. According to Mbele (2005:3) the objectives of this National Housing Consumer Education and Training Programme (NHCETP) are to:

- educate housing consumers on existing housing policy and legislation including the Breaking New Ground Strategy;

- explain different housing delivery mechanisms and applicable housing subsidies;

- explain different housing tenure options; and

- explain and ensure that housing consumers understand their rights and responsibilities.

Currently the National Housing Consumer Education Framework (2003) is being revised to include the relevant parts of the "Breaking New Ground Policy" and hopefully the National Housing Consumer Education and Training Programme will be implemented in all provinces in 2006.

4.6   SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)

The following is a summary of the South African Qualifications Authority (South African Qualifications Authority: 2000) to indicate how consumer housing education and training can fit into the formal education structure.

4.6.1   General information about SAQA

The Departments of Education and Labour established the South African Qualifications Authority (SAQA) in 1995. It has 12 learning areas, one of which (No. 12), called Physical Planning and Construction, deals with housing. Each sector has eight levels of qualifications within the National Qualifications Framework.

The National Qualifications Framework (NQF) has a set of principles and guidelines, by which records of learner achievement are registered to enable national recognition of acquired skills and knowledge, thereby ensuring an integrated system that encourages life-long learning. The eight levels of the National Qualifications Framework covers;

- General Education and Training (GET), which is Level 1, i.e. up to Grade 9 and includes ABET levels 1-4;

- Further Education and Training (FET), Levels 2 to 4, consisting of Grades 10 to 12 provided at schools or colleges.

- Higher Education and Training (HET), consisting of levels 5 to 8, referring to diplomas, certificates and degrees.

It should be pointed out that the most recent draft policy issued by the Ministry of Education makes provision for 10 NQF levels of qualifications, which means that an Honours professional degree will be on level 8, a Master's degree on level 9 and a PhD on level 10. However, until that policy has been formalised, the current hierarchy of levels will be used.

The NQF framework and principles rely on an outcomes-based education and training approach. An outcomes- based education and training approach has as its starting point the intended outcomes as opposed to the inputs of traditional curriculum-driven education and training.

Each of the 12 National Qualification Framework sectors has sub-sectors and each of these, including housing, established a Standards Generating Body (SGB) which, within three years, had to scope the needs of the sector and draft qualifications and unit standards according to a prescribed SAQA format. These are then submitted to SAQA for approval. The quality assurance function is performed by Education and Training Quality Assurance bodies (ETQA's).

The measurement of learning is presented in terms of units and credits. One credit equals 10 hours of notional study time. All qualifications are measured in a minimum number of credit points – for instance, a three-year degree is equal to 360 credits.

4.6.2   Housing Standard Generating Body (SGB)

A Housing Standard Generating Body was established in August 2000 with the purpose of generating standards and qualifications for housing education within the National Qualifications Framework. The functions of the SGB include generating, updating and reviewing standards and qualifications, and recommending standards and qualifications to the national body. The SGB started its work in 2001. By early 2003 it had 26 members, as well as participation from the Department of Housing. During 2001, several meetings, a think-tank and a three-day SQAQ course were held. The details of SAQA, the NQF and SGB's can be found on website www.saqa.gov.sa. In the course of its work, the Housing SGB decided to establish two groups, a

- Consumer Education and Training Group and a

- Professional Education and Training Group (This group must work on the development of a professional qualification for Housing and is not discussed in this study).

4.6.2.1 Housing Consumer Education and Training Unit Standards

When the Department of Housing, in collaboration with other key housing stakeholders, established the SGB, one of its initial functions was the development of Housing Consumer Education Unit Standards. The purpose of these standards are to "*assist the housing sector in assuring that consumer education is properly co-ordinated in terms of quality, benefit to con-sumers and implementation*". Considerable work has been done in developing unit standards for ABET (Adult Basic Education and Training) level 2 and 4. These unit standards however have not been officially registered with SAQA.

The purpose of the Unit Standards for levels ABET 2-4 is to enable consumers to fully under-stand and successfully engage with the homeownership process. The skills and knowledge to be obtained would include:

- options and choices of different kinds of housing

- financial implications of different kinds of housing

- financial and legal processes and procedures

- rights, responsibilities and obligations

- community development.
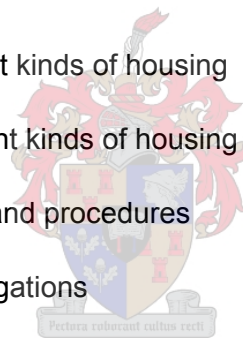
A qualification on NQF level 1 (equal to ABET level 4) namely a "General Education and Training Certificate in Housing" was registered in 2004. The researcher was involved in this process and most of the topics and structure of the qualification was based on the need assessment done for the present research study. It is important to remember that the SGB does not develop training courses and training material, just standards that education and training courses must adhere to. The Housing Education Literacy Programme's content and outcomes were developed to enable learners to qualify for these standards.

4.7 REQUIREMENTS AND RECOMMEMDATIONS REGARDING HOUSING EDUCATION AND TRAINING

There is widespread support and agreement on the importance of and need for housing education and training in South Africa. Mackay (1995:50) provided a set of criteria for housing education and training in South Africa:

- *"Any scheme whilst planning for the long and medium term must ensure that it also addresses the immediate needs.*

- *There is a need for a co-ordinated national approach to housing education and training to ensure that resources are distributed fairly and national minimum standards are met.*

- *There is a need for education at all levels.*

- *There should be a national system of accreditation and courses should be cumulative.*

- *There should be a range of delivery modes, full-time, part-time, by contact and by distance learning.*

- *The most basic level courses might include education in basic literacy skills and should lead to recognised certification. This will not only enhance the holders standing in the community, it will provide a springboard for movement to more advanced levels.*

- *Course providers should see their role as encouraging participation and the dissemination of good practice throughout the community rather than adopting an elitist professional mystique."*

The above criteria apply to all levels of housing education. It could however be used as a tool to evaluate and measure the success of a consumer housing education and training programme.

Apart from the above criteria set by Mackay (1995:50), the following more abstract outcomes that housing education and training should achieve, are mentioned by different authors. Most of these outcomes would be extremely difficult to measure but indicate the importance of housing education and training as well as the high expectations that exist on this issue. Housing education should;

- support the people driven low income housing delivery process;

- build capacity of individuals and communities;

- equip communities with tools that will empower them to become part of the housing process;

- reduce levels of dependency on state financial assistance and support by increasing potential access to funds;

- enable people to make decisions about their own lives and about their communities living conditions;

- protect participants through knowledge, against dishonest operators;

- build up new consumers' receptivity for innovative approaches and products;

- lead to better housing and through informed decision making enhance the housing delivery process;

- develop skills and capacity; and

- encourage business opportunities.

It is necessary for any education and training programme to set clear and measurable objectives and outcomes of what it aims to achieve otherwise it can be evaluated as being unsuccessful. Furthermore Thring (2003:484) emphasised that within the domain of education and training it is crucial to also deal with issues that relate to teaching and learning and the following issues are listed:
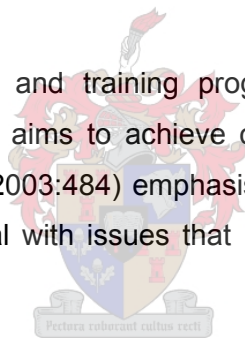
- pertinent and aptly targeted initiatives are necessary;

- appropriate curriculum;

- appropriate course content;

- adult learning techniques must be applied;

- interactive training methodologies must be followed; and

- mentorship skills must be used.

From the literature cited it is clear that appropriate housing education and training should be presented systematically and logically for first time home-owners. The education process should be coherent so that new consumers understand the whole process of housing delivery. It therefore should be integrated in the housing delivery process and to ensure sustainability adequate funding must be available. Furthermore it should address the needs of housing

consumers and be appropriate for different types of home-ownership and different tenure options.

Housing education programmes should be uniform in standard and comply with SAQA standards in order to be accredited. Programme outcomes should be properly assessed and evaluated.

4.8   CONCLUSIONS

Housing is not only about bricks and mortar, it must be linked to education and training and a holistic process must be followed. Then only will there be real housing development as prescribed in the Housing White Paper (Department of Housing, 1994a) and the Housing Act (Department of Housing, 1997). Housing should promote the empowerment of individuals, families and communities through the provision of work and the development of skills within the housing delivery process (Janse van Rensburg, 1994:310). The housing development process can contribute to an overall improvement in the quality of life of the families and communities involved in the process and thereby impact on the overall development of South Africa (Crofton & Van Wyk, 2001:9). Motsumi (1996) states that by empowering communities with knowledge about the housing-process, they will be enabled to make their own decisions as well as move towards enhancing their overall quality of life.

Rightly or wrongly the government still views the housing subsidies as one of the main instruments to address the legacy of poverty and inequality (Mbandla, 2003b:3). The "Breaking New Ground Policy" therefore also focuses amongst other issues on subsidized housing delivery (different tenure options) to provide housing on scale. The new National Housing Consumer Education and Training Programme will be implemented in 2006 and therefore research on the implementation of a housing education and training programme such as the Housing Education Literacy Programme is appropriate and timely. The present research study will be able to give guidelines for the large scale implementation of a properly developed, appropriately implemented and suitably assessed housing education and training programme amongst semi-literate subsidy beneficiaries.

CHAPTER 5

METHODLOGY AND RESULTS OF THE NEEDS ASSESSMENT REGARDING HOUSING EDUCATION AND TRAINING AMONGST FIRST TIME HOME-OWNERS (RECIPIENTS OF GOVERNMENT HOUSING SUBSIDIES)

5.1   INTRODUCTION AND BACKGROUND

"Housing the nation is one of the greatest challenges facing the Government of National Unity. This is an enormous challenge - not only because of the enormous size of the housing backlog but also from the desperation and impatience of the homeless" (Department of Housing, 1994a:4). This statement was made more than ten years ago but still holds true for current circumstances. Notwithstanding the state's massive housing delivery in the late nineties and early 2000s, the rate of delivery has hardly kept pace with the rate of new household formation (Marx, 2003:299). Kahn (2003:69) contends that housing delivery between 1998 and 2003 was not enough to eliminate the backlog. The consequences of this backlog are physically reflected in overcrowding, squatter settlements and increasing land invasions in urban areas, and generally by the poor access to services especially in rural areas. Informal housing remains the most neglected sub-sector in South Africa while this sub market housed more households than the total formal delivery process in total (Gardner, 2003:13).

Informal settlements and associated forms of self-help housing are a part of almost every urban area in South Africa and represent the dominant form of housing delivery for the urban poor (Marx, 2003:299). According to Tomlinson (2005:3) approximately 1.4 million people lived in shacks during 1996, escalating to approximately 1.8 million and in 2005 there were 2.4 million families living in shacks. It is, therefore clear, that homelessness or the shortage of housing is one of the most pressing problems facing South Africa. The implications of homelessness or housing shortage are significant not only in terms of resources and finances; they are significant because they have a profoundly negative effect on the well-being and dignity of the majority of South Africans.

This research focused on the lack of knowledge and involvement of first time home- owners in the housing process. These first time home-owners (or new housing consumers) proved to have very little (if any) knowledge of housing policies or the process of acquiring and owning a

home (Department of Housing, 2002a:2; Mofokeng, 1995:106; Motsumi, 1996:10 and Mulenga, 1995:4). Van Reenen (1997:3) emphasised that an educational process would be necessary to inform new home- owners of the responsibilities and requirements of owning a home.

These views are in accordance with the White Paper (Department of Housing, 1994a:26) and most other departmental policies (Department of Housing, 2002a:2 and Karsen, 1999:12) that emphasise consumer education and protection and clearly state that adequate measures to protect the rights of and inform housing consumers on the technical, legal and financial aspects of housing should support the delivery framework for housing. It stands to reason that their rights cannot be protected adequately if they themselves are in dire need of proper information and knowledge. Through housing education and training, communities will become sensitised not only to their rights as homeowners, but also to their responsibilities, constraints and oppor- tunities (Department of Housing, 1995:6). It became clear that one housing education and training programme would not be suitable for all housing consumers as their needs differ and they are not all on the same educational level. A thorough needs assessment for specific target markets needed to be done (Department of Housing, 2002a:4).

Although most people are in agreement about the importance of housing education and training and its advantages there is variation in the thoughts of experts about the content of housing education and training. Previously housing education was done in collaboration with the banks and was mostly home loan education. Within the context of subsidies provided for low income communities a whole new situation has come into play. To establish the specific needs of consumers within this context research was needed.

One of the aims of this research was to determine what the specific needs of subsidy benefi- ciaries for housing education and training were. In order to achieve this aim a thorough literature study on informal settlements and the problems that shack dwellers experience was firstly done, and then secondly a comprehensive housing education and training needs assess- ment was done in four provinces of South Africa.

5.2   RESEARCH OBJECTIVES

The aim of this part of the study was to establish the need for housing education and training among the homeless as potential recipients of government housing subsidies in South Africa.

Specific objectives include the following:

- To establish the perception of the homeless regarding "housing education and training".

- To establish whether there was a need for housing education and training with respect to aspects such as advantages of home ownership, types of home ownership, rights and

responsibilities of home-owners, role players involved in the housing process, affordability, and factors to consider when making a housing decision.

- To establish whether there was a need for training that included building skills, such as brick making, bricklaying, welding, carpentry, electricity, plumbing, etc.

- To establish whether there would be a need for education or training after they had moved into their first house, regarding general maintenance, gardening and interior decoration.

5.3   RESEARCH METHODOLOGY

There are a number of methods available to measure the actual basic needs in a community, varying from very complex to very simple methods. Most methods have strengths and weaknesses. It was decided that the methodology developed by Schutte (1994 and 2002) to prioritise needs (Priority-Index) by means of structured focus groups in the communities, could be adapted and would be suitable for this research.

5.3.1   Literature study and dendrogramme

After a thorough literature study about housing conditions in South Africa, the problems of the homeless and the factors that hamper housing delivery in South Africa (see Chapter 2 and 3), as well as about the Priority-Index methodology, a dendrogramme was developed to serve as the basis for the planning of the research procedures and questionnaires (see Figure 5.1).

Dendrogramme

This is the term coined by Schutte (1994:1) for a conceptual framework that guides the development of a research questionnaire. The term is derived from "dendron" – depicting the branches of a tree. It basically consists of starting with the main research question and asking the question "Is determined by?" to determine what the main aspects are that have an influence on the research question/topic. Now each aspect is further broken down by repeatedly asking the same question until the aspects are exhausted and cannot be broken down any further. It is on this lowest level that questions for a questionnaire are then formulated. The dendrogramme ensures that answers to the questions, from the lowest to the highest level, provide answers to the main research question/topic. It also helps researchers to report the results of questionnaire surveys in a logical and orderly way.

In this research the dendrogramme was not used to develop a questionnaire but it served the purpose of identifying those aspects that had been identified as problematic in housing delivery to the homeless in South Africa. These aspects could be addressed via housing education and

training programmes and could accordingly contribute to housing delivery and the development of sustainable communities.

The different aspects identified in the dendrogramme were used to probe participants during the focus group meetings if they were reluctant or hesitant to voice aspects that they needed information on or to ask for advice regarding housing education and training.

DENDOGRAMME FOR HOUSING EDUCATION AND TRAINING

DEMOGRAPHICS	INTRODUCTION	EDUCATION AND TRAINING									OTHER ASPECTS	
		Advantages of home ownership	Types of Ownership Rights	Various services	Role players	Afford-bility	Choice of a house	Home loans	Responsi-bility	Skills	Care	Conclusion
* Sex * Age * Marital status * Number persons per house * Education level * Literacy * Income: - general - family * Decision maker Regarding Housing * Type of housing * Duration of Residence in city	* Think of a house * Think of a home * Think of housing * Would you like to Own an house? * General - Do you need Information about housing? - Have you asked? - who, where - were you satisfied? - what is the big-best problem? - housing - process?	* Own house * Security * Family life * Legal as-pects	* Hire Purchase * Sectional Title * Tribal Land	* What ser-vices * Costs * Levels - toilets - water - electricity	* Government - National - Provincial - Local * Developers * Financial * Procedures	* Are you Going to get a house * Who will pay? * How much * Small/ large house * Subsidies -how much - Rules	* Influential factors * What in-fluences * House-plan? * Size * Plott * Location (orientation)	* Where? * How big? * Who qua-lifies? * Security? * How long? * Saving	* Pay - services - instalments * Maintenance - house - plot - clean house - neat plot - garden * Improvements	* Bricks * Frames & welding * Plumbing * Electricity * Roofs * Paint	* Electricity * Interior decorating * Mainte-nance & gardening	* Would you like more Information? * When * Who is re-sponsible for housing edu-cation? * Other infor-mation

FIGURE 5.1: DENDROGRAMME FOR HOUSING EDUCATION AND TRAINING PRIORITY NEEDS

5.3.2   The Priority-Index measurement

The success of community or intervention programmes depends on doing proper needs assessment at the beginning of the project. The question now is how to measure the *actual needs* of a community. A number of methods are available, varying from very complex to very simple. On the complex side scientific survey employing custom-made measuring instruments and complicated scientific sampling techniques could be used. On the (over) simplified side unstructured interviews with one or more of the community leaders could be mentioned. Both the simple and the complex procedures have strengths and weaknesses.

Regardless of the technique employed the following are indispensable for the community developer/researcher:

- Information reflecting the actual needs of a community.

- Primary information not yet interpreted by others.

- Information presented in such a way as to be accessible for further interpretation and implementation by specialists from diverse backgrounds.

- A simple process not requiring special and expensive training.

The Priority-Index (P-Index) which was developed and standardised by Schutte (1994) is a methodology that has been used in a wide variety of circumstances to do needs assessment in communities. The success of the Priority-Index is attributable to;

- its simplicity;

- its ability to reveal the actual needs of a community; and

- the reliability of the information it elicits, regardless of whether respondents are literate or illiterate.

The Priority-Index was specifically designed to prioritise the needs within communities or other target groups. It is aimed at (i) determining the *actual needs* of the community at a *given point in time*, (ii) ranking them in *order of importance*, (iii) without being *paternalistic*, (iv) in such a way as to reflect the *real differences in urgency* between the needs that are represented by the various items or issues raised.

The following problems often encountered using measuring techniques, and largely surmounted by the Priority-Index:

- Illiterate, semi-literate and highly educated individuals can all be used as respondents, and their opinions are all measured with equal validity. This is made possible by using a measuring instrument known as the Schutte Scale which also allows for rank ordering without having to weigh items against each other. Furthermore, it also enables the researcher to obtain both quantitative and qualitative data.

- The Priority-Index is not paternalistic. Respondents are not presented with a ready-made list. In fact, respondents are required to verbalise and motivate their needs themselves. In other words, the different members of the community determine what it is that the community needs. The community creates its own list.

- Applying the technique is relatively cheap, yet it presents a reliable picture of the actual needs of the target community. Moreover, the procedure is so simple that minimal training is required, and trainees from the local population are quite suitable.

- Experience has shown that the Priority-Index is capable of reflecting, in a transparent and accountable fashion, the reality within a community.

- Further advantages of the Priority-Index include the fact that it also functions as a projective data-gathering technique. Respondents in geographically based data-gathering groups are requested to express not only their own opinions, but also to respond on behalf of others from the same geographical area.

The Priority-Index was specifically designed to prioritise the needs within communities or other target groups. Schutte (1994) states that efforts to determine the needs of communities tend to be based merely on the order of preference of the respondents, in terms of the perceived importance of the need. In practice, results obtained in this way have proved to cause more problems than solutions, particularly in lower socio-economic communities. Such communities usually have a pressing need for whatever one cares to mention, so that ranking needs in order of importance is simply not possible. The Priority-Index surmounts (see Figure 5.2) this problem by conflating respondents' perceptions of the importance of a given issue/facility with their current satisfaction vis-a-vie that issue. As a result of this technique, an issue or need which respondents regard as very important, while at the same time being quite satisfied with the current state of affairs, will occupy a lower position on the Priority-Index than one sharing the same value for importance but that they are less satisfied with.

FIGURE 5.2: SCHEMATIC REPRESENTATION OF THE SCHUTTE SCALE

Side facing the interviewer   Side facing the respondent
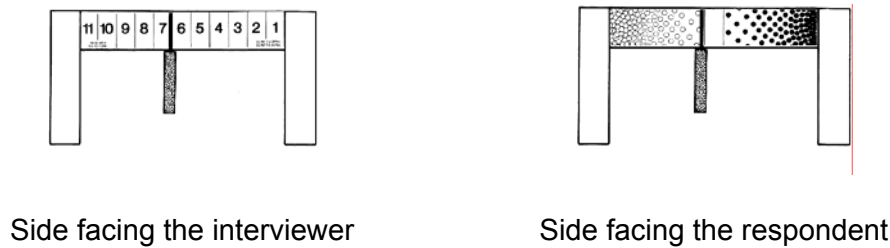
FIGURE 5.3: HIGH IMPORTANCE, LOW SATISFACTION: *PRIORITY HIGH*

FIGURE 5.4: HIGH IMPORTANCE, HIGH SATISFACTION: *PRIORITY LOW*

For this research study the methodology was adapted slightly and participants were first asked to indicate what topics regarding housing education and training they wanted to learn more about (were important to them) and then what their level of knowledge regarding each item was. Schutte uses an interesting projecting technique by not asking the respondents directly what they need but asking them what they think their neighbours need. For the establishment of housing education and training needs the question was adapted to "What do your neighbours know about housing education and training?" and "What would your neighbours like to know about housing education and training?".

Population and sampling

The Priority-Index methodology has specific prescriptions for the composition and sampling of the population for the focus groups. The focus groups' composition must consist of the following categories in order to cover the full spectrum of the adult population:

• 8 men, 35 years and older

• 8 men younger than 35

- 8 women, 35 years and older

- 8 women younger than 35

5.3.3 Focus groups

Interview schedule

Schutte has developed a specific format for structuring the questions for focus group meetings when assessing needs in a community. The format was adapted to measure the need for housing education and training (see Annexure A). This measuring instrument consisted of the following:

- A general page to identify the specific focus group and venue.

- A set of introductory questions. The purpose of these introductory questions was twofold; firstly to set participants at ease and secondly to set the stage for discussions focused on housing education and training.

- The question "What do you want to learn about housing?" was asked to identify topics they were interested in. This was followed by the question "What else?" until a series of topics had been identified.

- The Schutte Schedule was then used to identify the priority needs according to the topics identified.
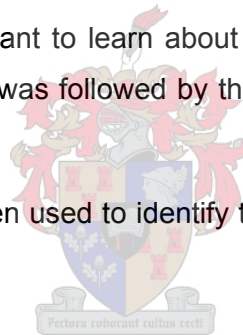
The questionnaire was tested out using a group of adults with a similar socio-economic background as was expected to exist in the communities to be used for the final needs assessment (adult men and women, unemployed, semi-literate or illiterate inhabitants of an informal settlement that would receive housing subsidies in the near future). The methodology used and results obtained in the pilot study were discussed with Schutte (1996), academics and housing experts. It was decided that the Priority-Index was a suitable method for determining the housing education and training needs of communities and to adapt the schedule as suggested.

Procedure

All requirements as set out by Krueger (1994) to conduct a focus group as well as those prescribed by Schutte (1994) for conducting a Priority-Index were met. Facilitators were trained and they recruited the population a week before the scheduled date. A day before the meeting they reminded the participants of the meeting. Two and a half to three hours were allowed for

each focus group meeting. On arrival participants introduced themselves, received refreshments and chatted informally. This is necessary to create a relaxed and informal atmosphere. A specific list of requirements is given to the facilitators well in advance (see Annexure A).

All participants were made to feel comfortable and free to express their opinions. Each one had a Schutte Scale handy before the procedure started. The researcher explained how the instrument worked and made sure that each participant knew exactly what he/she had to do. There was a trained assistant present to take notes, record the interviews with a tape recorder and record the individual scale values indicated by participants on the Schutte Schedule.

The sessions started with general introductory questions such as "Think of a house. What is a house to you?"; "Do you need information about housing?" etc. Following these introductory questions the question, "What do you want to learn about housing?" was asked. The researcher did not lead the discussion in a certain direction and allowed items to come from the participants themselves. If the group did not respond, probing was permitted by using some of the topics from the dendrogramme. Responses were recorded in writing. After the first response the question, "And what else?" was asked. The responses were again recorded and the question "And what else?" was repeated until all responses were exhausted. These responses (education needs) were then transferred to the Schutte Schedule and participants were asked the following questions on each of the identified educational needs:

- Why do you and your neighbours need to know about…?

- How important or unimportant is it to know about…?

- How satisfied are you and your neighbours about the information you have about…?

After each question the participants had to indicate their response on the Schutte Scale and the assistant and the researcher recorded the individual scale values. The following is an example of the recording sheet:

Item	Reasons	Importance	Satisfaction
Subsidies	• We do not understand the subsidies. • We do not know what to do to get a subsidy	10,10,10,10,10,8,8,10	0,0,0,0,0,0,0,0,
Role players in housing	• We want to know who must give us houses • We want to know what is everyone's responsibility	10,10,10,10,10,10,10, 10	3,3,4,4,3,4,3,3

Calculating the Priority-Index

Calculating the Priority-Index is a very simple procedure. The mean of the group's importance measurements for each item is calculated by adding the scale values and dividing the sum by the number of respondents (eight in the example used). The same is done for the satisfaction measurements.

To obtain the Priority-Index, the mean of each item's satisfaction measurements is subtracted from the mean of its importance measurement. The priority level of each item can now be compared with all the others. The greater the value of the Priority-Index, the higher the priority of the item will be. The items can now be ranked in order of priority. The priority of items must always be interpreted in conjunction with the reasons given.

Item	Reasons	Importance	Satisfaction	P-Index
Subsidies	• We do not understand the subsidies. • We do not know what to do to get a subsidy	10,10,10,10,10,8,8,10 total: 76 mean: 9.6	0,0,0,0,0,0,0,0, total: 0 mean:	9.6
Role players in housing	• We want to know who must give us houses • We want to know what is everyone's responsibility	10,10,10,10,10,10,10, 10 total: 80 mean: 10	3,3,4,4,3,4,3,3 total: 24 mean: 3.5	6.5

Because of the unstructured nature of the focus group discussions, each group mentions its own needs and it is possible that some groups mention certain items and others not. According to Schutte (1996) the Priority-Index's standardised methodology caters for such a situation because averages are used.

5.4   PHASE 1: PILOT STUDY

It was decided to do a pilot study because although the technique of using a Priority-Index as needs assessment tool was well established, it was not certain that the technique would give the desired results when measuring an abstract concept such as education and training needs. The pilot study served as a way for the researcher to master the methodology of a Priority-Index and then decisions on the final population were made.

The pilot study was conducted in Ikageng, Potchefstroom. The population was chosen by means of the following sampling method:

Ikageng was divided into eight wards. Four informal settlements were randomly chosen and field workers were used to recruit the participants. From each ward 32 participants took part in the study selected according to the prescriptions for the composition and sampling of the

population. There were sixteen group sessions; four from each ward were conducted according to the different prescribed age categories.

The data were transcribed and the results were calculated.

5.5   PHASE 2: MAIN STUDY

The methodology used and results obtained in the pilot study were discussed with Schutte (1996), academics and housing experts. It was decided that the Priority-Index was a suitable method to use. In order to obtain a representative sample with the limited resources available, the study was conduct in four provinces, in both rural and urban areas. Figure 5.5 presents the detail of the sample.

	Town-ship	Categories	Respondents per category	n
1 North West Province				
1.1 Urban area - Ikageng, Potchefstroom	4	4	8	128
1.2 Rural area – Tshing, Ventersdorp	1	4	8	32
2. Northern Province				
2.1 Urban area - Seshego, Pietersburg	1	4	8	32
2.2 Rural area - Sovenga, Pietersburg	1	4	8	32
3 Mpumalanga				
3.1 Urban area – Hlalanikahle Witbank	1	4	8	32
3.2 Rural area – Sivukile, Morgenson	1	4	8	32
4 Gauteng				
4.1 Mamelodi-East, Pretoria	1	4	8	32
4.2 Mamelodi, Pretoria	1	4	8	32
4.3 Kagiso, Krugersdorp	1	4	8	32
Total	12	4	8	384

FIGURE 5.5: FOCUS GROUPS CONDUCTED IN DIFFERENT AREAS

It was planned that a total of 384 individuals from 12 different townships (4 in Ikageng) would participate in the study. Sometimes some of the recruited participants did not turn up and sometime more people turned up. The focus groups proceeded with an average of 6-9 people per focus group. Eventually the final sample consisted of 331 participants.

5.6   RESULTS OF THE NEEDS ASSSESMENT

The Priority-Index methodology used in this study yielded both quantitative and qualitative data. The complete data set and results were compiled in a report to the National Research Foundation that provided funding for the research (Van Wyk *et al.*, 1999).

5.6.1   Summary of demographic profile of respondents

Men (46, 2%) and women (53, 7%) were rather equally represented in the study. The majority of the women (58%) were from the age category, older van 35 and younger than 60 years of age. The age category that was the least represented were the men older than 35 and younger than 60 years (39, 1%). The average size of the households of respondents was 4-6 people. The majority of the respondents indicated that they had an educational level of grade 8-10. During the focus groups it was however determined that these individuals did not have the ability to comprehend material on this level. The validity of this result is therefore questionable. The majority of respondents (55, 7%) indicated that they had no household income. The overwhelming majority (74, 8%) indicated that they were unemployed.

5.6.2   Summary of results of introductory questions

Certain issues were mentioned in almost every focus group and the first one is that almost all participants felt that "government must provide" housing. It was also clear that there was confusion about housing terms and a total lack of understanding of the housing process. Many of the respondents did not know the difference between a subsidy and a home loan. Many of them said that they "will not be able to get a subsidy because they are unemployed and poor".

It was also very difficult to distinguish between their housing needs and their needs for housing education and training. They were very sure about their concrete housing need but most of them not even thought about abstract needs such as education.

The results of the focus groups showed that the respondents were only aware of their basic and tangible needs. Most did not know the difference between a house and a home. They really only knew their need to have a "four roomed brick house with a bathroom and toilet". They did not know what was affordable and who the role players in the housing process were. It is clear that there was confusion about housing terms and a total lack of understanding of the housing process.

5.6.3   Priority–Index results of housing education and training needs

As explained before the first step in determining the Priority-Index was to ask the question "What do you want to learn about housing?" This step identified the aspects that participants wanted more knowledge on. The researcher assigned descriptive labels to the aspects mentioned. The following question was "Why do you and your neighbours need to know about … whatever they mentioned before)?" Table 5.1 presents the aspects participants wanted to learn about as well as the reasons they gave for it.

TABLE 5.1: HOUSING NEEDS AND REASONS IDENTIFIED

ITEM	REASONS
1. JOB OPPORTUNITIES	"Job opportunities are a problem for us"". "We need jobs".
2. TECHNICAL ASPECTS	"We want to know what the cheapest alternative for building materials and techniques are". "We want to know what are the advantages and disadvantages of certain techniques and materials
3. INCOME GENERATING	"We need money for anything we want to do". "We are unemployed". "We need money to build a house".
4. ADMINISTRATION	"We need to know about building contracts".
5. BUILDING CONTRACTORS	"We want to know more about the role of the developer". "We want to know who handles the subsidy money".
6. SAVING SCHEME	"A saving scheme will help the people". "We want to know how to make a little money grow". "We want to save money for a house". "We do not have enough money to save". "People must be encouraged to save".
7. QUALITY CONTROL	"We do not want the house to crack". "Good quality is important for us".
8. TOWN PLANNING	"We do not know where we can build". "We want to know where schools, churches and parks will be".
9. LAND TENURE	"We do not own land". "We do not know where to go"
10. SAFETY	"We feel unsafe" "We want to better the safety of the area".
11. DEVELOPMENT OF AREA	"We want to be able to develop playgrounds for children". "We want to beautify the area". "We want places for recreation".
12. CAPACITY BUILDING	"We want to have a leader". "We think people must work together". "The people must not fight".

13. FINANCIAL ASPECTS	"We want to learn how to save money". "We want to be able to use our money better". "We want to be able to buy more food". "We want to know how to budget". "We think affordability is very important". "We want to know what we pay every month". "We want to make sure no one takes money".
14. HOUSING PROCESS	"We want to know what to do to get a house". "We want to know about the housing process". "We want to know who is part of the housing process". "We do not know anything"
15. ROLE PLAYERS	"We want to know where we can get information about housing". "We want to know the functions of different levels of government". "We what to know the role of local government". "Government does not understand our needs". "We want to be able to ask questions to government". "We want to know what happens to the money government receives". "Who is in charge of the money government hand out?"
16. HOME LOANS	"We want to know how the money must be paid back". "We want to know what the difference between a subsidy and a loan is". "We want to know what to do to get a loan". "We want to know who qualifies for a loan".
17. READ A PLAN	"We want to be able to visualise the home". "We want to know where the doors and windows will be". "We want to understand the plan in order to judge the house". "We want to know whether the house on the plan is the one that is built".
18. BRICK MAKING	"It can supply job opportunities". "We want the whole family to learn the skills". "We want to build our own home". "We do not have money to pay contractors".
19. LEGAL ASPECTS	"We want to know more so that we are not cheated". "We want to protect ourselves". "We want to know about contracts". "We want to know what our legal responsibilities are". "We want to be able to talk to the contractor about legal aspects". "We as women want to know what our rights are".
20. SERVICES	"We want to know for what services we must pay". "We want to know more about water". "We want to know what services are available". "We want to know exactly what we pay for". "We want to know everything about the account". "We want to know more about other types of toilets".

21. SUBSIDIES	"We want to know where to get financial help".
	"We want to build more houses".
	"We want to know the difference between a subsidy and a loan".
	"We want to know who qualifies for subsidies".
	"We want to know where the subsidy comes from".
22. BUILDING YOUR OWN HOME	"We want to build bigger houses".
	"We do not have money to pay contractors".
	"We want to reduce costs".
	"We must build for our children"
23. RESPONSIBILITIES	"We want to know what the responsibilities of home owners are".
	"We want to learn how to take care of our house".
	"We want to be independent".
	"It will be cheaper to do things ourselves".
24. OTHER SKILLS	"We want to learn skills like painting, plumbing and carpentry".
	"We want to improve our lives".
	"We want to earn money".
25. ELECTRICITY	"We want to know how to use electricity".
	"We want to know how to save electricity".
	"We want to be safe when using electricity".
	"We want to know exactly how much it costs".
	"Candles and other energy sources cost us too much"
	"ESCOM gave us basic information"
26. FURTHER EDUCATION	"We want to learn how to read and write".
27. AFFORDABILITY	"We want to be able to build the biggest house for the fewest moneys".
	"We want to make the best decision".
	"We want to know what we can buy with our available money".
28. GARDENING	"We want to get an income out of the garden".
	"We want to save money by supplying our own food".
	"A garden makes a home beautiful".
	"Everybody else has nice gardens already".
29. BUSINESS MANAGEMENT	"We need knowledge to generate own money".
	"We want to know what to do when they build a house".
30. INTERIOR DECORATING	"Our family will be happy in a beautiful home".
	"It will be better to live in a pretty house".
	"We want to create a pleasant environment for the family".
	"I want other people to see that my house is pretty."
31. CARE FOR THE HOME	"We want to know how to take care of the inside and outside".
	"Everyone must keep his house nice and clean".
	"It is important to care for our house".

Because of the basic design of the Priority-Index and the method suggested by Schutte (1992) the presentation of results is simple and no sophisticated statistical procedures are needed. The highest value according to the Priority-Index for any topic is 10. An example of the result of one township is presented in Annexure C. The complete results of the individual townships from this study are available from the researcher (Venter *et al.,* 1996). The Priority-Index values of the 12 South African townships (4 in Ikageng) that took part in the research were calculated and are presented individually in Table 5.2.

TABLE 5.2: PRIORITY-INDEX VALUES OF HOUSING EDUCATION AND TRAINING NEEDS IN TWELVE SA TOWNSHIPS

ITEMS	TSHING	IKAGENG (X 4)	SESHEGO	HLANIKAHLE	SIVUKILE	MAMELODI-EAST	MAMELODI	KAGISO	AVERAGE P-INDEX
FINANCIAL ASPECTS	8.834	4.694	5.833	8.867	8.375	8.375	7.567	5.00	7.193
SUBSIDY	8.175	5.002	8.250	7.565	3.838	3.838	5.633	7.049	6.169
BUILDING CONTRACTORS	8.000								8.000
SAFETY	7.545								7.545
CAPACITY BUILD-DING	7.333								7.333
ELECTRICITY	7.313	4.015	8.6111	8.728	5.667	5.667	5.300	6.819	5.439
HOME LOANS	7.188	3.658	8.222	9.000	7.185	7.185	6.733	6.271	6.930
READ A PLAN	6.522	4.041	8.333	8.036	8.125	8.125	5.900	4.687	6.721
SERVICES	6.445	2.873	5.778	7.894	7.855	7.855	4.900	7.374	6.372
LEGAL ASPECTS	6.010	4.727	7.667	7.521	7.222	7.222	6.767	4.207	6.419
ROLE PLAYERS	5.837	4.193	7.833	9.000	7.546	7.546	6.500	6.899	6.919
RESPONSIBILITIES	5.145	3.016		8.771	6.500	6.500			5.986
INTERIOR DECORATING	4.942	-0.367		3.489	2.778	2.778	6.850	5.694	3.738
BUILDING OWN HOME	4.788	4.128	6.000	9.000	7.368	7.368	4.600	5.212	6.058
GARDENING	4.545	2.435		3.396	2.673	2.673		1.525	4.375
SAVING SCHEME		7.255	8.378						7.817
QUALITY CONTROL			7.667						7.667
LAND TENURE			7.584						7.584
INCOME GENERATION		7.857	9.334						8.595
HOUSING PROCESS		6.785	8.667					5.534	6.999
AREA DEVELOPMENT		6.750	8.333						7.541
BRICK MAKING		5.676	7.417	9.000				3.807	6.475
MANAGEMENT		1.839	6.333						4.086
FURTHER EDUCATION		4.755	6.167						5.458
OTHER SKILLS		4.857		3.420	7.188	7.188	6.700	3.684	5.951
JOB OPPORTUNI-TIES					9.000	9.000			9.000
TOWN PLANS			7.667		9.000	9.000	6.950		7.667
ADMINISTRATION					8.000	8.000			8.000
AFFORDABILITY		5.246							5.246
CARE OF HOME		3.500							3.500
TECHNICAL ASPECTS							8.900	8.741	8.821

As mentioned previously all the topics were not mentioned by all groups and that is the reason why some spaces are blank. The housing education and training needs of the total research population are summarised in Table 5.3, prioritised from the most important issue to the least important.

TABLE 5.3: PRIORITIES OF HOUSING EDUCATION AND TRAINING NEEDS

NEED	P - INDEX
1. JOB OPPORTUNITIES	9.000
2. TECHNICAL ASPECTS	8.821
3. INCOME GENERATING	8.595
4. ADMINISTRATION	8.000
5. BUILDING CONTRACTORS	8.000
6. SAVING SCHEME	7.914
7. QUALITY CONTROL	7.667
8. TOWN PLANNING	7.667
9. LAND TENURE	7.584
10. SAFETY	7.545
11. AREA DEVELOPMENT	7.541
12. CAPACITY BUILDING	7.333
13. FINANCIAL ASPECTS	7.193
14. HOUSING PROCESS	6.999
15. HOME LOANS	6.930
16. ROLE PLAYERS	6.919
17. READ A PLAN	6.721
18. BRICK MAKING	6.475
19. LEGAL ASPECTS	6.419
20. SERVICES	6.372
21. SUBSIDY	6.169
22. BUILDING OWN HOME	6.058
23. RESPONSIBILITIES	5.986
24. OTHER SKILLS	5.513
25. ELECTRICITY	5.439
26. FURTHER EDUCATION	5.458
27. AFFORDABILITY	5.246
28. GARDENING	4.375
29. BUSINESS MANAGEMENT	4.068
30. INTERIOR DECORATING	3.738
31. CARE OF HOME	3,500

The qualitative and quantitative results of this study indicate very clearly that there is a need for Housing Education and Training in communities. It is also clear from the results that job opportunities and ways to generate income are a very high priority in these communities. The participants had expectations regarding the housing process providing them an opportunity to gain financially. Knowledge regarding financial aspects, including affordability, budgeting and savings, received a rather high P-Index rating (7.2).

They wanted to learn how to build their own homes as well as where they can build them. It was clear that participants wanted to learn about building contracts and contractors because they feared to be exploited. They expressed the need to be able to read house plans in order to determine whether the house being built for them was according to the plans. They clearly wanted to get the best value for their limited funds.

Furthermore participants indicated a need to learn about the role players in the housing process, home loans and subsidies. The participants needed information on where and how to get financial help.

The aspects that received the lowest priority rating were those associated with gardening, decorating and upkeep of the house. This is probably because they reckon that they know enough about these aspects and as these aspects are viewed as "niceties" in these communities. In contrast development of the area, including playgrounds for children, recreational areas and beautifying the area, received a rather high priority (P-Index 7.5).

5.7   SUMMARY
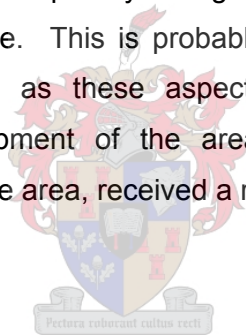
In order to sustain the housing process and ensure that there are educated and informed housing role players in South Africa, education must start at grass roots level with the homeless people for whom the subsidy scheme was created, therefore a needs assessment done in this market was necessary. An outcome of this education programme can be empowered communities with knowledge and skills, who can make informed decisions and will not be exploited. Empowered communities will also take an active part in the housing process, make decisions about their own lives and the community and therefore enhance the housing delivery process.

This chapter discussed the methodology and results of the needs assessment regarding housing education and raining in twelve townships in South Africa. The results obtained served as confirmation of the need for housing education and training amongst communities targeted to receive housing subsidies from the state. The results serve as baseline data for the development of a housing education programme for semi-literate recipients of housing subsidies.

CHAPTER 6

RESEARCH METHODOLOGY OF THE INTERVENTION RESEARCH

6.1   INTRODUCTION

In this chapter the methodology of the design, implementation and evaluation of the Housing Education Literacy Programme will be discussed and placed within the framework of intervention research as well as the framework of outcomes based education.   How the programme was practically implemented within the developmental housing framework will also be discussed.

Grinnell (1993:14) states that the goals of social research studies differ according to whether the study can be described as pure or applied:

- The goal of pure research is to develop theory and expand the knowledge of social research.

- The goal of applied studies is to develop solutions for problems and applications in practice.
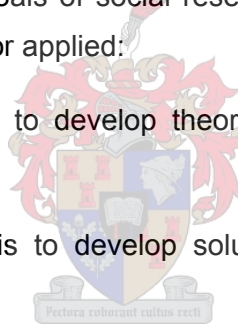
The present research study falls within the real of applied intervention research.

De Vos, Schurink and Strydom (1998:9) are of the opinion that the goals of pure or applied research have applications for both practice and knowledge development. A new view of applied research, as conceptualised by Rothman and Thomas (1994), namely intervention research, forms a solid link between research and practice.

6.2 THE DEVELOPMENT OF THE HOUSING EDUCATION LITERACY PROGRAMME (HELP) AS AN EXAMPLE OF INTERVENTION RESEARCH METHODOLOGY TO DESIGN COMMUNITY EDUCATION PROGRAMMES

Intervention research developed over the past ten years and is the result of an integration of principally two previously well – known models of development research, namely Thomas's developmental research and utilisation model (1994:25-54) and Rothman's social research and development model (1994:25-54). Rothman and Thomas collaborated and produced the following model, now called intervention research, consisting of six phases:

- Problem analysis and project planning

- Information gathering and synthesis

- Design

- Early development and pilot testing

- Evaluation and advanced development

- Dissemination

One important aim of intervention research is to create a means for improving community life, health and well-being while doing research at the same time. It is a form of applied research according to Rothman and Thomas (1994:25-54).

It is also necessary to remember that the research process is conducted in phases and these do not follow each other rigidly. Rothman and Thomas (1994:9) state clearly that although the research is performed in a stepwise sequence, many activities associated with each phase continue after the introduction of the next phase. There is also looping back to earlier phases if necessary to solve problems or when additional information is obtained. Each of the phases consists of a series of steps. The phases of intervention research are summarised from Rothman and Thomas (1994:25–54) and De Vos (1998: 384–404) in Table 6.1.

TABLE 6.1: PHASES OF INTERVENTION RESEARCH

PHASE 1	PHASE 2	PHASE 3	PHASE 4	PHASE 5	PHASE 6
Problem analysis and project planning	**Information gathering and synthesis**	**Design of intervention**	**Early development and pilot testing**	**Evaluation and advanced development**	**Dissemination**
Identifying and involving the clients	Using existing information sources	Designing an observational system	Developing a prototype or preliminary intervention	Selecting an experimental design	Preparing the product for dissemination
Gaining entry and cooperation from settings	Studying natural system	Specifying procedural elements of the intervention		Collecting and analysing data	Identifying potential markets for the intervention
Identifying concerns of the population	Identifying functional elements of successful models		Applying design criteria to the preliminary intervention concept	Replicating the intervention under field conditions	Creating a demand for the intervention
Analysing identified concerns				Refining the intervention	Encouraging appropriate adaptation
Setting goals and objectives					Providing technical support for adopters

Adapted from de Vos, 1998:384 and Rothman and Thomas, 1994:25-54.

The first phase to be discussed encompasses problem analysis and project planning. The basic theory of intervention research will be discussed using italics and after that the practical application as in a housing education and training programme will be given.

6.2.1 Problem analysis and project planning

This step includes the activities that precede the actual developmental intervention activity. It implies the existence of a "problematic human condition". Very often, professionals and the public do not recognise this condition and the objectives performed during the analysis phase are to bring about such recognition.

The need for housing education and training, specifically for consumers, is of general concern to the population. The need was identified in literature (National Business Initiative, 1998:2) and several stakeholder groups were grappling with this problem in an unstructured manner (Rickets, 1998:2 and Department of Housing, 2003:2). It was therefore decided to develop a

structured housing education and training programme based on a scientific needs assessment and implement it in a suitable environment.

Several steps have been identified as critical for this phase and include identifying and involving clients; gaining entry and cooperation from settings; identifying the concerns of the population; analysing identified problems; setting goals and objectives.

6.2.1.1 Identifying and involving clients

Intervention researchers choose a constituency or population with whom to collaborate. The population's issues must be of concern for themselves, researchers and society. Together the researchers and proposed clients must identify specific targets and goals of the intervention.

The most important stakeholders are the Department of Housing at national as well as provincial level, the Institute for Housing of South Africa, the Housing Education Initiative KwaZulu-Natal, as well as private developers. A series of discussions regarding the importance of housing consumer education.

It was agreed that different groups should co-operate but no specific actions were taken at that stage.

For this research project the "important informants" in the first stage were all the forums and officials that were interested and concerned about housing education.

6.2.1.2 Gaining entry and cooperation from settings

Researchers must make contact with the population or potential participants by means of "important informants". The "important informants" must explain local ways to researchers and introduce them to gatekeepers who control access to the settings. Conversations with essential informants help researchers understand what they have to offer and how to articulate the benefits for participants and members of the group or organisation. Successful intervention researchers form a collaborative relationship with representatives of the setting by involving them in identifying problems, planning the project and implementing selected interventions. By working together with those who can facilitate access, researchers gain the cooperation and support necessary for the intervention research.

For this research project the "important informants" in the first stage were all the forums and officials that were interested and concerned about housing education. During the second stage it was the fieldworkers and assistants used to organised the focus groups for the needs assessments.

6.2.1.3 Identifying concerns of the population

Intervention researchers must always avoid imposing external views of the problem and its solutions. Once they have access to the setting, applied researchers must attempt to understand the issues of importance to the population. Researchers use informal personal contact methods, surveys and forums to obtain information.

Several professionals and government officials participated in forums that were concerned about the lack of housing education and training and its effect on housing delivery. The researcher took part in these forums. From the professional side there were several forums that tried to establish an institution for housing education and training (see Section 4.4). Focus groups were further used to obtain the necessary information from inhabitants of the informal settlements. Although the aims of the focus groups were to establish housing education and training needs most of the communities' concern were about general housing problems.

6.2.1.4 Analysing identified problems

The conditions or situations that the members of the community label as problems must be analysed. The following questions should be considered by researchers in order to investigate future possibilities:

- What are the actual problems?

- To whom does the situation pose a problem of problems?

- What might be possible reasons or causes for the existing problem(s)?

- Had any previous interventions been attempted?

- Who would be considered responsible persons/institutions for solving the problem(s)?

- What could be done to bring about changes and what should the nature of support be?

A detailed literature study of the problems associated with the ignorance of new housing consumers regarding processes, rights and responsibilities of new homeowners, was done. The issue of education and training was identified as a way to solve the problems and benefit the housing delivery process. However, ways and means to implement such education and training practically, needed to be identified and it is in this regard that this study endeavours to render a contribution.

6.2.1.5 Setting goals and objectives

The final stage of this phase is to set goals and objectives. Goals refer to the broad conditions or outcomes that are desired by the community of interest. Objectives refer to more specific changes or interventions needed. If the problems were analysed scientifically, stating broad goals and specific objectives for the intervention research project, it would help to structure the next phase of knowledge gathering and synthesis.

After the need for a housing consumer education programme had been identified, it also became clear that courses were needed for different tenure options as well as at different educational levels. The researcher decided to focus on semi-literate consumers that would benefit from the National Housing Subsidy Scheme and the following aim for the study was formulated:

The main aim of this study was to develop, implement and evaluate a Housing Education Literacy Programme (HELP) for semi-literate recipients of project linked government subsidised housing.

To reach the above aim the following objectives were set:

1. To do a literature study in order to position the housing education and training programme, within the housing development framework, as well as the new national educational framework.

2. To determine the need for housing education and training in the low-income or subsidised market.

3. To determine which non-formal housing education and training programmes are available in South Africa and to evaluate them.

4. To design and implement a relevant housing education and training programme as part of a project linked housing subsidy development.

5. To evaluate the success of the programme.

    The specific evaluation objectives of the HELP were to evaluate the following:

    –   The outcomes of the programme by measuring change in the beneficiaries'

        –   attitudes (with a standardised attitude test);

        –   knowledge (with a standardised knowledge test); and

        –   skills (by means of observation during training sessions).

- The general aspects of the programme, including

  - the content of the Trainer's manual;

  - the content of the Housing booklet;

  - the suitability of the teaching methodology;

  - the trainers' performance; and

  - the implementation of the programme.

After the aims and objectives had been identified, the process of information gathering started.

6.2.2   Information gathering and synthesis

According to Rothman and Thomas (1994:31-32) it is essential to discover what others have done regarding the same problem when planning an intervention research project and not to reinvent the wheel.   The above authors indicate that references, archival information and existing information sources, natural examples and functional elements of successful models, are possible examples to be used.

During this phase of the planning of the programme the following steps were followed:

- Existing information sources were gathered and studied

- Consultation with experts and forums took place

- Consultation took place with the target population to determine whether there indeed was a need for housing education and training and what the specific needs would entail.

Different non-formal housing education programmes, as well as other community directed education programmes were collected and evaluated.

6.2.2.1   Using existing information sources

These steps entail a literature review that consists of selected empirical research, relevant literature and computerised databases. Integration of literature from different related disciplines is necessary to establish new linkages and methods of various disciplines (Rothman & Thomas 1994:32).

Existing information sources were used to do an analysis of housing policies and perceived problems regarding the housing subsidy programme, intervention research, adult education programmes and related capacity building issues (De Vos, 1998; Draper, 1998; Department of housing, 1994a; Department of housing, 1997; Weyers, 2000 and Weyers, 2001). Experts with practical experience in the field of housing were also consulted. Changes in the National education system such as outcomes based education and the National Qualification Framework (NQF) were also studied (South African Qualifications Authority, 2000).

During the study not only housing or Consumer Science literature was used but also literature from other related areas such as community development, adult education and evaluation. According to Rothman and Thomas (1994: 32), it is an important function of intervention research to create new relationships between concepts and methods of different disciplines.

6.2.2.2 Studying natural examples and communities

De Vos (1998:391) indicates that a particularly useful source of information is to observe how community members, faced with similar problems, address them. Interviews with clients, who have actually experienced the problem or other service providers with knowledge about it, can prove insight into possible factors that will contribute to success or failure.

Effective community education should be based on the sound analysis of the needs of the target population (Kruger et al., 1996:107 and Schutte, 2002:8). The consumer sub-group chosen for the HELP was the new homeowners (previously disadvantaged) that would receive a project-linked housing subsidy from the government to have a house built and become a home-owner for the first time. It was therefore necessary to determine whether there was a need for housing education and training amongst this group and what the specific needs would be to determine the scope of their needs. The Priority-Index (P-Index) technique developed by Schutte (2002:1-27), was well suited for this purpose. This specific methodology provided quantitative results according to which the different needs were identified and prioritised as well as qualitative data allowing for the specific needs and topics are described in words. Annexure A summarises the list of topics together with their priority values. Chapter 5 (see Table 5.1 and 5.3) gives a detailed description of the P-Index methodology and results.

6.2.2.3 Identifying functional elements of successful models

After information has been gathered, researchers could analyse the critical features and practices of previous successful and unsuccessful programmes. Potentially useful elements of an intervention could be identified which could guide design and development activities.

The following step in the intervention research was the collection and evaluation of different housing education programmes, as well as other community directed education programmes. This step refers to what De Vos, (1998:391) describes as the "study of natural examples".

During this stage of the intervention, housing education and training was an important issue and many organisations were doing housing education. An attempt was made to collect examples of all existing housing education programmes that were presented on different levels and which covered different aspects of housing consumer education. Thirty nine housing education as well as other adult education programmes were collected. These programmes as well as general educational programmes for semi-literate adult learners were studied and evaluated. A list of the different programmes is available in Annexure D and Annexure E contains a dendrogramme. The questionnaire used for the evaluation of the different housing education programmes is in Annexure F. The results will be discussed in Chapter 7.

The knowledge gained from the study of the different programmes as well as a thorough literature study was used to set criteria for successful housing education programmes (see Annexure G).

6.2.3 Design of the intervention

This phase can be viewed as the planned and systematic application of relevant scientific, technical and practical information to the creation and assembly of "new social technology" or an intervention programme. In the previous models of Rothman and Thomas no clear pointers were given about exactly what to do and training models were borrowed from industrial psychology or education research (De Vos, 1998:392). Today clear indications of exactly what needs to be done are available and De Vos (1998:393–394) identifies the following steps in designing an observational system and specifying procedural elements of intervention. One of the aims of any intervention programme is to bring about change in the participants' behaviours or environment and the programme must be designed accordingly.

According to Rothman and Thomas (1994:34) as well as De Vos (1998:383), this design phase must consist of two steps, namely designing an observational system to observe the behaviour resulting from the problem and specifying the procedural elements of the intervention to address this problem.

Once the changes needed to participants' behaviour have been identified, the researcher must design a way of observing events related to the phenomenon in a natural way. It is necessary to define behavioural events in ways that can be observed.

According to Kroon (2000:140), it entails designing a way to observe the events, the nature of problems and the effect of the intervention. The observational system consists of the following three working parts:

- Definitions of the behaviours or products associated with the problem are defined in operational terms

- Examples of behaviour and products are provided to identify that which needs to change

- A way to measure and guide the recording of the desired behaviour or products is designed

This step is critical for the pilot/programme and is very closely linked to the process of design and intervention. It leads to a feedback system to refine previous interventions.

6.2.3.1   Designing of an observational system

The designing of an observational system should include steps such as referred to in 6.2.4.1. All these steps seem to indicate measurement of the impact of a programme. With a housing education and training programme, it is very difficult to measure the impact of a specific educational programme because housing is multi-faceted and an integral part of every person's or community's existence.   Housing influences all aspects of people's lives, and is also influenced by the political, financial, technical and social environment in which they live. Change in any of these areas may have an effect on the housing circumstances of communities. For example, if there is political unrest during the implementation of a housing project with an education and training component, it would have an influence on the results or impact of the education programme.   Due to practical reasons, it was decided that this phase should consist of two steps, namely the design of the programme content as well as the development of an evaluation system to determine the practical implementation of the programme. The same procedure was followed by Kroon (2000:145-146). Because this is a short-term intervention the effect of the intervention is not evaluated over the long term, only short-term intervention is measured through before- and after- attitude and knowledge tests and observations. A post-post intervention test was also not possible because of political problems in the community shortly after the intervention.

6.2.3.2   Specifying procedural elements of the intervention

By observing the problem and studying naturally occurring innovations and other prototypes, the procedural elements for use in the intervention can be identified. According to De Vos (1998:394), these procedural elements must include information, environmental change strategies as well as reinforcement of procedures that should be specified in adequate detail to ensure proper replication. The procedural elements of an intervention will become part of an eventual practice model, which is the final product of the research. The observational system and intervention are refined in the next phase, namely early development and pilot testing (Kroon, 2000:140).

By using the different phases of a housing project, as identified by Claherty and Associates (1997: v) and identifying the role players and activities in every phase, a logical framework was developed and initial topics for an educational programme were identified. The framework is presented in Table 6.2. There are different phases, such as the engagement phase, the project formulation phase, the project preparation and project implementation phase where the houses are actually constructed and ownership transferred. The last two phases are just as important namely operation and maintenance. Home owners must know what their rights and respon-sibilities are. Evaluation and monitoring are important features and must not be forgotten. When these phases are analysed and the activities and role players identified it helped to identify the topics for the HELP in a logical sequence.
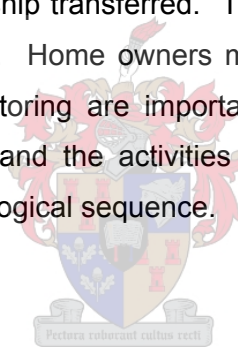
TABLE 6.2:   FRAMEWORK ILLUSTRATING THE PHASES IN A HOUSING PROJECT, THE ROLE-PLAYERS AND THEIR FUNCTIONS AND ASSOCIATED HELP TOPICS

PHASES IN A HOUSING PROJECT	ROLE PLAYERS	INITIAL HELP TOPICS
Engagement phase • Get to know community • Community profile	Individual members	Introduction 1. Job creation 2. Quality of life (functions of housing)
	Government – National - Provincial - Local	Policy, process, project 4. Role players 5. Local government –rates
Project formulation • Inform community • Gather information • Needs assessment • Environmental factors • Community develop-ment vehicle formed	Technical professionals, such as surveyors, own planners, engineers, architects, quantity surveyors, developers and project managers.	6. Urban development 7. Services – levels, options
Project preparation • Design • Local government • Subsidies • Provincial housing department	Non-government organisations – Facilitators	8. Subsidies 9. Financial planning (Affordability)
	Lawyers Conveyances	10 Administrative and legal aspects 11. Tenure options 12. Types of housing (Housing market)
Project implementation • Construction of houses • Transfer of ownership	Builder/Contractor Local building entrepreneurs	13. Technical aspects (How to read a plan) (Quality control)
Operation and maintenance • Home-ownership: rights and responsibilities	Individual	14. Home ownership (Responsibility)
• Evaluation and monitoring	Community	15. Community development

The development of the HELP entailed different phases, actions and procedures. The products developed during the development of the programme are summarised for the sake of clarity:

a. **Development of programme content** by using the topics as identified by the Priority-Indexes (see Table 5.3). Chapter 5 describes the procedure in detail.

b. **Using the information collected in 6.2.2.3** (existing non-formal housing education programmes).

See Annexure D and Annexure G, the criteria for successful programmes to develop the programme structure. In summary the list of topics were therefore obtained from several sources such as:

– a literature study

– an evaluation of Housing Education programmes and

– the research by means of the Priority-Indexes

The following topics were identified and formed the content of the training manual for leaders and booklet for community members during the preliminary study (2000).

(Ngceba, 2000).

1. Housing job opportunities and income generation

2. Housing and quality of life (functions of housing/types of housing/tenure options)

3. Housing policy and process

4. Role players and housing projects in the developmental housing delivery process.

5. Specific role of the local government

6. Urban development

7. Provision of infrastructure and services

8. Capital Housing Subsidy Scheme

9. Financial aspects and affordability

10. Legal and administrative aspects

11. Technical aspects of building a house

12. Home ownership (rights and responsibilities)

13. Community participation and developmental aspects of the housing development process (Venter, 1997:4).

c.   **Outcomes** for the learning programme, learning modules as well as learning sections were designed (Ngceba, 2000).

d.   **A Trainer's Manual was written.**

This manual was aimed at trainers with an educational level of at least grade 12. The manual was written to be user friendly and the topics were similar to that of the Housing Education Booklet. A list of references consulted in the writing of the manual is included in the Trainers Manual.

e.   **Housing Booklets**

The Housing Booklets were a simplified version of the Trainer's manual, using the same topics but the information was focused on semi-literate people (The education levels more or less Grade 5-7). According to the research of Le Roux (1993:50) the letter type used should be the same as for Grade 1 children. This information was obtained and practically implemented for the text of the booklets.

An artist who worked very closely with the programme developer was commissioned to illustrate the booklet and to ensure that the pictures clearly illustrated the meaning of the most important concepts in the text.

Later these topics were reorganised and content refined to become the content of the Trainer's Manual and Education Booklets for the final programme.

f.   **Teaching aids** suitable for a community education programme as well as a specific structure for each lesson were designed.

g.   **Certificates**

Certificates for the trainers as well as the participants were designed and handed out after completion of the course (see Annexure I).

h.   **Register**

A register where attendance of trainees could be recorded was developed.

The different phases of the programme development, implementation and evaluation will now be addressed.

6.2.4 Early development and pilot testing

Rothman and Thomas (1994:34) state that during the development and pilot testing phase a primitive design is evolved to such a form that it can be evaluated under field conditions. This phase includes the important operations of developing a prototype or preliminary intervention, conducting a pilot test and applying design criteria to the preliminary intervention concept.

6.2.4.1 Developing a prototype or preliminary intervention

This step of the design process includes the selection and specification of preliminary intervention procedures. A mode of delivery needs to be established. Feedback from consumers and implementers should be obtained to refine and simplify the prototype for the intervention.

To ensure the development of a scientifically sound housing education programme, it went through different stages of development, evaluation and refinement. Evaluation and feedback from each stage served as input to the next stage of development. This is explained in detail in the following sections.

Developing a preliminary Housing Education and Training Programme:

a. Implementation

An honours student (Ncgeba, 2000) implemented the programme under the guidance of the researcher according to 6.2.4.1.f. Ncgeba identified 20 people, living in an informal area, Durban, KwaZulu-Natal that would have received subsidised housing in the near future and presented the course to them. The course was presented over five days, two sessions a day. A topic was presented per session and refreshments and lunch was provided. The designed programme and evaluation material was used to implement the programme.

b. Topics/Chapters of training materials

See Section 6.2.3.2.b for the topics of the Trainer's Manual and Housing Booklet used in the priliminary study.

c. Evaluation model of the preliminary study

After the text and programme material an evaluation model was developed and it was tested during the preliminary study. The evaluation model that was designed was used to specifically evaluate six aspects of the programme, namely:

− the content of the Training manual as well as the Housing booklet;

− the suitability of teaching materials;

− the suitability of the teaching methods;

− the trainer's performance;

− the programme in general (implementation and structural aspects of the programme); and

− whether the trainees gained any knowledge, whether the outcomes of the programme were satisfactory.

d. Evaluation questions

A number of evaluation questions regarding the design of the programme needed to be answered.

− Questions regarding the content of the Training Manual and Housing Booklet to establish whether the following aspects were satisfactory:

   − Were the topics relevant and was the information relevant to the topic?

   − Was the time spent on topic suitable for the participants' needs and education level?

   − Was the topic treated in a satisfactory way, for instance: was there enough information or too little or too much?

   − Was the content well organised?

   − Were outcomes clear and in line with the topic?

− Questions regarding the outcomes of the programme:

   − Were the outcomes of the programme reached (Annexure H)?

- Questions regarding the suitability of the training materials:

    - Were the teaching aids suitable for the topic discussed?

    - Were the materials of any help and did the participants gained knowledge from it?

    - Were the messages clear or ambiguous?

    - Did the materials arouse the participants' interest?

    - Were the teaching materials easy to read and understand?

- Questions regarding the teaching methodology:

    - Were the teaching methods used suitable for the topic?

    - Was the level of instruction used suitable for the participants?

    - Did the teaching methods used arouse and sustain the interest of the participants?

    - Did the method allow for participation of the participants?

    - Was the method easy or difficult for the topic presented?

- Questions regarding the implementation of the programme:

    - Did the trainer have any knowledge of the subject matter?

    - Was the trainer able to arouse and maintain interest of the participants?

    - Did the trainer encourage any participation from the participants?

    - Was the trainer willing to allow for other people's ideas?

    - Was the trainer able to relate the topic to the objectives of the session?

    - Was the trainer able to maintain time efficiently?

    - Was the trainer able to reach the outcomes?

    - Did the trainer accomplish the set outcomes?

- Questions regarding the general aspects of the programme:

    - Did the participants enjoy the session?

    - Was there good communication between the trainer and participants as well as among participants?

- Were the facilities provided adequate?

- Did the participants gain anything from the session?

- Is it necessary for changes or improvements to be made?

e. Measuring instruments

Quantitative and qualitative approaches were used as measuring instruments. In order to do the above evaluation the following data collection methods were designed and are summarised in Table 6.3.

TABLE 6.3: DATA COLLECTION METHODOLOGY FOR THE PRE-PILOT STUDY

Type of questionnaire	Persons involved	Type of data
Demographic questionnaire	Trainees	Quantitative
Unstructured focus group before presentation of each chapter	Trainer and trainees	Qualitative
Structured focus group after presentation of each chapter	Trainer and trainees	Qualitative
Creative activities which will be observed	Trainees	Qualitative
Self-evaluation questionnaire (report)	Trainer	Qualitative
General programme questionnaire	Trainees	Quantitative

f. Presentation of the course

The following procedure was followed during presentation of the course:

- A demographic questionnaire was completed at the beginning of the course by the course participants (Annexure N)

- The data was collected as part of the presentation of each topic and according to the following procedure

  - Introduction of topic by trainer

  - Establishment of participant's knowledge of the topic by using unstructured focus group interview before the beginning of a session (Annexure Q)

  - Presentation of content using teaching materials/aids at appropriate moments, observing, and noting activities of the trainees.

- Evaluation of each session after completion using:

    - a picture questionnaire to assess whether the questions could be answered correctly*

    - a structured focus group to determine whether their knowledge had increased (Annexure R)

    - creative methods to observe whether there were any change in participants' skills (Annexure S)

- Self-evaluation of presentation by trainer *

- General programme evaluation questionnaire completed after the course by trainees (Annexure T)

- Evaluation of a programme session (Annexure U).

- Structured interview with significant others (spouses and friends) *

- Structured questionnaire completed by professionals that were taking part in the specific housing development programme, for instance the developer, engineer or building inspector *

(* Not included in the Annexures because it was not used during the final study.)
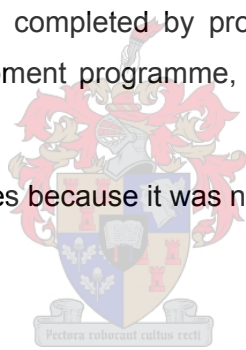
g.   Recommendations

The pre-pilot presentation and evaluation provided valuable insight for the further development of the programme. All the necessary questionnaires as indicated above were completed. Recommendations on the following were made by Ncgeba (2000:62-64):

- Changes to the text of the training manual and booklets regarding repetition and clarity

- The time required for completion of each chapter, activities and evaluation and an estimate of the time required to complete the whole programme was suggested

- The many forms of evaluation were a problem. The self-evaluation questionnaire by the trainer, session information questionnaire by trainees and focus groups after the meeting collected the same information and just one of these should be used

- Elimination of the questionnaire for the professional, unless these individuals were willing to spend time attending and evaluating the programme

–   Elimination of the questionnaire for the spouse or significant other

–   Refinement of the picture questionnaires which were not very clear

–   More structured teaching methodology with the appropriate teaching aids provided to trainers.

The programme- and evaluation materials were adapted and teaching methods refined according to the recommendations. A copy of Ngceba's research is available from the researcher (Ngceba, 2000).

At this stage the following additions were made to the programme:

- The information was divided in four sections, and four separate booklets were printed. These specific sections were:

  –   Housing delivery

  –   Provision of land and services

  –   Affordability and administrative aspects

  –   Own your own house

- Topics of the final Housing Education Literacy programme

  The content of the Trainer's Manual and Housing Booklet of the final programme were:

  Section I – Housing delivery

  1. Introduction

  2. Job opportunities and income generation

  3. Housing and quality of life

  4. Housing – policy, product and process

  5. Different role players and housing projects as part of the housing delivery process

  Section II – Provision of land and services

  1. Specific role of the local government

  2. Urban development

  3. Provision of infrastructure and services

Section III – Affordability and administrative aspects

1.   Capital housing subsidy scheme

2.   Financial aspects and affordability

3.   Contractual and administrative aspects

Section IV – Owning your own house

1.   Technical aspects of building a house

2.   Home ownership – rights and responsibilities

3.   Community participation and development as part of the housing process

(Copies of Booklets are available form the researcher.)

- The Training Manual and Housing Booklet were language edited and final copies were printed.

- Learning outcomes for the programme, modules and learning sections were refined. A specific project was initiated to develop teaching methodology and interesting activities for adult learners to establish whether there was an increase in the skills of the learners (Kempen, 2002:2-5) (Annexure J). A macro plan for each topic was developed as well as interesting activities. These activities, for instance role-play, was used to identify whether the trainees' (learners') knowledge, skills and attitudes had improved through attending the programme (Annexure J).

- Evaluation processes were adapted and fewer questionnaires were used.

- A kit was compiled consisting of a Trainer's Manual, Housing Booklet, outcomes for every module and chapter, lesson plans, teaching aids, planned activities, attendance register, certificates and all the evaluation materials (Annexure N, Q, R, S, T & U).

6.2.4.2   Conducting a pilot test

Pilot test the design to determine whether the intervention will work and implement it in settings that are convenient for the researcher but are somewhat similar to the ones where the intervention will take place.

Conducting the pilot study of the intervention

It was decided to follow the method of "training trainers" to deliver this programme. A second honours student (Rozani, 2001) implemented the adapted programme and trained two group leaders who in turn presented the study to 20 participants each.

The adapted evaluation method, teaching methodology and teaching aids were used and the following recommendations were made:

- The programme should be translated into the indigenous language, in this case Xhosa.

- More time should be allocated for the course (in this case, it was presented as five morning sessions).

- Activities and evaluation took a lot of time and should be streamlined (not too much writing).

- Attendance of course should be recognized by government.

- Participants had some knowledge about housing but there were many misconceptions, for instance that local government sells houses to people.

- The course was presented during the day and all participants felt that it should be scheduled so that those who were employed could also have an opportunity to attend the course, for instance over evenings and weekends.

- In general, the course met the target group's expectations and they indicated that they gained information.

A copy of Rozani's research is available from the researcher (Rozani, 2001).

After the previous questions were answered and the recommendations considered it was decided that the following evaluation will be sufficient to determine the successful outcome of the HELP when implemented informally by means of "Train the Trainer" in a community housing programme:

- Demographic information.

- Change in attitude from before to after the course as measured by a standardised Attitude Scale.

- Change in knowledge from before to after the course as measured by a standardised Knowledge Scale.

- Improvement of skills after completing the course.

- Focus group before each learning session about the specific topic.

- Focus group after each learning session about the specific topic.

- General programme information.

- In-depth interview with trainers about their experiences.

6.2.4.3 Applying design criteria to the preliminary intervention concept

During this stage, the following questions must be asked: Is the intervention effective? Is it replicable? Who are the typical end users? Will it be adaptable to various contexts? Is it compatible with local customs and values?

Once the preliminary and pilot programmes were implemented, design criteria had to be applied. According to De Vos (1998:396) the following relevant questions should be asked and they are answered according to the results of the pre-pilot and pilot tests.

- Is the intervention programme effective?

  Most of the evaluation information is qualitative and according to the pre-pilot and pilot study, the projects were effective (Ncgeba, 2000 and Rozani, 2001). It was however decided to develop a standardised knowledge and attitude questionnaire to obtain quantitative, valid and reliable data to supplement the qualitative data.

- Is it replicable by typical end users?

  The whole presentation is in the form of a Tool Kit and can be easily replicated by a person with basic housing knowledge and knowledge of educational procedures for instance a teacher or a community leader.

- Is it simple to use?

  Because the topic is comprehensive the trainers must have knowledge of the housing process, and be able to do the evaluation in a competent manner. The whole process is not simple, but all the guidelines and instructions are there and if trainers are trained effectively there is no reason why they will not be able to use the programme successfully.

- Is the intervention programme practical?

  As practical as possible: every theoretical aspect is explained by practical examples and trainees must do certain practical work, such as role-play, to explain the subsidy process or community meetings.

- Is the intervention programme adaptable to various contexts?

The content can be adapted to different contexts, the group can determine their own time schedule and venue and no electricity is needed. The information can easily be translated into different indigenous languages. Because the booklets stay in the participant's possession other family members can use it, and children can read it to their parents, so even illiterate individuals can benefit from the information.

The course is designed on two levels and the trainers that are to use the trainer's manual is expected to have completed grade 12 (level 4) from the National Qualification Framework, while the education booklet is designed for semi-literature individuals (ABET or level 1). It therefore covers a range of educational levels.

- Is it compatible with local customs and values?

The programme was developed with full cognisance and sensitivity towards local customs and values. This was possible because of the researcher's knowledge gained over many years of community development work. A negative "custom", that of non-payment of rates and taxes, that had developed because of resistance to the apartheid government, was however addressed under "rights and responsibilities of home-owners", during the programme.

6.2.5   Evaluation and advanced development

De Vos (1998:397) emphasises that the use of methods in the evaluation phase is not to provide programme appraisal for practice purposes or to contribute to the knowledge of human behaviour but rather to produce outcome information as an integral part of the research, an innovation process in which evaluation follows development.

It must also contribute to further design and development as necessary, and proceeds ultimately to an optional widespread use. There are four major aspects of the development and advanced development phase:

- Selecting an experimental design

- Collecting and analysing data

- Replicating the intervention under field conditions

- Refining the intervention

During this stage the final programme was implemented and evaluated and it took place from 20 April to 1 June 2002 in Orkney, North-West Province of South Africa.

6.2.5.1   Selecting an experimental design

Experimental designs help demonstrate causal relationships between the intervention and the behaviour changes targeted. Factors affecting design choice include the goals and the magnitude of change sought by clients and the goals of the research (Rothman & Thomas, 1994:37 – 38).

Selecting an experimental design

It was decided that the method of "train the trainer" would also be followed. It was the most sensible way to implement a programme to include as many participants as possible. Ten trainers were trained, using the trainer's manual and teaching aids to enable them to train people from the community.

Funding was obtained from the North West Province, Department of Developmental Local Government and Housing, the Orkney Municipality and developers.

An area where subsidised houses would be build and housing education and training was needed, was identified. During this phase, the practical aspect of identifying and involving clients (all participants) took place. After a discussion with an interested project manager it was decided to implement the project in an extension (Ext 9) of Klerksdorp municipality, Orkney district. Contact was made with the housing project committee, the municipal housing officials, the ward committee as well as the provincial officials. After lengthy discussions and many delays, permission was obtained to implement the programme.

The programme was implemented following the recommendations of the two pilots, but on a larger scale and after adjustments was made as recommended by the pilot programmes. A total of 756 beneficiaries received project-linked subsidy houses in this project and 10 trainers were trained. Each trainer was responsible for the training of ± 75 families. The evaluation was done as previously described and refined in the two pilots but with an additional standardized attitude and knowledge test for specific quantitative evaluation.

6.2.5.2   Replication of the intervention under field conditions and specifying the procedural elements of the intervention

A primary goal of intervention research is to develop interventions that are effective in a variety of real-life contexts with those who actually experienced the problems. Replication under various field conditions helps to assess the generality of the effects of the intervention. By the time the intervention has reached this stage, instructions, manuals and other tangible forms of prototype would have been developed, tested and revised (De Vos, 1998:397 – 398).

The procedural elements, including the use of information, skills and training procedures were specified in enough detail so that they could be replicated by other change agents. The following procedures to implement the HELP were followed.

a. **A specific area that was suitable for the intervention programme was identified**. The following criteria were set to identify the area:

    −   It should be a Greenfield's development

    −   Project-linked subsidies should be available

    −   There must be more than 500 houses in the project

    −   The developer must be positive with regard to the intervention

    −   The local government structure and officials must be positive and willing to participate

b. **Trainers were identified by the local municipality's ward committee**. The following criteria were used to select suitable trainers:

    −   They must have no known political agenda

    −   They must preferably have an education level of Grade 12

    −   They must be able to speak the language of the participants, as well as English

    −   They must be able to transfer knowledge in a interesting way

    −   They must be elected by the community

c. **The Trainers' Manual; Housing Booklets; evaluation material and certificates were refined and printed.**

d. **A training kit** was put together for the trainers containing all of the above plus a file with the necessary teaching methods and materials for each topic as well as additional information (see Annexure H - U). A coloured cardboard house that was used for demonstrations, colouring pencils and prestic, was included.

e. **Training of trainers**

Through consulting with all the previously mentioned stakeholders, trainers were identified and completed a training course of five full days. The local councillor, ward committee and housing committee members all attended the training course. (See Annexure K).

f. **The training programme**

The training programme was designed in such a way as to enable the trainers to follow the exact methodology when presenting the course. The same evaluation that was used during the "train the trainer" course was to be used by the trainers in the training of the community. They had to follow the same procedures as the "train the trainer" course.

g. **Community training**

- Each trainer was responsible for ± 75 households and he/she received a register as well as training and evaluation material for the whole group.

- Extension 9 was divided in 10 areas, one for each trainer. They were supposed to do their own marketing and recruitment of participants.

- Five training sessions with the groups were required and after 8 weeks the trainers had to hand over the completed evaluation materials and their reports to the researcher. They then received an honorarium.

- The researcher visited the trainers on a weekly basis to check progress and help to solve problems as they occurred.

h. **After completion of the course all participants received attendance certificates.**

6.2.5.3 **Collecting and analysing data**

In order to achieve the evaluation objectives of the HELP the following means of data collection were implemented:

a. Before the course started the participants completed the following questionnaires:

- a demographic questionnaire

- an attitude test/questionnaire

- a knowledge test/questionnaire

b. During the different training sessions the following evaluation took place:

   – informal focus group discussions for instance:

      – Before every session, questions were asked such as; "What do you know about …?"

      – After every session question were asked such as; "What have you learned about…?"

      – Observations of activities such as role-play, puzzles etc.

c. After the course the participants completed the following questionnaires:

   – a general programme evaluation questionnaire.

   – an attitude test/questionnaire

   – a knowledge test/questionnaire

d. An in-depth interview with the trainers by an independent evaluator to establish their problems, their recommendations and feelings about the training experience and the HELP.
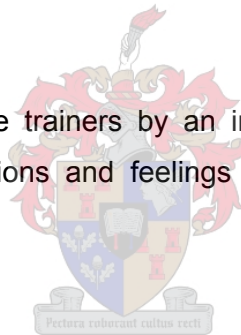
The different questionnaires are in Annexure N - U, the training Toolkit. Photo's of the Training Kit are in Annexure M.

6.2.5.4   Refining the intervention

The results of the field-testing are used to resolve problems with the measurement system and intervention. Adaptations in the language, content and intervention methods may produce desired behaviour changes and outcome for the full range of intended beneficiaries. Repeated tinkering with the intervention helps to ensure that it will really produce intended effects (Rothman & Thomas, 1994: 397 – 398).

After the conclusions and recommendations of this programme are completed this will be the following stage to be completed.

6.2.6   Dissemination

Rothman and Thomas (1994:39 – 43) write that once the community intervention has been field tested and evaluated, it is ready to be disseminated to community organisations and other target audiences. The following steps will ensure success:

- Preparing the product for dissemination

- Identifying potential markets for interventions

- Creating a demand for intervention

- Encouraging appropriate adaptation

- Providing technical support for adapters.

Recommendations from this research could be applied to follow-up programmes of HELP or any other housing consumer education and training programmes. Dissemination of the programme was not done.

The above summary of the different phases and steps that comprise intervention research (De Vos, 1998 and Rothman & Thomas, 1994) served as a framework for the development, imple-mentation and evaluation of a housing education literacy programme (HELP). The design and implementation of the housing education literacy programme can be summarised in the following table:
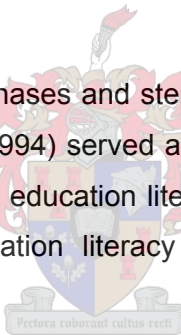
TABLE 6.4:   STEPS IN DEVELOPMENT, IMPLEMENTATION AND EVALUATION OF THE HOUSING EDUCATION LITERACY PROGRAMME (HELP)

Phase	Activities
1. Problem analysis and project planning	• Identify and involve stakeholders • Gaining entry and cooperation • Identify the concerns of the population • Analyse identified concerns • Set goals and objectives
2. Information gathering and synthesis	• Use existing information sources • Study natural examples • Identify functional elements of successful models
3. Design programme	• Design an observational system • Specify procedural elements of the interventions
4. Early developing and pilot testing	• Develop a preliminary intervention – Potchefstroom • Conduct pilot tests – KwaZulu Natal & Eastern Cape • Applying design criteria to preliminary intervention
5. Evaluation and advanced development	• Select an experimental design - Kanana • Collect and analyse data • Replicate the intervention under field conditions • Refine the intervention

(Adapted from the model of De Vos, 1998:385).

6.3   MEASURES OF QUALITY RESULTS

In the following section the criteria for scientific research as applied in this research study, are explained.

6.3.1   Criteria of measurement quality

The measuring instruments and research procedure for this research were developed to ensure validity and reliability. Most questionnaires were structured questionnaires, although open-ended questions and other measuring techniques were also used. The measuring instruments were designed to ensure reliability, validity and trustworthiness. These concepts are explained and an indication is given of their application in the present research study.

6.3.1.1   Reliability

Several authors (Babbie, 2004:141; De Vaus, 1990:54 and Henerson et al., 1997:134) defines reliability as the degree of consistency or stability with which an instrument measures whatever it is measuring over time or on different occasions. The instrument must give consistent results. According to Bryman (2001:71) and supported by Babbie (2004:141) reliability is fundamentally concerned with the consistency of the measurement of concepts. De Vos and Fouche (1998:85) emphasise the importance of the accuracy or precision of the instrument. According to them synonyms for reliability are dependability, stability, consistency, predictability, accuracy, reproducibility, repeatability and generalisability. There are three prominent factors involved when considering consistency:

- Stability or test-retest entails whether a measure is stable over time. If the measurement is administered and later re-administered there must be little variation in the results.

- Internal reliability is when the indicators that make up a scale or index are consistent, meaning that the scores of the respondents on one indicator tend to be related to their scores on the other indicators. Internal reliability is measured by calculating Cronbach's alpha coefficient and a value of 0.80 or higher is an acceptable level of internal reliability.

- Inter-observer consistency is when different observers make the same observations (De Vos & Fouche, 1998:85).
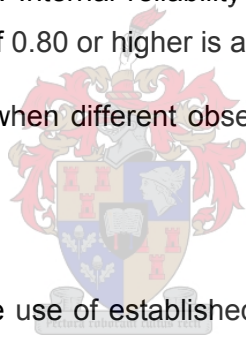
Babbie (2004:107) indicates that the use of established measuring instruments would result in more reliable results. The reliability of the research workers would have an effect on the end product.

For this research no established measuring instruments were available for the purpose of the present research study. All questionnaires were developed, tested and standardised.

- Although the process of retest after the programme implementation was planned, it was unfortunately not possible to implement for this research because of the unstable political situation in the community at the time of implementation.

- Reliable Cronbach's alpha values were obtained which indicated internal reliability of the measuring instruments. These values were obtained for the development of the attitude and knowledge questionnaires as well as their implementation during the programme evaluation for trainers and trainees.

- An independent field worker were used to conduct interviews but due to lack of   funding she could not be used for the skills observations. Her transcriptions of the interviews correlate with that of the researcher which indicated inter-observer consistency.

- Through interviews with different trainers similar feedback was received which is an indication of inter-observer consistency.

6.3.1.2   Validity

Validity is defined by (Babbie, 2004:143) as to what extent an instrument measures what it intends to measure. According to Bryman (2001:72) the term "validity" refers to the issue of whether an indicator (or set of indicators) that is devised to measure a concept really measures that concept. Validity determines whether the instrument is appropriate for what needs to be measured and how worthwhile the measurement will be (Henerson et al., 1997:133). De Vos and Fouche (1998:83) emphasised that validity consists of two parts: the instrument must actually measure the concept and the concept must be measured accurately.

There are various types of validity the researcher needs to think of (De Vos & Fouche: 1998:83) and for this research, the following were considered important:

- Face validity is a measure that reflects the content of the concept in question. Face validity is therefore essentially an intuitive process (Bryman, 2001:72 and Hayes, 2000:101). It refers to the issue of whether the questionnaire looks valid and when you look at the questionnaires it must be clear that they are about the specific concept that the researcher wants to measure (Anastashi, 1988:144). Face validity is defined by Hayes as the degree to which a test appears to measure what it is supposed to measure in accordance with the way that the specific community would understand it (Hayes, 2000:101). When one looks at the questionnaire it must appear to be relevant to those who will complete or administer it.   Face validity is a desirable characteristic of a measuring instrument because without it there might be resistance on the part of the respondents, which may in turn influence the results adversely (De Vos & Fouche, 1998:84).

  Looking at the different measuring instruments used in the research study it is clear that a housing education programme was evaluated, as well as the knowledge and attitudes of participants. The measuring instruments were scrutinised for face validity by knowledgeable practitioners and academics in the field of housing education and training when developing the attitude and knowledge questionnaires. Face validity was therefore obtained.

- Content validity is according to Monteith (1997:2) the degree or extent to which the test items are representative of some domain or content. To determine content validity the following must be ensured:

    – An adequate sample of the items that represent the content (topics and instruments) must be used. The content of the results of the Priority–Indexes was used as a starting point to develop the programme content and evaluation material.

    – The instruments must measure the concept adequately. Content validity is largely a judgmental process to ensure that the content is valid. Colleagues must assess the instrument and the researcher must rely on their judgment.

When content validity is determined the content domain as well as the general situation must be defined and the test must be about the content. There is no general numerical formula to determine content validity. Content validity is determined through a thorough inspection of the items. Every item must be evaluated to determine whether it represents a specific domain (Reitsma, 1996:39 and Bryman, 2001:70). If the research instrument is based on literature or a good conceptual framework and is judged as suitable by peers, it can be assumed that its content is valid (Reitsma, 1996:39 and De Wet et al., 1991:299).

The measuring instruments of this programme were designed after a thorough literature study and were evaluated by two lecturers, a private practitioner and two honours students as to be suitable for the purpose.
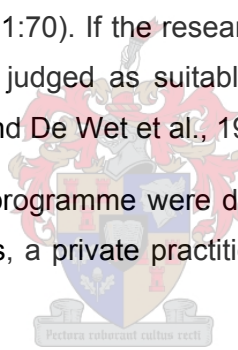
- Construct validity measures the skill, attitude or ability of the instrument to measure what it is intended to measure (Babbie, 2004:144). The construct validity of an instrument is the extent to which it is certain that it measures the theoretical construct that appears in the title (De Vos & Fouche, 1998:85; Hayes, 2000:101 and Henerson et al., 1997:136). The construct must be defined precisely and must then be judged by a panel of judges to determine whether it measures that specific construct and not something else (Reitsma, 1996:39 and Bryman, 2001:72).

All the concepts and constructs in this study were clearly defined and were judged by a panel consist of two housing practitioners and one educationist.

- Convergent validity is achieved when different ways are used to measure the same concept, for instance questionnaires, observation and interviews (Bryman, 2002:72).

In the present research study a variety of methods were used for measurement, e.g. questionnaires, interviews, focus groups, observations, such as role-play and story-telling.

- If different methods of data collecting are used and the same data are obtained with different measures the data can also be considered valid and reliable. This is called triangulation in the field of qualitative research and will be discussed in the next section.

6.3.1.3 Triangulation

The concept "triangulation" is sometimes used to designate a conscious combination of quantitative and qualitative methodology, but guidelines of how to apply this principle are seldom offered. According to Mouton and Marais (1990:72) the term "triangulation" refers to the use of multiple methods of data collection to increase the reliability of the observation and not specifically to the combination of quantitative and qualitative approaches. De Vos (1998:359) states that because there are no clear guidelines, the researcher must state clearly what is meant by triangulation in a particular study. She for example suggests theoretical data, investigator or methodological triangulation (as quoted from Duffy, 1993:143).

In this research study the following processes were followed:

- Theoretical triangulation (the use of several frames of references in the analysis of the same set of data) was obtained by using the perspectives from the evaluation research framework as well as the outcomes based education assessment to establish whether the community's knowledge about housing had improved and the programme was applicable.

- Data triangulation (the use of multiple observers and a variety of sampling strategies to ensure that the suitability of the process is tested in more than one way) was achieved by using the quantitative data obtained from different community samples, different trainers and different sets of trainees.

- Investigator triangulation (the use of multiple observers, coders and interviewers in a particular study) was obtained by using different trainers and a knowledgeable research assistant.

- Methodological triangulation (the use of two or more methods of data collection proce-dures within a single study) or multiple methods (Hayes, 2000:135) was obtained by using different methods of data collection such as structured questionnaires, focus groups, interviews and observations.

It has become clear that the usual methods used to determine the value of quantitative data, such as validity and reliability, are not sufficient to evaluate this research. Attention should also be paid to trustworthiness.

6.3.1.4   Trustworthiness

Krefting (1991:215) and Poggenpoel et al. (1994:348-252) suggest that the following criteria must be used to determine the value of qualitative research and that the term trustworthiness must rather be used. Trustworthiness includes aspects such as truth value, applicability, consistency and neutrality.

- Truth value or credibility is obtained from the experiences as they are lived or perceived by informants. The researcher must be confident that the findings from the research design are the same as perceived by the informants. Truth value is subject orientated and a quantitative study can be considered credible when it presents such accurate descriptions or interpretation of human experiences that people who also share experience would immediately recognise the description. Four strategies are proposed to ensure trustworthiness: credibility, transferability, dependability and conformability. **Credibility** can be obtained when it is demonstrated that the research was conducted in such a manner as to ensure the phenomena were accurately identified and described. Because of the results of the Priority-Indexes and the experienced researcher the situation in the informal settlements was accurately identified and described. **Transferability** is the applicability of one set of findings to another context or setting. Again because the results of the Priority-Indexes indicated similarities in the informal settlements, this indicated that the results and information are transferable. The third strategy is **dependability** and that is if the researcher attempts to account for changing conditions to the phenomenon chosen for research as well as changes in the design created by increasingly refined understanding of the setting. **Conformability** focuses on whether the results of the research could be confirmed by others. The results of this research were confirmed by the Department of Housing and all stakeholders interested in housing consumer education and training.

- Applicability refers to the degree to which the findings can be applied to other contexts and settings with other groups. It is the ability to generalise from these findings to larger populations. Researchers' opinions differ on this concept because qualitative data usually describes a particular phenomenon or experience and does not strive to generalise. The terms "fittingness or transferability" are often used and this means that findings of particular research fits into the contexts outside the study situation that are determined by the degree of similarity or goodness of fit between two contexts. The lack of housing

knowledge and the need for housing education and training can be applied to all new housing consumers. The research findings can therefore be applied in other informal settlements.

- Consistency considers the consistency of the data, i.e. whether the findings would be consistent with the same subjects or in a similar context. Consistency is possible because the information obtained with the Priority Indexes in different informal settlements are very similar.

- Neutrality focuses on the basis that there will be freedom from bias in the research procedures and results. Neutrality refers to the degree to which findings are a function solely of the informants and the research and not of other biases, motivation and perspectives. Objectivity is the criterion of neutrality and is achieved through rigour of methodology through which reliability and validity can be established. Objectivity refers to the proper distance between researcher and subjects that minimises bias. The objective researcher is seen as scientifically distant, someone who is not influenced by, and does not influence the study.

Because of the specific research design (e.g. trainers from the participating communities) and procedure followed in the present research study, as well as the researcher's knowledge of the population group and group dynamics in communities, the results from the study may be deemed trustworthy. In this study trustworthiness is obtained by the credibility of informants experiences regarding housing. Applicability is obtained because the living situations in most informal areas are very similar and data can be transferred from one to another. Neutrality was obtained by neutral trainers when conducting the tests and interviews.

6.4 DEVELOPMENT OF THE PROGRAMME EVALUATION STRATEGY

An evaluation system is important because of two reasons: it gives feedback by means of which the intervention (in this case HELP) can be refined and in the second place it can be determined how successful the intervention was (De Vos, 1998:393). In order to obtain quantitative data about the intervention it was decided to follow the guidelines of outcomes based education and assess the specific outcomes of the learning material by means of possible changes in attitude, knowledge and skills. In order to explain outcomes based education all possible terminology will be explained and then the relationship between them. Finally it would be explained how this concepts can be implemented for assessment.

6.4.1　Evaluation vs. intervention research

When an existing programme is evaluated, it is seen as programme evaluation. When a new technology or programme is designed or developed and implemented, the term intervention research is used (De Vos, 1998:365). There are many definitions and views on programme evaluation. According to Donley and Napper (1995:105) programme evaluation can be defined as a value estimate that is awarded at the end of the programme. The major purpose of evaluation is to focus on the strong points and aspects that are necessary for the development of the programme for further use.

6.4.2　Monitoring vs. evaluation

Monitoring is the process of keeping track with what is happening, watching what is happening in a programme or project and documenting this in some way (Everdt & Hardiker, 1996:20). Monitoring is therefore a part of the evaluation process as well as a way to keep a programme or project on track.

6.4.3　Evaluation vs. assessment

Evaluation has already been defined but the relationship between assessment and evaluation needs to be investigated. Assessment is a way of finding out what someone knows, what they understand and what they can do (Pahad, 1997:2). According to Van der Horst and McDonald (2001:170), assessment is a strategy for measuring knowledge, behaviour, values or attitudes. It is a data gathering strategy.

The measurement of data gained from assessment helps to evaluate the programme (Van der Horst & McDonald, 2001:170). Assessment of outcomes (one aspect of the evaluation plan), provides data that is used for evaluation.

6.4.4　Development of the final evaluation model for the evaluation of an outcomes-based education programme

At the time of the research study, the process of outcomes based education and the assessment of outcomes in the educational process came to the forefront in the South African education and training environment. Because, as previously explained, it is very difficult to measure the impact of a community education programme, it was decided to rather measure the outcomes of the Housing Education Literacy Programme by means of standardised knowledge and attitude questionnaires as well as observations of measured skills as part of the evaluation process.

6.4.4.1 Outcome-based education, outcomes and assessment

Outcome-based education focus on the results of each learning process (called outcomes) and learners need to demonstrate that they have attained the outcomes. Secondly, the focus is on the instructive and learning process that guides the learners to these end results (Van der Horst & McDonald, 2001:7).

Outcomes are skills, knowledge, attitudes and values that a learner can demonstrate after a learning programme (Dreyer *et al.,* 2001:5: Pahad, 1997:3 and Van der Vyver, 1998:152).

Outcomes-based learning departs from a specific outcome which again impacts on how learning programmes are developed, taught and how learning and assessment will take place. Knowledge and skills become supportive in order to achieve the outcome. This process is schematically represented in Figure 6.1.
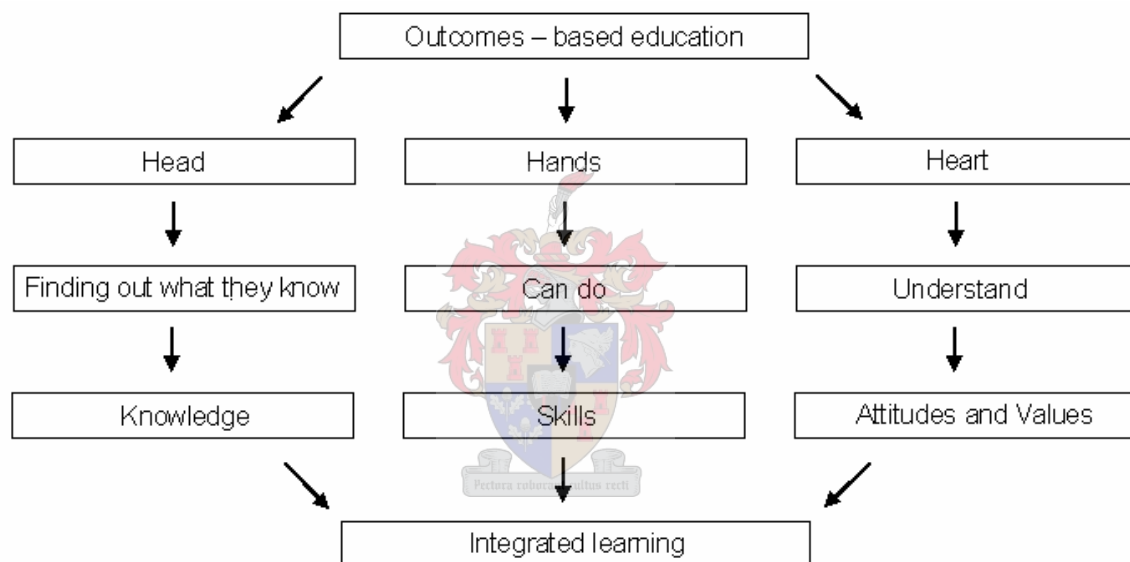
FIGURE 6.1: OUTCOMES-BASED EDUCATION, ADAPTED FROM VAN DER HORST & MACDONALD, 2001:3 AND PAHAD, 1997:2.

Different authors (De Vos, 1998:394; Levine *et al.,* 1987:10 and Van der Horst & MacDonald, 2001:8) that are experts in the field of developing education and training programmes state that education influence specific behaviours, these behaviours are a function of three sets of factors that will:

- predispose knowledge, attitudes and beliefs

- enable increase in skills or access to service

- reinforce support, encouragement and reward.

According to the above it can be assumed that in order to decide whether the learners have achieved the desired outcomes of an educational programme the following attributes must change from before to after the assessment: knowledge, skills, attitudes and values.

Assessment after an education intervention involves finding out how much an individual or group has learned (Donley & Napper, 1995:3 and Pahad, 1997:3). According to Donley and Napper (1995:4) and Dreyer *et al.* (2001:51) learning is a change in skills, attitude and knowledge and assessment is about the worth of an individuals' learning – so a change in the above will indicate that learning has taken place. Van der Horst and Mc Donald (2001:8) refer to the desired learning outcomes to be achieved in terms of

- knowledge to be discovered;

- attitudes to be formed and changed; and

- skills to be mastered.

Knowledge and attitude can be measured with a standardised knowledge and attitude scale; skills changes can be observed (De Vos, 1998:394). A change in values is very difficult to measure and did not receive specific attention in this programme. Attitudes and values are however closely related and a change in attitude most likely would also involve a change of values.

Schematically the previous discussion is illustrated in Figure 6.2.

A programme consists of

general aspects such as
• training materials
• trainers
• participants
• venue etc.
Learning outcomes
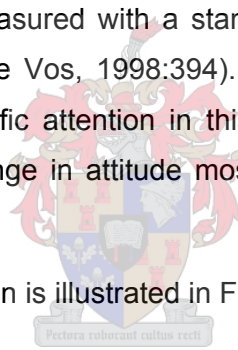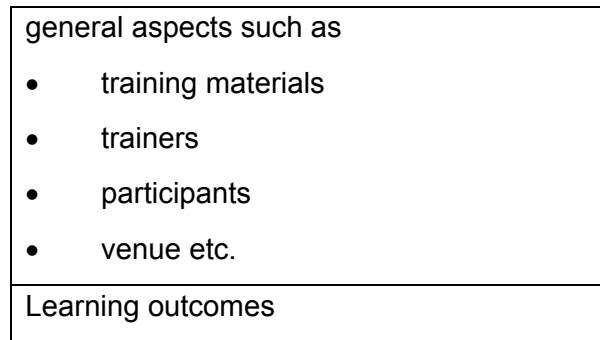
Outcomes based education must be assessed by measuring

• attitudes
• knowledge
• skills
• values

To determine whether the

programme obtained its objectives
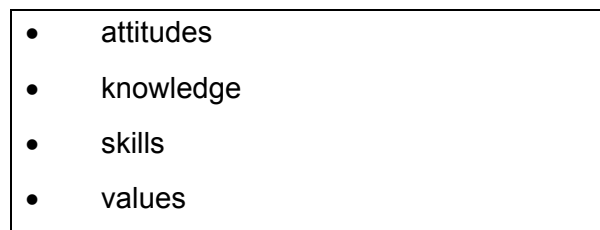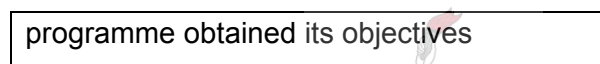
FIGURE 6.2: RELATIONSHIP BETWEEN INTERVENTION RESEARCH, EVALUATION AND OUTCOME BASED EDUCATION

In the assessment of outcomes based learning, assessment is a continuous activity where assessment is based on assessment of knowledge, skills and attitudes and adherence to specific processes as well as the achievement of outcomes (Olivier, 1996:8). In this way, assessment becomes part of the learning process as well as a method of gauging success.

6.4.4.2   Observations

Observation and oral questioning are equally applicable as assessment tools and many important competencies can best be assessed in this way (Pahad, 1997:31). Observation will happen when there is a strong skill component within a learning programme. To design the element of measurement for the skill or skills, it requires that the skill must be observed and demonstrated. According to De Vos, (1998:394) the best way a skill can be observed is to role-play it.

• This method therefore must play a strong part in the evaluation of a skills component.

• Skills can also be evaluated by means of video tape recordings, which can be viewed afterwards, as many times as the researcher needs to observe the respondents efforts.

6.4.5   Outcomes based education vs. behaviour change

Levine *et al.* (1987) developed a model to plan, implement, assess and evaluate an outcomes based education programme. Education influences specific behaviours, these behaviours are a function of three sets of factors that will

- predispose knowledge, attitudes and beliefs;

- enable increase in skills or access to service; and

- reinforce support, encouragement and rewards.

Figure 6.3 depicts the relationship between an educational intervention programme and behavioural changes.

```
┌─────────────────────────────────────────────────────────┐
│     Education and training programme (intervention)      │
└─────────────────────────────────────────────────────────┘
                        ↓leads to
┌─────────────────────────────────────────────────────────┐
│           changes in attitude and knowledge              │
└─────────────────────────────────────────────────────────┘
                        ↓and can predict
┌─────────────────────────────────────────────────────────┐
│               possible behaviour changes                 │
└─────────────────────────────────────────────────────────┘
```
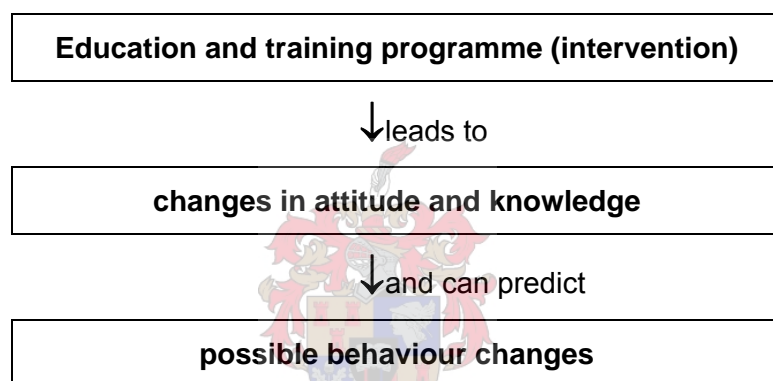
FIGURE 6.3: RELATIONSHIPS BETWEEN AN EDUCATIONAL INTERVENTION PROGRAMME AND BEHAVIOURAL CHANGES, ADAPTED FROM ACHTERBERG, 1992:29 AND SPIEGEL & LEEDS, 1992:13.

Spiegel and Leeds (1992:13) and Achterberg (1992:29) conclude that a positive change in knowledge, attitude and skills of the learners of an intervention programme can predict possible behaviour changes and can give an idea of the impact of a programme.

6.4.6   Success of an outcomes based educational intervention programme

It is very difficult to determine the success or failure of an educational intervention programme. The only indication of success is if behaviour changes in a sustainable manner. It was already mentioned in 1997 by experts (Olivier, 1996:22) that the aim of an educational intervention

(whether it is housing, education, and consumer of health education) is to change the behaviour of the learners.

The following model was used to evaluate the Housing Education Literacy Programme.

6.4.7 Final evaluation model of the Housing Education Literacy Programme

Figure 6.4 depict the evaluation model of the education and training programme as part of the intervention research by means of outcomes-based education.
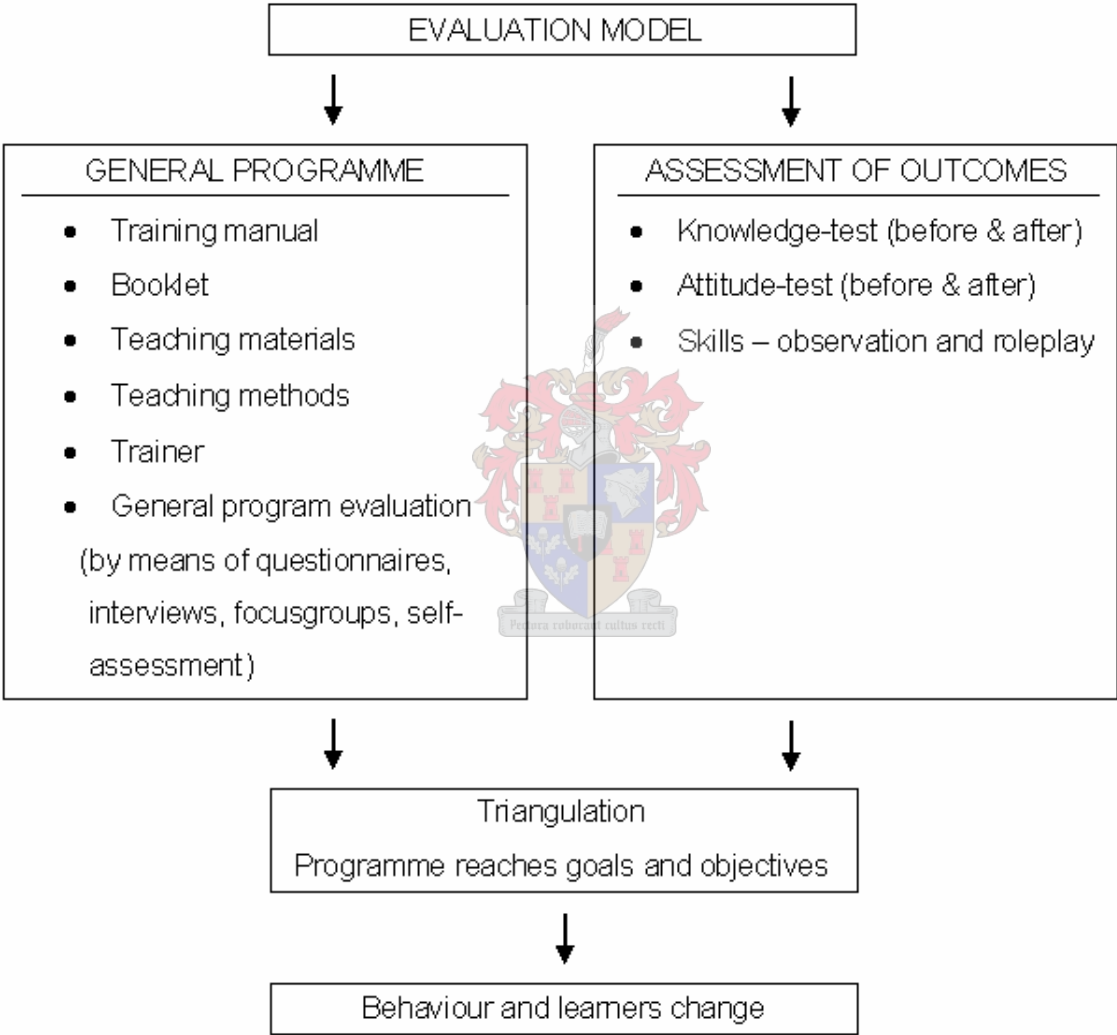
FIGURE 6.4: EVALUATION MODEL OF THE HELP INTERVENTION PROGRAMME

Knowledge increase and attitude changes can be measured with standardised knowledge and attitude tests and changes in skills can be observed (De Vos, 1998:394). It was decided that the most valid and reliable way to evaluate the HELP programme outcomes was to develop a standardised knowledge as well as a standardised attitude questionnaire while the mastering of skills would be observed.

Any educational intervention and measuring instruments should be based on the sound needs of the target population (Kruger *et al.,* 1996:107). For effective education and training programmes the community's needs must be assessed, an attitude and knowledge scale must be developed, base line measurement of knowledge and attitudes must be done. After the intervention, the same attitude and knowledge scales must be filled in by participants and then the change in knowledge and attitudes can be calculated.

The motivation for the choice of the research methodology and procedures for the HELP was discussed the previous and this section. The following section will discuss the development of the knowledge and attitude questionnaires.

6.5 DEVELOPMENT OF THE ATTITUDE AND KNOWLEDGE SCALES

Change in knowledge, attitude and skills of participants give an idea of the impact of the programme. To measure this change a specific instrument must be developed that is appropriate for this specific target group programme (Spiegel & Leeds, 1992:13).
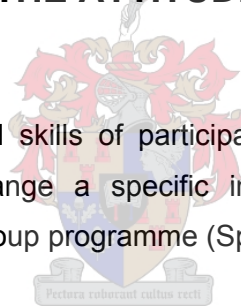
6.5.1 Development of the attitude scale

The development of an attitude scale for semi-literate people regarding possible housing that they will receive as part of the government subsidy scheme will be discussed in the following section.

6.5.1.1 Introduction

Any educational intervention programme (nutrition, life skills or housing) is designed to change the behaviour of participants. Change in behaviour will not happen without change in knowledge, attitude and skills. Attitude strongly influences behaviour; therefore, an attitude change can lead to a behavioural change (Kruger *et al.*, 1996:106). One problem of assessing the attitude regarding different aspects of housing in the community is the lack of valid and reliable attitude scales. To establish whether the housing education programme had any influence on a community's attitudes, a special housing attitude scale had to be developed.

An attitude is a person's positive or negative feelings about a subject or specific behaviour and can be symbolised by opinion derived from specific behaviour (Anastasi, 1988:548 and Oppenheim, 1992:151).

6.5.1.2   Methodology to develop the attitude scale

Various methods for construction of attitude scales are described in the literature. Pioneers who can be mentioned in this respect are researchers such as Thurstone, Lickert and Guttman. Currently a method that gives satisfactory results (Nel, 1978; Reitsma, 1996: 66-79 and Kruger *et al.*, 1996: 107-117) is to combine the Thurstone, Lickert and Guttman-method. This method was used in a slightly modified way to construct an attitude scale suitable for the HELP evaluation.

a.   Formation of subscales

Housing experts generally agree that housing is a process, a product and involves people's personal life style. With reference to Kruger *et al.* (1996:107) the following subscales were chosen to investigate, namely process (subscale A), product (subscale B) and personal (subscale C).

b.   Gathering of statements for preliminary attitude scale

In order to determine the needs for housing education and training the technique of Priority-Indexes was used (Venter *et al.*, 1996:3). This technique was designed by Schutte (2002) and provides the researcher with qualitative as well as quantitative information. The qualitative statements made by the participants of the Priority-Index were used to construct the subscales. The results of the Priority-Index report used the statements as given by the participants/residents in informal living areas that were about to receive housing subsidies.

The exact language used by the original participants in the statements qualifying the Priority-Indexes, were used and 72 statements pertaining to attitude were identified. A panel of 2 housing practitioners and one educationalist sifted through these statements and eliminated repeating statements, combined similar ones, judged them for relevancy. With the expectation that participants would have a relatively low level of education, the researcher aimed at compiling a short and easy questionnaire.

The initial group of statements was reduced to 62 by the panel mentioned above and divided among the three subscales as follows:

TABLE 6.5: CONTENTS OF STATEMENTS FOR THE ATTITUDE SCALE

	Positive	Negative
Process	11	12
Product	10	10
Personal	11	8
	32	30

The original attitude scale consisted of 62 statements. Each subscale contained almost an equal number of positive and negative statements as indicated by Kruger *et al.* (1996:107). After completion of the above process, the statements were arranged randomly in the questionnaire, to prevent the respondents from forming an idea of correct answers or an expected pattern.

To simplify the responses for these often illiterate respondents, only three response categories were used namely agree, uncertain and do not agree. Data capturing was done in such a manner that a high score would reflect a positive and a low score a negative attitude.

c.   Testing the preliminary attitude scale and sampling

The preliminary attitude (62 statements) questionnaire was completed by four Tswana-speaking women with an educational level of grade 7 – 9 to ensure that all the questions were clear and understandable. Each statement was read through and discussed in a focus group situation. It was then changed where necessary to ensure face validity. The women were then used as field workers to get 100 individuals from an informal area who represent the typical target population.

d.   Compiling the final attitude scale

–   Elimination of items using the scale discrimination technique.

–   Exploratory factor analyses were applied to determine the correlation between different factors, in order to ensure construct validity.

–   For each factor, the Cronbach alpha coefficient was calculated to determine the reliability of each factor. Cronbach's alpha is a measure of internal consistency (reliability). Nunally (1998:78) refers to a value for Cronbach's alpha coefficient of 0.5 and higher as acceptable.

The attitude scale was condensed to 34 statements with a Cronbach alpha coefficient with a total of 88.

Table 6.6 presents Cronbach's alpha coefficient scores for the attitude scale.

TABLE 6.6: CRONBACH'S ALPHA COEFFICIENT FOR ATTITUDE SCALE

	Attitude scale	Reliability of attitude scale
Total	Raw: Standardised	0.876044 0.873623
Process	Raw: Standardised	0.825758 0.809955
Product	Raw: Standardised	0.733211 0.752414
Personal	Raw: Standardised	0.457232 0.452645

The questions were arranged randomly in the questionnaire. The questionnaire can be regarded as a reliable attitude questionnaire for the specific target group of this study (see Annexure D).

6.5.2   Development of the knowledge scale

The methodology followed for the construction of the knowledge scale is presented in this section.

6.5.2.1   Methodology for knowledge scale construction

The knowledge scale was developed in the same way as the attitude scale with regard to the gathering of statements, elimination of terms, as well as statistical validation. The preliminary questionnaire consists of 65 statements, which contained statements organized in a random way. It also contained the same three subsections as the attitude scale.

- **Content validity and reliability**

  The preliminary knowledge test was submitted to three housing practitioners and one educationalist to check the content validity of the items against the content domain boundaries and was reduced to 61 statements (See Table 6.7).

TABLE 6.7: CONTENTS OF STATEMENTS FOR KNOWLEDGE SCALE

	Positive	Negative
Process	10	11
Product	9	10
Personal	11	10
	30	31

- **Readability**

Readability was checked by four Tswana women that were qualified field workers, often used as research fieldworkers. They were used as fieldworkers to administer questionnaire.

6.5.2.2   Compiling final knowledge scale

After 100 participants had completed the questionnaire, factor analysis was done and Cronbach's alpha coefficient was calculated. The knowledge scale was condensed to 29 statements with Cronbach's alpha coefficient of 0.78 (see Annexure P).

TABLE 6.8: CRONBACH'S ALPHA COEFFICIENT FOR KNOWLEDGE

	Knowledge scale	Reliability of knowledge scale
Total	Raw: Standardised	0.772106 0.78073
Process	Raw: Standardised	0.64460 0.651216
Product	Raw: Standardised	0.62727 0.645653
Personal	Raw: Standardised	0.710730 0.747835

6.6   SUMMARY

The development, implementation and evaluation of the Housing Education Literacy Programme consisted of many phases, processes, actions, procedures and products. Throughout the study each element was planned, executed and evaluated according to the criteria of scientific research. Valid and reliable attitude and knowledge scales were developed and were implemented for evaluation of the HELP-intervention.

CHAPTER 7

RESULTS OF THE EVALUATION OF THE HOUSING EDUCATION AND TRAINING PROGRAMME (HELP)

7.1   INTRODUCTION AND BACKGROUND

This chapter presents the results of the evaluation of the housing education and training programme (HELP). Firstly a summary of the evaluation of the different housing education programmes that were evaluated for the development of the programme is provided. In the following section the results of the intervention research programme will be discussed. The HELP–programme was implemented as a "train the trainer programme" and the results of the trainers' programme will be discussed, followed by the results of the beneficiaries' training (trainees). The results of the evaluation of the outcomes of the programme as well as the general programme evaluation, as depicted in the final evaluation model, are presented. The qualitative research is presented in the actual language used by the respondents, it is therefore not always grammatically correct.

7.2   EVALUATION OF EXISTING HOUSING EDUCATION PROGRAMMES

The third objective of the research study was to determine which non-formal housing education and training programmes were available in South Africa and to evaluate them. This section provides the results thereof.

7.2.1   Introduction

Housing education and training is recognised as an integral component of the housing process. Housing education and training should be included as a routine part of all housing developments in order to build co-operation, develop capacity and address problems. Housing education and training is a pre-emptive housing consumer protection measure and can minimise risk for suppliers and developers (Ricketts, 1998:1).

A total of 39 non-formal programmes were collected and studied. The institutions involved in the Kwa- Zulu-Natal Housing Education Initiative (see Section 4.4.1.2) had previously gathered

many of the programmes and made them available for the use of the researcher. Other housing and adult education programmes were already in the possession of the researcher and her colleagues. An Internet search was also done to determine which housing institutions and NGOs provided such services. Those who indicated that they provided non-formal education were contacted and requested to send examples of their training materials to the researcher. Annexure B.1 contains the complete list of evaluated programmes.

7.2.2 Results of evaluation of existing programmes

A thorough literature study on non-formal education programmes was done. The initial idea was to evaluate the 39 programmes according to criteria developed from the literature study. A dendrogramme was drawn up (Annexure E), a questionnaire developed (Annexure F) and the criteria were set (Annexure G). It, however, very soon became clear that it was not possible to evaluate and compare the programmes against the criteria and each other in a quantitative way. The programmes were designed for specific target groups and specific purposes and each focussed on different aspects of the housing process. Comparisons were therefore not possible.

Every programme was, however, assessed according to the questions in the questionnaire. A qualitative evaluation according to the criteria identified by literature and set in the questionnaire was therefore done. The aim of the evaluation was for the researcher to learn from it in order to be able to design a model programme. The intention was not to rank the different programmes.

Problems experienced with programmes received from KwaZulu-Natal were that they were only photocopies. No real opinion could be given about actual appearance (e.g. colour, type of paper used etc.). In some instances the organisations merely described what they could do, or have done, and did not include any programme material. Only a few gave an indication of the way that their programmes were presented and which teaching aids were used. The educational level of the trainees was seldom mentioned. Very few of the evaluated programmes were community based or based on specific needs assessments. Most programmes were solely written from the perspective of the programme developer and what he/she thought the community should know.

In general the "programmes" collected and studied, strictly did not comply with the requirements of educational programmes. Most of the "programmes" consisted of an information brochure/booklet or manual. An education programme should at least consist of an information book (learner's book), trainer's manual, list of learning activities, teaching aids, evaluation material and so on (Venter,1999).

By combining the information from the literature study (Venter,1999) as well as from the different programmes studied, the following recommendations for the development of a housing

education and training programme, suitable to be presented to large numbers of semi-literate individuals, were made:

- **Composition**

  Well trained trainers are essential for the presentation of a housing education programme on scale to semi-literate individuals. The composition of such a programme should therefore consist of materials for trainers and trainees. Ideally a trainers' manual and booklet(s) for trainees should be the minimum content for a training programme. Pamphlets, posters, videos, transparencies, slides and computer programmes are all possible inclusions in an educational programme. It, however, should be kept in mind that electricity is not available at all the venues where the programme may be presented. Therefore it is safer to rely on printed matter. Evaluation forms, questionnaires and certificates should also form part of the content of an educational package.

- **Appearance**

  Programme materials must be attractive to attract and keep the attention of trainees. It therefore must be colourful and interesting to the specific target group. Sensitivity towards the use of colours associated with specific groups/activities in the community is essential.

- **Aims, goals and outcomes**

  It is important for a programme to have clear aims, goals and outcomes. These must be communicated to participants in a language easily understood by them. The goals and outcomes must be realistic and in line with a target population circumstances.

- **Target audience**

  Educational programmes should be developed to address the needs of the target population. The target audience should therefore be specified in the programme. In the research the recipients of project-linked subsidies formed the target audience.

- **Duration of course**

  Ideally a one week course/programme is desirable. In practice it is,however, is very difficult to get participants to attend for a whole week. Four to five sessions of approximately 4/5 hours each would also be suitable.

- **Language**

  The best learning takes place when education and training is provided in the mother tongue of participants. This means that funds have to be available for translation of materials as well as for training trainers conversant in the specific mother tongue. An

alternative is to use English as medium of instruction as most people have at least a vague comprehension of the language. To use a language other thanthe mpther tongue, e.g. English, may pose a problem, especially in the case of semi-literate groups.

- **Cost**

  In order to reach large target groups it is important that the programme be affordable to present. For the specific target audience of subsidised housing it is necessary that materials and course attendance (including refreshments) are free of charge. In order to develop attractive and good quality training materials it is therefore necessary to find sponsorships for the programme.

- **Course presenter**

  For a programme to be presented on a large scale it is imperative that well trained course presenters (trainers) are trained to deliver the programme. The presenters must ideally be of the same cultural group as the participants in order to eliminate any language and or other cultural barriers. Presenters must be trained on the basic principles of adult education and they must be able to apply their knowledge in practice. They must further possess good presentation skills and be enthusiastic about the task in order to motivate participants to attend and take part in the course activities.

- **Packaging**

  The packaging of the programme materials must be attractive and practical. It must not be too big and bulky as storage facilities are usually limited. It should be light weight and easy to assemble and store.

- **Topics included in the programme**

  Topics should be appropriate for the target audience and should be based on a needs assessment. A comprehensive education programme should consist of different modules that could be used for specific audience groups according to their level of knowledge and specific needs.

- **Written material**

  – Format of written material

    Information booklets or pamphlets are appropriate learning materials. The cost of reproduction determines the affordability of a certain format. Decisions on the format should be made on the basis of the available funding. A3 size paper folded in half and printed on both sides is a relatively affordable format.

- Level of literacy

  The material should be appropriate for the literacy level of the target audience. The literacy level should be determined during the needs assessment. .In the current research study the programme material was developed for a literacy level grade 5-7. The educational level of the material for course presenters (trainers) was developed to be on grade 12 level.

- Letter size

  According to literature the letter size of written material for semi-literate individuals should be the same as for grade 1.

- Illustrations

  Illustrations are very necessary in the programme material for semi-literate participants. The illustrations should be carefully planned and executed so that they portray the right message.

- Race/gender/disability sensitive

  All programme materials should display sensitivity towards race, gender, the disabled and the environment.

- **Teaching methods**

  It is important that different teaching methods be employed in the presentation of a programme to semi-literate individuals. These individuals' attention spans are short and therefore different activities and presentation techniques should be used alternatively. Methods that may be employed for semi-literate participants are story telling, role play, songs, imitations, games, puppets, drama, theatre and small group discussions. It must be kept in mind that the participants are adults and they must not be made to feel like children by the activities.

- **Teaching aids**

  Teaching aids are a necessity and should be supplied to the course presenter. The aids should enhance the learning process. Photos, models and posters are the most appropriate for areas where no electricity is available. Transparencies, slides, videos and computer simulations can be used in areas where electricity is available for all presenters.

- **Evaluation**

  Some form of evaluation should be built into the programme. It is however difficult to use any form of written evaluation with semi-literate participants. Evaluation should involve

observation under controlled conditions. Role-play is an example that was used in the present research study.

- **Content**

According to a report of the Housing Education Initiative (KwaZulu- Natal Joint Housing Initiative, 1998:8) any housing education programme should consist of the following different modules:

– Generic/general housing education: This module may deal with different types of ownership; rental options; self-help schemes; government capital subsidy and so on..

– Home loan education: Home loan education may form a separate module and be delivered where delivery is credit- linked.

– Target specific modules: Specific modules may be formulated to target, for example the People's Housing Process; discount benefit schemes; housing associations; sectional title; rent to buy; self help projects .

– Specific information: A fourth category might address certain unique problem areas that are presently being faced within the housing arena, for example, bond boycotts. A module in this category may also serve to assist present homeowners experiencing problems. This could include information on various organisations, for example Servcon, NURCHA .
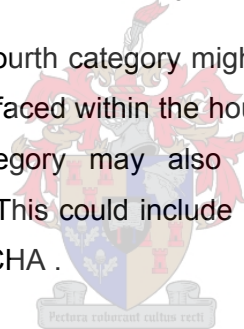
7.3 QUANTITATIVE RESULTS OBTAINED FROM THE HELP INTERVENTION EVALUATION

When the programme was initially planned the information was that there were 750 families that would receive subsidised housing and a representative of each household would attend the programme. It must be kept in mind that this course was presented in an informal settlement where most of the residents live in corrugated iron shacks; they have outside pit latrines and one outside tap with cold water for each household. Most of them were unemployed and their educational levels were very low. When research is done in such an underdeveloped area as this, it is not always possible to get one hundred percent attendance and questionnaire returns. This is the reason why the number of respondents sometimes differs. When a course with so many participants is presented in an informal situation, with limited resources, one can also not expect from the facilitators/trainers to spend all their time collecting questionnaires. They must rather spend as much time as possible training the trainees.

7.3.1 Statistical analysis of the results

The results were statistically analysed and the reliability of the data, the practical significance of the data, as well as the difference between the results of the trainers and trainees is discussed.

7.3.1.1 Reliability of the data

The Conbach's alpha coefficients for the data and the results of the attitude and knowledge tests before and after HELP were calculated. For the data sets of attitude change Cronbach's alpha coefficient was 0.748. For the change of knowledge the Cronbach's alpha coefficient was 0.787. It can, therefore, be assumed that the data for both attitude and knowledge tests were reliable.

7.3.1.2 Effect of the programme on the attitude and knowledge of trainers and trainees

In order to establish whether there was a change in the attitude and knowledge of the participants, the SAS® programme version 8 was used to analyse the results. The scores and measurements of attitude and knowledge for each individual before and after attending the programme were analysed to indicate change in knowledge or attitude, which would indicate whether the outcomes of the programme were reached.

Paired sample t-tests were used to determine whether the results (e.g. difference between two means) were statistically significant. This was done with the attitude as well as the knowledge test for trainers and trainees. The p-value is a criterion of this, a small p-value (e.g. smaller than 0.05) is considered as sufficient evidence that the results are statistically significant and this criteria is usually used for larger samples. It does not, however, indicate that the results are practically significant. The term practical significance can be understood to be a large enough difference to have an effect in practice. It was deemed necessary to calculate the effect size (d-value) in this research study. The effect size (d-value) is independent of sample size and is a measure of practical significance (Steyn, 2000:2).

The d-value is calculated by using the following formula:

$$d = \frac{\overline{x}_{diff}}{s_{diff}}$$

Where $x_{difference}$ is the mean increase in attitude/ knowledge, and $s_{difference}$ is the standard deviation of the increase in attitude/ knowledge.

Cohen (1988) gives the following guidelines for interpretation of the effect size (d):

d ≈ 0.2 small effect and not practically significant

d ≈ 0.5 medium effect that might be of practical significance

d ≈ 0.8 large effect that is significant in practice.

The attitude scale was designed so that a high score indicates a positive attitude. If the attitude score of a person increases, it indicates that his/her attitude becomes more positive, while an increase in the knowledge score indicates an increase in knowledge of the individual. Negative statements are automatically scored in the appropriate manner.

7.3.1.3 Differences between trainers and trainees

An analysis of co-variance (ANCOVA) was done to compare the post-tests for attitude and knowledge of different groups, for instance between the trainers and trainees, adjusting for the pre-tests of attitude and knowledge respectively. Effect sizes were used to determine practical significance of these differences:

$$d = \frac{\left| \overline{x}_i - \overline{x}_j \right|}{\sqrt{MSE}}$$

The same guidelines for interpretation as in the above paragraph hold.

7.3.1.4 Specific aspects that influenced the results

- It is important to note that the councillor and housing official came and went as they pleased and therefore sometimes 20 trainers and sometimes 19 took part in the evaluation.

- The effect size, according to Steyn (2000; 2) is independent of the sample size and therefore it did not matter if the number of participants varied.

- The attitude and knowledge scale consisted of three subscales, namely process, product and personal aspects. The effect sizes for these three subscales were calculated separately but no practical significant influence on the attitude change of trainers was found. The recommendation of the statistician was to work with the questionnaire as a whole.

- The attitude scale consists of 34 questions and the knowledge scale of 29 questions. Originally both started with the same number of questions but due to the factor analysis ended with the above number of questions.

7.3.2 Results of the "train the trainer" programme evaluation

The trainer's course was presented to 20 participants who included the ten trainers as well as ten members of the Housing Committee of the particular area, municipal officials as well as the councillor for that ward. It was considered to split the data into two groups but the results showed no practical significance and with the help of the statistical consultant it was decided to keep the group together. The term "trainers" will refer to the above group and the term "trainees" will refer to the community where the HELP was implemented.

7.3.2.1 Demographic data of the trainers

The following section gives the demographic profile of the trainers as a group.

a. Sex of trainers

Table 7.1 depicts the sex of the trainers.

TABLE 7.1: SEX OF THE TRAINERS

1	Sex	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
1.1	Male	11	55.0	11	55.0
1.2	Female	9	45.0	20	100.00
	Total	20	100.00		

The group of trainers consisted of 55% males and 45% females.

b. Age of the trainers

Table 7.2 presents the age of the trainers.

TABLE 7.2: AGE OF THE TRAINERS

2	Age	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
2.1	21-30	8	40.00	8	40.00
2.2	31-40	4	20.00	12	60.00
2.3	41-50	6	30.00	18	90.00
2.4	51-60	1	5.00	19	95.00
2.5	61 and older	1	5.00	20	100.00
	Total	20	100.00		

The largest part of this group (40%) was under 30 years old and 40% were over 40 years old. The younger group were trainers specifically identified for the training assignment, while the older group consisted of the housing committee and officials.

c.   Educational levels of the trainers

The educational levels of the trainers are represented in Table 7.3.

TABLE 7.3:   EDUCATIONAL LEVELS OF THE TRAINERS

3	Standard	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
3.1 3.2	Lower as Std 1	0	0	00	0
3.3	Std 2-4	0	0	4	0
3.4	Std 5-7	4	20	20	20
	Std 8-10	16	80		100
	Total	20	100.00		

Eighty percent of the participants had an educational level of above Grade 10, while the rest were between Grade seven and Grade nine.

d.   Employment status of the trainers

The employment status of the trainers is indicated in Table 7.4.

TABLE 7.4:   EMPLOYMENT STATUSES OF THE TRAINERS

4	Work situation	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
4.1	Part-time	3	15.00	3	15.00
4.2	Full-time	0	0.00	3	0.00
4.3	Unemployed	17	85.00	20	100.00
	Total	20	100.00		

Most of the participants were unemployed (85%) and a few indicated that they had a part-time job.

e.   Total income of trainers

Table 7.5 gives a presentation of the total income of trainers.

TABLE 7.5:   TOTAL INCOME OF THE TRAINERS

5	Family income	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
5.1	Under - R500	13	65.00	13	65.00
5.2	R591- R1000	0	0.00	13	0.00
5.3	R1001 – R1500	6	30.00	19	95.00
5.4	R1501 – R2500	0	0.00	19	0.00
5.5	R2501 – R3500	1	5.00	1	100.00
	Total	20	100.00		

Sixty five percent of the participants earned less than R500.00 a month while a third earned between R1000.00 and R1500.00 per month.

f.   Types of tenure of the trainers

The types of tenure are described in Table 7.6.

TABLE 7.6:   TYPES OF TENURE OF THE TRAINERS

6	Tenure	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
6.1	Home-owner	13	65.00	13	65.00
6.2	Rent the house	0	0.00	13	65.00
6.3	Rent in backyard	0	0.00	13	65.00
6.4	Informal house,	4	20.00	17	85.00
6.5	Squatter,	0	0.00	0	85.00
6.6	Live with family/friends.	3	15.00	20	100.00
	Total	20	100.00		

More than half (65%) of the participants (probably committee members and officials) indicated that they were homeowners and the rest lived in informal houses or with family and friends.

g.   Number of people living in the trainers' households

In Table 7.7 the number of people living in the different households is depicted.

TABLE 7.7:   NUMBER OF PEOPLE LIVING IN THE TRAINERS' HOUSEHOLD

7	People in household	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
7.1	0-3	4	20.00	4	20.00
7.2	4-6	12	60.00	16	80.00
7.3	7-10	4	20.00	20	100.00
	Total	20	100.00		

Their household sizes varied, 60% had 4-6 members in the household, while 20% indicated that their household consisted of 7-10 members. Almost half of them had applied for subsidies and were waiting for approval.

h.   Housing situations of trainers

The housing situations of the trainers are illustrated in Table 7.8.

TABLE 7.8:   HOUSING SITUATIONS OF TRAINERS

8	Housing situation	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
8.1	On list	0	0.00	0	0.00
8.2	Applied for subsidy	7	35.00	7	35.00
8.3	Do not know	3	15.00	10	50.00
8.4	Other	10	50.00	20	100.00
	Total	20	100.00		

7.3.2.2   Attendance of a housing education course before HELP

Two questions regarding housing education and training were asked. The first tried to establish who had previously attended any housing education course and the second one asked for their reasons for attending the HELP. Nobody had attended a housing education course before the HELP.

An indication of whether a housing education course had been attended by the trainers before the HELP is given in Table 7.9.

TABLE 7.9:   ATTENDANCE OF A HOUSING EDUCATION COURSE BEFORE HELP

9	Housing course education	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage

9.1	Yes	0	0.00	0	0.00
9.2	No	20	100.00	20	100.00
	Total	20	100.00		

Not one person of this group has previously attended a housing education and training course.

7.3.2.3 Reasons why trainers attended the HELP

Table 7.10 presents the reasons trainers provided for attending the HELP.

TABLE 7.10: TRAINERS' REASONS FOR ATTENDING THE HELP

Reasons	Frequency	Percentage
Want to know about housing	13	39.39
Member of ward committee	6	18.18
Want to know about RDP-houses	4	12.12
Want to be a trainer in this project	5	15.15
Want to know how to build a house	4	12.12
Do not want to be cheated	1	3.03
Total	33	100

In total there are more that 20 responses because the trainers gave more than one reason for attending the HELP. Most of the trainers indicated that they "wanted to know more about housing". The ward committee attended because they were newly appointed and needed more information. The trainers wanted to have enough information to be able to do the training. They also wanted to know about RDP- houses, how to build houses and to have information so that they would not be exploited. Although only one indicated that he/she did not want to *"be cheated"* (exploited), throughout the course everybody was very critical about how their"*subsidy money*" was being used.

7.3.2.4 Measurement of the trainers' attitude

The trainers completed a specially designed Attitude Scale before and after the course. The attitude scale consisted of 34 questions that had to be ranked on a scale, with 1 as the lowest value and 5 as the highest. The negative statements were reversely scored. The maximum that a person with a positive attitude could therefore score was 170 and the lowest value was 34.

The general mean, maximum and minimum scores that the trainers scored before and after the trainers' course were calculated and compared. This was done in order to determine whether

there was any change in attitude from pre- to post training. The pre- and post test scores on individual questions were also compared. Furthermore statistical analysis was done in order to determine whether demographic factors had any influence on the change in attitude from pre- to post- test.

a.   Comparison of pre- and post-HELP tests of trainers' attitudes

Table 7.11 presents the results of the pre- and post-attitude tests of the trainers.

TABLE 7.11: TRAINERS' TOTAL MEAN SCORES ON PRE- AND POST-HELP ATTITUDE TEST

Attitude	N	Mean	Standard deviation	Minimum	Maximum
Before	19	105.500	15.575	70.000	134.000
After	19	102.948	19.780	66.000	140.000

The trainers' total mean score after the programme was lower than before the programme, which indicated that their attitude had become more negative. This can possibly be explained by the fact that after the group received more knowledge they were more aware of things that were wrong in their area and they were more negative about the housing process.

b.   Determining the change in attitude from pre- to post-test

The attitude test was completed before as well as after the training programme and the practical significance of the results calculated.

The effect size was calculated to determine whether the change in trainers' pre-and post-HELP mean attitude score was practically significant. Table 7.12 presents the difference in pre-and-post –tests of the trainers.

TABLE 7.12: PAIRED T-TEST DIFFERENCES BETWEEN TRAINERS' PRE- AND POST-ATTITUDE TESTS

Variable	N	Mean	Standard deviation	t-value	Pr >/t
Attitude	19	-2.632	15.471	0.74	0.4680

The effect size for the total group of trainers, regarding attitude was calculated and was found to be d = 0.17, which indicated that no practical significant change in the attitude of the trainers

from before the programme to after the programme had taken place, although their score was lower and indicated a slightly more negative attitude.

c.   Effect size of trainers' attitude change on individual questions

The practical significance of the change in attitude on individual questions for the pre- and post-test was calculated and is presented in Table 7.13.

TABLE 7:13: EFFECT SIZE OF TRAINERS' ATTITUDE CHANGE ON INDIVIDUAL QUESTIONS

Variable	N	Mean Attitude before	Standard deviation	Mean Attitude after	Standard deviation	Mean Change	Standard deviation	Effect size d
1. People are satisfied with the subsidy they received	19	3.300	1.750	4.158	1.537	0.737	1.522	0.484 **
2. The RDP-houses are to small	18	2.600	2.010	1.889	1.410	-0.667	1.815	0.367 *
3. People are happy to become home owners	18	4.800	0.894	4.222	1.555	-0.556	1.917	0.290
4. Most people want a house with two rooms	19	4.400	1.465	4.053	1.682	-0.316	1.003	0.315
5. People are proud of their houses	18	4.368	1.165	4.579	1.261	0.222	1.353	0.164
6. The windows of the RDP-houses are too small	17	2.333	1.940	1.842	1.675	-0.471	1.940	0.243
7. Most people know nothing about the housing process	18	1.210	0.918	1.421	1.261	0.222	0.943	0.236
8. People are proud of their new houses	18	4.200	1.361	4.556	1.097	0.444	1.294	0.343 *
9. The roofs of the RDP-houses are not strong	19	2.800	1.704	2.790	1.475	0.000	2.000	0.000
10. The builders of RDP-houses do good word	18	3.200	1.824	2.778	1.517	-0.222	1.166	0.190
11. The roofs of the RDP-houses are not fixed properly	18	3.842	1.537	3.526	1.307	-0.444	1.756	0.253
12. Receiving a subsidy is a privilege	19	4.400	1.314	4.684	1.003	0.316	1.204	0.262
13. People do not know what their rights are regarding housing	19	2.000	1.777	1.842	1.537	-0.211	1.475	0.143
14. Most people are not educated to understand housing	19	1.400	1.231	1.316	1.003	-0.105	1.696	0.062
15. The wall finishes of the RDP-houses are not attractive	18	2.578	1.426	1.333	0.767	-1.222	1.555	0.786 ***
16. People do not know the role players in housing	17	1.631	1.342	2.111	1.844	0.588	2.210	0.266
17. Receiving a new RDP-house improved my life	18	4.789	0.918	5.000	0.000	0.222	0.943	0.237

18.	People do not know who is responsible for housing	18	1.737	1.194	1.947	1.545	0.222	1.665	0.133
19.	Most people are glad to sign the "Happy letter"	18	4.263	1.368	4.053	1.682	-0.111	1.605	0.069
20.	The roofs of RDP-houses leak	18	3.000	1.835	2.778	1.353	-0.333	1.572	0.212
21.	No one knows what is going on in the housing process	18	2.894	1.941	2.158	1.803	-0.667	2.376	0.281
22.	The steel doors of the RDP-houses do not close properly	18	2.474	1.867	2.368	1.640	-0.111	2.111	0.053
23.	Owning a house gives security to a family	19	4.900	0.447	5.000	0.000	0.105	0.459	0.230
24.	There is no place to get information about housing	18	3.421	1.836	2.789	1.988	-0.778	2.184	0.356 *
25.	Local government helps people to get houses	19	5.000	0.000	4.789	0.917	-0.211	0.918	0.231
26.	People do not know who to contact when they have problems with their housing	19	2.100	1.774	2.052	1.809	0.105	2.158	0.049
27.	The floor of most of the RDP-houses are uneven	17	2.578	1.710	2.111	1.568	-0.588	1.698	0.347 *
28.	The politicians are using housing for their own advantage	18	3.700	1.750	2.666	1.847	-1.111	2.083	0.533 **
29.	RDP-houses have strong foundations	18	2.900	1.774	3.778	1.396	1.000	1.414	0.707 ***
30.	Electricity is cheap	19	2.900	1.889	2.789	1.873	-2.111	1.475	0.143
31.	The professionals take to much of the housing subsidy money as payment	17	2.444	1.503	2.263	1.661	-0.353	2.149	0.164
32.	A house build with bricks are strong	19	3.900	1.774	4.579	1.070	0.737	2.330	0.316
33.	The RDP-houses are strong	19	3.100	1.651	3.316	1.376	0.211	1.316	0.160
34.	Good quality materials are used for RDP-houses	18	2.600	1.535	3.333	1.571	0.889	1.568	0.567**

* Small effect

** Medium effect

*** Large effect

Most of the questions indicated a change from before the training to after the training. The effect size was calculated; the small*, medium** and large*** effects were indicated. There is a more significant change for these questions than for the others which are not listed. For the following questions the effect size was:

Small to medium effect size:

Question 2:   The RDP houses are too small.

Question 8:   People are proud of their new houses.

Question 24:   There is no place to get information about housing.

Question 27:   The floor of most RDP houses are uneven.

The change in attitude for the above questions is not statistically significant but is still worth mentioning. People will always feel that the RDP-houses are too small but after it was explained to them what the money must be used for and what the housing shortages are they understood the problem and their attitude became more positive.

The medium and large effect sizes as listed below definitely have a practical significant effect.

Medium to large effect size:

Question 1:   The people are satisfied with the subsidy they receive.

Question 28:   Politicians use housing for own advantage.

Question 34:   Good quality materials have been used for RDP houses.

Their attitude towards subsidies in general became more positive, they feel more strongly that politicians use housing for their own advantage and they feel more positive about the materials used for RDP-housing. These changes can be regarded as almost of practical significant due to a medium effect size or d-value.

Large effect size:

Question 15:   The wall finishes are not attractive.

Question 29:   RDP houses have a strong foundation.

This above results can be interpreted as follows: when certain issues (wall finishes and floating foundations) were explained to the recipients, for instance, that because the developer wanted to provide the biggest house possible to them, they would save on the wall finishes (which could be done later) their attitude changed in a practical significant manner. The same goes for the foundation. During the programme it was explained what the benefits of a floating foundation are. After the HELP the participants knew that the floating foundation only had benefits for them and was not a cheap alternative and their attitude changed in a practically significant manner.

Although the differences that were practically significant mostly indicate a more positive attitude after the HELP, the majority of the questions received a lower score after the HELP (indicating a more negative attitude) and therefore the total mean score of the post test was lower than that of the pre-test.

d. Influence of demographic factors on the pre- and post-HELP test of trainers' attitude.

An analysis of variance was done to establish whether any of the demographic factors (sex; age; highest school standard; work situation: part-time, fully employed or unemployed; income; type of homeownership; number of people living in the house) had any significant influence on the attitude change of trainers, but no practical significant relationship was found.

7.3.2.5   Measurement of trainers' knowledge
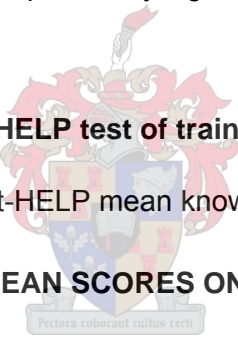
The trainers completed a specially designed Knowledge Scale before and after the programme. The Knowledge Scale consisted of 29 questions that had to be ranked on a scale, with 1 as the lowest value and 5 as the highest. The negative statements were reversely scored. The maximum that a person with a good knowledge could therefore score was 145 and the lowest value was 29.

The effect size was calculated to determine whether a change in the total mean pre- and post-HELP knowledge score of trainers was practically significant.

a.   Comparison of pre-and post-HELP test of trainers' knowledge

Table 7.14 presents the pre- and post-HELP mean knowledge scores of the trainers.

TABLE 7.14: TRAINERS' TOTAL MEAN SCORES ON PRE-AND POST-HELP KNOWLEDGE TEST

Knowledge	N	Mean	Standard deviation	Minimum	Maximum
Before	19	111.200	15.956	69.000	127.000
After	19	113.052	17.824	52.000	129.000

The trainers' mean score increased from before to after the training programme. This indicates that their knowledge increased. To determine whether it was practically significant the effect size was calculated.

b.   Determining the change in knowledge from pre- to post -test

Table 7.15 presents the paired t-test results for the pre- and post- HELP.

TABLE 7.15: PAIRED T-TEST DIFFERENCES BETWEEN TRAINERS' PRE- AND POST-HELP KNOWLEDGE TEST

Variable	N	Mean	Standard deviation	t-value	Pr >/t
Knowledge	19	2.684	10.457	1.12	0.2779

The effect size for the total group of trainers regarding knowledge was calculated and was found to be d = 0.25,6 (see Section 7.3.1.2) which indicates a small to medium d-value that can indicate a small to medium practical effect in the knowledge of the trainers from before the course to after.

c.   Effect size of change in trainers' knowledge on individual questions

Table 7.16 presents the effect size of the change in trainers' knowledge on individual questions.

TABLE 7.16: EFFECT SIZE OF CHANGE IN TRAINERS' KNOWLEDGE ON INDIVIDUAL QUESTIONS

Variable	N	Mean Knowledge before	Standard deviation	Mean Knowledge after	Standard deviation	Mean Change	Standard deviation	Effect size d
1. All subsidy houses must be the same size	19	1.700	1.342	1.737	1.522	0.105	1.560	0.067
2. Any one can take my RDP-house from me	17	4.800	0.894	4.765	0.970	0.000	1.414	0.000
3. People do not have to pay for sites and services	17	4.667	1.029	4.444	1.338	-0.118	1.111	0.106
4. Nobody cares about housing consumers	17	3.600	1.603	3.118	1.799	-0.471	2.065	0.228
5. A house with more rooms will be more expensive than a house with less rooms	18	3.947	1.682	4.474	1.124	0.556	1.790	0.311
6. Poor people do not have to budget	181	3.200	1.936	4.111	1.711	0.889	2.298	0.387 *
7. It is not necessary to budget for electricity	7	4.556	1.294	4.158	1.537	-0.118	1.495	0.079
8. Government provide subsidies	17	4.684	1.003	4.889	0.471	0.353	1.057	0.334
9. The local government councillor gave me a house	18	3.000	2.000	4.333	1.534	1.333	2.744	0.486 **

10.	I must sit and wait for someone to build me a house	18	4.100	1.651	4.667	1.029	0.667	1.940	0.051
11.	If a window breaks, it must be repaired by the builder	19	3.700	1.867	4.158	1.537	0.526	2.091	0.252
12.	There is only one good type of foundation	17	3.000	1.835	2.444	1.790	-0.667	2.058	0.324
13.	Housing is only bricks and mortar	17	3.100	1.889	3.778	1.833	0.556	1.917	0.290
14.	A verbal contract is not binding	16	3.823	1.741	3.111	1.875	-0.750	2.176	0.345 *
15.	Only flush toilets connected to sever networks are healthy	19	1.200	0.616	2.053	1.682	0.842	1.922	0.438 *
16.	Subsidy money will be paid in cash to beneficiaries	19	4.700	0.979	4.684	1.003	0.000	0.667	0.000
17.	Once you own a house you do not have to don anything to improve it	19	4.100	1.651	4.368	1.499	0.315	2.136	0.148
18.	People must include their payslip when they apply for subsidies	19	4.300	1.490	5.000	0.000	0.737	1.522	0.484 **
19.	The home owner is responsible for maintenance of his/her house	18	5.000	0.000	5.000	0.000	0.000	0.000	0.000
20.	Anybody can build a house anywhere they want	19	4.400	1.314	4.263	1.522	-0.105	2.052	0.051
21.	Bigger windows are more expensive	18	4.474	1.124	4.474	1.307	0.000	0.970	0.000
22.	Only employed people receive subsidies	19	4.900	0.447	4.895	0.459	0.000	0.000	0.000
23.	You must include your birth certificate when applying for subsidies	19	3.300	1.867	1.947	1.682	-1.263	2.232	0.566 **
24.	Cleaning the area around your house is the home owner's responsibility	19	4.700	0.979	4.368	1.342	-0.316	1.668	0.190
25.	Home improvements increases the value of the property	19	4.400	1.142	5.000	0.000	0.632	1.165	0.542 **
26.	The home owner is responsible for maintenance of his/her house	19	5.000	0.000	4.684	1.003	-0.316	1.003	0.315
27.	Budgeting improves the families financial affairs	19	4.700	0.979	4.895	0.459	0.211	1.134	0.186
28.	People must obtain as much information as possible before requiring a house	18	4.800	0.616	4.778	0.943	0.000	1.188	0.000
29.	The best housing option is a house on a piece of land for every family	19	1.900	1.651	1.211	0.631	-0.737	1.790	0.412 *

*   Small effect

** Medium effect

*** Large effect

Most of the questions indicated a change from before the training to after the training. The effect size was calculated; the small, medium and large effects were indicated. The questions which yielded more significant change are listed. For the following questions the effect size was:

Small to medium effect size:

Question 6:   Poor people do not have a budget

Question 14:   A verbal contract is not binding

Question 15:   Only flush toilets connected to sewer networks are healthy

Question 29:   The best housing option is a house on a piece of land for every family

The above questions have a small to medium practical significance but can be mentioned. More people knew after the programme that poor people should budget; more people answered the question of contracts correct namely that a verbal contract is binding. They also knew after the programme that not only flush toilets are healthy and that there are other alternatives than a single home on a piece of land that can be used.

The medium to large effect sizes as listed below have a practical significant effect.

Medium to large effect size:

Question 9:   The local government councillor gave me a house.

Question 18:   People must include their payslip when they apply for subsidies.

Question 23:   You must include your birth certificate when applying for subsidies.

Question 25:   Home improvement increases the value of the property.

There was a practically significant change in the knowledge of who provides housing, most people now realised that a person must provide his/her payslip and birth certificate when applying for subsidies and that home improvement will increase the value of a property.

There were no questions That resulted in large effect sizes, which would have indicated a practical significant change in knowledge.

d.   Influence of demographic factors on the pre- and post-HELP test of trainers' knowledge

Analyses of variance were done to establish whether any of the demographic factors (sex; age; highest school standard; work situation: part-time, fully employed or unemployed; income; type of homeownership; amount of people living in the house) had any significant influence on trainers' change in knowledge, but no practical significant relationship was found.

7.3.2.6   Observation of trainers' skills as part of outcomes-based education

Observation and oral questioning are equally applicable as assessment tools and many important competencies can best be assessed in this way (Pahad, 1997:31). Observation is applicable when there is a strong skills component within a learning programme. To design the element of measurement for the skill or skills, it requires that the skill must be observed and demonstrated. According to De Vos, (1998:394) the best way a skill can be observed is to role-play it. This method must therefore be emphasised in the evaluation of a skills component. Skills can also be evaluated by means of video tape recordings, which can be viewed afterwards, as many times as the researcher needs to observe the respondents' efforts.

For the HELP a number of role-play activities were developed to establish whether participants' skills had developed. The execution of the skills were observed and proper attention was paid to whether the outcomes had been reached. During the trainers' course a variety of practical role-play group activities were executed. The activities were thoroughly enjoyed by the participants and they were eager to correct each other's performance should a mistake be made. It was not possible to let everybody participate in all activities   but everyone had a chance to be the leader in an activity.

The following activities were executed during the HELP. The activities are listed as they were applied during the presentation of the different chapters of the Housing Booklets:

Housing delivery

1.   Introduction

  –   Role-play of a person that has been on the housing waiting list for ten years, but who does not know anything about housing and is looking for assistance from the municipality.

2.   Job opportunities and income generation

  –   You are a trainer of the HELP. Explain to your group that they are not going to receive a job or a house by attending the programme.

3. Housing and quality of life

- Explain to your friend what the housing function of "security" means. For example: financial security, financial security for your old age, security against thieves and security of tenure.

4. Housing: policy, product and process

- You are the MEC for Housing. Explain in a television interview why it takes so long to deliver housing to the people.

- Use the different pictures in your training kit to explain the housing process to your neighbours.

5. Housing role-players

- Do role-play and introduce yourself to the others as one of the members in housing for example a town planner, banker, or builder. Explain your duties and activities.

Provision of land and services

1. The municipality

- You are the mayor of Klerksdorp. Deliver a speech on television and motivate the people to vote for you. Explain what the municipality has done for them the past four years.
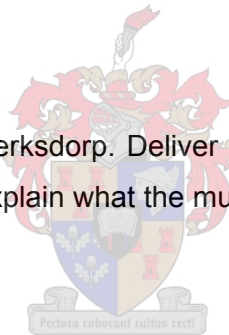
2. Urban development

- You are a municipal official. Explain to a group of illegal occupants why they are not allowed to stay near the river or railway line.

3. Provision of infrastructure and services

- You are a project manager. Explain to the Housing Committee the cost of different services such as sanitation, roads and so on.

Affordability and administrative aspects

1. Housing subsidy scheme

- Explain to a friend the different types of subsidies.

2. Financial aspects and affordability

- Role-play a family fighting about money.

3. Contractual and administrative aspects

    – Study a building contract and explain it to a friend.

    – Explain the purpose of a "Happy Letter".

Own your own house

1. Technical aspects of building a house

    – Explain the symbols on a house plan to your neighbour.

    – You are a builder. Explain different types of foundations to a client.

2. Home ownership

    – You are a mother. Teach your children the roles and responsibilities of a home-owner.

3. Community participation

    – Use the pictures in your Training Kit to illustrate your responsibilities to the community.

Sometimes the trainers divided into groups and the members evaluated each other's skills. The HELP participants only received certificates of attendance, not certificates of competency accredited by SAQA. No formal evaluation of their skills was conducted. The researcher informally observed the different role-play activities during the course of the programme and on this ground decided that their skills had improved during the course and all the participants received attendance certificates.

7.3.3 Results of the trainees' programme evaluation

According to the initial planning 756 families were supposed to attend the programme. Initially 662 members from different families started to attend the HELP. Each trainer had to recruit his/her own beneficiaries in his/her with an own time and manner (door-to-door, notices etc.. It was necessary that a demographic questionnaire, attitude and knowledge questionnaire (before the course) and an attitude and knowledge questionnaire (after the course) be completed by each participant. Only 561 questionnaires were valid and were used for the statistical analysis of results. The results of these measuring instruments are reported in the following section.

7.3.3.1 Demographic data of the trainees

The following section gives the demographic profile of the trainees as a group.

a. Sex of trainees

Table 7.17 depicts the sex of the trainees.

TABLE 7.17: SEX OF THE TRAINEES

1	Sex	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
1.1	Male	193	34.40	193	34.40
1.2	Female	368	65.60	561	100.00
	Total	561	100.00		

More than half of participants (66%) were female.

b. Age of the trainees

Table 7.18 presents the age of the trainees.

TABLE 7.18: AGE OF THE TRAINEES

2	Age	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
2.1	21-30	112	19-96	112	19.96
2.2	31-40	263	46.88	375	66.84
2.3	41-50	115	20.50	490	87.34
2.4	51-60	40	7.13	530	94.47
2.5	61-older	31	5.53	561	100.00
	Total	561	100.00		

The largest percentage was between 31 and 40 years (47%) old, with 20% younger than thirty and 33% older than 40.

c. Educational level of the trainees

The educational levels of the trainees are represented in Table 7.19.

TABLE 7.19: EDUCATIONAL LEVELS OF THE TRAINEES

3	Standard	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
3.1	Lower as St 1	114	20.32	114	20.32
3.2	St 2-4	151	26.92	265	47.24
3.3	St 5-7	180	32.09	445	79.32
3.4	St 8-10	116	20.68	561	100.00
	Total	561	100.00		

The education level of respondents were spread evenly over the different categories, but about 80% had an educational level lower than standard 7 (grade 9).

d.   Employment status of the trainees

The employment status of the trainees is indicated in Table 7.20.

TABLE 7.20: EMPLOYMENT STATUS OF THE TRAINEES

4	Work situation	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
4.1	Part-time	91	16.22	91	16.22
4.2	Full-time	106	18.89	197	35.12
4.3	Unemployed	364	64.88	561	100.00
	Total	561	100.00		

Only about 20% were employed full-time, 16% part time and the rest (65%) were unemployed.

e.   Total household income of the trainees

Table 7.21 gives a presentation of the household income of trainees.

TABLE 7.21: TOTAL FAMILY HOUSEHOLD INCOME OF THE TRAINEES

5	Household income	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
5.1	Under R500	294	52.41	294	52.41
5.2	R501-R1000	106	18.89	400	71.30
5.3	R1001-R1500	44	7.84	444	79.14
5.4	R1501-R2500	13	2.32	457	81.46
5.5	R2501-R3500	2	0.36	459	81.82
5.6	No answer	102	18.18	561	100.00
	Total	561	100.00		

Just more than half of the participants (52%) had an income of less than R500 a month and 19% earned between R501 and R1000.

f.   Types of tenure of the trainees

The types of tenure of trainees are described in Table 7.22.

TABLE 7.22: TYPES OF TENURE OF THE TRAINEES

6	Tenure	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
6.1	Home owner	354	63.10	354	63.10
6.2	Rent the house	18	3.21	372	66.31
6.3	Back yard renting	18	3.21	390	69.52
6.4	Informal house	131	23.35	521	92.87
6.5	Squatter	10	1.78	351	94.65
6.6	Live with family/friends	30	5.35	561	100.00
	Total	561	100.00		

A large percentage indicated that they were homeowners but they did not understand that the questionnaire made a distinction between formal and informal houses. This is proved by the fact that in the next question 24% indicated that they were on a waiting list and 54% that they had applied for subsidies.
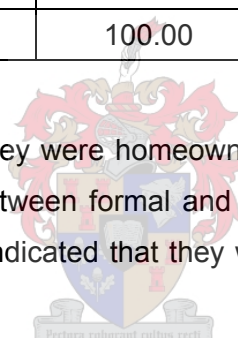
g.   Number of people living in the trainees' household

In Table 7.23 the number of people living in the different households is depicted.

TABLE 7.23: NUMBER OF PEOPLE LIVING IN THE TRAINEES' HOUSEHOLD

7	Tenure	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
7.1	0-3	223	39.75	223	39.75
7.2	4-6	270	48.13	493	87.88
7.3	7-10	68	12.12	561	100.00
	Total	561	100.00		

Almost half the households consist of 4-6 people and 40% of 0-3 people.

h.   Housing situation of trainees

The housing situations of the trainees are illustrated in Table 7.24.

TABLE 7.24: HOUSING SITUATIONS OF TRAINEES

8	Housing situation	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
8.1	On list	132	23.53	132	23.53
8.2	Applied for subsidy	301	53.55	433	77.18
8.3	Do not know	51	9.09	484	86.27
8.4	Other	77	13.73	561	100.00
	Total	561	100.00		

Almost 24% indicated that they were on the waiting list and 54% that they had applied for subsidies, 9% that they did not know what is going on and 14% indicated other options (probably renting from the original subsidy beneficiaries).

7.3.3.2 Attendance of a housing education course before HELP

Table 7.25 indicates whether any of the trainees had attended a housing education course before HELP.

TABLE 7.25: TRAINEES' ATTENDANCE OF A HOUSING EDUCATION COURSE BEFORE HELP

9	Housing Education course	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
9.1	Yes	61	10.87	61	10.87
9.2	No	500	89.13	561	100.00
	Total	561	100.00		

About 10% of the trainees indicated that they had attended a housing education course before the HELP. However the type of course was not indicated.

7.3.3.3 Trainees' reasons for attending the HELP

Table 7.26 provides the reasons that trainees gave for attending the HELP.

TABLE 7.26: TRAINEES' REASONS FOR ATTENDING THE HELP

Reasons	Frequency	Percentage	Cumulative Frequency	Cumulative Percentage
Want to know about housing	199	35.47	199	35.40

Want to own a house	46	8.20	245	43.67
Want to know about RDP-houses	85	15.15	330	58.82
Want housing education	32	5.70	362	64.53
Want to know housing process	16	2.85	378	67.38
Know about housing project	31	5.53	409	72.91
Want to know about subsidy	19	3.59	429	76.29
Rights and responsibility	52	9.27	480	85.57
Register for a house	2	0.36	482	85.92
Know how to take care of house	6	1.07	488	86.99
Built my own house	6	1.07	494	88.06
Problems with specific houses	3	0.53	497	88.59
Housing preparations	1	0.18	498	88.77
Do not understand process	14	2.50	512	91.27
Backlog	1	0.18	513	91.44
Role players	4	0.71	517	92.16
No responses	44	7.84	561	100.00
Total	561	100		

A fairly large number did not answer at all, probably because they are illiterate. They were all grouped under the section "*no responses*". Most of the participants indicated that they attended the course because they "*want to know*" about the housing process. The other important reasons for attending the course were that they "*want to own a house*", "*want to know about RDP-houses*", wanted to know about their "*rights and responsibilities*" and "*want to know about the housing project*".

Their desperate need for housing can be judged from the following quotations from the focus groups discussion:

- *"Because I want to have a house for a better future".*

- *"Because I am desperate for a house. I live in a tin house which is too small and when it is raining it is like I am outside".*

- *"Because I want to own my own house for a better life".*

7.3.3.4   Measurement of the trainees' attitude

As for the trainers the attitude scale consisted of 34 questions that had to be ranked on a scale, with 1 as the lowest value and 5 as the highest. The negative statements were reversely scored. The maximum that a person with a positive attitude could score was 170 and the lowest value was 34.

a. Comparison of trainees' pre- and post-HELP attitude test

Figure 7.27 provides the total mean, standard deviation, minimum and maximum score of trainees' pre- and post HELP attitude test.

TABLE 7.27: TRAINEES' TOTAL MEAN SCORES ON PRE- AND POST-HELP ATTITUDE TEST

Attitude	N	Mean	Standard deviation	Minimum	Maximum
Before	561	99.000	17.312	49.000	156.000
After	561	107.910	23.041	10.000	162.000

The trainees' mean score was higher after the programme had been attended which indicates that their attitude changed in a positive manner.

b. Determining the change in attitude from pre- to post- test

The effect size was calculated to determine whether the change in the trainees' pre-and post-HELP mean attitude score was practically significant.

TABLE 7.28: PAIRED T-TEST DIFFERENCES BETWEEN TRAINEES' PRE- AND POST-TESTS ATTITUDE SCORES

Variable	N	Mean	Standard deviation	t-value	Pr >/t
Attitude	561	9.130	23.357	9.16	.0001

The same statistical methodology as for the trainers was followed and the effect size was calculated. The effect size was d = 0.4, which is almost a medium value which indicate that the change in attitude of the trainees can be practically significant. Their attitude towards the housing process is more positive after the course.

c. Effect size of trainees' attitude change on individual questions.

The practical significance of the change in attitude on individual questions for the pre- and post-test was calculated and is presented in Table 7.29.

TABLE 7.29: EFFECT SIZE OF ATTITUDE CHANGE OF TRAINEES ON INDIVIDUAL QUESTIONS

	Variable	N	Mean Attitude before	Standard deviation	Mean Attitude after	Standard deviation	Mean Change	Standard deviation	Effect size d
1.	People are satisfied with the subsidy they received	541	4.013	1.568	4.188	1.482	0.170	1.854	0.092
2.	The RDP-houses are to small	544	1.993	1.595	2.067	1.600	0.085	2.027	0.042
3.	People are happy to become home owners	533	4.616	1.047	4.568	1.143	-0.060	1.249	0.048
4.	Most people want a house with two rooms	534	4.441	1.290	4.662	1.046	0.240	1.424	0.168
5.	People are proud of their houses	530	4.296	1.380	4.389	1.331	0.083	1.625	0.051
6.	The windows of the RDP-houses are too small	536	1.772	1.497	2.020	1.591	0.269	1.946	0.138
7.	Most people know nothing about the housing process	540	1.819	1.521	2.620	1.924	0.826	2.361	0.350 *
8.	People are proud of their new houses	525	4.392	1.284	4.454	1.272	0.038	1.528	0.025
9.	The roofs of the RDP-houses are not strong	525	2.456	1.665	2.806	1.746	0.343	2.148	0.160
10.	The builders of RDP-houses do good word	532	3.375	1.736	2.919	1.850	-0.432	2.277	0.190
11.	The roofs of the RDP-houses are not fixed properly	541	2.363	1.593	2.672	1.743	0.314	2.207	0.142
12.	Receiving a subsidy is a privilege	518	3.952	1.714	3.945	1.716	0.004	1.480	0.003
13.	People do not know what their rights are regarding housing	544	1.939	1.583	2.795	1.954	0.871	2.466	0.353 *
14.	Most people are not educated to understand housing	543	1.478	1.198	2.230	1.809	0.781	2.075	0.376 *
15.	The wall finishes of the RDP-houses are not attractive	545	2.206	1.737	2.457	1.769	0.253	2.355	0.107
16.	People do not know the role players in housing	534	2.000	1.617	2.632	1.901	0648	2.452	0.264
17.	Receiving a new RDP-house improved my life	533	4.367	1.263	4.570	1.105	0.203	1.493	0.136
18.	People do not know who is responsible for housing	544	2.059	1.644	2.712	1.932	0.670	2.435	0.275
19.	Most people are glad to sign the "Happy letter"	541	3.990	1.573	3.985	1.608	-0.018	1.799	0.010
20.	The roofs of RDP-houses leak	520	1.859	1.427	2.270	1.617	0.415	1.954	0.213
21.	No one knows what is going on in the housing process	519	2.553	1.842	2.985	1.929	0.451	2.401	0.188
22.	The steel doors of the RDP-houses do not close properly	539	1.847	1.431	1.738	1.353	-0.093	1.771	0.054
23.	Owning a house gives security to a family	528	4.760	0.889	4.852	0.684	0.106	1.062	0.100

24.	There is no place to get information about housing	533	2.877	1.880	3.450	1.901	0.600	2.271	0.264
25.	Local government helps people to get houses	534	4.007	1.693	4.604	1.128	0599	1.788	0.335
26.	People do not know who to contact when they have problems with their housing	535	2.208	1.728	2.864	1.960	0.677	2.457	0.275
27.	The floor of most of the RDP-houses are uneven	526	1.741	1.370	1.932	1.346	0.171	1.787	0.096
28.	The politicians are using housing for their own advantage	526	2.223	1.656	2.889	1.851	0.662	2.132	0.310
29.	RDP-houses have strong foundations	535	2.960	1.775	2.971	1.748	0.030	2.055	0.015
30.	Electricity is cheap	525	3.547	1.848	3.507	1.904	-0034	2.280	0.215
31.	The professionals take to much of the housing subsidy money as payment	530	2.206	1.541	2.172	1.538	-0.030	1.998	0.015
32.	A house build with bricks are strong	534	4.376	1.338	4.423	1.278	0.050	1.648	0.027
33.	The RDP-houses are strong	533	2.927	1.755	3.096	1.695	0.188	2.133	0.088
34.	Good quality materials are used for RDP-houses	535	2.837	1.792	3.195	1.718	0.340	2.154	0.158

*   Small effect

Most of the questions indicated a change from before the training to after the training. The effect size was calculated and the small, medium and large effects were indicated. There is a more significant change for these questions than for the others which are not listed. For the following questions the effect size was:
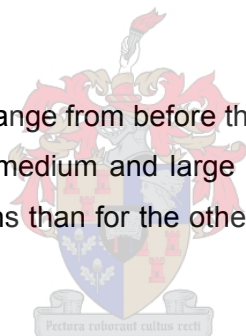
Small to medium effect size:

Question 7:   Most people know nothing about the housing process.

Questions 13:   People do not know what their rights are regarding housing.

Question 14:   Most people are not educated to understand housing.

Questions 16:   People do not know the role-players in housing.

Question 17:   Receiving a new RDP-house improved my life.

Question 24:   There is no place to get information about housing.

Question 25:   Local government helps people to get houses.

Questions 26:   People do not know whom to contact when they have problems with their housing.

Question 27:   The floors of RDP-houses are uneven.

The effect sizes of these questions are small and the practical significance may be very small. However the results indicated that the people's attitude became more positive on just about all of the above issues after the course.

No large effect size on any question was recorded.

d. Influence of demographic factors on the pre- and post-HELP test of trainees' attitude

An analysis of variance was done to establish whether any of the demographic factors (sex; age; highest school standard; work situation: part-time, fully employed or unemployed; income; type of homeownership; amount of people living in the house) had any significant influence on the attitude change of trainees, but no practical significant relationship was found.

7.3.3.5   Measurement of trainees' knowledge

As for the trainers the knowledge scale consisted of 29 questions that had to be ranked on a scale, with 1 as the lowest value and 5 as the highest. The negative statements were reversely scored. The maximum that a person with good knowledge could score was 145 and the lowest value was 29.

a. Comparison of pre- and post-HELP tests of trainees' knowledge

Table 7.30 provides the total mean, standard deviation, minimum and maximum scores of the trainees' pre- and post-HELP scores.

TABLE 7.30: TRAINEES' TOTAL MEAN SCORES ON PRE- AND POST- HELP KNOWLEDGE TEST

Knowledge	N	Mean	Standard deviation	Minimum	Maximum
Before	561	112.940	16.35	67.000	137.000
After	561	114.554	15.62	6?000	137.000

From Table 7.30 it is clear that there was a slight increase in the knowledge of trainees from before to after the HELP.

The effect size was calculated to determine whether a change in the mean pre- and post-HELP knowledge score of trainees was practically significant.

b. Determining the change in trainees' pre- and post-HELP knowledge test

Table 7.31 presents the t-test results of the comparison of trainees' pre- and post- HELP knowledge tests.

TABLE 7.31: PAIRED T-TEST DIFFERENCES BETWEEN TRAINEES' PRE-AND POST-HELP KNOWLEDGE TEST

Variable	N	Mean	Standard deviation	t-value	Pr >/t
Knowledge	561	1.615	16.322	2.34	0.0195

The effect size for the total group of trainees regarding knowledge was calculated and was found to be d = 0.099 which indicates no practical significant change in the knowledge of trainees from before the programme to after the programme had taken place.

c. Effect size of change in trainees' knowledge on individual questions

Table 7.32 presents the effect size of the trainee's knowledge calculated for individual questions.

TABLE 7.32: EFFECT SIZE OF CHANGE IN TRAINEES' KNOWLEDGE ON INDIVIDUAL QUESTIONS

Variable	N	Mean Knowledge before	Standard deviation	Mean Knowledge after	Standard deviation	Mean Change	Standard deviation	Effect size d
1. All subsidy houses must be the same size	561	2.636	1.923	2.729	1.949	0.093	2.166	0.043
2. Any one can take my RDP-house from me	561	4.586	1.590	4.668	1.054	0.082	1.304	0.063
3. People do not have to pay for sites and services	561	3.970	1.643	4.230	1.500	0.260	2.000	0.130
4. Nobody cares about housing consumers	561	3.282	1.836	3.303	1.852	0.021	2.252	0.010
5. A house with more rooms will be more expensive than a house with less rooms	561	4.629	1.044	4.740	0.876	0.111	1.205	0.091
6. Poor people do not have to budget	561	3.538	1.825	4.262	1.460	0.724	2.100	0.035
7. It is not necessary to budget for electricity	561	3.617	1.812	4.091	1.615	0.474	2.127	0.223
8. Government provide subsidies	561	4.722	0.907	4.654	1050.	-0.068	1.237	0.055
9. The local government councillor gave me a house	561	3.450	1.859	3.378	1.901	-0.071	2.232	0.032
10. I must sit and wait for someone to build me a house	561	4.219	1.487	4.291	1.470	0.71	1.676	0.043

11.	If a window breaks, it must be repaired by the builder	561	3.513	1.783	3.652	1.680	0.139	2.008	0.070
12.	There is only one good type of foundation	561	2.544	1.605	2.412	1.661	-0.132	2.040	0.065
13.	Housing is only bricks and mortar	561	3.955	1.643	3.760	1.674	-0.196	2.104	0.093
14.	A verbal contract is not binding	561	3.438	1.761	3.017	1.726	-0.421	2.276	0.184
15.	Only flush toilets connected to sever networks are healthy	561	1.225	0.836	1.164	0.738	-0.061	1.030	0.059
16.	Subsidy money will be paid in cash to beneficiaries	561	4.201	1.455	3.955	1.572	-0.246	1.879	0130
17.	Once you own a house you do not have to don anything to improve it	561	3.995	1.674	4.458	1.338	0.463	1.812	0.256
18.	People must include their payslip when they apply for subsidies	561	4.234	1.490	4.169	1.550	-0.064	1.776	0.036
19.	The home owner is responsible for maintenance of his/her house	561	4.868	0.613	4.897	0.544	0.029	0.801	0.035
20.	Anybody can build a house anywhere they want	561	4.123	1.590	4.176	1.576	0.053	1.704	0.031
21.	Bigger windows are more expensive	561	4.551	1.139	4.640	1.038	0.089	1.434	0.062
22.	Only employed people receive subsidies	561	4.373	1.344	4.547	1.202	0.175	1.632	0.107
23.	You must include your birth certificate when applying for subsidies	561	3.759	1.797	3.570	1.872	-0.189	2.175	0.087
24.	Cleaning the area around your house is the home owner's responsibility	561	4.797	0.816	4.900	0.539	0.103	0.876	0.118
25.	Home improvements increases the value of the property	561	4.683	0.890	4.782	0.785	0.019	1.110	0.090
26.	The home owner is responsible for maintenance of his/her house	561	4.822	0.684	4.872	0.559	0.050	0.800	0.062
27.	Budgeting improves the families financial affairs	561	4.730	0.818	4.797	0.703	0.068	0.994	0.068
28.	People must obtain as much information as possible before requiring a house	561	4.797	0.743	4.786	0.809	-0.011	1.032	0.010
29.	The best housing option is a house on a piece of land for every family	561	1.684	1.434	1.652	1.412	-0.032	1.605	0.020

* Small effect

** Medium effect

*** Large effect

There was no practical significant change in the knowledge of the trainees on any of the questions. There may be several reasons for this because the situation was very informal. The trainers could not force any one to attend; people came late and left early. Most of the

participants were illiterate or semi-literate and therefore it was very difficult to get questionnaires completed. All these factors influenced the results negatively.

d.   Influence of demographic factors on the pre-and post-HELP test of trainees' knowledge

An analysis of variance was done to establish whether any of the demographic factors (sex; age; highest school standard; work situation: part-time, fully employed or unemployed; income; type of homeownership; number of people living in the house) had any significant influence on the knowledge change of trainees, but no practical significant relationship was found.

7.3.3.6   Observation of trainees' skills as part of outcomes-based education

No reports regarding the skills evaluations were received from the trainers although they reported doing the actual role-play and activities. The reasons they provided for not completing the skills evaluation forms were that there were too many forms of evaluation to complete and that they rather used the available time to concentrate more on the actual training.

7.3.4   Comparison between the results of trainers and trainees

The previous results investigated the change in attitude or knowledge from before to after attending.

HELP. In this section the difference between the different groups, trainers and trainees, will be discussed.

7.3.4.1   Comparison between trainers' and trainees' knowledge and attitude before the intervention

Table 7.33 represents a comparison between the attitude and knowledge scores of trainers and trainees before the intervention.

TABLE 7.33: COMPARISON BETWEEN TRAINERS AND TRAINEES BEFORE THE INTERVENTION

	Trainers		Trainees		
	Mean	Standard deviation	Mean	Standard deviation	d
Attitude	105.500	15.575	99.000	17.312	0.38
Knowledge	111.200	15.575	112.940	16.345	0.10

The above results indicate that there was a difference between the attitude of the trainers and trainees. Although the results are not practically significant it can be noted because of an almost medium effect size. There was no difference between the knowledge of the trainers and trainees before the course. It is therefore necessary to establish whether there were any differences after the course.

7.3.4.2 Comparison between trainers' and trainees' attitude and knowledge after the intervention

If the difference between trainers' and trainees' knowledge after the HELP are to be investigated, it must be realised that the values were not the same as before the course. An ANCOVA test must be done to correct the data for the knowledge and attitude values before the course. Then only can the before and after values be compared. Table 7.33 represents a comparison between the attitude and knowledge score of trainers and trainees after the intervention.

TABLE 7.34: COMPARISON BETWEEN TRAINERS AND TRAINEES AFTER THE INTERVENTION

	Trainers	Trainees	MSE	Pw	d
Attitude	99.74	108.00	459.3	0.099	0.39
Knowledge	114.23	114.554	187.4	0.928	0.02

After the HELP there was again no difference between the knowledge of the trainers and trainees, but again almost a practical significant difference between their attitudes.

7.3.4.3 Difference between the change in attitude and knowledge of trainers and trainees

Table 1.35 presents the difference between the changes in attitude and knowledge between trainers and trainees.

7.4 QUALITATIVE RESULTS OBTAINED FROM THE HELP INTERVENTION EVALUATION

In this section the qualitative data of the focus groups and the general programme evaluation are reported. Firstly the gathered information from the trainers receives attention and secondly the trainees' evaluation is analysed and reported. Lastly the in-depth interviews with the trainers is presented. All the questionnaires and schedules are in the Training Toolkit (Annexure L).The

language as spoken directly by the participants will be used although it will not always be grammatically correct.

7.4.1 Evaluation of the trainers

Before every session an informal focus group discussions were, held and questions were asked, such "What do you know about …?" After every session questions such as "What have you learnt about …?" was asked.

7.4.1.1 Focus group discussions before and after the sessions

A list of questions was asked before and after each session. Most of the time the participants indicated that they knew nothing *("a re itse")* of the topic that the trainer was about to discuss. After some probing, answers were presented and a lively discussion usually followed. The questions asked will be presented next and the most frequently mentioned responses are indicated in each instance.

The order of the questions is according to the topics presented in the different sessions of the training programme.

TABLE 7.35: TRAINERS' PRE- AND -POST HELP FOCUS GROUP QUESTIONS AND RESPONSES

QUESTION	RESPONSES BEFORE SESSION	RESPONSES AFTER SESSION
What do you know about housing?	*"we know nothing; we are here to become trainers, we want to know about RDP-housing."*	*"we understand the process; we know about the cost, we know about subsidies now."*
What do you know about housing and job creation?	*"all of us need jobs."*	*"housing can provide jobs- just temporary; there are opportunities for those who want to."*
What do you know about the functions of housing?	*"housing is important."*	*"a house can become a family; a house is a security; family life is important."*
What do you know about housing policy?	*"we know about subsidies, government must provide housing."*	*"we now know how everything works; we know why housing takes so long, Government must help people to get housing; know about housing projects; we know everybody that takes part in housing."*
What do you know about the role of local government?	*"we know they must provide services."*	*"we know about all their other functions - water, housing, heath, clinics; we know why we must pay for services."*

What do you know about the provision of land?	*"Government must provide land."*	*"we know why we cannot build houses everywhere for our own safety."*
What do you know about the provision of infra-structure and services?	*"the municipality must provide water, sewerage and electricity."*	*"different types cost different amounts of money; we want the best so that it can last long; not everybody can have everything."*
What do you know about housing subsidies?	*"you can claim any time; you must apply for a subsidy before you get a house; subsidies are for unemployed people."*	*"there is a time to claim; we will not get cash in our pockets, why some people do not qualify for a subsidy; we know about sizes and type of houses"*
What do you know about financial aspects?	*"it is important to budget."*	*"budgeting can improve my life. I now know what we can afford to budget, know what does a house cost."*
What do you know about contracts?	*"a contract is a binding thing."*	*"there are different contracts, builder has a contract; we know about the happy letter."*
What do you know about technical aspects?	*"a house plan is not necessary."*	*"a house needs a plan before it can be build; must how to measure my house, we know about different foundations, we know about different paints."*
What do you know about the rights and respon-sibilities of homeowners?	*"we must clean our house."*	*"we must pay rates and taxes, maintenance is important, we must better our houses"*
What do you know about community participation?	*"we want to vote"*	*"we must attend mass meetings; we must take part in projects and support our community."*

The results indicate that from the vague answers such as "*we know nothing*" or "*government must provide housing*" to totally wrong answers such as "*a house plan is not necessary*" the answers became more precise and the participants more self-assured. Typical answers from the focus groups after the sessions are:

- *"we understand the housing process"*

- *"we know about housing projects"*

- *"we know why we must pay rates and taxes"*

- *"we will take part in the housing process"*

From all of the above responses it is clear that the trainers' knowledge had increased from before to after the training programme.

7.4.1.2   General programme evaluation

All the participants of the trainers' group (trainers and officials) completed the general programme questionnaire. It was decided that the results would not be quantified but rather presented in a qualitative way. The sense of illiteracy will become clear in the presentation of the results. The following were the answers of the trainers to the General Programme Evaluation Questionnaire (Annexure T).

TABLE 7.36: GENERAL PROGRAMME EVALUATION OF TRAINERS

Question	Response
1. **Did you enjoy attending the programme?**	*"Yes, Im enjoy it lott-yes"; " Yes, the whole programme teaches us nicely";* *"Yes, the trainin was practical""; "Yes, to learn and to understand";* *"Yes, enjoyed the way the teacher teaches"; " Yes, I enjoyed the practicality";* *"Yes, good programme"; "Yes. practical things ";* *"I enjoyed the evaluation and role-play";" I enjoy asking questions."* *"The most thing that I enjoyed is the practical method so that I can know more about ho housing";* *"Yes it was fun to attend the programme";* *"Theory brought into practise and relevant explanations ";* *It I "It is good for me to be traind."*
2. **Did you communicate well with the trainer and other participants?**	*"Yes, it was very good and excellent"; "Yes, yes, yes, good"* *"Very good"; " Yes good"; "Yes, positively";* *Yes, I made friends with everybody";* *"We were allowed to ask questions and give input.'*
3. **Were the facilities provided adequate?**	*"Everything were organised well' ; " No problem during the training ";* *"Yes it is suitable"; "Yes was suitable for the whole programme."*
4. **Is there anything that you would like to be changed?**	*"No, everything was done correct"; "No"; "No, other thing"; Pictures a little bigger* *"More practical examples";" Everything was well organised";* *" No, everything was done all right—will not change anything";* *"Time too short"; "Yes, more time."*
5. **Will you attend a housing education and training course again?**	*"Yes I am"; "Yes, to learn how to get a house"; "Ye, for the sake of more information";* *"If necessary to get more information";* *"Yes, because they teach us about something we have but we did not have information about it."*
6. **Did the programme meet your expectations?**	*"Yes, the programme expectations everything I want to no"; "Yes, I am the same thing"; "Yes, at least I have a broader knowledge and understanding";* *"Need information about rent- municipal services";* *"Yes, the course extended my knowledge on housing/";* *"Yes, the programme met my expectations—everything I wanted to know about the housing project."*

From the results of the general questionnaire very positive responses were obtained. Most of the trainers thoroughly enjoyed the course; they felt that communication with their course presenter as well as amongst each other was good; facilities were adequate and they felt that they would attend another housing education and training course to update their knowledge. The programme met their expectations but the main issues they mentioned were:

- There must be more practical examples.

- Many wanted the programme to be longer, but others indicated the duration to be fine.

- The teaching aids must be bigger.

The results of the evaluation of a programme session will be discussed in the next section.

7.4.1.3   Evaluation of a specific session by the trainers

The trainers completed Questionnaire U about Session 3, Affordability and administrative aspects. This questionnaire evaluated the organisational aspects of a programme session of the course that they attended and was presented by the researcher (If they refer to the trainer it is meant their trainer or the researcher). Ideally they should have completed the questionnaire for every session but it would have taken too long. With the term organisational aspects it is meant as such as the following:

- Content: time, topics, organisation of content, objectives.

- Outcomes of the lessons.

- Teaching materials: relevancy, clarity, interesting, understandable.

- Teaching methods: suitability, interesting, participation.

- Trainer: knowledge, interest, participation of learners, time management.

The questionnaire results could have been analysed qualitatively but because most of the answers were positive it was decided to rather concentrate on the trainers' qualitative comments.

Table 7.38 presents the information of the trainers' evaluation of a programme session during the HELP course.

TABLE 7.38: TRAINERS' EVALUATION OF A PROGRAMME SESSION OF THE HELP

Topic	Question	Response
1. Content	Was the information relevant?	*"The information is for your own house; the topic is very relevant; It was very relevant cause the information was in four different booklets it was relevant to the topic; housing education is enlightenment and relevant; yes, nothing was not about housing; no unnecessary topics."*
	Was the time enough for the session?	*"Yes, the trainer tried to be punctual; it was enough for me because nothing was left behind; yes we were given homework and read at home; a lot of time has been spend on the housing process; yes, we even had time for some breaks and role-play; more or less-you actually need to have extended time-two weeks-which are impractical; we need more time; there was enough time for lecturing, understanding and to clarify misunderstanding; even additional information was provided."*
	Was the topic treated to your satisfaction?	*"Yes, because there were pictures for each and every topic; because the trainer explained for me until I understand; because the trainer explained to me and she made sure that I understand; yes, because it was about the need of our people and the information was clear and understandable; yes, because I was given some time to ask questions; theory and practical examples satisfied me."*
	Was the content well organised?	*"The trainer treated the topic well; they were well organised; it went accordingly; the trainer organised everything; everything was there for us; yes it was well organised cause everything was there for us; cause the lecture was clearly according to what the trainer was talking about; I was able to follow the practical examples; there was brilliant explanation between an item and analytic explanation; lunches and tea-breaks were well organised'"*
	Were the objectives clear and relevant to the topic?	*"It was clear and understandable; they were relevant; they were clear; they were clear and relevant to the topic; the trainers could have a input; the pictures were there illustrating the movement of the information; yes, we were talking about relevant things to housing; there were questions that were discussed to our satisfaction."*
2. Outcomes	Were the outcomes of the topic discussed reached?	*"They were reached; the trainer tried by all means to reach the outcomes; the trainer was successful; everyone is fully satisfied."*
3. Teaching materials	Were the teaching materials relevant to the topic discussed?	*"Yes , Wise William's message was clear; they were relevant; they were discussed and we made demonstrations; we discussed the topic and made a practical; they could increase more understanding to most of us; teaching material were relevant and were clear to the topic and were discussed in full."*
	Were they helpful in understanding the topic?	*"Teacher used Wise William to explain; they helped with understanding; they were helpful in understanding; helped me to understand; we gained something which we did not understand before; the picture were there illustrating the information from the ground level to the people: they were helpful for us to understand the different topics; demonstrations and illustrations brought more understanding to most of us; they were helpful and understandable, especially the pictures and the hints of Wise William; every material was very helpful; when discussing an item the pictures showed clarity; pictures made topics easier."*

		Was the message of the teaching aids clear?	*"The message was clear; yes, the message was understood; yes, because there were pictures for each and every topic; yes, the flash cards and pictures were clear; they were clearly enough for us to understand: they gave us the message- show us the pictures - then we understand; every material needed was available: yes, because they give us the message and show us the picture to understand: in as much that we will be able to transform the knowledge to the community and beneficiaries: sketches and pictures gives good linkages between information and topics; the message were fully understandable; provided a clear knowledge unknown before; pictures made message clear when you see them."*
		Were they interesting?	*"They were interesting; yes, because they teach us about the housing project and now we know about the whole process; they created an atmosphere of responsibility to everyone of us; a lot of the stuff were interesting; also quality information we needed; because we learned lots of things we did not know."*
		Were they easy to read and understand?	*"They were easy to read and understand; the methods used for each and session was easy because the language used was simple; they were written in a way that we can read and understand the course; yes to most of us and to those who couldn't the interpretation was provided; yes, the books were easy to read and understand; Wise William makes everything easier; relevant pictures and flash cards show a clear reflection of what was discussed previously."*
4.	Teaching methods	Was the teaching method used suitable for the topic?	*"They were suitable; the pictures the trainer used was suitable for the topic; yes, by using the pictures in different ways; because the trainer explained to me she made sure that I understand; yes, with the help of the teaching aids; the methods were suitable and very interesting; lecturing works best; actions done practically lead to understanding."*
		Was the level of instruction suitable for you?	*"They were suitable; the level was relevant; the trainer tried by all means to instruct us well; yes, to sum of us and to the rest everything was explained; the language which the trainer used made sure that we understood; the trainer tried by all means so that we can understand everything."*
		Was the teaching method interesting?	*"They were interesting; yea, interesting; the teaching methods with the pictures was interesting; I appreciate the method; I like the method; we can use the specific method or transform it to others; teaching methods were interesting a lot; there must be more games so that people should not get board; especially after lunch when people feel sleepy; there was enough discussion time; pictures made it interesting.."*
		Did the method allow you to participate?	*"I participated; The trainer gave us easy method so that we can participate; the method allowed each and everyone of us to participate; the trainer used easy methods so that we can participate; the facilitator had to explain a lot; full participation and concentration was there and I had enjoyed the session; yes, because I was given some time to ask questions; provided freedom of speech and language without hesitation; free and fair; we were free and the trainer treated sd well.."*
		Was the method suitable for the topic presented?	*"They were suitable; methods were always suitable; because where we live they were building subsidy houses; other methods could be used; yes, it was suitable and we made a play; there were no disturbances.*

5. Trainer	Did the trainer have knowledge about the subject matter?	*"The trainer have knowledge; the trainer have tried by all means to discuss each and every matter with us; the trainer gave us more interest so that we can teach the community; the trainer has knowledge of the subject because she tells us everything about the topic; the trainer had good references; the trainer had a lot of knowledge; information were thoroughly delivered; the trainer knew everything."*
	Was the trainer able to arouse your interest?	*"the trainer arouses my interest; she no how to intrust us; the trainer aroused our interest; yes with the examples; the trainer aroused interest because she was understandable and clear; took theory into practice---housing rights emphasised; the trainer did everything she can to satisfy us."*
	Did the trainer encourage you to participate?	*"The trainer encouraged each and every one of us to participate; the trainer gave us more information so that we can participate; the trainer encouraged us to get involved in the process; there were discussions after every topic; the trainer encouraged us to participate."*
	Did the trainer allow you to voice your ideas?	*"The trainer encouraged us to voice out ideas; we were allowed to voice our ideas; everyone came up with his or her ideas; everyone gave his thoughts; a lot of advices were provided and accepted by the trainer; yes, we voiced our ideas as a way of showing that we understand about the housing things."*
	Was the trainer able to manage time efficiently?	*"The trainer managed time efficiently; she prepared everything for us before the training so time was used efficiently; we worked according to a time-table; the trainer was punctual and prioritised."*
	Did the trainer reach the out-comes of the topic?	*"The trainer did reach outcomes; outcomes of each topic were reached; yes, we know where to start and where to end when we are in the field; yes cause we had the understanding of the topic; the trainer reached the outcomes of the topics; the trainer was good; number one; first class; at the end of the course we had knowledge - thanks."*

As indicated by the positive comments of the trainees in the above table the trainers found the content of the programme suitable regarding the relevancy of the information, the time spent on each topic, the manner in which the content was organised and the outcomes of the session. The teaching material was relevant to the topics; it made the messages clear and would be easy to use. Teaching methods and level of instruction were suitable. There was enough time for participation and for participants to voice their ideas. The trainer was knowledgeable, managed the time efficiently and presented the course in an interesting manner. The outcomes of the course were satisfactory and the trainers were enthusiastic to start their task in the community.

7.4.2 Evaluation of the trainees

The programme evaluation of the trainees will now be presented by first discussing the focus groups.

7.4.2.1 Focus group discussions before and after the sessions

The trainers had a specific schedule to complete before and after each training session. Although there were two trainers with each group (one that could speak Xhosa and one that could speak Tswana), not all the forms were received fully completed. Each booklet also consisted of more than one chapter that had to be explained in each session. Examples of trainees' comments that were received in the focus group discussions before and after each session is given in the next section. The questions were also translated into the different languages (Tswana, Xhosa and Zulu) and explained so that the participants could understand them. The more formal questions (as they appeared on the focus group schedule) was used in the presentation of the results in Table 7.39.

TABLE 7.39: TRAINEES' PRE- AND -POST HELP FOCUS GROUP QUESTIONS AND RESPONSES

Question	Responses before session	Responses after session
What do you know about housing?	*"nothing; nothing".*	*"we understand the process; we know about the cost, we know about subsidies; we know about water and different toilets ";* *"people must know about their rights; we can change a house into a family".* *"I know about my own house"*
What do you know about housing and job creation?	*"we are unemployed".*	*"The HELP is not for jobs; housing can provide jobs-just temporary"*
What do you know about the functions of housing?	*"for us as a parent we know it is our home"*	*"a house is important for family life; a house is yours for a lifetime; you can turn a house into a home; housing is an investment for the future of your children*
What do you know about housing policy?	*"do not know what is real, only that government must provide RDP-houses".* *"do not know about the process"*	*"we must communicate with the people that are building; they know that housing is a long process, do know about the process and role players; we now know how everything works; we know why housing takes so long; Government must help people to get housing; we know everybody that takes part in housing".* *"know about housing projects".*

What do you know about the role of local government?	*"they must repair our sites; they must help us".*	*" we know they must provide services; we must pay them for sewerage, pipes and electricity; if we pay for service the local government can speedup the process; we now know that local government is our helper"* *"We know about all their other functions—water, housing, heath, clinics; we know why we must pay for services".* *"I know the role of national, provincial and local government".* *"an organised local government is important, we must vote".*
What do you know about the provision of land?	*"we must live in clean places".*	*"we know where we may live, it is dangerous near a river; we know why we cannot build houses everywhere".*
What do you know about the provision of infrastructure and services?	*"nothing".*	*"different types of toilets, different things cost money; why we must pay for water and electricity; where services come from"'* *"we must pay for services and rates"* *"people must pay for the water they use"*
What do you know about housing subsidies?	*"for poor people only; unemployed people; government provide RDP-houses; you must apply for a subsidy before you get a house; apply for a subsidy before you can have a house; must fill in a form to receive a subsidy".*	*"subsidies must continue and never stop; we will not receive the subsidy money in cash; do not know cost of developing a stand; now we know that the money must also cover the land and infrastructure; we know that R16000 is for a RDP house, stand and water and road; must not sell our house".* *"I know now how to apply for a subsidy"*
What do you know about financial aspects?	*"we must learn how to calculate our debts; too poor to budget".*	*"people have the light of how affordability works; the budget form helped a lot; the people now know what affordability means; we can afford how to budget; budgeting has improved my life; family budget is important; know that a house can be collateral'.* *"budget for electricity throughout the month"*
What do you know about contracts?	*"people know nothing about contracts; you must sign what they bring even if you do not read it; what is happy letter, I have to know what the contract is before I take my papers".* *"we do not know about contracts".*	*"we now know what a contract means; a contract is a binding thing; we must only sign papers if we have read it and agreed with it; we do not have to sign anything if we do not agree; know about happy letter, we can complain".*

What do you know about technical aspects?	"a house has four sides and a roof, a house takes two months before it is finished; when we have something with quality we can use it for a long time".	"we know about foundations; how to read the plan; floor must be even; roof must not leak; talk to builder; have a right to quality."
What do you know about the rights and respon-sibilities of homeowners?	"nothing"	"we now know what is going on; we know our rights and responsibilities; know it is owners responsibility to clean the house; to paint the house; making a garden can improve the quality of a family's life; pay for services; improve by time; high cost for maintenance for own house; maintain pipes and taps on site; your house is yours for a lifetime you must take care of it; improve your house over time ;it is the owners responsibility."
What do you know about community participation?	"we must attend the meeting".	"it is our responsibility to work in our community; we must look after the environment".

If the results above are studied an increase in knowledge about the different topics is indicated by the trainees. However it must be remembered that not every trainer returned the particular completed questionnaire and that this is a compilation of all the questionnaires received.

7.4.3   In-depth interview with trainers

In-depth interviews on the programme they presented were held with the trainers by an independent and experienced researcher. To ensure that the trainers could give their true views and opinions on the HELP and the training experience the present researcher was not present during these interviews. The interviews were conducted in Tswana to ensure that the information would be trustworthy. The interviews were recorded, transcribed and the following themes were identified: importance of the course; specific topics that were identified as being very informative, topics that they need more information on, evaluation of their own teaching methods/skills, problems regarding the presentation of the programme, personal development of the trainers, misconceptions of the community, positive comments from the community and recommendations for the HELP. A short summary and discussion regarding the feedback received from trainers on each identified theme follows.

Importance of the course:

Everybody felt that the course was very important for new homeowners, especially if it targeted the poor and illiterates because they were "*previously treated unfairly*". The community (recipients of subsidies) "*must have a way of acquiring information*" about the housing process. After the course they knew their rights and they knew which role-players were involved in the

housing process. They also knew that beneficiaries had a role to play and should not simply accept everything that is offered to them. "*Knowledge is power*" and only when they have knowledge people will not be exploited. Participants now know where to get information they need. All role-players must work together and that ca not happen if everybody does not know what the other party is responsible for.

Specific information (topics) that was identified as being very informative

The trainers mentioned that the following information gave them and the trainees new and valuable insight into the housing process;

- The "happy letter".

- Budgeting with regard to housing.

- Financial aspects of housing.

- Land availability.

- Why housing is a product and a process.

- Why the housing process takes so long.

- What the responsibilities of the builder are.

- What the beneficiary can do when the builder is not doing the right thing.

- Importance of maintenance by homeowners.

- Responsibilities of homeowners.

- People must not simply cept everything.

- Individuals must be active in the housing delivery process.

- Why housing takes so long to be delivered.

Aspects they needed more information on

Very little feedback was received in this regard – this could be viewed as positive feedback on the programme. Everybody generally agreed that they needed more practical examples and they wanted to know exactly what type of house a subsidy of R16000 could build.

Evaluation of their own teaching methods/skills

The trainers indicated that they were motivated to teach people about housing and the teaching materials were adequate. The teaching methods and the pictures they received made the programme easy to present. The materials were easy to understand, although some of the trainers experienced difficulty with the presentation and would like to get more practice in this regard. The trainers felt that feedback from their groups was generally positive.

Problems regarding the presentation of the programme

The problems regarding the presentation of the programme that were mentioned by the trainers included the following:

- Some did have trouble to "*get all the knowledge*".

- They need more information and practice with regard to presentation skills.

- The books should be translated into "*all official languages*" but Xhosa, Sotho and Tswana were suggested.

- Venues to present the course posed a problem. Every trainer had to find a venue in the area where he/she worked. It was not supposed to be so far that participants had to incur expenses to get there but available venues were, in many instances, small, corrugated iron shacks which were very hot. An interesting fact mentioned was that Prestik does not stick to the corrugated iron when the surface is hot. (for putting up aids like pictures)

- Most of the participants were illiterate and could not read or write, so it was very difficult to have the evaluation forms completed.

- Only the people that attended a session received the Booklet that was used during the particular session. This was meant as an incentive to encourage people to attend. A disadvantage of this was that there were gaps in the knowledge of participants who did not attend all sessions. There was also a problem with continuity because different family members attended different sessions and they consequently did not know what had happened at previous sessions.

- .Attendance was high in the beginning of the sessions but towards the end the "*people disappear*".

- When it rained participants did not attend the sessions so there must be an incentive to motivate them to attend.

- The time of day at which the programme is presented should be such that employed people can also attend if they wish.

- A very serious problem was that on quite a few stands there were tenants that were renting the property and they said that the *"owners were in Egoli"* and they therefore did not see the need to attend the training. Although the trainers tried to explain to them that it would be empowering to attend this housing programme presented for free, some did not respond positively.

Personal development of trainers

It was a "*valuable experience for the trainers"* and they made comments like *"I gained a lot of knowledge*", it was "*empowering*" and *"I want more knowledge*". They c+onsidered themselves "*lucky to get so much info about housing*" and some of them expressed the wish to become a trainer full time. They all said they were willing to learn more and *"willingness and hope was experienced from the participation".* It was clear that the trainers had gained information and it empowered them to teach others had not been not so privileged.

Misconceptions of the community

The trainers mentioned that community (participants) had the following misconceptions:

- They thought that they would only get a house if they attended the programme.

- They would automatically get a house if they attended the programme.

- "*If their subsidy money is misused it will be the trainers*". They had no idea who managed the funds or which role players were involved before they attended the course.

- They thought the trainers were going to be the builders.

- Because it was just after the municipal elections there were political unrest in the community.

Positive comments from community

Trainers felt that the participants' general views on the course were positive, they were "*happy because of the information they obtained from the course*". Most of them wanted "*more information and knowledge*". One of the trainers summarised the feeling by saying "*this course brought a broader knowledge to the community as they were happy and understood the contents of the programme*".

Recommendations for the HELP

According to the trainers "information with regard to housing is very important for the people of South Africa". The "couse" is very important because "housing education will help the community to know what goes on in the sector". It was very important for especially the recipients of subsidised housing "who had to know what steps to follow to see that the builder does the correct job". The HELP should be a "*lifelong project*" because they already needed more information about the latest housing subsidies.

Specific things people have learned

The trainers made a few striking comments about what they and trainees learned from this course, such as "housing is not just a wall and roof as I thought previous, but a product and a process", "I know now my house is my home", "yes the project knowledge is the best" and "the housing project has given me the light". To conclude "*Housing education is enlightenment for the beneficiaries".*

The results of the in-depth interviews indicated that the issue of housing education was regarded as very important and additional topics on which participants needed more information had been identified. The trainers considered the course as part of their personal development and regarded it as a privilege to take part in the programme. Quite a few also indicated that they would like more training. Problems and misconceptions regarding the HELP and their own housing project were mentioned. Because housing, or lack of housing, is such a sensitive issue the results of these interviews are very important and the suggestions and problems indicated will be incorporated in the conclusions and recommendations of the research study.

Overall the trainers were very positive and made remarks such as:

"People did not have any say about the housing process, they just accepted anything that was given to them. We gave them knowledge and explained their rights to them. Knowledge is power so people gained the power of knowledge through HELP".

7.5   SUMMARY

In this chapter the qualitative as well as the quantitative results of the evaluation of the HELP amongst trainers and more than 500 subsidy beneficiaries in Kanana, Klerksdorp was discussed. The outcomes of the programme as well as general evaluation were attended to. In the next chapter the conclusions, recommendations and limitations of the research is discussed. Recommendations on further research is also made.

CHAPTER 8

CONCLUSIONS AND RECOMMENDATIONS

8.1   INTRODUCTION

The conclusions and recommendations for the study are discussed in this chapter according to the objectives of the research. Firstly attention will be given to the literature study undertaken. Secondly the need assessment regarding housing education and training in informal communities will be reviewed. Thirdly different education programmes were evaluated and criteria developed on which to base a housing education and training programme. Fourthly a relevant Housing education and training programme (HELP) as well as an evaluation model was developed and implemented in a project linked subsidy housing development. Lastly the evaluation of the programme was assessed in order to establish whether the outcomes of the programme were reached. Finally limitations of this research will be mentioned.

8.2   CONCLUSIONS ACCORDING TO THE OBJECTIVES OF THIS RESEARCH

8.2.1   The literature study

The literature study revealed that there is an urgent need for housing education and training in the low-income housing sector. Furthermore that the National Housing Policy and subsidy scheme's goal is to eradicate the housing backlog and ensure the development of sustainable human settlements. Despite these good intentions many problems exist in the low-income housing sector that could be addressed by providing timely and appropriate housing education and training for the recipients of government subsidized housing.

8.2.2   The need for housing education and training

The research study proved that the Priority-Index methodology is appropriate for determining the needs of a community on a particular issue. When designing an education and training programme the Priority-Index items could be used as topics for the programme and the reasons provided could be used to develop the content of the training material. The results of this research also indicated that there was a great need for housing education and training among

the recipients of housing subsidies. There is a lot of ignorance on ground level and housing education and training can contribute to the housing process.

8.2.3   Evaluation of non- formal housing education programmes in South Africa

The third objective was to evaluate non-formal housing education and training programme that were available in South Africa. Thirty nine programmes were evaluated and criteria established for the development of the Housing Education Literacy Programme.

Evaluation of the programmes found that none of them were comprehensive enough to address all the aspects identified in the needs assessment and that they were not suited for semi-literate recipients of housing subsidies.

8.2.4   Design and implementation of the HELP

The fourth objective was to develop the HELP and implement it as part of an actual project linked housing subsidy development. The literature study, needs assessment and evaluation of existing programmes served as background for the development of the HELP.

- Intervention research, which was the research procedure used to develop and evaluate the HELP proved to be a suitable and appropriate method to use in community education.

- The Trainer's manual, Housing Booklets and training materials that were developed for the HELP were judged as being appropriate for their purpose and could be used for the training of semi-literate individuals. The materials were relatively attractive and cost effective.

- The method of "Train the Trainer" was followed. This method was found to be very appropriate for the specific target audience. It is however concluded that trainers should be trained comprehensively in order to deliver the programme efficiently and effectively. The programme should also be presented at a time and place that is convenient for the recipients of housing subsidies.

- Language was identified as a problem because the programme material was in English and the participants were Tswana, Xhosa and Zulu.

- The programme was presented in an informal settlement where there were no formal structures and particular circumstances such as political unrest was present. There were

many trainees, including family members and children attending the programme sessions. Most of them were illiterate and attended irregularly. This informal organisation of the HELP gave problems with attendance and evaluation.

8.2.5 Evaluation of the Housing Education Literacy Programme

Any educational community programme has an educational aspect as well as an administrative aspect (general programme and session information). Conclusions regarding these aspects are furthermore drawn for the trainers as well as the trainees. The trainers were evaluated in a controlled environment whereas the evaluation of the trainees was very informal.

- In order to establish whether the outcomes of HELP were reached (educational aspect) there must be a change in the attitude, knowledge and skills of the participants. For this research pre- and post- intervention attitude and knowledge tests were used. This methodology of standardised knowledge and attitude tests are suitable to measure whether educational outcomes have been reached. Role-play and drama are the best means to establish whether skills have improved. The results indicated that the attitude about housing of the trainers actually became more negative after the course than before, but the change was not practically significant. The knowledge of the trainers increased from before to after (not in a practical significant manner) and demographic factors had no practical significant influence on any changes. Their skills and general knowledge however changed as indicated by the observed role play and case studies done in class. The results of the focus groups indicated that their knowledge increased from before the course to after the course.

  The attitude of the trainees changed to be more positive after the programme (medium effect size) which can practical and significant worth mentioning but their knowledge did not change in a practical significant manner. Demographic factors had no influence on their attitude or knowledge. There is no evidence of their skills being evaluated except for informal comments of the trainers that their groups understood and used the information provided. The results of the focus groups indicated that their knowledge increased from before the course to after the course.

- The general programme information (administrative aspects) was evaluated by means of a questionnaires filled in by the trainers as well as an in-depth interview with them and will be summarised in the next paragraph. They felt that the information contained in the programme was relevant, most topics were dealt with satisfactorily, the content was

organised well. Aims, objectives and   outcomes were relevant and reached. The teaching materials were relevant and helped to make the information clear and interesting.

The teaching methodology and materials were suitable and on the right educational level. There was enough participation by the trainers although some requested more practical examples. The trainer were knowledgeable, managed time efficiently and the course was viewed a success regarding practical presentation.

8.3   RECOMMENDATIONS REGARDING THE OUTCOMES OF THE HELP

The following are recommendations for a Housing Education and Training programme, to be presented in a low-income housing subsidy project. Recommendations will be made according to the aims of this research.

1. Appropriate housing education and training is extremely important, especially for illiterate and semi-literate recipients of housing subsidies. Government should initiate and support such education as it would contribute to housing development in South Africa.

2. Because of the government's emphasis on accelerated housing delivery to alleviate the housing backlog, housing education and training should be delivered on a large scale. The education and training programme should be well organised and planned for in order to ensure sustainability. The Department of Housing on all levels (national, provincial and local) must be involved to ensure success.

3. The technique of the Priority-index is very useful and can be used for any type of needs assessment in the community. It gives reliable results, even if the participants are illiterate, it is a relatively cheap, quick and easy way to do need assessment and should therefore be used to determine the specific needs of a target population.

4. The aim of any educational initiative must be very clear: Is it a Housing Education and Training Programme with the aim to reach certain outcomes for a qualification or is it transferring information to create housing awareness in a community? The DOH should be very clear on what their aim is regarding consumer housing education and training.

5. Housing Education and Training must become an integral part of the housing process, especially if the new policy of Breaking New Ground is implemented. Housing Education and
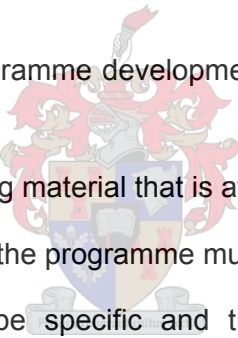
Training must be delivered right at the very beginning of the housing process to inform participants of different options available for them and form part of the whole process.

6. Any consumer housing education initiative will have to be formalised and managed by permanently appointed staff members who will include administrators, trainers and evaluators. The administrative process should be managed in conjunction with the subsidy application process in order to avoid duplication.

7. Intervention research was a successful methodology to develop and evaluate a community intervention programme and should be used more widely.

8. "Train the Trainer" methodology is very suitable for implementing a large programme. The trainers should ideally be employed on a full time basis and they must be trained thoroughly (it is necessary to provide them with both housing knowledge and training skills).

9. The criteria for successful programme development should be applied to ensure success of housing education programmes:

- There must be suitable training material that is attractive and cost effective.
- Aims, goals and outcomes of the programme must be clear and achievable.
- The target audience must be specific and training material must have a specific educational and literacy level for them.
- Clear lesson plans and appropriate teaching methodology should be provided.
- Teaching materials should be standardised and provided to the trainers.
- Plan the activities and programme so that electricity or expensive apparatus are not needed.

10. In order to measure the success of a programme evaluation is extremely important. Evaluation criteria must be very clear so that the implementers know what they must achieve.

11. Standardized measuring instruments should be used to determine whether the outcomes of a programme have been reached and to be able to compare different programmes and establish uniform standards for the whole country.

12. Organisational aspects of a programme must be appropriate:

- The venue must be suitable, for instance not to hot or cold, it should be in close proximity to participants in order to avoid them spending on transportation.

- The duration of the course will depend on the aim and target audience of the course

- Although the translation of training materials is very expensive, mother tongue education is recommended for educating illiterate and semi-literate individuals.

- The trainers should be able to present training in the trainees' mother tongue. This has implications for the recruitment of trainers from different areas.

- In order to assure continued attendance of an education programme there must be an attendance register and some way to control and reward attendance.

- For the training of illiterate or semi-literate individuals the groups should not be large. Ten is an ideal number for a housing education programme and 30 the maximum. This however has cost implications for large scale education.

- Learning through participation in practical activities is recommended for this level of education and training. Lecturing only is an inappropriate method.

- Trainers should have a solid foundation on the principles of adult education and should demonstrate the ability to apply them.
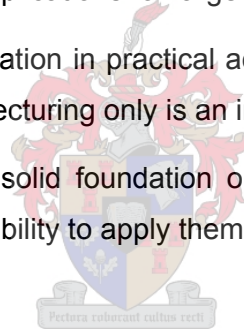
13. There must be an incentive for people to attend the course. For example, it could be made a requirement that beneficiaries must attend a housing education programme in order to receive a subsidy.

14. Local government has an important role to play in consumer housing education. Programme presenters should ensure that a sound relationship is established with the local government officials. In order to avoid any misconceptions all stakeholders, namely, local authorities, housing committees, project committees, developers and participants should be informed of the logistics of the programme at all times.

15. The trainers of the HELP research project recommended that the following additional topics should be included in the programme.

- The "happy letter" and what it means must be emphasized.

- Budgeting with regard to housing must receive more attention.

- Land availability—communities need information why they can only stay in certain areas.

- The meaning of housing as a product and a process.

- Reasons why the housing process takes so long.

- The responsibilities of the builder.

- How "their subsidy money" is used. The process must be more transparent

16. One housing education programme could be developed for national presentation. However regional needs and differences will have to be considered and taken into consideration and the programme adjusted accordingly. Specific needs of the target audience should also be taken into account.

17. The target audience, namely the recipients of government housing subsidies, cannot afford to pay to attend housing education programmes or for training material. Sponsorships must therefore be found so that the education process can be continuous and sustainable.

8.4   LIMITATIONS OF THE RESEARCH

1.   The evaluation was not done in a controlled environment because the course was presented in an informal area. Nobody was forced to attend. Trainees came and went as they please and left sessions early. Different people from different families attended the course on different days. It was almost impossible to do a reliable evaluation in such an environment.

2.   Illiteracy of participants makes written evaluation extremely difficult.

3.   Lack of trained assistants to help during the course and with evaluations.

4.   The trainers are not employed permanently nor trained professionally.

5.   Not all the residents of that area are owners, some say they are renting and the owners are away. They did not attend which created negativity amongst the residents. This created a problem for the trainers but should also be attended to by the municipality.

6.   Misconceptions in the community can lead to problems and that is why the provision of information is so important.

8.5   RECOMMENDATIONS FOR FURTHER RESEARCH

Further research about Housing Education and Training is necessary and it can be divided into two sections:

1.   Research about the education programmes themselves e.g. topics, levels, how to present it more efficiently etc.

2.   The activities of the participants after the course: were they more active? Did it help the housing process when the recipients knew more about the process?   Were they empowered and took some decisions of their own?

3.   The best way of implementing the course to obtain the best results regarding just attending the course (certificate of attendance) or obtaining qualifications (certificate of competency on different levels).
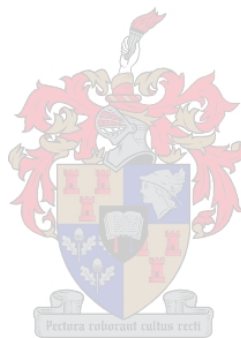
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ANNEXURES