Building the New South Africa:

One House, One Dream at a Time

The Story of Nurcha

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OPEN SOCIETY INSTITUTE

Building the New South Africa: One House, One Dream at a Time was written with the kind help of Nurcha staff and directors, government partners, and numerous developers, contractors, and homeowners. It is dedicated especially to the many homeowners who opened their doors, proudly showed off their houses, and shared their stories. They are the reason this book exists.

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Nurcha, originally called the National Urban Reconstruction and Housing Agency, is dedicated to providing decent housing for low-income people in South Africa. Nurcha, established in 1995, uses loan guarantees and other financial instruments to release funds to developers for building houses and to poor people for obtaining homes. With the support of the postapartheid government, the Open Society Institute, and other international and domestic donors, Nurcha has become a major influence in the housing field and a catalyst for institutional change. As of February 2001, Nurcha had contributed to the construction of 70,000 houses in South Africa's historic campaign to house a nation. Millions of people still need proper housing and other assistance. Nurcha is expanding its work into areas such as community development and the empowerment of homeowners through a nationwide savings effort. Yet, even as it pursues these new initiatives, Nurcha remains true to its mission: helping to build the new South Africa one house at a time. In a country long imprisoned by apartheid, a house of one's own is a place of freedom, both the beginning and culmination of a dream.

Ntombi Ndaba hanging wash in front of her home in Jabulani, Soweto.

There Is No Place Like Home


A DREAM can be as clear and simple as a clothesline.

Mabel Mkhatshwa moved into her house in the All Africa Games Village in February 2000. Before that she lived in the informal settlement of Alexandra, one of the most overcrowded in Johannesburg. The informal settlement is a short distance down the hill from her house, but, as a creation of apartheid, it is a world apart from the village that belongs to the new South Africa.

Nurcha provided guarantees for the building of the All Africa Games Village, which served as temporary housing for athletes and now offers permanent housing for the poor. After the games in September 1999, the houses were sold to people like Mkhatshwa and her husband, who earned enough to afford a house worth R30,000 or $3,750 (using a conversion rate of eight rand to one U.S. dollar).

Her house, one of 1,800 units in the village, is a single room, approximately 32 square meters in size, with a kitchen and a bathroom. The room is separated into two by a dividing unit. The walls are made of cement blocks, the roof of fiber cement. Mkhatshwa and her husband live there with five children, the oldest a teenager, the youngest a babe in her arms. She poses for a photograph holding the child and a picture of her bishop, whom she praises for motivating her to stand on her own two feet and improve her life.

What is the difference between living here and down the hill?

"I have my own yard, my own clothesline," she answers. "Before, a hundred people fought over one clothesline. Here I have my own toilet. In Alex, I shared an outside toilet with a hundred people."

Down the hill, Alexandra remains as overcrowded as ever. It is a community of old crumbling buildings with ramshackle shacks built around them. The shacks are made from assorted materials, wood and cardboard and strips of metal; rocks keep the roofs from flying off in the wind. Every inch of space is occupied. The shacks come right up to the road that runs along one of the settlement's borders. The shoulders of the road are dotted with blue portable toilets. The authorities provide the community with services but won't hook up any more toilets because the septic system is already operating beyond capacity. From the road you can see narrow paths between the shacks, just wide enough for one person, leading deeper into Alexandra.

Mabel Mkhatshwa and her home overlooking the settlement of Alexandra where she used to live.

Apartment houses in the All Africa Games Village.

In a community called Jabulani in Soweto, the developer Frances Alberts built 10 houses on a piece of land that was originally zoned as a park but never developed. It had become a hangout for drug users. Alberts is in her sixth year as a developer. Before building houses, she worked in real estate selling low-cost housing. She listened to her clients' complaints about the houses, and said, I can do this better. She has built more than 200 houses since she partnered with Nurcha.

Soweto, with an estimated four million people, stretches out to the south of Johannesburg, seemingly endlessly. The township has infrastructure. It is properly planned. Although she no longer lives in Soweto, Alberts talks about it as her community, pointing out churches and police stations, places of history and notoriety from the apartheid years, and a building, surrounded by colorful wall paintings, where babies orphaned or abandoned by mothers with AIDS are cared for. AIDS is an ominous presence throughout South Africa. According to UNAIDS, 4.2 million people, nearly a tenth of the country's population, are HIV positive.

Each of the houses built by Alberts is 48 square meters with four and one-half rooms—two bedrooms, a living room, a kitchen, a bathroom. The walls are of cement brick, plastered inside and out; the roof is tiled. People earning between R2,500 ($312) and R3,500 ($437) a month qualify for these houses. They receive partial subsidies of R5,000 (the full subsidy of R16,000 goes to people earning below R1,500 or $188 a month). With their higher incomes, the people buying Alberts's houses can obtain loans from financial institutions. Alberts recruited homeowners from big companies, many of which encourage home ownership in various ways.

Ntombi Ndaba stands a few feet from her door, a tub of washing at her feet, hanging clothes to dry on her own line. She smiles when she says she is happy with her new home, remembering what it was like living with her mother-in-law.

Alberts knows what Ndaba is saying. Passionate about her work, she believes that women contractors can change the way houses are built and sold. "We understand a house much better. We know its importance, we know the finishing touches."

Most of all, she believes that owning a house can transform a person.

"If you live in a shack, you don't have confidence or self-esteem," she says. "You're not responsible. You don't belong to the community. You own a house, other people will respect you. You put a person in a place like this," she says, gesturing at her houses, "and you can see them changing, growing before your eyes. And then you know why you are doing this, why you are in this business."

Developer Frances Alberts walking past houses built by her company in Soweto.

A couple of hours farther south is the town of Heilbron in the Free State Province. Some 25,000 people live in the town. Cows graze along the roadside.

The developer Ponds Mdaka is finishing building 150 houses costing R18,400 each (the full subsidy of R16,000 plus a 15 percent allowance for difficult soil conditions). The 42-square-meter houses are constructed from cement blocks, with corrugated roofs, painted on the outside with waterproof paint, bagwashed with cement water on the inside. Each house has a living room, kitchen, and two bedrooms. Each house has either an inside toilet or a sink; homeowners had to choose one or the other since the subsidy could not cover both.

In the Heilbron project, you can see exactly what the new South Africa means. Side by side on a stand, or plot, of land are a shack and a house. The shack is where the tenant lived during apartheid; he rented it from the local council. The new house is where the homeowner now lives. The government transferred the land to him, and gave him the house. The shack remains standing because he can find a use for it. For his older children or parents to live in, for storage, or as a club or shop to make money.

A shack, a house, and an outside toilet in Heilbron.

Jacob Masilo has a pool table inside his shack. Music is playing. A number of men, both young and old, sit around watching two young men shoot pool. In a corner of the room, Masilo has a spaza shop, where he sells soft drinks, cigarettes, odds and ends like soap, and alcohol. The shack is usable. But then it was never simply a question of how bad living conditions in the shacks were. It was also the fact that the people who lived in the shacks did not own them or the land they sat on. Now they do. Ownership makes a big difference, but it takes time to understand what it means. Jacob Masilo needs reminding.

"If I get a job, can I extend the house?" he asks.

"Yes," comes the answer. "The house is yours."

Jacob Masilo, homeowner and shop owner.

How Many People Live in Soweto?

FREDERIK VAN ZYL SLABBERT, then chair of the Open Society Foundation for South Africa, approached George Soros and the Open Society Institute (OSI) in 1995 for funding for a South African guarantee fund that could bridge the gap between the banks and the poor. The idea of a guarantee for low-income housing emerged from the Johannesburg Metropolitan Chamber, with van Zyl Slabbert as the driving force. The Chamber thought that housing would be a priority for the new government given widespread homelessness in Johannesburg and South Africa as a whole. Soros embraced the idea, but insisted that he would only get involved if the South African government was willing to contribute. A partnership was then born between OSI and the South African government through the establishment of Nurcha as an independent company with board members representing both partners.

OSI and the new government of South Africa each gave Nurcha $5 million for operating expenses. The Open Society Institute made $50 million available in the form of guarantees for bridging finance, the short-term financing developers require in order to get a project underway. In addition to its two main funders, Nurcha has received support from Future Growth, SIDA, NORAD, USAID, the Thembani International Guarantee Fund (TIGF), the European Union, the Rockefeller Foundation, and the Cato Manor Development Association. As of February 2001, Nurcha had arranged 342 bridging finance loans by providing guarantees of R157.4 million to financing partners such as ABSA, Standard Bank, African Bank, Entrepreneurial Development (Southern Africa), and Brait.

How many houses needed to be built? When Nelson Mandela become the first democratically elected president of South Africa, he said that the country needed as many as 1.5 million new houses for poor people. His government soon doubled the figure to three million. Yet both figures were little more than guesses. Nobody knows how many people live in the informal settlements, backyard shacks, and highly overcrowded city dwellings that belong to apartheid's legacy.

Under apartheid, white rulers restricted the movement and housing choices of black people. The apartheid government established group areas and homelands for all blacks and forcibly removed them from illegal settlements. Blacks weren't supposed to live in the Western Cape, for example, yet hundreds of thousands squatted throughout the area. In periodic raids, police destroyed their shacks in an attempt to force them to leave.

Keeping blacks out of the cities was a fiction, leading to a deliberate undercount of urban blacks. Van Zyl Slabbert remembers an apartheid government official being asked, "How many people live in Soweto?" "Officially, the answer was 750,000," he says. "Unofficially, anything from 2.5 million up."

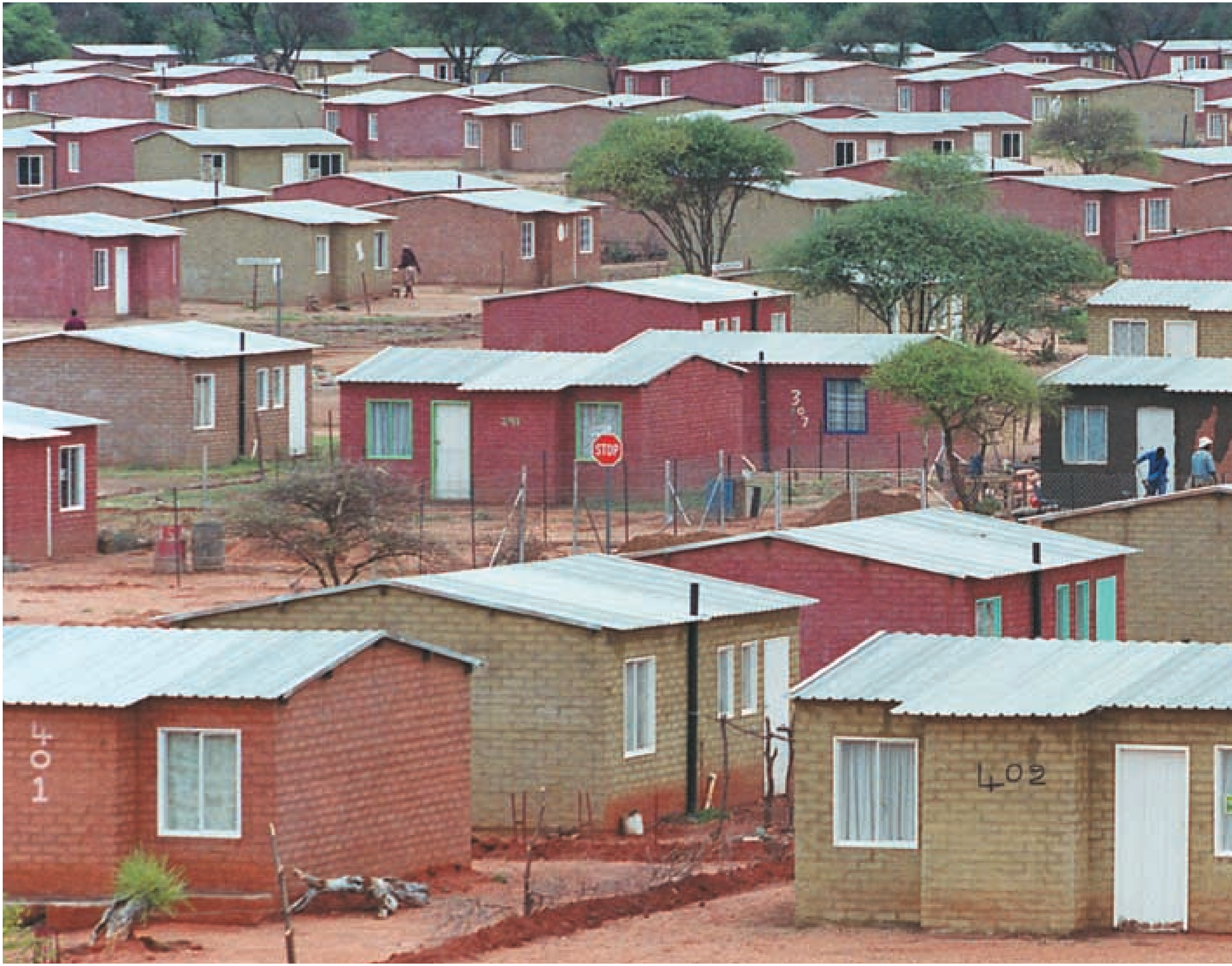
The end of apartheid restrictions opened up areas in places such as the Western Cape for the construction of decent houses, the building of proper communities. Those with money, of course, benefited from the new freedom of movement; some bought homes in formerly white suburbs, others built better homes where they were. But the poor didn't have such choices. Ordinary workers couldn't go to a bank and obtain a loan to buy a better house. Freed of the restrictions of apartheid, they remained bound by poverty.

Mandela's government set out to do something about people stuck in apartheid-era housing with a program of subsidies to cover land transfers and an initial structure. With the government's support, Nurcha became a lead organization in implementing the program.

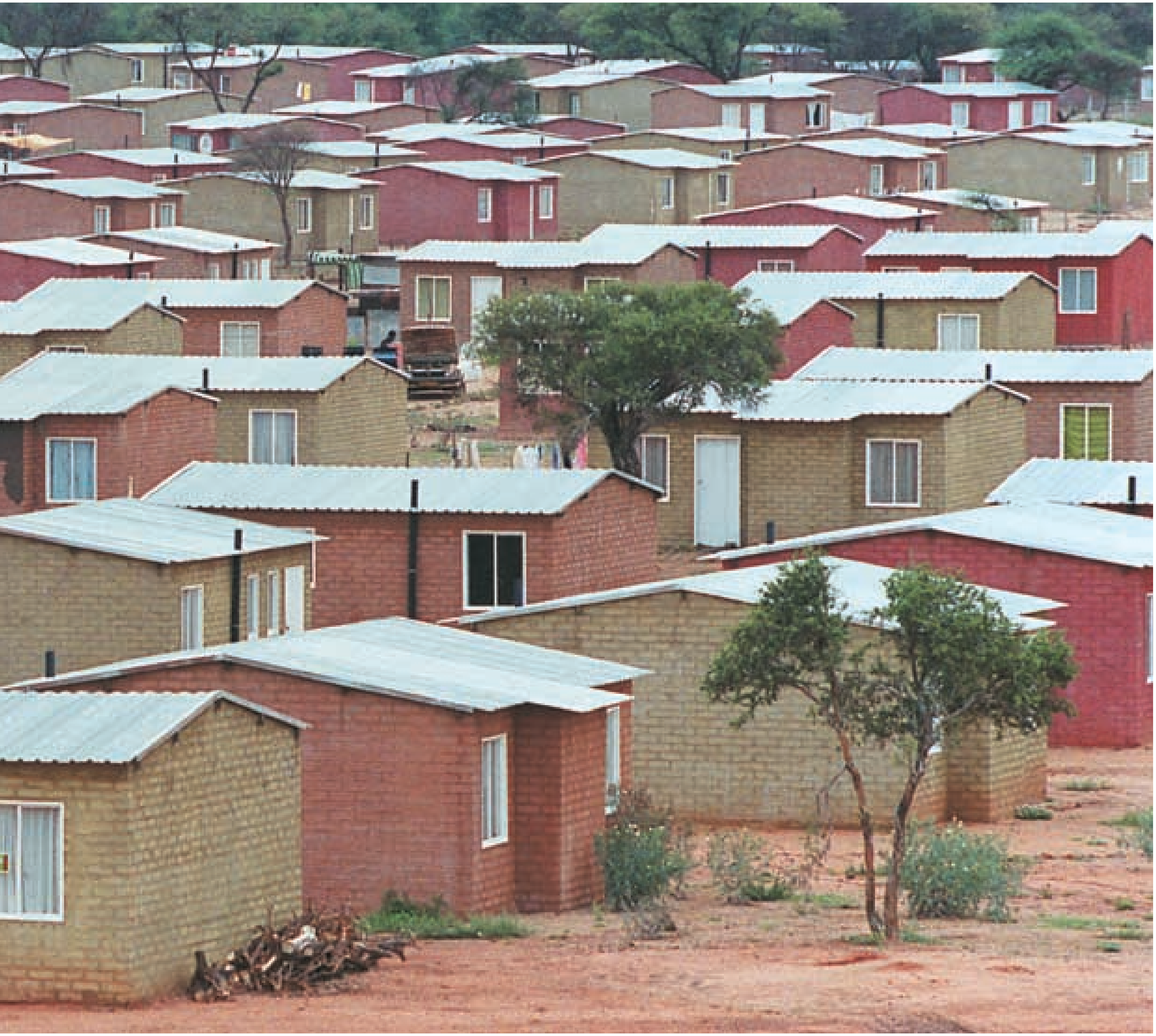
"The original policy emphasized that the government was not providing a house," Cedric de Beer, chief executive officer of Nurcha, says. "Rather it initiated an incremental housing process in which the subsidy was the start. The people would receive security of tenure and shelter, and over time they would improve the house itself." High expectations changed the policy into a numbers game in terms of quality and quantity. The government's goal became a million new low-cost houses of a decent size and quality by the year 2000.

Between 600,000 and 750,000 houses for families earning below R3,500 a month were built by the millennial deadline. It was an extraordinary achievement. "In the last five years we've seen more low-cost housing developed in South Africa than in any other country over a similar period of time," de Beer says. Nurcha's contribution to this achievement makes it one of OSI's and South Africa's most successful programs. Most of the 70,000 houses built with Nurcha guarantees and transferred to homeowners by February 2001 were pure subsidy houses, going to people earning below R1,500 a month.

The year 2000 marked the completion of Nurcha's fifth year of operation, a year of quiet celebration of its many achievements and renewed commitment to its mission. Nurcha's original mandate to encourage broad banking involvement in the low-cost housing market has not worked out as expected. Nurcha showed the way with its loan guarantees, partnered with numerous financial institutions, and proved the feasibility of the market. Five years, however, is too short a time frame to overcome decades of institutional policies and practices or to eliminate all existing barriers to affordable housing. Nurcha's mandate now is to continue the guarantee programs and to explore alternative forms of assistance, establish itself as a sustainable operation, and keep operating for as long as it can meaningfully facilitate low-income housing finance.



Thabo Mbeki Village, the Northern Province.



Trials and Triumphs of an Emerging Developer

GRANNY SEAPE, one of the emerging developers nurtured by Nurcha, sits in a restaurant in Johannesburg far from her housing projects in the Northern Province. Seape has built over 2,000 houses since she started her company in 1998. Before becoming a developer, she worked in Washington, D.C., in the Southern Africa division of the World Bank and, after returning to South Africa, in the low-cost housing mortgage divisions of two national banks. She decided that rather than theorize about providing decent houses for people with low incomes, she would try her hand at building them.

"Two and a half years later, I think it is feasible," she says. "I strongly believe there is a future for low-cost housing. All that needs to be done is for people to do their jobs. It takes three years to transfer land, yet we have a backlog of millions of houses that are needed. The government must sit down with the housing industry and streamline the process."

Delays in land transfers bedevil developers. Seape signed a contract for a housing project in 1998; only in late 2000 did the land transfers come through and she could begin to build.

Such delays cost developers money. "The one thing that

A family in Thabo Mbeki Village.

will drive me out of the industry," Seape says, "is when it is no longer viable, when you can't make a profit. But for the moment we make a little profit. We break even on some, lose money on a few. Sometimes you wind up subsidizing the government. You lose money not because of your own shortcomings but because of things that are beyond your control. That shouldn't be the case."

Is she discouraged? "Every morning I wake up discouraged," she answers, "and then I get to the projects and I'm motivated."

Seape is motivated knowing that by building houses she is also creating jobs. Her housing project in Pretoria employed 650 people over a period of nine months. That's excluding the office and professional team. The project made 8,000 cement blocks a day on site. The workers learned new skills. About 90 percent of the workers had never been employed before. And 65 percent of them were women, involved in almost all aspects of the construction work. The women worked alongside the men, carrying cement blocks on their heads. Small businesses emerged from the project. One business, run by a woman, became a subcontractor, putting in cupboards, improving the houses. Although the Pretoria project was completed in 1998, the improvement work continues.

Emerging developers such as Seape are taking advantage of the opportunities offered by the low-cost housing market. The government is spending 2 to 3 billion rand a year on housing

Growing vegetables in the Northern Province.

delivery. Local housing authorities, which control much of the spending, prefer emerging developers and contractors over established companies. For that matter, established companies are reluctant to take on small projects with low profit margins that can be easily erased by a few delays.

The barriers to entry into the construction industry are almost nonexistent. This is both good and bad. As developer Tim Potter jokes, “If you can find a wheelbarrow and three shovels, you can be in the housing industry.” The banks, of course, refuse to lend money to someone whose main credentials are a wheelbarrow and three shovels.

Seape agrees that there should be tougher criteria for getting started in construction, but she doesn’t think experience as a developer or contractor should be the only measure. After all, under apartheid, blacks were barred from the construction industry’s management jobs.

Cedric de Beer points out that the problem isn’t only at the point of entry into the construction field. Nurcha has many emerging developers and contractors who are now working on their fourth or fifth projects, all of which were well run, and yet the banks still do not want to fund them without Nurcha guarantees.

“You need a completely new mind-set,” Seape says. “There are people in the banking business who have been there for who knows how long, and they’re not going to change overnight.”

With the banks reluctant to participate, Seape and her homeowners have improvised new payment methods.

“On the Pretoria project, people had to put in their own money to get the house they wanted,” she says. “They organized their own system of paying me. We didn’t even have an office on site because all the houses were occupied, but every month on the 7th a young man from my office would go to the community and stand under a lamppost, collect money, and write invoices. There was no fixed monthly installment. They paid what they could that month. Two years later not one person owes.”

Nurturing a New Generation of Builders

IN ITS FIRST FIVE YEARS, Nurcha concentrated on providing guarantees for bridging finance. On a R15 million project, the developer or contractor needs between 10 to 20 percent as working capital for the project. Most contractors aren't large enough to have that kind of capital available. They have to go to the banks. Since low-cost housing is seen as a high-risk, low-return business, most banks aren't eager to make such loans. Nurcha offers the banks guarantees for the loans, between 60 and 70 percent.

Nurcha works with both established developers and contractors and emerging developers and contractors. Emerging contractors are often artisans, with experience in bricklaying or other construction work but without managerial skills. Nurcha serves as the emerging contractor's support system, assisting with applications, budgets, cash flow, pricing, and so on. Nurcha does a credit check on the applicant, and goes with him or her to the bank to request the loan.

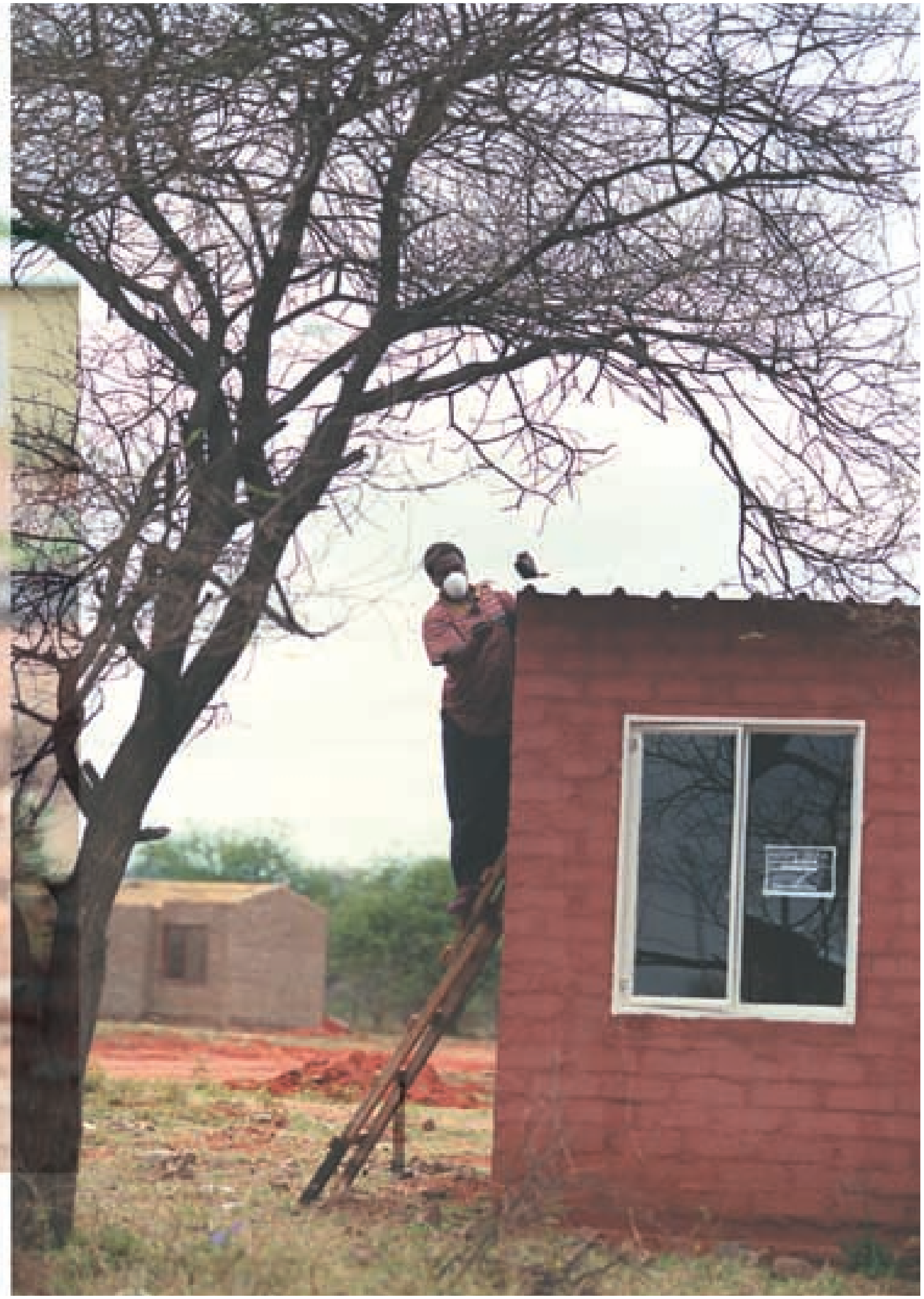
The loan application process takes time. It takes 2 to 3 weeks to write the business plan. It takes another 6 to 12 weeks to get the loan from the bank.

Once the contractor obtains the loan, he or she faces other difficulties. Problems with land transfers, property registration, and other delays have kept contractors from beginning construction, driving up their costs while they remain locked into contracts at lower costs. The solution sometimes is to decrease the size of the houses.

Another problem is the local council running into budget difficulties and not being able to pay. The emerging contractor does everything right, his work is of good quality, but the local council doesn't pay on time—and the contractor winds up owing the bank and defaulting.

In one case, a contractor built 400 houses, but the town council had used most of the subsidy money for other pressing needs. On a different project, the same contractor built 150 of 300 houses only to discover the town council had forgotten to register the houses—which delayed payment for over a year. The unlucky contractor, failing to repay loans in a timely fashion, had his business put into liquidation. According to Blikkies Blignaut, who is in charge of risk management, a new monitoring system will allow Nurcha to identify and handle these kinds of problems before they reach the default stage.

Nurcha has learned that monitoring and assisting emerging developers throughout the building project is crucial. One contractor, for example, used up his bridging finance loan building 90 foundations, oblivious to the fact that



the government contract called for him to build houses to roof level before he got paid. Then, of course, there is always a scoundrel who slips past the most vigilant eye. The developer who built a perfect model house for inspection skipped town once the funds were released. As Pieter Snyman, Nurcha's bridging finance officer, puts it, "We can manage incompetence, a lack of skills. But we cannot manage dishonesty."

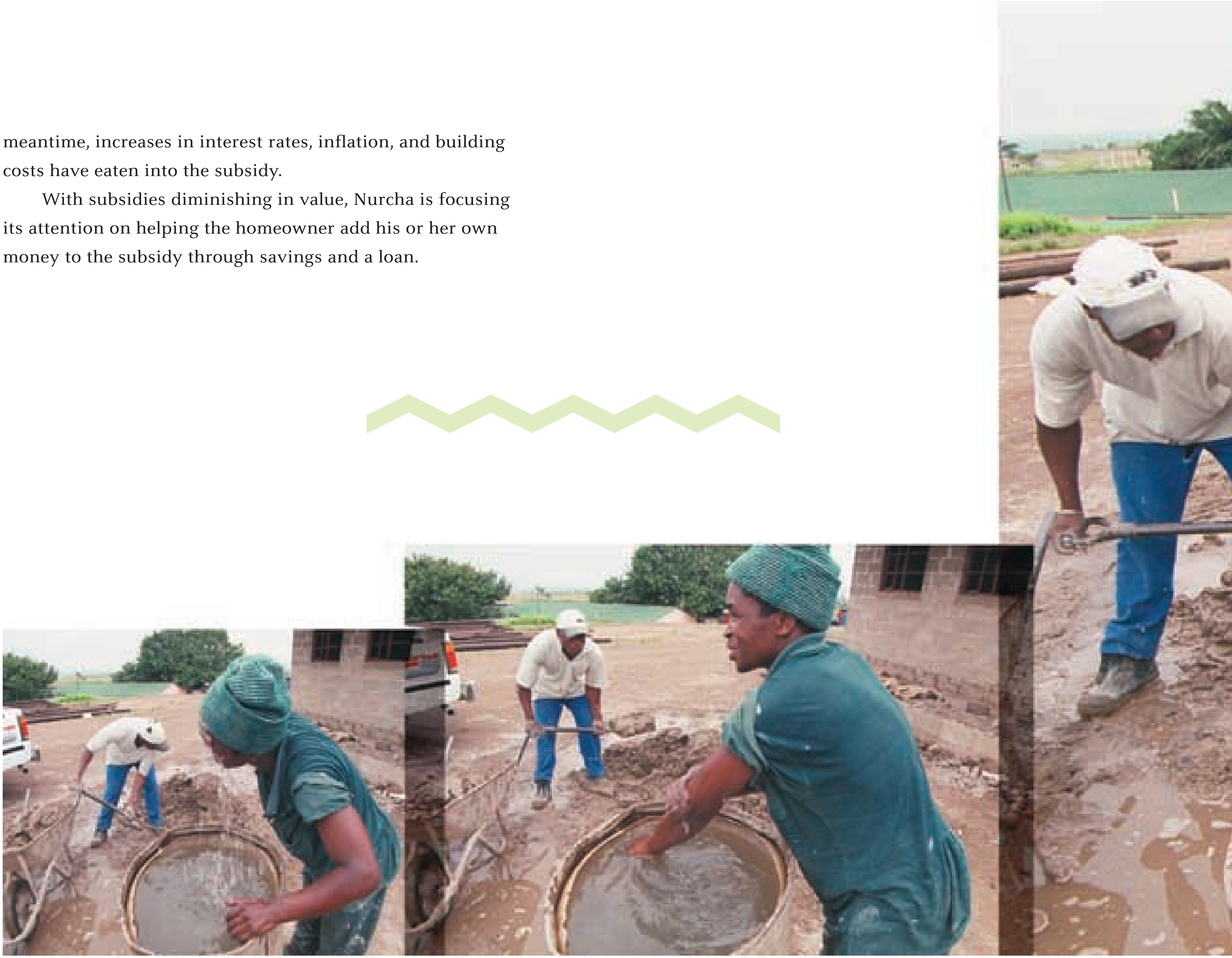
In supporting the low-cost housing market, Nurcha has developed a new generation of developers and contractors. "Almost every woman contractor and every black contractor in this country who has made it, has made it through Nurcha," Nonhlanhla Mjoli-Mncube, Nurcha executive director, says. "The bottom line is that we gave them a chance."

For the past two years, Nurcha has conducted a portion of its bridging finance business in partnership with the African Bank. The bank's Construction Finance Division has created a structured lending product that allows it to help developers by paying workers' wages directly and negotiating with building materials companies for the best price.

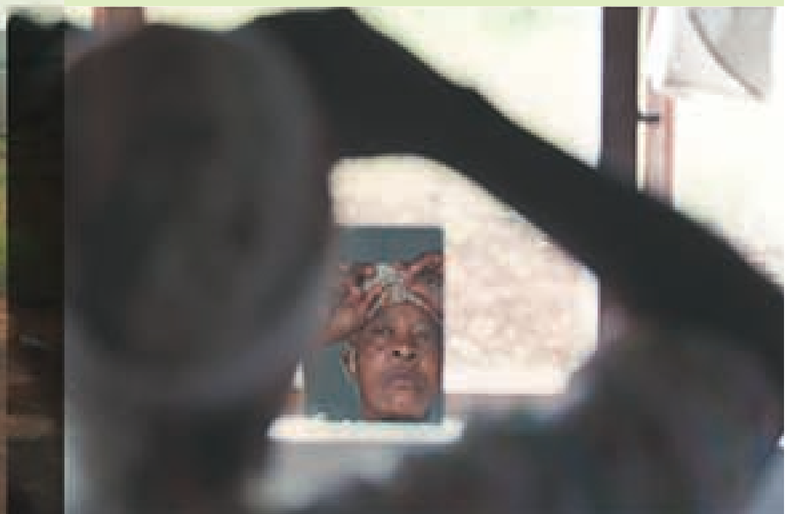
Despite such cost-cutting efforts, it is now nearly impossible to deliver a decent house for the amount of the current government subsidy. In 1994, when the low-cost housing program began, the subsidy was R15,000 for the land, infrastructure, and the house. In 1997, the subsidy increased to R16,000, but no further increases are expected. In the

meantime, increases in interest rates, inflation, and building costs have eaten into the subsidy.

With subsidies diminishing in value, Nurcha is focusing its attention on helping the homeowner add his or her own money to the subsidy through savings and a loan.



Pam Mpongwana and Angeline Gumede enjoying each other's company, with Gumede's unfinished house in the background.



The Savings Movement: "We're Moving Forward"

"ALL WE KNOW is to mobilize people to save," Pam Mpongwana says. She created the Siyazama Savings Group of the Khosela Housing Finance Company to help finance the Waterloo Project in Durban. She organizes people to save and arranges loans and subsidies so that they can build their own homes. The average pure subsidy house in KwaZulu Natal is 20 square meters, but Mpongwana's houses with "top up" financing are 36 to 55 square meters. Mpongwana and Sabi Mthwecu of Nurcha joke that, with the higher building costs and developers taking big profits, all that can be seen on some non-Nurcha sites is a cement block toilet. "A loo with a view," Mthwecu says.

Pam Mpongwana started the Khosela Housing Finance Company in 1997, funded by the Rural Housing Loan Fund. People earning less than R3,500 a month, who could not obtain loans from the banks, came to her company for financing. Yet her company could only give loans to those people who were permanently employed and had provident (pension) funds for security and payroll deductions to repay the loans.

The Waterloo Housing Project in Durban.

“It bothered me that I couldn’t give loans to people who didn’t meet all these criteria,” Mpongwana says. “In a 2,000-unit project, for example, we could give loans to only a handful of people, maybe 20 or 30. The others would get frustrated because the ones with the loans get the bigger houses.” Her solution to the problem was to mobilize people to save so that they can qualify for loans backed by Nurcha guarantees.

One of Pam’s clients at the Waterloo Project is Angeline Gumede, a woman who lived in a shack in back of her brother’s house until she started saving. Gumede does washing in other people’s homes. She saved R1,000, took out a loan for R3,000, repaid it, and took out a second loan. Her friends provided sweat equity, building the foundation and walls of her three-bedroom house with the advice and supervision of a contractor.

Much work still needs to be done. The outside walls are bare cement blocks. Two of the bedrooms are unfinished, worker’s tools are piled up in a corner. Her bedroom is roughly plastered, the floor partly covered by linoleum. There is a bed and standing closet. An unframed mirror leans against the windowsill. Gumede stands looking into the mirror, tying a kerchief over her hair. She is barefoot.

“This is my house,” she says. “I don’t want to go back to my brother. I’m a grownup. And I don’t want a tenant. We wouldn’t get along.” Crediting Pam Mpongwana for turning her dream of a house into reality, Gumede says she always prays for her friend. "God should keep her the way she is. We are friends. I want to cry." And tears come to her eyes even as she smiles.

Elsewhere in Durban, in a community meeting room, members of the Siyaphambili ("We're Moving Forward") Housing Association have gathered to tell the visitors from Nurcha in Johannesburg and OSI in New York City about their savings club. The visitors sit behind a table facing the audience of 20-30 people.

Most of the audience, as well as the approximately 600 members of the savings association, are women. The association, started in 1998, has 400 savings-linked subsidies. Only two have been used. The problem is that the local council has been unable to transfer land titles to people fast enough. The delay in getting the titles is a sore point. A woman in a pink kerchief complains that they have been saving for two years and not one house has been built. Why? Mpongwana tells the group again about the title problem.

The association's secretary, Nokuzola Khuboni, stands and makes a presentation in English.

"The need for housing is the main reason for the club," she says. "Some of us have sites, some are tenants on other people's sites. We save money so it can be used as security for loans to build houses. Most of our members are unemployed. We lend money to those who are unemployed. We are not throwing them away. We give them money to start their own businesses. When the business is up and running, they bring back the money."

"All in all," she says, "we want to house ourselves."

Members of the Siyaphambili Housing Association speak up about savings.

Men and women of the Siyaphambili Housing Association after a meeting.

The Making of an Active Consumer

THE SOUTH AFRICAN poor know how to save. They save money through Christmas clubs, tuition clubs, and burial societies. But these clubs do little more than create a pot of money that is divided among the members at the end of the year. No interest accrues to the individual. And the pot of money isn't invested to benefit the group itself—to further the common good.

Nurcha wants to change the way people save.

Savings are crucial to the low-cost housing market because the R16,000 subsidy doesn't buy a lot of house anymore. In the Western Cape, for instance, a plot costs R9,000 and a three-room house R11,000. To afford this R20,000 house, a person needs R4,000 over the subsidy.

The commercial banks won't lend the R4,000. Microlenders will only lend the money if the borrower meets the three-point criteria of stable employment, a pension fund, and payroll deductions. People who qualify usually earn between R2,500 and R3,500 a month. Domestic workers earning R600 a month don't have a chance. These are the people Nurcha is interested in helping.

To help people earning below R1,500 a month, Nurcha developed a new loan product based on savings. By saving, people show that they can afford to repay a loan, and the savings can be used as security for the loan. If a person saves R1,000 (with as little as R50 a month), she or he can get a R3,000 loan to top up their subsidy. Nurcha guarantees 50 percent of the loan to the home buyer.

Nurcha is arranging partnerships with microlenders, helping organize savings programs, and trying to establish links between savings and subsidies. Nurcha plans to create a national database of savers and lenders so that people can compare criteria and choose the right lender.

Competition and comparison shopping will drive interest rates lower, according to Sabi Mthwecu, who was coordinator of the savings program until February 2001. Registered microlenders charge around 42 percent per annum and loan sharks 300 percent (banks charge 14.5 percent but don't handle small personal loans). "The reason it's as high as 42 percent is that there is this perceived risk," Mthwecu says. "But once we mobilize the savings clubs, we'll definitely see the rates come down."

Nurcha already has a number of savings models in place, including partnerships with a financial institution called Ithala in KwaZulu Natal; the Cape Town Community Housing Company, an NGO established by the city council to channel subsidies for the city of Cape Town; and a microlender in the Northern Province. Nurcha has entered into an arrangement with PEP Bank, a new mass market bank based near Cape Town, to take savings and develop loan products for some of the savers. PEP is setting up branches in many parts of the country, providing attractive new channels for housing savers.

The government supports the idea of saving for housing. It is committed to paying for a program to educate people to save. "They also want to find ways to channel a portion of each year's subsidies to reward savers," Cedric de Beer says. With a savings-linked subsidy, the homeowner, instead of the developer, controls the entire process. When developers control the subsidies, they build a house and offer it to the person next on the subsidy queue. People, afraid of missing out, take the house, whether it is right for them or not.

Such a "giveaway house," lacking any personal investment by the homeowner, is easy to sell to a real estate broker who offers a quick R3,000 or R4,000, more money than a poor person has ever seen. The homeowner takes the money and goes back to live in a shack.

"The savings program will hinder this kind of exploitation," de Beer says. "If you put your own money into the house, you won't sell it for a pittance. The savings program turns people into active consumers, instead of passive beneficiaries. It confers true ownership."

A saver ponders the future.

Building Communities, Creating Jobs

More than private homes and individual dreams are needed to assure the success of South Africa's democratic transformation. People must believe in the common good and join together to build strong, vital communities. Here too Nurcha has a role.

In Durban, Notty Ngcobo stands in a parking lot surrounded by the new community buildings he helped bring to the informal settlement of Inanda. He shows off the buildings and tells what happens in them and points to where new structures will go up in the future, what projects are yet to come, what dreams yet to be realized.

Local workers are busy building additional classrooms for the expanding school, which started with grades 1 through 6 and each year has added a grade until it is now the biggest school in the province. The walls and roofs of the new school buildings are up. Now workers are putting in the windows. Others are digging trenches for the laying of pipes.

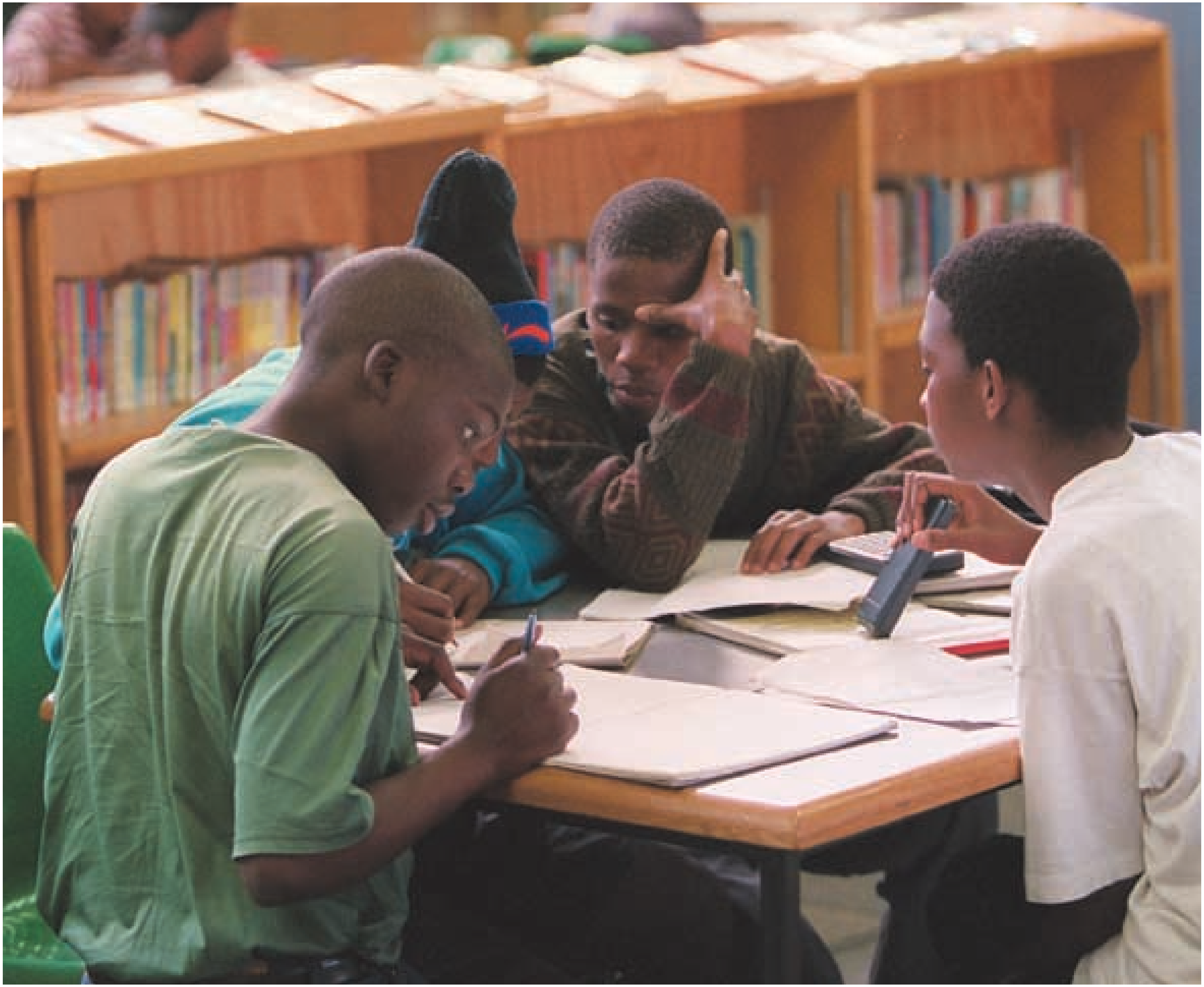
Ngcobo is project management consultant for the Inanda Community Development Trust, which has developed infrastructure, assisted people with housing, and built community facilities, including the school, a clinic, library, vocational training center, and community hall. It also has helped people create small businesses evolving out of the building projects—a security company, a painting company, and a cleaning company.

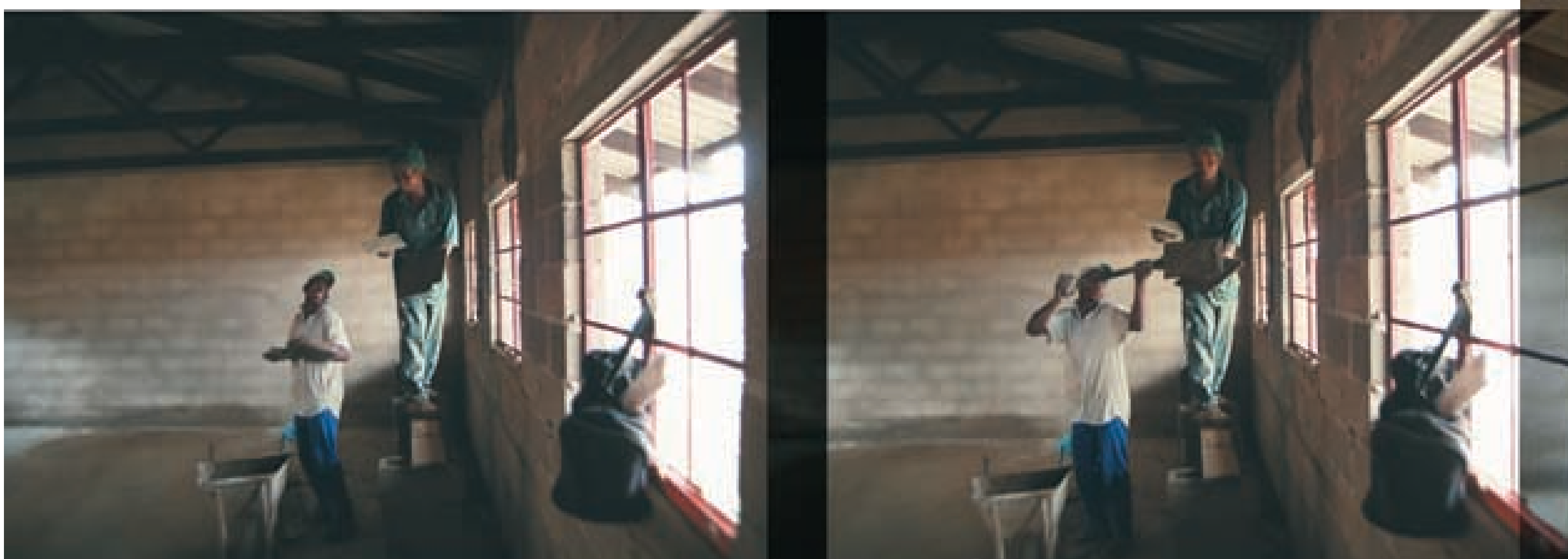
The Trust has procured R2 million in housing subsidies. As the developer and builder, the Trust keeps the profits or surplus from each housing subsidy (about R350 per house), and it also collects the interest from the subsidy money before it is spent. With 200 units a month under construction, the subsidies deposited in the bank earn 12 to 15,000 rand a month in interest. The surplus plus the interest helped pay for the community buildings. Nurcha guaranteed the construction loans.

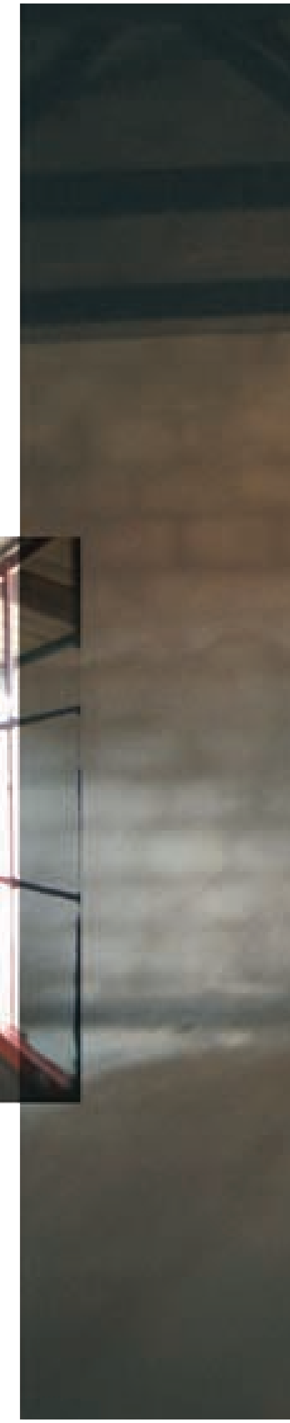
Before the Trust built the school, the children had to walk a distance along the highway to get to another school. Over the years there were too many accidents, especially to younger children who didn't fully understand the dangers. The new school offers safety as well as an education.

The acting principal explains that the school began with 788 pupils in 1997. The current enrollment is 1,940. In three years, the school will hold its first graduation. The normal graduation rate in the province is low, only 30-40 percent, but the principal insists, "We are aiming for 100 percent. We're shooting for the moon. If you aim for the moon and you miss, you hit a star."

Students working in Inanda's new library.







Workers completing a new building for Inanda's expanding school.

The school's computer center has dozens of computers, but still, with over 40 kids to a class, two pupils must share each computer. The computer center runs adult classes on weekends and after school. The principal is one of the students.

The computers sit inside strong metal cages, only the keyboards are free of bars. Overhead a second ceiling of bars keeps thieves from breaking through the roof. "If you steal in the community," the principal says, "you die." Literally? The principal smiles, "You die figuratively." Sabi Mthwecu adds, "You're ostracized, turned over to the police."

The library has a study hall that is open from six in the morning to 12 at night during exam time. Community people volunteer their services to keep the library open. "The houses are small," Notty says, "and noisy, with families watching television. Students need a quiet place to study." Adults as well as young people are using the library. Obviously, it is somewhere to spend time, a favorite gathering place.

The large community hall, on the other hand, is empty on a Thursday afternoon, with chairs stacked up along the walls. The hall is rented out for weddings, funerals, workshops, and public meetings. Sunday church services are held in the school. Every classroom is put to use by a different denomination.

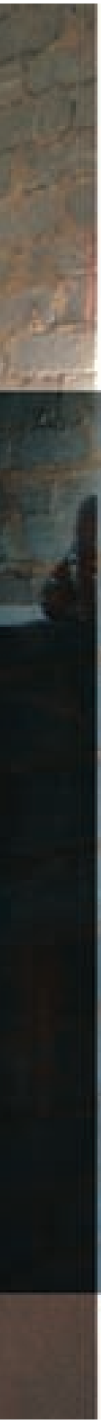
Yet another building contains the office of the Noma and Dombi Catering and Cleaning Services. Noma, wearing a black hat as she sits behind her desk, is on the phone taking care of business. Dombi, sitting in front of the desk, tells how the

business grew from their work as volunteers, cleaning and picking up trash in the community, into a company that now employs 22 people. Similarly, the catering service started with their baking of fat cakes (fried dough) as an informal business. Now they are under contract to cook lunches for the 1,635 children in the primary school.

Noma hangs up and continues the story. The work of the company, she says, goes beyond cleaning and catering. The women are involved in community health, leading a polio vaccine campaign, working with 14 preschools, training women in their homes. They also want to monitor the taking of TB medicine. “The cleaning brings in money,” Noma says. “The rest is social work.”

The women don’t drive so they have a man who drives them to jobs. After he drops the women off, he takes the van and uses it for his own business until it is time to pick them up. Other than the driver, the company doesn’t employ men. “That’s to prove that women can do something on their own,” Noma says. Then with a proud laugh, she adds to Mthwecu, who is translating, “Tell them, in South Africa there are women who pull up their girdles.”

Notty Ngcobo takes a message in the community hall.



Living in Keiskammahoek.

Rural Housing: Seeding a Revival

OUTSIDE EAST LONDON, on the road to the rural community of Keiskammahoek, Nonhlanhla Mjoli-Mncube points out large, empty industrial buildings. Under apartheid, the government, wanting to create jobs to keep blacks out of the cities, provided incentives to industries to locate outside urban areas. Industries came, pocketed the incentives, and left after seven years. The townships that supplied labor to the industries now have unemployment rates of 40 percent and more.

Keiskammahoek suffers from high unemployment as it struggles to survive. Small farms, the traditional means of a livelihood, are dying out. Nurcha supports a housing project in the community in the belief that investing in rural areas will lead to economic development.

In 1997, the town council, encouraged by a new homeless association, made housing a priority. It identified an area for construction, received 1,000 applications, and approved 443. Some 60 percent of the households are headed by women, a fact that the authorities were forced to accept. "Since most of the women never married," Precious Ncokazi, the town clerk, says, "we had to fight to obtain this right—that you didn't have to be married to obtain title to the land and the government subsidy."

Although there is a waiting list for houses in Keiskammahoek, a few of the houses are not occupied by their owners, who live elsewhere in urban areas like Cape Town, where they have a better chance of finding work. Out of about 440 houses, 4 are empty and 6 are occupied by relatives.

Local economic development is of the self-help kind—groups of people, mostly women, getting together to raise chickens, sell eggs, do carpentry, make cultural clothing. The informal economy includes community gardens and, of course, spaza shops.

In the Nurcha-supported housing project, V.W. Notshe has set up a spaza shop in the house he rents. The shop occupies most of the house, which also includes a kitchen and small bedroom. Sometimes he sleeps there, but he lives with his wife two hours drive away. On his racks he stocks cabbages, onions, and other vegetables; behind the counter are candies and canned goods. About his business, he says: "People come to me. Forget something, they head for the spaza shop. We supply it."

V.W. Notshe in his spaza shop. The message above the photographs on the right reads: "The reason I do this every day."


Long Life
milk

A mother and daughter live across the street from each other. The mother, Nomisa Blossom Kwinana, has a wall hanging, spelling out "The Secrets of Life," which include: "Take time to think. It is the source of power." And, "Take time to work. It is the price of success." The daughter, Nomthetho Kwinana, is following her mother's advice. She buys clothing in town and sells the clothing in the community. She also grows huge cabbages for sale. Her house is undivided, one large spare room with a wood ceiling, double bed, and music playing, a young woman's studio.

Nurcha has assisted the Keiskammahoek community in raising funds for building a preschool. So far they haven't raised enough money to start building. Meanwhile, the community is using an empty house as a school for grades 1 and 2. The pupils and their desks are squeezed toward the door, which is the only source of light. The windows are boarded up. Nonhlanhla frets that they haven't used any of the Nurcha funds to put in windows. The teacher Ndileka Rose Kom has the students writing sentences in English. The rest of the classes are taught in Xhosa. The children run joyously out the doorway for the photographer as he clicks away.

The house belonging to Noluvo Botomani was built in 1998, extended a year later. The woman says five people live in the house, then laughs and adds, "Actually it's six. I forgot my husband." The original house, a kitchen, two bedrooms, and a bathroom, cost R16,000, the pure subsidy. The extension, a

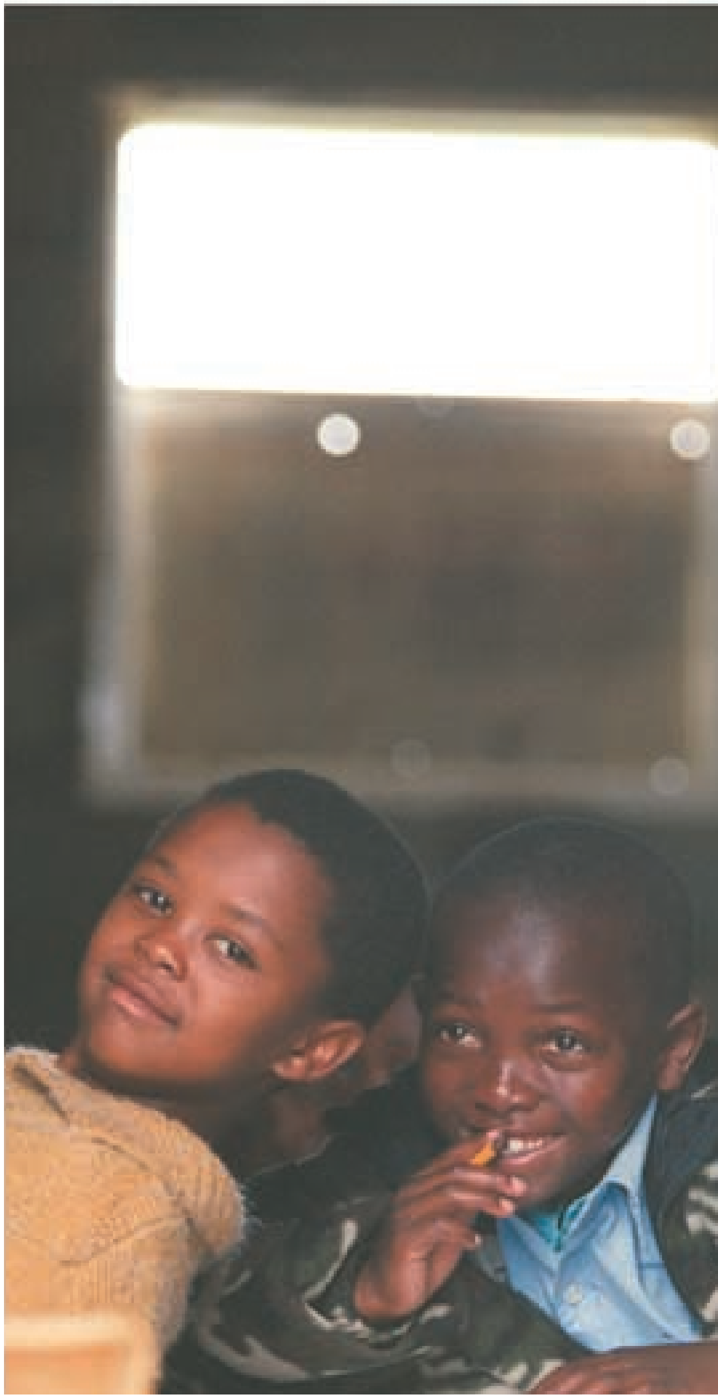
Nomthetho Kwinana, business woman, in her one-room house.

master bedroom and living room, cost about R4,000, all from savings.

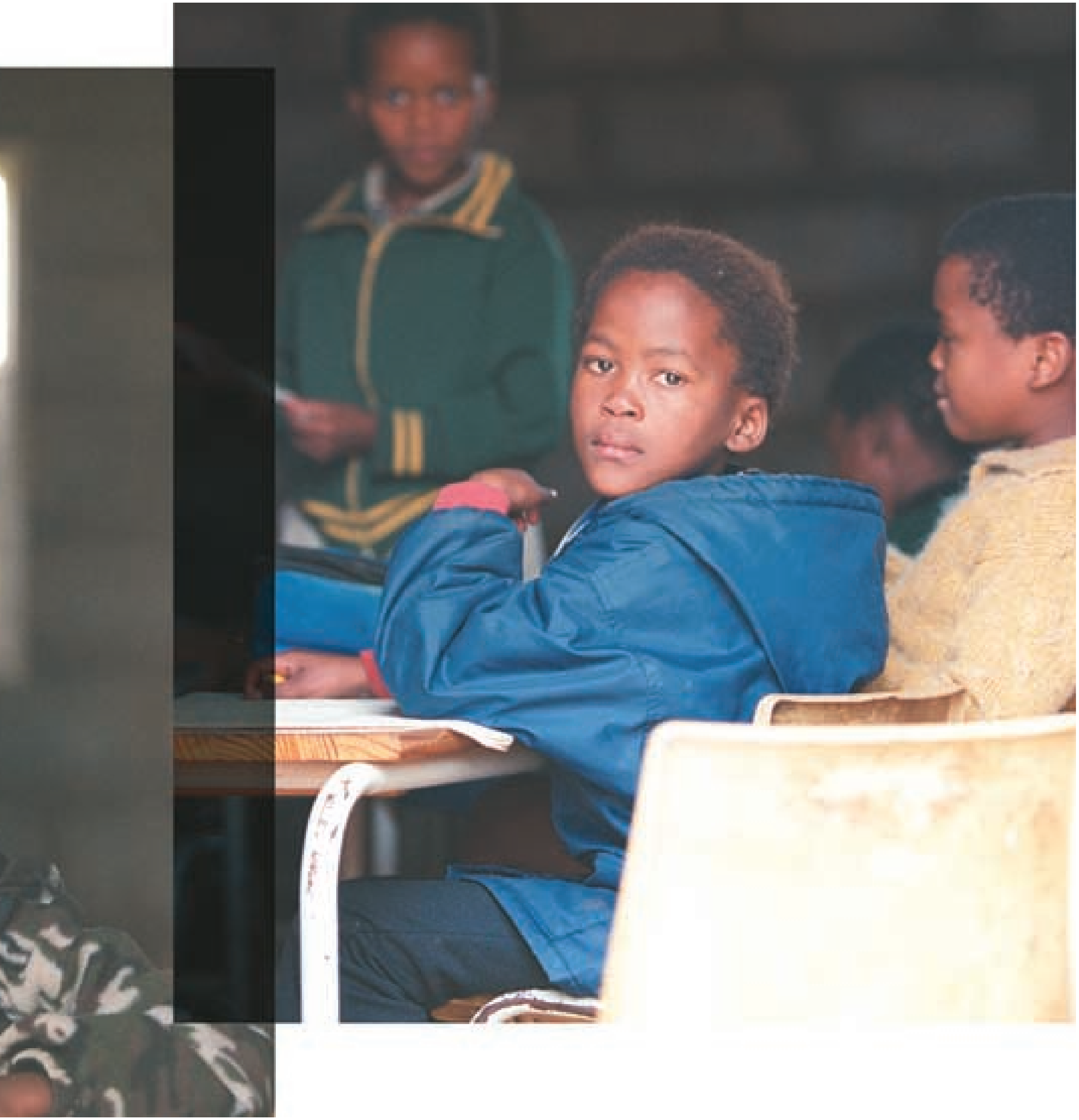
Precious Ncokazi is trying to revive agriculture in the community. Large agribusinesses are interested, but the local people want ownership. “They want ownership of something,” she says. “Whether they have the capacity to develop it is another matter.” Mjoli-Mncube thinks that a large company would act as a magnet, drawing more economic development to the area, but she agrees that the local people must accept the company for the plan to work.

Ncokazi’s dream for the community is tourism. The area is rural, safe, no crime. There are mountains, hiking trails—a perfect site for the ecotourist. People could even stay overnight in the well-built traditional mud houses that still dot the countryside. The infrastructure, however, needs to be improved, roads built that link to established tourist destinations in the region.

That is the dream. The reality is that the town doesn’t yet have the resources to maintain roads, much less build them. Some of the dirt roads have all but washed away.



The schoolchildren of Keiskammahoek.



A Grand Vision: Turning the Economy Around

Without a community, a house is little more than a shelter, four walls and a roof. Without job opportunities, a community dies as people abandon houses to try their luck elsewhere. As Nurcha plans for the next five years, it is looking for ways to strengthen communities and stimulate job creation so that the houses it helps build never stand empty. Nurcha will take a more holistic approach to its housing mission. "We are moving from a guarantee plus organization to a financial intervention organization, using a range of instruments, whether debt financing, guarantees, or investment," Jill Strelitz, Nurcha executive director, says.

Wherever possible, Nurcha will work to create a viable community for its homeowners. "In the areas where we have housing projects, we also want to contribute to financing the construction of social amenities—schools, clinics, community centers, and so on," Cedric de Beer says. "We want to encourage local authorities to plan the development of social amenities at the same time as housing. We want the housing projects we support to be part of sustainable local development."

Nurcha will also consider providing guarantees for upgrading the infrastructure of settlements. The informal settlements need to be rebuilt, rather than torn down, in order to strengthen these communities of people who have lived together for years. For the government, infrastructure is a priority as important as housing. Since 1994, it has provided nine million people with running water and 1.5 million with electricity. Millions still live without these necessities.

"If you bring in services, you stabilize the community and people start making their own investments," Strelitz says. "Their shelters change from informal materials to conventional cement blocks. In an informal community without services, you won't get this type of personal investment."

A different kind of personal investment is tree planting. The bare look of so many of its housing projects led Nurcha to propose a tree-planting program. With support from Nurcha and USAID, Trees for Africa has helped plant over 6,800 trees at Nurcha-approved housing projects. Homeowners nurture the trees growing in their yards.

In addition to the provision of guarantees, Nurcha is looking into the direct financing of housing projects. Established contractors are beginning to provide management services for emerging contractors who receive contracts from local authorities. Nurcha is considering investments in a project management company and other ventures.

Nurcha's efforts to become self-sustaining include charging for some of its services.

"In rethinking the way we do things we have identified activities that we can charge for," Knowles Oliver, financial director, says. "We will charge developers to renew their guarantees and to fix problems. We won't charge emerging developers since they couldn't afford to pay—and we already monitor them closely."

To achieve its mission, Nurcha will generally need to take higher risks than a commercial venture. In addition to support for the savings program and a matching grant to promote innovative financing mechanisms, OSI is committed to giving Nurcha up to $1 million a year for the next four years to cover operating expenses as it strives to become fully sustainable.

Nurcha's savings program, if it succeeds in coordinating, pooling, and properly managing savings, holds great promise for sustainable development, reaching well beyond the housing market. "A million people saving R30 a month would mean a pool of R30 millon a month that can be used to create businesses and jobs," Sabi Mthwecu says. "The savings clubs in KwaZulu Natal could start a clothing factory, creating jobs for themselves and generating profits, as well as building good houses."

A million people saving might not be feasible, but then it represents more of an attitude than a goal. De Beer takes that attitude a step further and molds it into a vision of what savings could accomplish. He estimates that the microlenders—everyone from African Bank to quite disreputable money lenders—turn over in excess of R14 billion a year. "If you could switch that money from debt servicing to asset accumulation," he says, "you'd turn the economy of the country around."

City Housing: Model Communities to Upgraded Hostels

From an adjacent, sloping field, the Belgravia Valley housing project in East London is lovely, with its blue, green, and gray roofs, and its light-colored, pristine walls sparkling in the sunlight. To the right, more houses are under construction, some showing only the framework, the shape of what is to come.

In the Belgravia Valley housing project, two streets are named after Miriam Makeba and Hugh Masekela. All races live in the complex. The mix is 70 percent black and 30 percent colored, white, and Indian. Black tenants are drawn from a township six kilometers away. The project accepts only families; women head 50 to 60 percent of the households. All needed facilities, including a hospital, are nearby. Belgravia is closer to jobs in East London so it is attractive to whites as well as blacks.

HAEL, the Housing Association East London, built Belgravia Valley with government subsidies, a Dutch subsidy, municipal funds for infrastructure, and loans. In November 2000, the project had a total of 438 units occupied. The units, located in two- or three-story buildings, have one, two, or three

Belgravia Valley housing project in East London.

bedrooms and range in size from 35 to 65 square meters. Each unit costs about R70,000 to build. The tenants pay R700 a month in rent. To qualify as tenants they must earn between R2,500 and R3,500 a month. Nurcha guarantees the rent payments for each apartment for three months a year for a maximum period of five years.

HAEL, one of the few housing associations in South Africa, decided to begin in the higher low-income bracket in order to diminish risk. Once they reach 1,000 rental units, HAEL will be self-supporting. They expect that in future projects they will be able to build housing for a lower income bracket.

Patrick Lemmens, development manager of HAEL, is a town planner. He was born in South Africa of Dutch parents who moved back to the Netherlands when he was 10 because they couldn't live under apartheid. He lived in the Netherlands from the age of 10 to 32. "From the time I was 10, I said I was going back to South Africa. And I finally did because I felt I had a contribution to make in terms of my work."

According to Lemmens, tenants keep the inside of their apartments fine, but will not take care of outside areas. "Part of the task with a social housing project is to teach people to take responsibility for where they live, including the outside environment." Every tenant goes through a training session about social housing, including social and financial rights and responsibilities, minor matters with neighbors (speak to the neighbor first, then the caretaker), eviction, maintenance and repairs, tenant participation (in a contest for slogans for HAEL, Lemmens's favorite is "The People's Umbrella").

Nokuzola Mhlontlo, a mother of five children, moved into her apartment in October 2000. She is still excited. "Some of the tenants cry when they get the keys," another HAEL manager says. After showing off the apartment to visitors, Mhlontlo takes the opportunity to show Lemmens a few things that are wrong. He is pleased. "Many people don't complain until months later," he says. "They're so used to not complaining."

Belgravia Valley appears to be a model community, but other urban projects are more problematic. Nurcha provides guarantees to four or five rental projects in cities, including Johannesburg. "The inner city buildings are difficult to manage," Nonhlanhla Mjoli-Mncube says. "In one of the buildings, the general manager was shot dead. But if we can break through in Jo'burg, we can do something in the inner city. We've got to get rid of the bad apples. We've got to evaluate for character as well as income."

A renovated hostel in Langa, Cape Town.

Other Nurcha-supported projects present their own dangers. With her husband Cornelius (Connie) Petersen, Myrtle Petersen, one of the few women contractors in South Africa, upgraded 240 to 300 hostel units over a three-year period in the townships of Langa, Guguletu, and Nyanga. She was held up at gunpoint and knifepoint three times, her purse was stolen. “You learn to live with it,” she says of the danger. “You’ve been attacked so often. What will happen will happen.”

Under apartheid the hostels were built as housing for single men brought into the area to provide labor for nearby industries. Over time families moved in and friends squatted until no one knew how many people lived in each room. Hostels became breeding grounds for crime, a “no go” zone, unsanitary, with sewage in the streets and yards. “To upgrade the hostels,” Mjoli-Mncube says, “the authorities first had to decide who was the rightful tenant, who would get a home. The squatters felt they had a right to be there. They objected to being ousted. Violence grew.”

In addition to the violence, the Petersens found other reasons to be critical of the upgrading process, particularly the design of the apartments and the inadequacy of the plumbing. They were also frustrated by the need for doing social work as

Before and after: A hostel in its original state and a hostel after renovation.

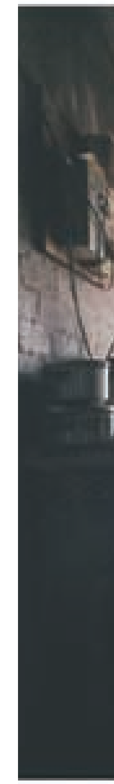
well as construction. “There was always a community meeting,” Connie Petersen says. “We spent more time on community issues than on building homes.”

Yet, despite the difficulties, they appreciated the opportunity. “In the end it was a project well worth doing,” he admits. “We are much richer for the experience. We are able to stand our ground on any project.” Like other experienced contractors, the Petersens have decided to shift into project management, assisting emerging contractors in building low-cost housing.

Each family in the upgraded hostels pays R90 to R200 a month for rent and electricity. If they can’t afford to pay for electricity, they can’t heat the water. Without hot water, they can’t clean dishes and utensils properly. Many people use portable oil-burning stoves to cook.

In a five-bedroom apartment shared by two families (a total of four adults and ten children), Petersen points out the blackened walls. “The windows are shut in the winter,” he says. “There is no ventilation for the fumes and airborne grease from the cooking.” A woman points to the clogged sink. It has been blocked for eight months. “The waste pipes,” Petersen explains, “are too small to get rid of the grease. Especially since there’s no hot water to dissolve the stuff and flush it away.”

Local negotiating groups helped determine the criteria for the people who would live in these upgraded hostels. Xolani Tshaka, who worked for six years with the Umzamo Development Project, helped a local negotiating group set up criteria for deciding who could stay and who had to move. In a series of workshops, they considered years of occupancy, family size, age of tenants, and willingness to share as criteria. “People expected that they would get private units,” Tshaka says. “They had to accept sharing in order to accommodate more people and make it affordable. That was the hardest part. We had to move everyone out and as many as possible back in, but there was no way we could move everyone back. There is still overcrowding but nowhere near what it was.”



A Saving Dream: Rising Above Your Surroundings

DRIVING DOWN the highway past another endless shantytown built almost to the road's shoulder, Mjoli-Mncube admits that housing the homeless is a daunting task. "Sometimes I get discouraged because there are just as many squatter areas as when we started—even more. The squatter communities have actually grown, because more people have been free to move closer to the cities. We thought we would see a difference, but we haven't. But I suppose you just have to take one bite at a time."

Ken Tabile of the Development Action Group, sitting in the car with Mjoli-Mncube, serves as a guide to the Homeless and Squatters Housing Project in Khayelitsha township, Cape Town. DAG's Kuyasa Fund provides loans to people participating in the project's savings program. At an average of R50 a month, members save R1,000 and get a loan for R3,000 so that they can build a bigger house, between 45 and 50 square meters. The Fund has made 99 loans, at an interest rate of 32 percent a year. Nurcha guarantees the loans.

Behind a high chain link fence, across a dirt yard, are a couple of squat buildings housing the office of the Homeless and Squatters Housing Project and its brick-making operations. A man is working the levers of a machine that moves along slowly squirting out wet grey cement blocks, row after row across a concrete stretch of the yard. A half dozen women sit in the shade of the buildings waiting for their cement blocks to harden for delivery. The project sells the cement blocks at a reduced price of R2.55 a block. A total of 950 blocks are needed for a 36-square-meter house. The machine makes 4,000 cement blocks per week. It isn't enough to keep up with the demand—as the waiting women attest.

Inside the office, behind a desk scattered with slips of paper recording savings deposits, is Nontsomi Mayika, who runs the savings program. Mayika herself is a model saver. With the housing subsidy, her savings, and a loan from the Kuyasa Fund, she built a two-story house, one of only two in the community. The house cost R28,000, including servicing costs.

"My dream was to sleep on the second floor," she says. "Everyone is jealous." She tells people that they too can have a two-story house if they save and add to the subsidy. She doesn't try to dissuade anyone from trying to realize their dream.

She and her husband and two children moved into her dream house in September 2000. Before the move they lived with her parents in a shack in Langa. Now she has a 70-square-meter house with a living room, bath and toilet, and kitchen on

Nontsomi Mayika on the second floor of her house in Khayelitsha township.

the first floor, three bedrooms on the second. Many of the ceilings and walls are unfinished. In front, brick work over the cement blocks covers only the first floor.

A neighbor, Rose Siyanga, has a 55-square-meter house that cost R16,600 with the subsidy, savings, and a loan. Her husband, a builder, constructed the house around the shack they used to live in. He was so busy building other people's houses that they had to wait for him to finish their own house, but finally a year ago they were far enough along to demolish the shack. "I am so happy and so proud of myself," Siyanga says. "I tell others you can do it if you save and work hard."

Women waiting for cement blocks at the Homeless and Squatters Housing Project.

The Future Is in Our Hands

Meeting Nontsomi Mayika and Rose Siyanga, who are such good models for the savings program, lifts Mjoli-Mncube's spirits. A graduate of the University of Cape Town, Mjoli-Mncube moved to the United States in 1987, working at Washington State University, then studying urban planning and housing finance at MIT. She returned to South Africa in 1994. "I came back exactly in time for the elections," she remembers. "My first time voting. It was fantastic. In 1994 you couldn't keep a South African, irrespective of color, from going to the polls. It was the event of the century."

Mjoli-Mncube talks about the balance Nurcha must strike between diversifying its efforts and staying true to its core mission of facilitating the building of low-cost houses. It is this clear, simple mission that has brought Nurcha great success and opened up opportunities for Nurcha to contribute on larger issues of reconstruction and development.

Mjoli-Mncube is sure Nurcha can maintain its balance and make a difference.

"The way I see it, there is no question that you have more squatters in Cape Town today than when we started," she says,

commenting on her earlier frustration. "But that's just a reflection of how many people were living in backyard shacks or crowded into hostels. We may not really be able to deal with the backlog. But the more we house people the more we enable families to have a better start in life. For those families life is different. Those that we have not yet reached see role models all around them for what needs to be done."

"The reason why Nurcha is so involved in savings mobilization is that we want to return power to the people. We don't want people to wait for a subsidy and do nothing. If the government subsidy isn't available, you can still buy new windows and put them into your shack. If the subsidy comes, it finds you already doing something. You're not just sitting there twiddling your thumbs. We see it as a consumer movement. Your life is in your hands."

Afterword:

The Partnership of Nurcha and the South African Government

The dawn of a new era and the promise of a better life for all South Africans following the phenomenal transition to democratic governance saw a multitude of challenges facing the fledging democracy. Access to basic services like housing, running water, and electricity loomed large on the horizon after years of discriminatory service delivery under apartheid.

The government led by the African National Congress pledged to work with all South Africans to create a nation based on equity fairness and transparent delivery of goods and services. Housing, in particular, was one of the foremost challenges facing the government. A backlog estimated between 1 million and 1.5 million in 1994 and currently at between 2 to 3 million made the problem look insurmountable.

Compounding the problem was the fact that the poor—the primary group with a huge social service delivery deficit—did not have access to financial assistance. Financial institutions were reluctant to enter the lower end of the market in spite of safety nets provided by government to guarantee smooth trade.

Nurcha started operations in 1995 with the full support of the Department of Housing and the Open Society Institute. It committed itself to encouraging construction and institutions that would help unlock finance for low-income housing in South Africa. As the Minister of Housing, I made it one of my priorities to ensure that institutions formed in partnership with the government stuck to their mandate and produced what they set out to deliver.

A major challenge facing Nurcha was to get financial institutions to accept that guarantees could unlock housing finance. At the time, most developers shied away from low-income housing as too risky, and banks had absolutely no confidence in the ability of emerging contractors—black contractors generally and women contractors in particular—to deliver quality housing at scale.

Nurcha's intervention has enabled the Department of Housing, as well as the government of South Africa, to deliver over a short period of time more that one million houses in South Africa. This accomplishment has wiped away vestiges of the past and dramatically improved the lives of more than four million people in the country.

Nurcha has facilitated the construction of low-income houses through its guarantees to financial institutions, but, most importantly, they have helped open doors for developers and contractors who have been historically excluded from the mainstream economy.

This kind of contribution goes beyond just unlocking doors for the beneficiaries, but rather to removing obstacles to create a new breed of entrepreneurs who are going to be able to rebuild communities in South Africa. From my perspective as Minister of Housing, Nurcha has outperformed initial expectations. And it also has created an environment in which banks are beginning to re-consider the low-income housing market.

I believe that interventions such as Nurcha are far more important than any direct grants. Nurcha has created sustainable companies and sustainable housing for the poor. It proves that building and promoting partnerships with the people is more effective, because it empowers communities to participate and chart the course of their own development.

In reviewing Nurcha's work, I have had the great pleasure of seeing that together we have unlocked R1 billion worth of low-income housing projects on the ground. There is no question in my mind that without Nurcha that R1 billion worth of investment would not have been possible. As a result, I would like to take this opportunity to thank OSI for partnering the South African government in this intervention to house the poor. I believe that partnerships like this one will help spread the economic freedom that so far has eluded most South Africans.

With this kind of support, the miracle that led to a smooth transition to democracy will help to cement and further entrench equitable sharing of resources in order to accelerate social change and the transformation of our country. A better life for all our people has ceased to be an ideal. It is now a reality cast in brick and mortar, providing shelter to the poor and the most vulnerable members of our society.

The houses built with Nurcha's help and OSI's support are symbolic of the great strides we have taken as a country in erasing the shame of apartheid and rejoining the community of nations.

Ms. Sankie Mthembi-Mahanyele
Minister of Housing
South Africa
May 2001

Schoolteacher Ndileka Rose Kom and Nurcha's Nonhlanhla Mjoli-Mncube.

Sabi Mthwecu and Pam Mpongwana leaving a Waterloo Project home.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OPEN SOCIETY INSTITUTE