

Housing ownership among female migrants in South Africa: The case of metropolitan and non-metropolitan areas.

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Abstract

This paper aims at identifying the determinants of housing ownership among female migrants in comparing metropolitan and non-metropolitan areas of South Africa. Little is known about how housing ownership differs among female migrants living in metropolitan and non-metropolitan areas. This study makes use of the 2007 Community Survey data requested from Statistics South Africa. Logistic regression analysis was performed to highlight the relationship between female migration and access to housing ownership. The key findings indicate that duration of residence plays an important role in the acquisition of housing ownership among female migrants.

Key words: Migration; housing ownership; Statistic South Africa

1. Introduction

Growing evidence suggests an increase of female migrants in migration stream. It is, however, only very recently female migration has become extensively a topic of debate in migration studies. Most previous studies on female migration have tended to focus only on their integration in the labor market (Fawcett et al, 1984). This new migration stream has obviously an enormous influence on housing delivery in the areas of destinations. In last decades, female migration and access to scarce resources including housing was silent in migration research. At destination, migrants encounter problem to shelter themselves especially those who are unaccompanied. While there is a long debate on female migration and housing tenure in the literature (Fisher and Jaffe, 2003; Miraftab, 2003), the accurate information on housing ownership is rare and scanty in gender perspective in the context of South Africa. This paper seeks to examine the empirical determinants of housing ownership among female migrants in South Africa, by looking at metropolitan and non-metropolitan municipality areas. Ultimately, this paper seeks to explore potential influence of demographic, economic, household, and migratory variables on home ownership in a developmental perspective.

In general, female migrants bring with them many challenges including demographic pressure which hamper them in accessing scarce resources including owning a home in the place of destination. This tension is remarkable especially in metropolitan areas where most of migrants in general and female migrants in particular are more likely to settle in. This new migration stream creates tension in housing sector in large cities where it becomes difficult for female migrants to own a place to stay in. Though the South African government put in place some policies which enforce housing ownership, such as the subsidy scheme and People's Housing Process (PHP), still there are shortcomings in the housing sector which means that many female migrants struggle to get a place to stay. The main defect in housing ownership among female migrants living in large cities termed as metropolitan areas stems from the apartheid legacy where women in general and wives in particular were prohibited from staying with their husbands in cities.

2. Literature review

Variation in homeownership across markets is a function of demand and supply, age, and also the availability of inputs to the housing sector such as land (Malpezzi, 1989). From literature, age has been shown to be an important determinant of housing accessibility, since the purchaser takes time to accumulate enough resources to be able to purchase own house (Miraftab, 1999). Consequently, a general understanding is that female migrants heading households in the early phases of their life cycle face a greater challenge to shelter themselves and their households than older women (Fisher and Jeffe, 2003). In fact, this is an indication of how female migrants heading households' housing tenure decisions are constructed not only by their economic resources, but also by their role and responsibilities which are defined by gender and age. Moreover, proxies for household wealth like investment income, age and education are used to predict access to homeownership (Goodman, 1988, Haurin, 1991).

It can be hypothesised that homeownership involves some institutional factors such as social, political, legal and cultural aspects. For most female migrants, the number of years in residence is assumed to be a crucial determinant of home ownership (Constant et al, 2007). The familiarity by these women of the requirements of the financial institutions and the socio-economic conditions tend to improve with the duration of residence in an area of

residence, which might result in the female migrants getting to know of the housing market demands.

Housing affordability is reasonably cheap in non-metropolitan areas due to low population density, low price of land and cheap material of construction observed in those areas (Ingram, 1997 and 1998). It is, for example, less costly to build a house on vacant land in non-metropolitan municipalities areas than to redevelop encountered sites which requires an expenditure of huge financial resources to build a house (Ingram, 1997 and Ingram, 1998).

Some studies further suggest, for an example, that female migrants heading households are more likely to be tenants or sharers of housing accommodation than housing owners (Habitat Agenda, 2001). Access to housing ownership is often determined by the social status occupied by women in society (Kabajuni, 2009).

Home ownership in metropolitan areas is becoming generally and increasingly unaffordable to the poor and unfeasible to women migrants heading households especially those who are living in metropolitan municipality areas (White Paper, 1994). This skewed housing tenure system can possibly be attributed to the old South African legacy of racial, spatial and geographical separation that has created vast distortions in settlements patterns, leading to an uneven distribution of municipal capacity, particularly between urban and rural municipalities (White Paper, 1994). More so, highly educated female migrants, with a good and well-paying employment; with a decent monthly income earning is all that is required to boost the potential of female migrants to own a house in metropolitan areas. However, women migrants in many instances become pool of cheap labour and do not challenge their larger political and economic context (Miraftab, 2003). Thus, it can again be hypothesized that home ownership may increase with individual's household income earnings.

3. Problem statement

Although, the aspect of feminisation of migration is well documented in South African scholarship, there is a special need to understand better internal flow of female migrants and their complex interrelationship with housing ownership issues. An impact of internal female migration on housing ownership in South Africa has not been well elaborated in migration researches. Female migrant's insertion into the housing market lacks clarity in migration studies. For female migrants, a house is a very important place, where many roles and functions are exercised such as productive and reproductive works (Miraftab, 2001). This gap observed between the influence of female migration and housing ownership, stems from the general gender discrimination against women and it is relatively still persisting in society today. Female migrants encounter problems of shelter of different forms, like lack of rights to housing, accessibility to housing, security of tenure, and women empowerment (Lekoa, 2011).

As said earlier, this study aims to investigate the relationship between female migration and housing ownership in the context of post-apartheid South Africa. Knowing that female migrants carry with them different characteristics in nature, it is also assumed that the forms of housing tenure which help them acquire housing are quite different. The forms of tenure central to this study is owned and fully paid. This form of housing tenure in relation to female migrants is still under researched in migration and housing scholarship.

4. The aim and objectives of the study

This section highlights a general objective of this study which is to answer a research question “what are the factors contributing towards housing ownership among female migrants across areas of South Africa”. The overall objective of this paper is to explore the relationship between female migration and their accessibility to housing ownership in metropolitan and non-metropolitan areas of South Africa. The aim of this study, therefore, is to provide a national overview of internal female migration and housing ownership; by identifying the factors and the extent to which those factors facilitate or constrain housing ownership among female migrants. More so, this study specifically contributes to the growing body of knowledge on women migration and housing ownership by measuring the relationship between migratory variables (province of birth, province of previous residence); demographic variables (age, gender, education, marital status, ethnic groups), socio-economic variables (occupation, employment status, work status, and income category); household variables (household size, household headship); and housing variables (housing structure type, housing ownership). The contribution of each independent variable to dependent variable (housing ownership) was measured in terms of probability.

5. Conceptual framework

There is no specific theory that could be used to explain female migration and housing ownership in the South African context. Some theories elaborating on migration were revised and used as a starting point to conceptualize a framework which could serve as a background for this study. The theoretical line of inquiry followed in this study is deterministic, emphasizing selectivity and differentials in migration and house ownership. Along this line, research on migration uses explanatory or predictor variables such as age, sex, marital status, education career and life cycle, to name a few (see Shaw, 1976, p,15) to predict housing ownership by making a comparison between metropolitan and non-metropolitan areas. Indeed, the selective nature of migration by a considerable body of demographic and sociological research has focused primary on variables listed above. However, a question remains is a theoretical point of view way in which migration selectivity operates under specific conditions. Bogue (1961) cited in Shaw (1976) referred to this as specified contribution of environmental conditions at places of origin and destinations. The argument developed in this study concerning the latter, stipulated that the selectivity and differentials operate in conjunction with the counter-selectivity of destinations to which migrants move to. In other words, inasmuch as migration select individuals at areas of origin according to certain characteristics, the areas of destination exert in counterpart, a selectivity in inserting migrants in their opportunity structure. This may be particularly the case for housing ownership. Opportunity structure differs according to the layer onto which the area is located within the national settlement system. The stock of housing depends on the population size and function of the areas within the national settlement system. The decision to be made by the individual female migrant with respect to housing tenancy status (owned and fully paid) may vary not only because of those variables listed above, and others related to the individual, but also because of the housing situation prevailing in the areas of destination. In the context of this study, the area of interest is metropolitan and non-metropolitan municipalities of South Africa where it is assumed that housing ownership is still problematic among female migrants.

6. Data and methods

This study used the 2007 Community Survey data requested from Statistics South Africa. With regards to data collection, the data used in the study was collected by Statistics South Africa. The Community Survey questionnaire was the main tool used to collect the data from the households of sampled dwelling units. The sampling procedure adopted by Statistics South Africa for the survey was a two-stage stratified random sampling process. With regards to the data collection procedure, enumerators visited the selected sampled dwelling units to interview households. This data was statistically analysed in order to identify a relationship between migration and housing ownership among female migrants. The 2007 Community Survey data was a useful tool to highlight the factors determining housing tenure status of female migrants. However, the data needed some conceptualization before embarking on analysis. In this vein, the data analysis skills which involve specifically the knowledge of converting the existing hierarchical data files into appropriate rectangular format were needed.

Knowing that the dataset had three different files, those separate files were converted into a rectangular file, so that every individual in the household could have information on housing. Given that the purpose of the study is to establish a relationship between migration and housing ownership, it could not be possible to analyse the data in the state that it was recorded. The information of household was replicated to the individual level in order to describe the housing situation for each and every female migrant in the household.

The relationship between migratory variables, individual variables, household variables, socio-economic variables, and housing variables were measured. A multivariate analysis was used in data analysis to identify which variables contribute more on the housing ownership among female migrants. This was to create a model which combines more than two variables. By dealing with the chances of living in owned and fully paid, logistic regression analysis was used to determine those chances in terms of probability. The dependent variable “Owned and fully paid” was dichotomized in SPSS and it became (1) = Owned and fully paid; (0) = other methods.

With regard to independent variables, some new variables were computed, especially when variables were nominal or ordinal with more than three categories. For example, province of birth or province of previous residence had nine categories. When these variables were transformed, they were given only three categories computed as: (1) = Urbanized province; (2) = not urbanized province; (3) = Outside RSA. Income category became: (1) = Low income; (2) = Medium income; (3) = High income. Variable education became: (1) = Primary; (2) = Secondary; (3) = Degrees; (4) No schooling. Continuous variable with long list of categories such as age, duration of residence, household size were automatically categorized by SPSS when computing logistic regression. To perform the logistic regression, reference categories were automatically computed in SPSS. The default was the “highest coded” last category. For population group as an example, (1) = Black, (2) = Coloured, (3) = Asian/Indian, (4) = White. Since this variable is categorical, SPSS indicated a reference group with the highest coded last category as ‘White’.

Firstly, the independent variables were simultaneously included in the model. Hosmer-Lemeshow goodness of fit informed us how closely the observed and predicted probabilities match. In this case a $p > 0.05$ indicated that the model fit the data. In addition, 5% was used as cut off point as a level of significance. If Hosmer-Lemeshow goodness-of-fit test statistics is greater than 0.05, as we want for well-fitting models, this implies that the model’s estimates

fit the data at an acceptable level. That well-fitting model shows non-significance on the H.L goodness-of-fit test. This desirable outcome of non-significance indicates that the model prediction does not significantly differ from the observed.

7. The findings

In metropolitan areas, factors contributing towards full housing ownership for female migrants heading households were assessed. On level I, which is for the metropolitan areas, the objective was to understand how the independent variables increase the chances for female migrants heading households to live in a fully owned and paid up housing accommodation. For an example, population group was used in order to try and understand the extent to which it facilitates or constraints housing ownership. By looking at each variable in the equation, the sub-category which is the best predictor for female migrants heading households to stay in owned and fully paid up houses in metropolitan areas is identified.

7.1 Metropolitan areas

Table below reveal that an omnibus test of model coefficients was significant with $p=0.00<0.05$ and, $-2 \log$ likelihood showed that the data fits the model. The data further shows that an increment in age by one year results in an increase of the potential to own a fully paid up house by a factor of 1.015. Hence, these results indicate that in metropolitan areas, the likelihood of owning a fully paid up house is influenced by the age of the female migrants. Therefore, it is worth noting that the older the female migrant, the more chances she has of owning fully paid housing unit.

Looking at housing structure type variable, the findings indicate that standalone housing type increases the chances of one having a fully owned housing unit in metropolitan areas, while a floating dwelling unit was a reference category. Results reveal that standalone housing units increase the chances of having full housing ownership among female migrants heading households by 2.943 times higher than of floating dwelling units in metropolitan areas. The reason for this, according to the 2008 report from the 2007 Community Survey is that the proportion of standalone housing had increased, such that buying a standalone housing unit was cheaper and more convenient than buying flats. Actually, many people prefer to buy free standing housing units than flats or floating dwelling units, especially when they have big families.

This study also shows that being low-income female migrants heading households living in metropolitan areas can increase the chances of living in owned and fully paid up dwelling units by 1.751 times than having high income. The reason is that, for female migrants heading households with low income living in major cities, there are many housing initiatives which encourage them to have access to housing ownership as the South African government strives to empower poor women through provision of housing ownership (Charlton, 2004). The findings from this study also shows that being employer female migrants does not necessarily entitle them to full housing ownership rather, it contributes to fewer chances due to vulnerability among female migrants heading households living in major cities.

Another variable which was significant on level I is the duration of residence. The study hypothesized that “the longer one stayed in a place, the higher the chances of eventually having full housing ownership”. Results from this study shows that female migrants heading households living in metropolitan areas that have stayed long in those areas, have higher

chances of living in fully owned housing units. This is an indication that staying longer in the area of residence gives female migrants an opportunity to establish good relationships with people in the neighbourhood, which could also result in the establishment of a possibility of influencing events that leads to fully owning a housing unit.

7.2 Non-metropolitan areas

Looking at non-metropolitan level in Table below, the output shows that omnibus test of model coefficients was significant at $p=0.000<0.05$ and, model summary indicated -2 log likelihood, while Hosmer and Lemeshow test reveals that $p=0.395>0.05$. The results reveal that in non-metropolitan areas, many factors contribute towards full housing ownership among female migrants heading households as compared to metropolitan areas. Age is one of the factors which play a crucial role in owning a fully paid up house. It is indicated by the results that an increase of one year in age increases the chances of owning a fully paid up dwelling unit by 1.016 times. Therefore, age of female migrants is an important feature which influences full housing ownership.

Another variable which has a positive impact on full housing ownership among female migrants heading household living in non-metropolitan areas is household size. The results reveal that household size of female migrants heading household increases the chances of having owned and fully paid up dwelling unit by 1.276 times higher. This means that as the household size increases, the probability for female migrants heading households to access on full housing ownership also increases. This finding is relevant because large household sizes are often found in medium and small-sized towns where many people are found in owned and fully paid up dwelling units (Groenmeyer, 2010).

From the study results, housing structure type is another factor which influences the likelihood of having full housing ownership in non-metropolitan areas. It clearly indicates that standalone housing units increase the chances of having full housing ownership by 2.019 times higher than staying in floating dwelling units. The reason might be that standalone housing units are much more accessible, affordable, preferable and convenient than floating dwelling units for female migrants heading households living in non-metropolitan areas. Moreover, the chances are higher because, for example, those who are staying in the location have an easy access on RDP housing. However, work status decreases the chances of owning a house in non-metropolitan areas. Results from this study show that, using an unpaid family worker as a reference point, being paid employee, self-employed or employer female migrant heading household is less likely to make a female migrant own a fully paid up dwelling unit by 3.7; 2.36; and 8.26 times less respectively.

In addition, duration of residence was observed to be a contributing factor towards achieving full housing ownership in non-metropolitan areas. The findings show that an increase of one year of residence in an area increases the chances of having a fully owned house by 1.113 times higher. This implies that the longer the duration of stay in an area, the more the links with the people in the neighbourhood and local authorities, which increases the chances of having full housing ownership.

Table 1: Factors contributing towards housing ownership among female migrants

Independent Variables	Metropolitan areas				Non-metropolitan			
	B	Wald	Sig.	Exp(B)	B	Wald	Sig.	Exp(B)
Population group		2.289	0.515			2.019	0.568	
Black								
Coloured	-0.186	1.312	0.252	0.83	-0.11	0.335	0.563	0.896
Indian/Asian	-0.307	1.752	0.186	0.735	-0.24	0.938	0.333	0.788
White@	0.013	0.002	0.967	1.013	-1.3	1.248	0.264	0.273
Age	0.015	8.204	0.004	1.015	0.016	9.856	0.002	1.016
Household size	0.052	3.145	0.076	1.054	0.244	86.986	0	1.276
Marital status								
Married	0.17	1.986	0.159	1.185	-0.02	0.028	0.868	0.982
Not married@								
Housing type		84.534	0			51.065	0	
Standalone	1.079	65.543	0	2.943	0.703	35.185	0	2.019
Flat or block of flats	0.295	2.939	0.086	1.343	-0.24	1.155	0.283	0.785
Floating houses@								
Income		5.575	0.062			12.622	0.002	
Low income	0.56	3.273	0.07	1.751	0.643	1.448	0.229	1.901
Medium income	0.232	0.686	0.408	1.261	0.119	0.052	0.82	1.127
High income@								
Level of education		1.510	0.47			2.364	0.307	
Primary	0.142	0.532	0.466	1.152	0.143	0.856	0.355	1.154
Secondary	0.158	1.509	0.219	1.171	0.193	2.364	0.124	1.213
Degrees@								
Province of previous residence		3.825	0.148			0.124	0.94	
Urbanized	0.419	0.716	0.397	1.521	0.169	0.116	0.733	1.184
Not urbanized	0.654	1.642	0.2	1.924	0.174	0.123	0.726	1.19
Outside RSA@								
Province of birth		1.543	0.462			0.647	0.723	
Urbanized	0.317	1.488	0.223	1.374	0.299	0.647	0.421	1.349
Not urbanized	0.323	1.441	0.23	1.381	0.267	0.525	0.469	1.306
Outside RSA@								
Occupation		3.056	0.217			0.882	0.643	
Highly skilled	-0.233	2.123	0.145	0.792	-0.06	0.194	0.659	0.938
Moderately skilled	-0.23	2.560	0.11	0.795	-0.12	0.881	0.348	0.891
Low skilled@								
Work status		6.598	0.159			32.398	0	
Paid employee	-0.755	1.744	0.187	0.47	-1.31	16.745	0	0.27
Paid family worker	-0.448	0.492	0.483	0.639	-0.6	2.418	0.12	0.548
Self-employed	-0.493	0.702	0.402	0.611	-0.87	6.375	0.012	0.42
Employer	-1.52	3.171	0.075	0.219	-2.11	6.420	0.011	0.121
Unpaid family worker								
Duration of residence	0.117	12.098	0.001	1.124	0.107	11.705	0.001	1.113
Constant	-3.463	16.433	0	0.031	-2.76	11.778	0.001	0.063

8. Discussion of the results

The evidence from literature has shown that there is a large demand for housing and there is a large part of the South African population that cannot afford to buy or rent houses at market prices (Roux, 2009). In addition to this, Cross (2008) discovered that migrant people choose the best combination of accessibility, affordability, earnings and social environment to locate area of migration. Depending on their profiles, they live in different kinds of areas, rental accommodation, formal housing types and government subsidized housing schemes, among other housing options (Cross, 2008). In the following section, the variables which have an

impact on housing ownership are discussed at the two levels of metropolitan and non-metropolitan areas.

8.1 Metropolitan areas

In metropolitan areas, variables that influence accessibility to housing ownership among female migrants heading households were identified and tested. Age was identified to be one of the contributing factors towards owning and fully paid up a house for female migrants heading households living in metropolitan areas. This study further found that, with an increase in age of female migrants, their chances of accessing owned and fully paid up houses also increase. This implies that young female migrants who head households are predominantly found living in rented dwelling units, but as they become older, the tendency is to move into owned houses (Malpezloping, 1989). In fact, these findings were consistent with what is in existing literature since it is commonly known that it takes time to accumulate enough income and wealth to buy a place to stay. Bank repayments for the housing bond takes quite many years to complete. Furthermore, for those who have access to government housing schemes, they can stay for a long time on waiting list for them to benefit on the RDP housing scheme, People's Housing Process scheme or the Breaking New Ground Housing scheme.

Household size was also seen to be significant in the study and was observed to be an important feature that increases the likelihood of living in owned and fully paid up dwelling unit. In fact, small households are most likely to live in rented dwelling units and often move to new areas of residence than large households. Yet, large households often appear to stay in big houses which are often owned and fully paid up. This implies that as the household grows larger, there is always the need to purchase own housing unit to accommodate that large family.

Hence, the findings confirmed the hypothesis that an increase in household members results in higher chances of staying in owned and fully paid up dwelling unit. Duration of residence was also thought to be an important factor which contributes to the propensity to acquire an owned and fully paid up house for female migrants heading households living in metropolitan areas. The longer the stay in area of residence, the more they become familiar to the neighbourhood and information on financial institutions' facilitation to purchase a housing property. Moreover, staying a long time in a place increases the familiarity with the environment, learn about housing institution in the area and all financing facilities and this eases housing ownership.

8.2 Non-metropolitan areas

In non-metropolitan areas, the result shows that age, household size, housing structure type, work status and duration of residence all facilitate the likelihood of acquiring full housing ownership for female migrants living in non-metropolitan areas, while work status reduces the possibilities of acquiring housing ownership. An increase in age was observed to play a crucial role in increasing the chances of staying in owned and fully paid up dwelling unit. In reality, this might be true in the sense that as female migrant grows older; she strives to own a place to stay permanently, at least to have secure retirement home and inheritance to children. Household size also plays a crucial role in increasing the propensity to access owned and

fully paid up house in non-metropolitan areas. In these medium sized and small towns, extended families are prominent and it creates the need to own bigger space to stay in. Therefore, household size increases the likelihood of housing ownership among female migrants living in non-metropolitan areas.

Household structure type, especially standalone dwelling type, fuels the propensity to access owned and fully paid up dwelling unit in non-metropolitan areas. This is not surprising because in non-metropolitan areas, people are likely to stay in standalone dwelling units than in flats or in floating dwelling units. This is relevant in a sense that free standing housing is common in those areas falling outside metropolitan. Duration of residence was also observed to boost the possibility of acquiring owned and fully paid up dwelling unit among female migrants heading households living in non-metropolitan areas. These findings are in general agreement with what exists in literature which states that the duration of residence is associated with better housing conditions, including security of housing tenure (Huq-Hussain, 1996).

Work status was identified to be a risk factor for housing ownership in non-metropolitan areas. Paid employee, self-employed and employer female migrants have fewer chances of staying in owned and fully paid up dwelling units. This means that work status does not necessarily entitle an employee, self-employed or employer female migrant heading household who lives in non-metropolitan areas to own a house. In South Africa, it takes about 30 years to repay a housing loan bond.

9. Comparison among areas

This section compares the results obtained along the line female migration and housing ownership across metropolitan and non-metropolitan area of South Africa. The purpose of this study is to identify the determinants of housing ownership among female migrants by comparing metropolitan and non-metropolitan areas. *The study tests the hypothesis that the determinants of housing ownership of female migrants differ by sociodemographic, socioeconomic, migratory, and household factors according to whether they stay in metropolitan or non-metropolitan areas.* In order to identify those factors and to make this comparison possible, results from logistic regression analysis were used as a tool.

Looking at the logistic regression analysis results, it was shown that some demographic, socio-economic, and migratory, and household variables determine housing ownership of female migrants. Some factors which increase the likelihood of staying in an owned house were identified. Housing structure type, particularly standalone housing type was the most influential factor across both residential areas. The highest chances for female migrants to live in owned houses were observed to be in metropolitan areas (2.943 odds) as compared to non-metropolitan areas (2.019 odds) provided by housing structure type particularly standalone housing type.

This study also reported that the availability of standalone dwelling units is one of the most essential factors which increases the possibility of female migrants being housed in owned and fully paid up dwelling units with odds of 2.609, while in metropolitan areas, the availability of standalone dwelling type of housing accommodation was observed to be the most contributory factors as compared to the rest of the other factors (1.687 odds).

10. Conclusion and recommendation

The main focus of this study was female migration and housing acquisition in South Africa. The aim was to examine the relationship between female migration and housing ownership across metropolitan and non-metropolitan areas of South Africa. The study found that housing ownership of female migrants is prominent in non-metropolitan areas. This is a result of less housing competition observed in those areas. This is an indication that female migrants living in metropolitan areas use methods of housing acquisition other than housing ownership such as renting. In general, factors such as age, housing type, and duration of residence increase the chances of having housing ownership among female migrants regardless of areas of residence. Household size is an influential factor that increases the chances of having housing ownership among female migrants living in non-metropolitan areas. Given that housing in metropolitan areas are almost unaffordable for female migrants, government housing schemes and non-profit organisations should prioritise female migrants. Low cost housing or site and service programmes should consider the needs and priorities of female migrants in terms of site design and nature of infrastructure and service provision that meet their needs. Even though the National Department of Housing could count some success in the area of reaching female headed-households as beneficiaries of housing subsidy programmes, discrimination of female migrants in workplaces by putting them in subordinate positions with low wage, and with low access to government assets is still a barrier to housing ownership acquisition. Therefore, exclusion of women through eligibility criteria should be discouraged, and methods of beneficiary recruitment should be revised in favour of female migrants. Gender dimensions to renting and gender related constraints to owner-occupation should also be amended.

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