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Pauline Adebayo, Catherine Ndinda and Tidings Ndhlovu

abstract

South African history widely documents poor women's housing exclusion in urban areas during the apartheid era. While the post-apartheid housing programme's inclusionary objectives resulted in some women's access to housing, its limited scale and some characteristics of the housing that was delivered meant that many poor women were already experiencing urban exclusion and housing precarity when the COVID-19 pandemic struck. Drawing on a growing body of COVID-19-related research as well as government responses, this article uses a gender analysis to unpack the notion of inclusive cities in the context of housing during the pandemic. It argues that despite the evolution of housing policy to include sustainability notions, in particular Sustainable Development Goal 11, which aims to make cities and human settlements inclusive and sustainable, challenges to poor women's urban inclusion not only remain, but have been exacerbated by the pandemic. Low-income women's exposure to insecurities related to health, safety, affordability and loss of housing have shown cities to be neither inclusive nor sustainable for poor women, while gender-blind interventions have failed to take cognizance of the gendered impact of the pandemic on their housing experience. The article calls for post-pandemic recovery responses that take into account the constraints that hinder women's urban housing inclusion in the first instance.

keywords

housing, housing policy, Sustainable Development Goals (SDGs), low-income women, urban inclusion

Introduction

The issue of urban inclusion in the context of housing in South Africa intersects race, class and gender, and is informed by both historical and current experiences. In particular, the urban exclusion of low-income black women reflects their social, economic and spatial marginalisation over time, including during the COVID-19 pandemic, and demonstrates the gendered hierarchy of access to housing in South African cities.

Post-apartheid urban and housing policy's gender content, albeit limited, was in part a recognition of the need to address women's prior urban exclusion and housing precarity. As the policy evolved, it

embraced the notion of sustainable cities in line with global trends, of which women's empowerment and inclusive cities are important sustainability sub-themes, and indeed are Sustainable Development Goals (SDGs). Because it is increasingly clear that women and men experience the city differently (Ndinda et al. 2021), and that the built environment, its spatial characteristics, the market, as well as social norms and policy may help or hinder women's urban inclusion, it can be argued that their inclusion is itself a sustainable cities goal.

The World Bank (2020) indicates that 66% of South Africans currently live in

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urban areas, with this figure expected to reach 80% by 2050 (Parnell & Pieterse 2014). As females constitute 51.2% of the country's population, 80.8% of whom are black (Stats SA 2019), understanding the link between cities, housing and poor women is important for the quest to achieve sustainable and inclusive cities generally, and in the context of the COVID-19 pandemic.

In South Africa the attention paid to access of the poor to housing through the massive housing subsidy programme has ensured some women's urban inclusion through housing (Ndinda 2009). However, as the quantity of housing delivered annually has declined in recent years (Sisulu 2015; Adebayo 2020), many other women continue to experience deplorable housing conditions, while the gender-neutrality of what has been delivered challenges women's urban inclusion in various ways (Ndinda & Adebayo 2021). This article argues that viewed through a gender lens, post-apartheid housing interventions have not consciously taken into consideration women's affordability, safety, mobility, health and public amenity needs, and how their roles are affected by the spatial relationship between housing and other areas of the city that they have need for, and nor have they improved women's agency. This is the state of the city upon which the COVID-19 pandemic has superimposed itself, deepening pre-existing inequalities, exposing women's vulnerabilities and amplifying the impact of the pandemic on them (United Nations (UN) 2020; Ndinda et al. 2021).

The article begins by conceptualising women's urban inclusion in the broader global discourse on sustainable cities and the SDGs to which South Africa aspires. It thereafter briefly discusses women's exclusion from the apartheid city, to demonstrate why their deliberate inclusion in the post-apartheid city was an imperative of urban and housing policy and practice. It further considers the progress and failures of low-income women's urban inclusion through the subsidised housing programme, as well as the state of housing of poor urban women not yet reached by state housing assistance. It argues that the inclusion deficiencies outlined highlight the systemic constraints that have shaped low-income

women's experience of urban housing during the COVID-19 pandemic.

Women, inclusive cities and the SDGs

Cities are increasingly recognised as exclusionary and unequal spaces, in which the benefits of growth do not trickle down to the poor. This has resulted in poverty being increasingly concentrated in urban areas, a phenomenon dubbed 'urban poverty' (Wratten 1995). As far back as the 1990s, it was predicted that over half of the absolute poor would live in towns and cities by the year 2000 (Beall 1993, cited in Wratten 1995). Over roughly the same period, the urban proportion of people living on less than a dollar a day increased by 6% (UNFPA 2012).

Already more than half of the world's population lives in cities, with this proportion predicted to reach 70% by 2050 – twice as many people as will live in rural areas. Ninety-five per cent of urban growth takes place in the developing world context in Africa and Asia, and a third of urban residents herein are housed in slums with insufficient basic services (World Bank 2020). Yet urban areas are argued to have the potential to couple prosperity with inclusion, and in so doing "to provide pathways out of poverty" (Turok & Visagie 2018, p. 3).

The case for inclusive cities is made on the basis of growing spatial, economic, income and other inequality, which is higher in cities than elsewhere in most countries. Women are among the poorest dwellers in cities that "still largely benefit those who can afford to buy their rights and freedom to the city" (South African Cities Network (SACN) 2016, p. 126). According to the SACN (2004), cited in Charlton (2010, p. 2), inclusive cities call for the closing of the inequality gap to ensure that "no residents are denied the benefits of urban living".

The definition of inclusion generally distinguishes between the individual and collective rights of the poor (Marcusse 2009, cited in Adebayo 2021), with individual rights associated with their right to fulfil their needs – for shelter, safety and security, livelihood and unhindered movement,

among others – in a given space (Adebayo 2021). In contrast, collective rights relate to the poor’s agency as a group to not only question their marginalisation, but also to influence how it is addressed (Turok & Visagie 2018, cited in Adebayo 2021; Ndinda & Adebayo 2021). Moreover, inclusion has social, economic and spatial dimensions. Social inclusion refers to the ability to exercise agency and act on one’s will, adequate representation within political and bureaucratic structures, protection of rights and entitlements, and absence of suppression. Economic inclusion is the ability to access economic opportunities and benefit from economic growth, while spatial inclusion denotes a lack of geographical marginalisation and the ability to access the economy or services through advantageous locations. These forms of inclusion intersect in such a way that people experiencing one form of inclusion or exclusion are more than likely also to be experiencing the others (Adebayo 2021; Ndinda & Adebayo 2021).

Women’s urban inclusion is a sustainability imperative and an implied SDG. While human beings’ wellbeing was implied from the earliest definitions of sustainable development (World Commission on Environment and Development (1987), the meaning of the term has become more differentiated over time to fit a range of sustainability challenges. In line with this, two of the eight UN Millennium Development Goals (MDGs), for example, commit countries including South Africa to – of relevance to this article – halving extreme poverty and promoting gender equality and women’s empowerment globally by 2015 (UN 2015). These two goals can be interpreted to not only be interdependent, as argued by Lomazzi, Borisch and Laaser (2014), but also to have an urban dimension, to the extent that women disproportionately experience spatial, economic and social dimensions of poverty in urban areas.

At the end of the MDGs era in 2015, the 2030 Agenda for Sustainable Development was formulated and adopted as the next round of sustainability objectives. Specifically, the Agenda committed countries globally to achieve 17 SDGs over the next 15 years (by 2030) (UN 2015). Of importance for this article, SDGs retained the MDGs’ gender equity objectives in SDG

no. 5 and also included a cities-specific goal to make them “inclusive, safe, resilient and sustainable” in SDG no. 11 (Sustainable Development Goals Fund 2018), once again forging the link between women and urban inclusion under the sustainable development banner. Their inclusion in specific respect to housing was firmed up by the New Urban Agenda (NUA) (adopted by the UN General Assembly in 2016), which is considered a blueprint for sustainable urban development. According to UN-HABITAT, the NUA “highlights linkages between sustainable urbanization and job creation, livelihood opportunities and improved quality of life” (all critical issues for poor women in urban areas), and “works as an accelerator of the Sustainable Development Goals (SDGs), particularly SDG 11” (2020, p. x). In contemporary sustainability thinking, therefore, women’s urban inclusion is a sustainable cities goal. Such inclusion generally, and during the COVID-19 pandemic specifically, is therefore an important evaluation point of how inclusive South African cities are.

Feminisation of urban poverty, women’s exclusion and implications for housing

A range of issues distinguish poverty’s impact on men and women. Indeed, the very concept “feminisation of poverty” (coined by American sociologist Diane Pearce) encapsulates the disproportionate representation of women among the world’s poor. According to the UN (2015), cited in Christensen (2019), women constitute the majority of the 1.5 billion people globally who are living on a dollar or less a day. The feminisation of poverty is linked to growth in the number of women-headed households, which tend to be poorer than men-headed ones. A higher concentration of women-headed households in urban areas ties feminisation of poverty to urbanisation. Moreover, women in male-headed households with higher incomes do not necessarily have equal access to household resources (UNFPA 2012). As “women are increasingly forming the majority urban population across the global South” (Chant 2013, p. 11), the inclusion of the poor in their midst is an important policy objective.

Housing is at the centre of urban exclusion, and a range of income- and non-income-related issues contribute to the urban poor's housing precarity. Firstly, their low incomes can only secure them inadequate and often unhealthy housing with insecure tenure, in the inner city and on the urban periphery. In the latter, they additionally have to contend with high transport costs to access work and urban services. They often, ironically, pay more for water and sanitation than higher-income people do by, for example, having to buy water from private vendors or to pay to use latrines (UNFPA 2012). These factors are more exaggerated for women because of their more disadvantaged economic position.

In this regard, the World Bank (2007), cited in UN (n.d.), indicates that women trail men in almost all economic indicators, including income levels, formal labour force participation, access to credit and entrepreneurship rates, while according to UN-HABITAT (2008), 84% of women's non-agricultural (potentially urban) employment in sub-Saharan Africa, for example, is in the informal sector. Moreover, the International Labour Organisation (2008, cited in UN n.d., p. 8) notes that women "are also more likely than men to get low-productivity, low-paid and vulnerable jobs, with no social protection". This can make them particularly vulnerable during times of disaster.

Non-income-related issues also set women's urban housing experience apart from men's. They are more likely to, for example, take more responsibility to obtain services such as water, with negative implications for their earnings. They have a higher burden in the care for children and the sick, which may be heightened during times of disaster by the need to secure food, water, energy and building materials for the household. They may also bear the brunt of higher exposure to hazardous environmental conditions related to the use of certain types of fuel, poor sanitation or housing location, as a result of spending more time in the home and neighbourhood (UN n.d.; UNFPA 2012). Women's need to operate between home, work and other areas, often on foot or using public transport, may compromise their freedom, safety, and access to the urban economy

and services (UN-HABITAT 2007, cited in UN n.d.).

Improvement in housing and neighbourhood conditions is seen as particularly beneficial for poor women, as a starting point for income earning (UNFPA 2008, cited in UN n.d., p. 2). UN-HABITAT (2005) thus stresses the importance of housing's capacity to not only provide shelter, services and safety, but also to support home-based income-generating opportunities for women. Among the instruments that could achieve this is housing policy, through facilitating secure tenure, affordable housing finance and pro-poor, gender-responsive programmes that ensure women's urban inclusion. As inclusive cities and women's empowerment are both housing policy goals in South Africa, an explication of the extent to which they have been met in the post-apartheid period is warranted, to understand how this positioned South Africa's cities to attain women's urban inclusion during the COVID-19 pandemic.

Post-apartheid housing policy and women's urban inclusion

Under both colonialism and apartheid, South African cities were exclusionary of the majority of black women on the basis of their race, gender and social class (Todes & Walker 1992). African urbanisation and service to white capital distinguished men as a productive resource and women's labour as of low value, for which lower wages were paid, while women's status as illegal urban dwellers meant that the Government was not motivated to recognise their need for housing in urban areas (Thomas 2010). The prejudice of their exclusion accounted for their disproportionate accommodation in informal settlements. Subsequent relaxation of their stringent exclusion from cities through reinstatement of black ownership of housing and removal of influx control measures, among other actions in the 1980s, led to ownership of housing by an insignificant number of women (Todes & Walker 1992). Importantly, such housing had the exclusionary features that were endemic to black urban housing, including poor quality, inferior services and spatial segregation. This was the status quo at the dawn of democracy in 1994.

Post-apartheid policy expressed the need to address the gendered inequality of housing access variously. Firstly, the Constitution of the Republic of South Africa 1996 has clauses on non-discrimination on the basis of gender and on the right to adequate housing (Sections 9 and 26 respectively). Secondly, the Housing Act 107 of 1997, taking its cue from the Bill of Rights, prohibits unfair discrimination on the grounds of gender (section 2(1)(e)(vi)), prioritises the housing needs of disadvantaged groups, including marginalised women (Section 2(1)(e)(x)), and requires the compilation of gender-aggregated housing data (sections 6(2)(f)) (RSA 1997). The White Paper on Housing of 1994 (the first post-apartheid housing policy and strategy) reflects the importance for housing policy of non-discrimination by calling for the removal from “new policies, strategies and legislative actions by the State ... entrenched discriminatory mechanisms and conventions in respect of gender, race, religion and creed” (Department of Housing 1994, p. 21). Its successor, namely the Breaking New Ground (BNG) policy of 2004, constitutes a refinement of previous policy rather than a significant shift, and can therefore be assumed to have intents similar to its predecessor with regard to women’s inclusion in housing delivery. The Department of Housing’s development of a programme for mainstreaming gender in housing as a sector of the economy in 2006 (Ndinda 2009) suggests this. Ndinda also explains affirmative action policies as intended to achieve the inclusion of women and black people in the economy. There is therefore no paucity of policies to drive poor women’s social, spatial and economic urban inclusion from a housing perspective in the post-apartheid era.

The extent of women’s urban inclusion is influenced by a number of linked policy factors which have import for women’s ability to thrive in urban areas, including location, house size, forms of employment, income levels, access to credit, and whether they have been reached by state assistance (Ndinda & Adebayo 2021). The fact that over half (approximately 56%) of the recipients of state-subsidised housing are women (RSA 2014, cited in Meth & Charlton 2017), have a street address and connection to the city, and some have

participated in the delivery of their own housing, suggests successful inclusion (Todes, Sithole & Williamson 2007; Ndinda 2009; Adebayo 2009). However, gender-based social and economic inequalities persist. For example, in terms of agency and participation in development, Todes, Sithole and Williamson (2007) found from a study of three municipalities and 30 projects in 2005 (two of them urban – Ethekwini and Hibiscus Coast), that although projects showed improvement in employment equity for women and their inclusion in local politics and project processes, these aspects did not necessarily challenge pre-existing gender relations, and men were still unreceptive to women’s concerns. They therefore summed up the overall picture of women’s inclusion as “partial and uneven” (2007, p. 42).

Other housing characteristics also challenge women’s urban inclusion. For example, the majority of the low-income housing developed to date is located on cheap land on the urban edge, denying its recipients a choice of location and sustaining their historical spatial segregation. It is moreover deliberately incomplete, and generally characterised by inadequate services and infrastructure. House completion is expected to be undertaken by the recipient households, using their own resources and credit sourced from the financial sector. Recipients’ economic inclusion is envisioned through their access to economic opportunities in the city as well as the use of the dwelling as an economic and financial asset: as the former, the house would be used as the base for home-based enterprises (HBEs) and a source of rental income, and as the latter, as collateral for accessing credit (Nengomasha & Adebayo 2019; Adebayo 2020).

Women’s disadvantage in the state housing programme relative to men occurs as a result of a number of related factors. Firstly, women constitute the poorest group in South Africa, and are more likely to be unemployed, underemployed or involved in informal sector employment and casual work, and to earn less than men (Ndinda et al. 2021). According to Evans (2021) women earn less than men in seven out of eight metros. This has implications for affordability of transport costs travelling to and from the city centre, while

long commuting hours impact their other roles negatively. Moreover, the opportunity cost of distant work locations is extremely high, as it may involve a choice between productive and other roles. Their navigation of the city also presents safety issues. Secondly, lower incomes impact their capacity to improve/extend their houses for housing adequacy, enterprising and value enhancement purposes, as well as to access and afford credit. The financial sector in any case remains reluctant to lend in the subsidised housing market (Adebayo 2021), which affects their efforts at poverty alleviation through housing. On economic inclusion, Dugard concludes that subsidised housing ownership “does not contribute significantly to socio-economic advancement” (2020, p. 221).

Since 2010 a demand-informed system of allocating subsidised housing has been used (Meth & Charlton 2017). Although it could be argued that it prioritises vulnerability, including that of women-headed households, the period since its inception has however coincided with a sharp decline in the number of houses delivered (Sisulu 2015), which means fewer women have received formal housing annually. The current housing backlog is estimated at between 2.3 million and 3.7 million units (Centre for Affordable Housing Finance 2020), while over 4 million people are reported to reside in urban informal settlements (Housing Development Agency, cited in Royston & Ebrahim 2019). According to Royston and Ebrahim (2019, p. 1), informal settlements are “the most visible manifestation of inequitable land access in urban areas” and “the fastest growing household sector in South African cities”. The conditions that characterise them include “illegality and informality, inappropriate locations, restricted public and private sector investment, poverty and vulnerability, and social stress” (Department Housing 2009, p. 17), as well as a lack of belonging and recognition (Royston & Ebrahim 2019), and speak to their exclusionary character.

Statistics indicate that slightly more than half of the people who live in informal settlements are women (Ndinda, Hongoro & Labadarios 2017). In addition, significantly more women than men (66.7%) live in rooms (Dugard & Ngwenya 2019, cited in

Ndinda et al. 2021). Of people who live in housing categorised as ‘other’ (HSRC 2021, cited in Ndinda et al. 2021), 84% are women. This categorisation hides the true nature of the housing circumstances represented herein. Other women live in conditions worse than informal settlements, in hijacked urban buildings (Ndinda et al. 2021). In addition, a significant (if uncertain) number of women urban dwellers are homeless. Many others are renters in private and public, formal and informal housing and non-housing settings, for example abandoned commercial buildings. Overall, therefore, women constitute a large category of the housing backlog in urban areas.

While urban exclusion is felt across gender, the gendered way in which women may experience its attendant circumstances – for example, unaffordability, insecure tenure, the threat of forced removal, violence and crime – and the societal norms that dictate their response to crises, distinguish their exclusion. These aspects have been highlighted by poor women’s urban housing experience during the COVID-19 pandemic.

Poor women’s urban exclusion during the COVID-19 pandemic

Even before the COVID-19 pandemic, poor women’s urban exclusion was evident in both unrealised rights to housing and ongoing spatial, economic and social exclusion, sometimes despite receiving subsidised housing. Additionally, the pre-pandemic macroeconomic environment was characterised by a National Treasury report as a “slow-burn economic crisis” (RSA 2019, foreword), in a labour market context that is, in any case, more favourable to men than women (Evans 2021). These factors were deepened by the pandemic.

While lockdown measures were deemed necessary to prevent the rapid spread of the coronavirus, they inadvertently entrenched gender inequality. Firstly, of the significant job losses resulting from the pandemic (up to 15% in townships and 27% among shack dwellers) (Visagie & Turok 2020, cited in Vogel et al. 2021), more women than men were affected, due to their predominance in jobs characterised by Ndinda et al. (2021) as

elementary, low-paying, unprotected, temporary, or part-time. Many domestic workers, who were overwhelmingly women, lost their employment and sometimes their employment-linked housing. Many workers in the retail, cleaning and catering services (the majority of whom are women) who lost their jobs during lockdown were not reinstated after lockdown was relaxed, where such sectors remained closed. Some women had to relinquish their employment (or could not perform and therefore lost same), or had to reduce their work hours due to additional care work for children, the sick and elderly occasioned by the pandemic. A link between non-performance and such additional work, as well as poor home environments having to function as work space, cannot be ruled out.

Critically, the gendered and unremunerated character of this adjustment was not factored into the responses devised by the Government. Such activities moreover reduced women's rest and recreation time. Additionally, because of the nature of their work on the margins of the economy, many women did not benefit from the Unemployment Insurance Fund and the Temporary Employee/Employer Relief Scheme (Ndinda et al. 2021). In this respect, Ahairwe and Bilal (2020, p. 5) note women's predominance "in a shadow economy, which excludes them from social protection packages... even for those on contractual formal jobs". The R350 Social Relief of Distress Grant made available to meet basic needs was insufficient to meet women's added responsibilities, and moreover excluded recipients of other pandemic-related support or social grants. Women were thus at a higher risk of falling back into poverty. Notably, poor refugee and migrant women in particular, even where eligible for the support interventions put in place for citizens, mostly did not receive them, and were additionally prone to violence, eviction, and exposure to the virus in overcrowded shelters with inadequate physical distancing (Ndinda et al. 2021; Vogel et al. 2021). The Government's contemplation of lockdown measures thus did not consider their impact on poor women's socioeconomic circumstances, their type of work, societal demands and the direct impact of these on housing affordability.

Secondly, women's economic condition was affected by the limits put on HBEs by both their housing and the pandemic. According to Chant (2013, p. 16) "[H]ousing is a key resource for women; it is an asset important to their economic condition... It is the site of... income generation". However, the strict lockdown's initial curtailment of movement and social distancing requirements indirectly prevented the use of dwellings for economic activities which would involve residents' movement and interaction with other members of the public. Although such regulations were later relaxed, women were sometimes reticent to use the home in this way for fear contracting the virus (Ndinda et al. 2021). With regard to the housing itself, women's freedom to start HBEs may have been constrained by others' control of their dwellings (for example, landlords, household members or neighbours), or by inappropriateness or lack of space, services and infrastructure, and poor location. Lack of services in particular prevented women from engaging in the types of basic activities that they could undertake without capital and skills, for instance laundry and food preparation.

Another constraint was inability to raise start-up capital for a range of reasons, including inability to pay pre-existing loans or participate in group savings schemes, lack of access to credit, official documents, proof of address, credit history and physical access to banks, inappropriate financial products and the shift towards digital banking during the pandemic, which excluded many women (UNCTAD Economists 2021). Importantly, the survivalist nature of most home-based (essentially micro) enterprises of the poor, even where they were possible, did not constitute a pathway out of poverty (Dugard 2020). These factors had a direct bearing on women's housing exclusion in the form of unaffordability of rentals, building costs, mortgage repayments and municipal services.

Thirdly, certain housing circumstances exacerbated women's vulnerability to the virus. For instance, homeless women were, vulnerable to contracting the disease in overcrowded homeless shelters, and the older among them were at a higher risk of severe disease as a function of age and possible comorbidities. Fear and risk of

violence were also factors in such housing settings (Ndinda et al. 2021). The Socioeconomic Rights Institute (SERI) (2020) reported that a general underestimation of the numbers of the homeless resulted in identified shelters being grossly inadequate in most provinces. Crowded informal settlements also presented housing and health-related challenges for women, including high population densities and inadequate services, in particular water (essential for hand hygiene to prevent the spread of the virus), but also sanitation, shopping facilities and quality healthcare. According to the Department of Cooperative Government and Traditional Affairs (2020), cited in Ndinda et al. (2021), 3 million people had no access to water in informal settlements, derelict buildings, hostels and similar settings, while the service was unreliable for still more people. Housing is also understood from its spatial relationship with areas of work, public services, shopping and recreation. Poor women travel between the city centre and the outskirts where they live and also practice domestic informal work. Their mobility and connectivity is primarily reliant on public transport (Chant 2013), which heightened their exposure to the virus, especially where there was laxity in the enforcement of load restrictions, hand sanitisation and mask-wearing regulations (Madikizela 2020).

Fourthly, the pandemic made many homes unsafe for women due to increased gender-based violence (GBV). This was attributed to their increased exposure to abusers at home during lockdown, and economic shocks and other stressors (e.g. increased care burden), which continued even after lockdown was relaxed (Erskine 2020; Ndinda et al. 2021). Lockdown thus prevented women from enjoying the protection that is associated with housing. It moreover prevented women from using the social and community-based networks they ordinarily rely on for support to escape violence, including housing and childcare support. Shelter and other services for affected women were not prioritised in the face of the bigger public health concern of the pandemic.

It would therefore appear that in instituting lockdown measures, the Government did not consider women's vulnerability to

violence in the home. Although GBV cuts across socioeconomic groups, poor women were particularly affected by the lack of means to secure alternative accommodation, often with their children. In the context of job losses during the pandemic, many women would have been forced to choose housing over safety, or to move into homeless and women's shelters where feasible, with increased exposure to the virus, crime, further violence and other health (including mental health) concerns (Parke & Adebayo 2021).

COVID-19 responses and women

A range of measures was put in place by the Government, quasi-governmental agencies and local authorities to reduce the housing exclusion occasioned by the pandemic. While noble, these measures were either insufficient, flouted, unenforceable, or their gender implications were not considered, thereby increasing women's marginalisation (Ndinda et al. 2021). This section touches on a few, to demonstrate their inadvertent exclusionary outcomes for women.

For example, a series of regulations put a moratorium on evictions and demolition of homes during lockdown, while giving rental housing tribunals powers to order restoration of occupation and services to evicted and disconnected tenants respectively. However, illegal individual and community evictions were carried out by private landlords and municipalities, and the former also disconnected municipal services for indebted tenants (SERI 2020, cited in Ndinda 2021). For affected women, lack of earnings could have prevented them from securing new rental contracts or rebuilding shelters, having had their building materials damaged. In cases where landlords were lenient with non-payment, back rent would eventually have to be paid in the midst of a still struggling economy in which women are contending with unemployment and low wages.

In respect of water supply, the Department of Water and Sanitation used water tanks to supply water to water-deficient settlements, albeit belatedly, as the materials for tank assembly could not be acquired during the strict lockdown. While inadequacy of water resulted in gender-inequitable implications, including exposure

to the virus due to insufficient hand hygiene and handling of waste water used for hand-washing, its supply also exposed women to frequent queuing at water collection points, a responsibility that would usually fall on women (Cunningham 2017). The frequency of hand-washing required to prevent infection also increased women's exposure to violence while walking to and from and using shared ablutions, or collecting water alone or late (UNDP 2020; Parke & Adebayo 2021). The possibility of water contamination at the point of source or use could also have had negative health outcomes, for example diarrhoea. Importantly, such water delivery measures were short term, leaving poor communities – many of them women – with the initial vulnerabilities and burdens, even while the pandemic continues (Vogel et al. 2021).

In response to harsh criticism of illegal evictions, as well as inadequate physical distancing in crowded housing settings, the Department of Human Settlement (DHS) devised a de-densification programme, effectively to 'decant' residents into completed and temporary housing. Although some women benefitted from the de-densification programme, it was criticised as not only socially and economically dislocating of households from their known economic and social networks (Ndinda et al. 2021), but as having the potential to place people in hastily constructed housing that is not fit for human habitation, as happened in a 30-unit project in Limpopo (Molefe 2020, cited in Vogel et al. 2021). It has also been limited relative to need. Other interventions included DHS allocation of funding for the provision of emergency response housing for women and other vulnerable groups, and rent relief to social housing tenants, many of them women (Sisulu 2020, cited in Ndinda et al. 2021). However, lack of policies to guide the utilisation of these funds meant that many women in dire housing circumstances were left unassisted (Vogel et al. 2021).

Private sector institutions also instituted some relief measures. For example, banks gave a three-month payment relief to their clients. This was of little use to poor women, who rarely benefit from home loan services. It is also unlikely to have benefitted many lower-middle income women

for three reasons. Firstly, it applied only to clients not already in arrears – likely to be men, because they earn more than women. Women were also more significantly affected by income loss during lockdown. Secondly, outstanding home loans continued to accrue interest and fees, thereby increasing both the debt load and the repayment period, and making women's continued mortgage affordability more precarious. Thirdly, the repayment 'holiday', being a stop-gap plan, was not accompanied by financial literacy training for borrowers, with the likelihood that many women ended up making uninformed decisions that could increase their indebtedness and risk of housing loss (Ndinda et al. 2021).

What is notable of the few examples outlined above is that with few exceptions they tended, firstly, to be gender-blind, and to overlook the circumstances poor women operate and live in, including those outside the margins of the law (for example, undocumented refugees and illegal migrants). As a result, many vulnerable women 'fell through the cracks' of ill-considered responses. Although a range of private sector and non-governmental organisations (NGOs) and civil society institutions that generally render specialist services to address housing and other issues (Ndinda et al. 2021) bridged the gaps that were left, poor women's housing precarity was mostly maintained and, in many instances, amplified by the pandemic.

Conclusion

Past experience of pandemics globally has shown that women are among the groups who are most vulnerable to the associated shocks (UNDP 2020). It was unsurprising, therefore, that the COVID-19 pandemic not only magnified the challenges that women experience habitually, but also brought into sharp relief their social, economic and spatial exclusion in urban areas, and their housing marginalisation.

The Government's failure to consider the pandemic's possible disproportionate effect on women in terms of higher job losses, lack of unemployment benefits, increase in unpaid care work, urban and housing exclusion, insecurity and violence, and exposure to the virus itself, was

recognisable in the limited reference made to women in its interventions, the dearth of information specifically on its gender-targeted response programmes, and the gender-neutral language of the regulations. There was therefore limited chance that the responses could address the pandemic's differentiated impact. Thus, to the extent that inclusive cities are cities where no one is left behind, and sustainable cities engender women's empowerment, gender equality and urban inclusion, South African cities – before and in the time of COVID-19 – were neither inclusive nor sustainable.

The gendered impact of the pandemic requires responses with gender dimensions that are themselves intersectional in their analysis of and approach to dealing with the multiple challenges faced by poor urban women. This is the only way that social, economic, spatial and housing responses in the recovery phase can more accurately target the deepened urban and housing exclusion of women.

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