

Township Economies

What is the role of infrastructure in government's strategy to revitalise township economies?

29 September 2015

1. Introduction

South African townships have, for more than just the country's democratic lifespan, presented spaces for economic activity that fail to fully serve residents. Vibrancy, energy and entrepreneurship coexist with poverty and poor facilities. The sheer volume of end consumers within these markets, requiring products and services, warrants investment by the public and private sectors alike. Yet investment and implementation at this level has remained fragmented and uncoordinated. Supportive infrastructure, together with development of township value chains in which entrepreneurship is key, plays a central part in the process. Funding and project management coordination, agglomeration of business hubs and efforts, and reinvestment into the township economies of the country are just three of the key themes discussed in this, the 35th Infrastructure Dialogue, *Township Economies: What is the role of infrastructure in government's strategy to revitalise township economies?*

An introduction and word of welcome was given by **Richard Goode** of the Development Bank of Southern Africa (DBSA). **Alex McNamara** of the National Business Initiative (NBI) facilitated the Dialogue, after introducing the following panel members:

Mr. David van Niekerk	Head of the Neighbourhood Development Programme, National Treasury
Mr. Matodzi Rathumbu	Chief Director for Economic Planning, Gauteng Department of Economic Development
Mr. Malebana Mogoba	LED Manager: Development Impact Support, Industrial Development Corporation (IDC)
Mr. Cas Coovadia	Managing Director, The Banking Association of South Africa
Dr. Mark Napier	Principal Researcher in the Built Environment Unit, Urban LandMark, Council of Scientific Industrial Research (CSIR)



Picture: 35th Infrastructure Dialogue Facilitator and Speakers

From left to right: Malebana Mogaba, Alex McNamara, Matodzi Rathumbu, Cas Coovadia, David Van Niekerk and Mark Napier

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2. Overview

Revitalising township economies through Spatial Targeting: coordinating investments in space

- Neighbourhood Development Programme
- Provincial Township Revitalisation Strategies
- Industrial Development Corporation

- Treasury Grant: 8 Metros + 10 Secondary Cities
- Provincial Funding
- Private Funding
- Precinct Design Toolkit
- Precinct Management
- Agglomeration
- Cluster / Hub Developments
- New Infrastructure
- Refurbishments
- Entrepreneurial Training



3. Driving township revitalisation

3.1 National Context - Neighbourhood Development Programme

3.1.1 Introduction

As one of the primary enablers of infrastructure and economic development in the country, the National Treasury plays a critical role in revitalising and developing township economies. Under the umbrella of the Neighbourhood Development Programme, infrastructure development and technical assistance in townships is funded by way of a National Treasury grant. However this funding allocation is small in comparison with other grants.

Be that as it may, the Neighbourhood Development Programme focuses primarily on spatial targeting around townships. This dovetails with the objectives of Chapter 8 of the National Development Plan that promotes spatial targeting in terms of making a significant impact, while creating value for money and ensuring return on long-term investment.

The rationale behind the programme is to benefit people – to better the lives of people living in townships, inner cities and marginalised areas such as informal settlements. The main objectives are to provide better access to goods and services within township hubs, jobs in these township hubs and other job opportunities in cities through cost-effective transportation.

In working towards the achievement of these goals, the concept of “connected agglomeration” has become essential. Agglomeration is unlocked where firms cluster together based on certain factors so all benefit from being close together. This programme, in particular, assists in the identification of such factors and potential hubs in townships that could easily and efficiently foster agglomeration. As a norm, these hubs in townships should be well connected to central business districts (CBDs) in cities, through mass transport and transit-orientated facilities.

In 2011, after conducting a review of the programme, the Urban Network Strategy was adopted and constructed around agglomeration. The strategy revolves around three aspects, namely public investment that includes infrastructure as well as facilities, private investment (leveraged by public investment) in targeted commercial and residential areas, and sustaining the investment through Precinct Management, one of the programme’s latest products.

The Urban Network Strategy is a methodology of targeting certain areas and specific locations within such areas. In this case the areas are townships and the specific locations are the township hubs, which offer the greatest potential for agglomeration. Other areas targeted are CBDs, transport routes that connect township hubs and CBDs, the development corridor adjacent to the transport routes, as well as secondary routes providing access to township hubs.

3.1.2 Modus Operandi

Initiated with a scope of approximately 60 townships, today the Neighbourhood Development Programme directs its efforts to the eight metros and ten secondary cities. As a result of urbanisation, development of smaller towns and cities is managed by the Department of Rural Development. The basis of management is rooted in a Memorandum of Understanding while Treasury continues to provide funds and assistance.

Approximately 90 per cent of the programme focus is currently allocated to provision of technical assistance with the balance being invested in infrastructure development. Seeking to achieve spatial transformation, Treasury works jointly with the Cities Support Programme. In the process, assistance is provided to address backlogs and support infrastructure within high potential economic growth modes.

The approach followed by Treasury is based on the Division of Revenue Act and coincides with the Built Environment Performance Plans (BEPP), an annual process that is currently in its third year. This programme, which is an inter-governmental project pipeline is funded through various channels, all of which are incorporated within the national and municipal budgeting processes. In this way, public funding flows into these targeted township hubs and catalyse private investment.

The goal of the BEPP is to optimise the Built Environment value chain based on five steps, namely:

1. Planning spatial targeting
2. Inter-governmental project pipeline (across governmental spheres)
3. Capital funding
4. Implementation
5. Urban management

When talking about infrastructure, implementation tends to enter into the spotlight. The involvement of Treasury however falls within the process prior to implementation (steps 1 to 3 above). Its scope includes institutional arrangements within municipalities that take place in parallel, alignment of the operating budget with the value chain and reporting on the value chain. The responsibility to coordinate spatial targeting falls within the mandate of municipalities.

PERSPECTIVES

Are we doing things differently to ensure significant change and are we are certain that we are doing the right things?

Spatial targeting is not new yet the difference with spatial planning in South Africa today is that it is part and parcel of the country's constitution. The intent behind spatial targeting is driven by a brand new set of objectives. Although we are not doing things completely differently from how they were done historically, what we want to achieve differs. What remains important is the way in which spatial targeting is done. The concept of coordination, not only in terms of activities but also with regards to investment, is critical. In the past coordination across sectors was non-existent. Now this takes place within the sphere of Local Government, ideally shaped by the focus to improve effectiveness. It is here, in the urban municipal government space, where public and private investment as well as public and private expertise across sectors needs to be implemented and managed in a coordinated manner. Our focus is also on optimising the built environment value chain. In the past projects were conceived through ideas, whereas now, we strive to follow a systematic approach through planning that is based on needs, requirements, supply and demand and best-fit solutions. This approach is new and only time will tell if it is right.

3.1.3 Precinct Design Toolkit

To ensure effective design of the network, a comprehensive understanding of existing pedestrian behaviour and what would be ideal in terms of pathways and modal facilities is required. With the objective to establish proper assessment guidelines a Precinct Design Toolkit was developed by the Neighbourhood Development Programme. The toolkit utilises a transit orientated development approach to understand the linkages between facilities such as rail, taxis, buses and the major economic generators in an area.

The initial notion was that an intermodal solution offered the best route, which implied having trains, taxis and buses operating from and within one area. However, what became apparent is that a multimodal solution that fully understands pedestrian flows and that spreads energy between focal points and creates more space to allow private sector investment, is the more effective solution. The ideal situation is for the taxi industry to become the feeder into mass transport systems, which in turn lead into urban hubs and CBDs. In this way, an effective modal split can be achieved.

However funds that are currently allocated to public transport do not render the required cost benefits. Taxis transport most people without getting any subsidies, while rail and buses receive most of the public funding but transport the least number of people. This situation is not optimal, but for improved design solutions to be implemented successfully, structural changes based on stakeholder participation and cooperation are required.

It is also important to have both big and small businesses in townships. Diversity, and effective linkages between these businesses is imperative. For example, where opportunities exist, big business

could outsource some activities to smaller businesses, which would stimulate a healthy mix between public and private investment.

Precinct design is done in cooperation with municipalities in what is referred to as ‘studio settings’. Various forms of infrastructure are evaluated. An interesting example is that of township schools, which all follow a similar design, i.e. a very large site with a small portion that is developed. As a rule school sites and what it was initially planned for are not fully utilised and in some instances misused, creating space for criminal activity to take place on school grounds.

The Precinct Design Toolkit offers a design guide, which takes into account each and every form of infrastructure, not only for townships but for infrastructure in any area. It aims to provide the most appropriate approach towards designing specific infrastructure, the necessary requirements and an understanding of design principles.

Relating this back to the above example of township schools, the design should include a quad with a safe area inside, sporting facilities and libraries that could also be utilised by the broader public and community. Such designs should enable the utilisation of infrastructure at night, which is another goal of township hubs, a 24/7 presence. The notion of public spaces that are safe, consistently maintained and which are vibrant communal engagement spaces, is incorporated into precinct designs.

Bringing out the ‘best’ in ‘practice’

With the goal of capturing best practice and lessons learnt, the Neighbourhood Development programme works with academic institutions to compile reference and study material around various Precinct Design case studies. It is also in the process of working with the Urban Design Institute of South Africa on furthering new urbanism and new urban transit orientated design principles.

3.1.4 Precinct Management Guideline

The Precinct Management Guideline was recently developed to manage the revitalisation of township hubs. Currently being piloted in Jabulani and the inner city of Johannesburg, Precinct Management provides a conduit to bring stakeholders together and fund a manager who is responsible for development coordination.

Stakeholders within this programme include public sector investors such as municipalities, provincial governments, state-owned entities and national departments, which provide services directly to the public. The private sector in the form of property owners, financial banks, tenants and representatives of the community could also be stakeholders.

When it comes to Precinct Design, significant experience has been acquired over recent years. Precinct Management, however, is a new concept and although we have a sound knowledge base of the theory behind it, we have very little experience in bringing it to life. The objective of the Jabulani pilot

project is to oversee the stakeholder engagement and funding process for a period of five years. Funding should be reduced over time while generating private sector funding to ensure sustainability after this period.

Development needs to be accelerated. To enable this, it needs to incorporate various factors such as deregulation and incentives with specific reference to the urban development zone tax incentive. The challenge in this regard is that this currently only applies to central business districts, but in the near-term this will also be applicable to township hubs.

This set of guidelines is also directly linked to the Neighbourhood Development programme while there are other incentives offered by the Department of Trade and Industry, as well as Tourism. Furthermore, in order to revitalise townships through precinct management, the programme established a partnership with the South African Property Owners Association. This was secured to assist with difficulties, which were experienced in managing projects in certain areas.

One of most important functions in precinct development is economic development. It is necessary to establish incubators where Small Medium Enterprises (SMEs) and companies work together to foster economic growth. In this regard, Treasury, as the conduit for such development, envisions the generation of a business plan through which municipalities, the private sector and other stakeholders can organise themselves into an entity that delivers on this plan.

3.2 Provincial Context - Gauteng

Township markets have largely become consumer-driven economies with very little production taking place therein. The Gauteng Department of Economic Development, between July and September 2014, conducted a township roadshow that included meetings in 65 of more than 100 townships in the province. The objective thereof was to gain an understanding of the economic circumstances in townships and the challenges faced by entrepreneurs.

Each meeting attracted more than 500 business practitioners and potential entrepreneurs, raising the total number of people engaged with to over 32 500. This is indicative of the enormous interest and need for dialogue and information around entrepreneurship in townships. Further communication took place through radio stations and entrepreneurs were invited to present formal submissions outlining their requirements, together with their views on potential government interventions that could ease market entry and improve the odds of entrepreneurship success.

The Gauteng township revitalisation strategy was initiated and passed by Government in February 2015. The strategy is based on eight pillars of which two address economic issues: infrastructure for entrepreneurship and cluster development. The connection between social and economic infrastructure remains critical for people to be assisted across the entire value chain of enterprise development in townships, including interventions that relate to skills development and mentorship.

In relation to cluster development, township nodes with specific value such as Vilakazi street in Soweto, where national heritage, for example can be utilised as a foundation for entrepreneurship, are identified. It is imperative to assess what can be done by government to assist entrepreneurs to set up businesses in these spaces. Examples of such developments include safe parking areas, user-friendly meeting places, streetlights and potential support services.

Furthermore, close cooperation with municipalities across the province is required to ensure the connection between township hubs and CBDs. It was stated that municipalities have recognised that their own plans and that of the province need to be aligned, to ensure proper access to roads and other networks.

At the provincial level the Department of Infrastructure Development was commissioned to conduct an audit on all public buildings and land available in townships. The process, which remains underway, has identified the need for seed funding. R160 million has been allocated to initiate a programme with the objective of revitalising old township hubs. In the coming financial year a Greenfields project will commence.

The provincial sphere of government continues to engage with departments and institutions that own programmes in township hubs, in order to evaluate the required funding of refurbishments. It is, however, critical to combine the provision of entrepreneurial infrastructure with training and the sharing of information. Providing access without knowledge is futile.

The township revitalisation programme therefore has a two-pronged focus. Firstly the development of new infrastructure and refurbishments, and secondly entrepreneurial training and skills transfer. An incubation model has been developed with a three-year graduation training period.

The Neighbourhood Development Programme is required to provide townships with access to facilities, whether through funding or technical assistance. This excludes provincial government involvement, which needs to be addressed if we are to establish a link between what is happening at a national level and activities at provincial level. Some municipalities might not have the capacity to access Treasury and its offerings, and as a result, approach provincial governments for assistance.

National Treasury simultaneously assists metropolitan municipalities to fulfill the role of coordinating investments in this space, including securing funding from municipal sectors and departments, provincial and state-owned entities. If there is a functional link between these two governmental spheres, planning gaps can be addressed and access could be provided in a significantly more coordinated manner.

4. The Role of the Industrial Development Corporation (IDC)

The IDC holds relationships with development agencies across South Africa and supports local economic development. Examples of targeted spatial intervention are that of the Mandela Bay

Development agency with which the IDC is instrumental in township infrastructure development in the Helenville precinct, and the Phillippi Container Village in Cape Town.

The IDC works with township enterprises to realise various development projects and the institution regularly funds entrepreneurs who live in these areas. One of the realities is that after some time of running a business in a township, entrepreneurs choose to move to more developed locations. The reasons behind such migration of business activity need to be investigated and understood. The IDC also aims to ensure efficient development by leveraging existing investment and linking funding strategies from all participating sources.

5. Enabling factors

The development of township economies is important in order to integrate townships to become economically active in the broader cities network of the country. For this to happen, spatial targeting and the breaking down of historical barriers offer the best approach. A number of factors have been identified as critical enablers in order for spatial targeting to be successful. These are discussed briefly below.

5.1 Understanding the challenges

Townships hold enormous buying power and offer numerous opportunities for entrepreneurship, from one-man vendors to SMEs and larger businesses. However the economies in townships are largely consumer-driven with limited production activities. This could be due to regulatory requirements, space constraints and other factors.

Initially townships were not developed to be business centers and townships therefore inherently have space constraints. In Mamelodi, for example, every third house is utilised for business purposes. Successful businesses typically include traditional healers, hair salons, car wash and repair service providers. These home-based businesses are invisible, operating under the radar to avoid regulation and when they grow, they duplicate outlets by utilising additional houses down the road under the management of the same owner. This trend, in particular, demonstrates the dire need for affordable space.

Street corner vendors, for example need to be close to their customers and as a result, growing businesses in this type of operation can run into problems of overtrading in the same goods and pavement congestion. In both cases we need to understand the challenges facing entrepreneurs and the requirements to set up and grow a township business, both at micro- and sectoral levels.

Moving a small business from a house or street into a more organised space brings its own economic and market challenges. While developers require rent, businesses need location and profitability. It is therefore important to identify backward and forward linkages that ensure entrepreneurship feasibility.

While large retail companies take advantage of the buying power in townships, for small businesses to grow, the supply of additional products or access to other markets is required. Agglomeration opportunity, where economies of scale can be created and SMEs could benefit from shared services, must in addition not be overlooked. Solutions such as these will shape spatial centers of excellence.

Another important fact to recognise is that township economies in South Africa differ greatly in terms of structure. To gain a comprehensive understanding thereof, we need to break it down, from vending and retailing to manufacturing and supply as well as micro- to large businesses.

If we compare South African townships to similar settlements in other countries, we see numerous examples of private sector outsourcing to township businesses. In South Africa there is very low level of out sourcing taking place. Recent research on Mamelodi found only one example, where BMW outsourced the stitching of leather seats to a township producer. In terms of production and service delivery, the township offering is currently limited to smallholding agriculture, housing, construction and transportation.

It will be critical to create space and incorporate all types of businesses if we are to turn the cogs of township economies. Entrepreneurs should receive tax incentives in operating and trading from industrial hubs.

In addition the first three years is the most crucial time for a business to succeed. Supporting entrepreneurs through infrastructure and incentives during this start up period will stimulate growth significantly.

5.2 Public and private investment

When it comes to funding, both the public and private sector play important roles. Public funding and the manner in which it leverages private sector funding, is key. We need to ensure a combination of public and private investment to achieve effective and sustainable economic development. In areas where markets fail to work, public and private entities, especially banks, need to become more involved and combine efforts in the form of partnerships.

While the private sector revolves around profitability and government initiates funding, the focus should be on creating sustainability through private investment and business profitability. As with all investment opportunities, the private sector requires transparency and a level of certainty. We thus need to ensure that good business models and business plans are in place to unlock return on investment and long-term benefits.

There is also the intent to engage around the Financial Charter to assess the possibility of channeling funds towards township hub development. This discussion should examine regulations that allow for SMEs in business settings.

There is currently a minimum size that is required to secure financing and frankly, loan to value ratios must be approached differently. Banks need to investigate how the lending criteria can be tailored while ensuring return on investment. There is the possibility of differentiated interest rates and although it sounds controversial, especially from the banking side, it is pertinent to prioritise development and examine what can be done to stimulate much needed growth.

5.3 Integrated Planning and Combined Efforts

Access to goods, services, jobs and transportation are critical contributors to working economies. Cities operate effectively if there are integrated transport systems, which include trains, taxis and buses, all working together efficiently. Security, safety and good governance are further factors, which ensure increased buying behaviour. This holds true in the township context, which also needs to nurture entrepreneurial success for job creation enablement. Developmental plans for business centers in townships, inner cities and CBDs must be integrated.

5.4 Training and skills transfer

The fact that National Treasury spends 90% of its time on technical assistance while the Gauteng provincial government attracted more than 32 500 entrepreneurs to its roadshows is indicative of the need for information, training and skills development.

Over and above this, there is a substantial difference in skills levels within the municipal sphere and between metros. In terms of spatial planning, Treasury is deeply involved and provides assistance, however in the real world of budgeting and implementation there is a serious shortage of capacity and skills. This widens the chasm between what is planned versus what is implemented.

The banking and long-term insurance sectors have been trying to find ways in which to utilise practical experience within the private sector. Where there are skills shortages, we need to find the right institutions and the right people to assist. Supplying skills should not be problematic, especially considering that in many instances, the willpower and action exists.

We should think differently in terms of skills transfer as partnerships between public and private sectors can have a significant impact. Education too is fundamental. Entrepreneurial training needs to begin in schools, teaching children the basics of a workable economy and the principles behind making business work.

5.5 SMART Partnerships

Over the past decade the retail industry realised the strategic imperative of township location, with these living spaces holding enormous buying power. In this race to the township consumer, malls have been established in township hubs, sometimes to the detriment of local spaza shops.

Such developments hold potential value chain opportunity as, for example, spaza shops could come together and identify what they could contribute to assist retail stores. This scenario is just one situation that could be turned into a win-win solution in which small businesses serving similar customers, share and utilise similar supply chains, utilising a cooperative model to allow for bigger profit margins.

These are forms of SMART partnerships that could result in agglomeration. Importantly, in these cases government will have to play its role in providing funding the right framework while maintaining assistance through Treasury. Private sector participation in terms of funding and design of such solutions should also be defined. Solutions of this nature will not only attract entrepreneurs to root their businesses in the townships, but will facilitate reinvestment into township communities.

5.6 Land management

The way in which public and private land is managed is problematic in terms of township development. The first obstacle is a lack of correct information. Accurate land asset registers that clearly indicate available land for commercial and industrial use, are imperative. Audits are currently being conducted, with the objective to provide information for potential developers, especially in relation to commercial development.

It is a further imperative to understand the rights of property owners and property developers with regard to new developments and infrastructural change/s in areas. This should be incorporated into a broader information sharing debate to inform and educate not only owners and developers but the public in general.

5.7 The right mindset and approach

Living in a fast-paced era has inherent expectations of quick fixes yet in reality, successful entrepreneurship requires patience. We can have the best and most appropriate infrastructural solutions but establishing and building a business takes time. In this vein, potential entrepreneurs need to understand the process and timelines of building a business. We too should learn from those profitable businesses in townships.

Not all people can or will be entrepreneurs and as such, we should be careful not to expect that every unemployed person in a township can start a business. Plausible entrepreneurs should rather be identified and developed, enabling them to create jobs and employ others on a sustainable basis.

Government and other institutions offer numerous support and enablement programmes for entrepreneurs. The Small Enterprise Finance Agency, for example, assists with starting a business with investment of as little as R500. However, before potential entrepreneurs within townships can take advantage of these opportunities, it is necessary to eradicate a negative ‘culture of complaining’ that tends to exist in the current context.

6. Critical engagement and governance enablement

The Board of the Johannesburg Development Agency facilitates numerous development projects through which communities are engaged. Utilising channels such as meetings and dialogue with community leaders over a period of time, these projects strive to secure community buy-in. Despite consultation-intensive engagement and accommodation of SME requirements, it has been seen that projects are at a risk of stalling when new groups arise after a project has started with new demands based on their own agenda and requirements. Such actions are hampering development, requiring urgent governance measures.

As a community, we need to understand how community consultation under a democratic government works. After comprehensive consultation, solutions need to be agreed on and government needs to be allowed to implement this. If people then oppose decisions by burning down infrastructure, they need to be incarcerated. It was emphasised that communities need to be consulted, clear and effective governance is imperative to create certainty and attract private investment and quite simply ensure that once a project has been agreed it gets done.

Local councilors, who function at a municipal level and represent local communities, are called on to know the details of community priorities. They are required to engage with municipalities on these issues and when decisions are made, municipalities should be allowed to proceed with the implementation of such decisions.

It was noted that, for example, there is a need in Diepkloof for a clinic. In the process of taking the decision to establish this public service facility, the necessary consultation was done with SMEs and local content being included. Tragically, when the building of the Clinic was underway, a new group with its own agenda started to burn down the facility. In such cases, the perpetrators should be jailed. Disruption of this kind drives home the need for the revitalisation of civil society organisations for residents to use to shape their communities.

Although community engagement is high on any project agenda and takes place where needed, it can be strengthened through the re-institution of civil society organisations. Such organisations existed prior to 1994 and had the necessary knowledge, organisational strength and power to interact with government. We need to rebuild our civil society with the focus on establishing community groups

that can constructively interact with government and promote community interests, giving people 'buy-in' on public programmes.

7. Conclusion

In reflection on a study conducted on Diepsloot township economy, Asad Alam, World Bank Group country director for South Africa said, "Addressing the spatial inequalities in the country, reflected in the townships, is essential to improving the lives of people." With more than half of South Africa's urban population living in townships and informal settlements, turning townships into workable and thriving economies is becoming increasingly important. Although these economies face major challenges, which require collective action, townships hold numerous opportunities that need to be explored and developed, they are ultimate enablers if we are to raise people from the poverty line. A collaborative approach needs to extend from project funding to precinct design, right through to implementation and maintenance. Through a collective vision and effort between government and the private sector, townships can become a source of new hope, and new life for us all.

Township Economies

Speaker Biographies

Mr. David van Niekerk

David van Niekerk is Head of the Neighbourhood Development Programme at National Treasury. The Programme facilitates and funds integrated urban investment targeting across sectors and spheres aimed at creating a network of connected centres of agglomeration. David has been involved in urban, socio-economic and strategic planning and development in the public sector since 1989. He holds a B.Sc. (City Planning) and a M.Sc. (Real Estate) with distinction from the University of Pretoria.

Mr. Matodzi Rathumbu

Matodzi Rathumbu is currently the Chief Director for Economic Planning at the Gauteng Department of Economic Development. He is responsible for managing Economic Planning Programme, which is the core function of the department. The programme is responsible for economic/industrial policy and strategy development, monitoring and evaluation, economic research and statistical analysis. Mr. Rathumbu has an MA in Economics and is currently reading towards a PhD in Economics through the University of Johannesburg.

Mr. Malebana Mogoba

Malebana Mogoba is a LED Manager at the Industrial Development Corporation (IDC) responsible for Mining Programme; Youths; Women; Black Industrialists; Spatial Intervention and Social Enterprises Funding. Prior to the IDC he worked for the Independent Development Trust (IDT) as a researcher responsible for monitoring and evaluation of social infrastructure projects and programmes. Melabana is an experienced development practitioner with interest in the Development Planning; Community Development; Strategic Spatial Development and Planning; Sustainable and Integrated Human Settlements; Local and Regional Economic Development; Public Participation; Township Economies; Monitoring and Evaluation of Projects and Programmes. He holds an undergraduate degree in Economics of Development and a postgraduate Masters Degree in Development studies with the focus on Urban Rural Development and Planning.

Mr. Cas Coovadia

Cas Coovadia obtained his B.Com degree from the University College in Durban in 1971. He completed the Housing Finance Course with the Wharton Real Estate Centre at the University of Pennsylvania and the Effective Directors Programme at the Kagiso School of Leadership. Cas has contributed to numerous articles and publications on housing finance, civil society, local government and the role of civic organisations in governance. He is currently the Managing Director at The Banking Association of South Africa. He has played a central role in the negotiations leading to the signing of the Financial Sector Charter and is playing a critical role in the implementation of agreements reached in the Charter. Cas is the immediate past chairman of the Johannesburg Civic Theatre and Vice-Chairperson of the Trust for Urban Housing Finance. He is also chairperson of the National Business Initiative and 1st Deputy Chairperson of the African Union for Housing Finance and also serves on the Board of the Centre for Development and Enterprise. He is also President of the International Union for Housing Finance. He serves as a Council member of the University of the Witwatersrand. He is also on the board of the Nepad Business Foundation and the Management Committee of Business Unity South Africa.

Dr. Mark Napier

Mark Napier is a Principal Researcher in the Built Environment unit of the Council for Scientific and Industrial Research (CSIR) based in Pretoria. He is an architect by profession with a Masters and PhD in housing from the University of Newcastle upon Tyne, UK. As part of his twenty years’ policy research experience, Mark spent two years in South Africa’s government, setting up a research unit in the Department of Human Settlements, and seven years managing the Urban Land Markets Programme Southern Africa (Urban LandMark).



Picture Above: 35th Infrastructure Dialogue Facilitator and Speakers

From left to right: Malebana Mogaba, Cas Coovadia, David Van Niekerk, Matodzi Rathumbu, , and Geci Karuri-Sebina



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From left to right: Mark Napier, Malebana Mogaba,, David Van Niekerk, Matodzi Rathumbu,, Richard Goode and Geci Karuri-Sebina