



**ASSESSING THE IMPACT OF LOW-COST HOUSING IN SMALL TOWNS: A
COMPARISON APPROACH OF THE NKANDLA AND UMZIMKHULU
MUNICIPALITIES IN SOUTH AFRICA.**

By

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Research submitted in partial fulfilment of the requirements for a Masters Degree in Town and Regional Planning from the School of Built Environment and Development Studies, University of KwaZulu-Natal

ABSTRACT

Apartheid spatial planning has deprived most people, especially the African majority, of opportunities including decent shelter and formal human settlements. The government has thus recognised housing provision as a fundamental component in changing the lives of poor people, particularly in areas that were neglected during the apartheid government's rule. The Reconstruction Development Programme (RDP) is the commitment of the Democratic Government to deal with housing problems within the country. The study was aimed at conducting an assessment of the impact of low-cost housing in small towns. This was done through a comparison between two small municipalities of Nkandla and Umzimkhulu. The study employed a mixed-method approach to study the research aim and objectives. The approach consisted of qualitative and quantitative datasets. The quantitative data was obtained by means of a questionnaire, while the qualitative data was obtained by conducting key informant interviews. A random sampling approach was used to recruit study participants. This sampling approach was useful in reducing biases in the sampled population and thus increasing the reliability of the study findings. A total of 100 people (n=100) were sampled from the study areas by selecting 50 participants from each community. The two key informants (n= 2) that were interviewed in the study were selected through a purposive sampling method. The quantitative data was analysed using descriptive statistics and displayed using graphs and tables. The qualitative data was analysed using thematic analysis. The research found that low-cost housing supply has enhanced the research areas' socio-economic status. In both Nkandla and Umzimkhulu, low-cost houses expanded people's access to government services such as health centres, parks and schools, among others. The provision of the houses in the case studies exposed the communities to improved basic services such as sanitation, electricity and water. However, it was also found that a significant number of people were not satisfied with the quality of their houses. The complaints raised included roofs with no ceilings, doors that were difficult to open or close, and broken windows. The researcher recommended that the quality of the low-cost houses be improved. It was also recommended that the government work closely with community members to further improve the socio-economic status of the communities.

DECLARATION

I, Siyabonga Zama declare that:

1. The research reported in this thesis, except where otherwise indicated, is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
3. This thesis does not contain other persons' data, pictures, graphs or other information unless specifically acknowledged as being sourced from other persons.
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Signed:

Date:

DEDICATION

This piece of work is dedicated to my lovely and supporting wife and kids. This would have not been possible if it wasn't for their love and support.

ACKNOWLEDGEMENTS

“You never fail until you stop trying.” **Albert Einstein**

First and foremost, I would like to thank God almighty for granting me this opportunity to reach these heights in life. I have managed to defeat all the odds; however, it would be selfish of me to give myself the credit without acknowledging my hard-working and amazing supervisor, Dr H. Magidimisha. In this journey, you encouraged me and never lost faith in me when I was going through family and middle life crises. I will forever be grateful for your patience; may God bless you with everything you desire. I would also like to thank my colleagues: Nokukhanya Sibisi, Sibonelo Maxhakana and Nonhlanhla Khanyile who have been there for me since day one. Thank you for also being part of the data collection process, without you guys this would not have been possible. Final thanks go to my family (my precious wife and kids), without your love and support this would have not been possible.

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LIST OF ACRONYMS

ALMOs	:	Arms Length Management Organisations
ANC	:	African National Congress
BNG	:	Breaking New Ground
EMRS	:	Electronic Medical Records
GDP	:	Gross Domestic Product
HDA	:	Housing Development Agency
HLM	:	<i>Habitation à Loyer Modéré</i>
IDP	:	Integrated Development Plan
IMF	:	International Monetary Fund
MCMV	:	<i>Minha Casa Minha Vida</i>
NDP	:	National Development Plan
NGOs	:	Non-governmental Organisations
NHF	:	National Housing Federation
PAC	:	Pan Africanist Congress
RDP	:	Reconstruction and Development Programme
SDF	:	Spatial Development Framework
SLA	:	Sustainable Livelihood Approach
StatsSA	:	Statistics South Africa
USA	:	United States of America

CHAPTER ONE: INTRODUCTION

1.1. Introduction

South Africa has been subjected to apartheid policies which led to segregation and discrimination on grounds of race before 1994. The core of apartheid policy and power revolved around land. Black people were stripped of their land and were relocated to areas where land ownership is not possible to attain. Apartheid has thus caused long lasting impacts the housing sector. The social and economic impacts of apartheid are evident in South Africa and are contributing to ever-widening gap black and white South Africans in many ways. The forceful removal and ultimate form of structural violence caused black South Africans into informal housing on land that they had no legal claim to (Bond and Tait, 1997). The black populations were moved to areas that have poor soils that are erodible and irregular landscapes making it difficult for the government to provide adequate housing. Nonetheless, the country is still facing backlogs with regards to housing due to apartheid. The democratic Government is still trying to redress the housing issue through the provision of low-cost housing in many regions in South Africa but there is still an issue of land ownership. People in these settlements do not legally own the land they live on, have little access to public services and utilities, and often endure high costs and travel times to commute to the city for jobs that pay less than \$15 a day (R247.02).

The democratic government adopted a new constitution in 1996 and the issue of housing was addressed. The constitution of South Africa (Section 26) states that everyone has the right to decent housing, and the State is obliged to take within its resources appropriate legislative and other measures to ensure that this right is slowly realised. In an attempt to accept Section 26 of South Africa's Constitution, the state has affected the lives of different communities in some way, both socially and economically. Based on the constitution and other applicable legislations such as the White Paper by the Department of Housing (1994) the government has undertaken a new approach to provide low cost housing to many people. The programme introduced to redress the provision of low-cost housing was designed in a manner that will not only provide houses to people but to also give meaning to the notion of a people centred development. This is the context to which the Reconstruction and Development Programme (RDP) was introduced and its aim was to address

the many social and economic problems facing our country which include violence, lack of jobs, inadequate education and healthcare, lack of democracy, a failing economy and most importantly lack of housing. Between the period of 1994 and 2001, the RDP managed to provide 1.1 million cheap houses eligible for government subsidies, accommodating 5 million of the estimated 12.5 million South Africans without proper housing. Only South Africans are eligible to apply and get the houses, generally, the families collectively must be earning R3,500 per month or the sole provider must be unemployed. The RDP is the commitment by the democratic government to deal with housing problems within the country. The RDP has been created to promote a democratic Republic of South Africa (RSA) by the African National Congress (ANC) administration. The ANC is making a strong effort to meet the basic needs of all South Africans by taking water and sanitation, housing, jobs and land supply requirements into account. There is also a need for the RDP to bring about the restructure of the local government sphere to meet these needs. The South African Government therefore has a responsibility to overcome all of the backlogs associated with the RDP (Pillay et al, 2006). RDP housing takes into consideration the issues of land tenure securing, land distribution or redistribution, water supply, and electricity and sanitation supply (Mthembi-Mahanyele, 2002). The government, however, faces difficulties in achieving the RDP's main goals, because it was initially unaware of the number of households suffering from inadequate service provision, the income levels of the families in need, and the type of services they could afford. The government is thus unsure if it will be able to render the required services effectively, and requires knowledge of possible alternatives to ensure service delivery (such as public-private partnerships); and how to fund the operating costs and infrastructure.

The RDP Strategy Report of 1994 shows that the government must engage and mobilise communities to meet housing needs, infrastructure and service needs; consider funding limits, provide affordable housing, provide development and sustainability, and promote gender equality. In addition, the RDP made a commitment to establish feasible communities in places that are in close proximity to economic opportunities and to education, health, social amenities and transport infrastructure. The 8th chapter of the National Development Plan (NDP) focuses on unpacking the problems faced in human settlements and space. The document further reveals that the surrounding environment that we are born and live in is the main determinant of an individual's well-being and life chances. The environment that we live in must have access to opportunities, social networks with value, be a safe environment and provide public services.

South Africa's government made an effort shortly after independence to address the legacy of the apartheid government's inherited spatial and economic inequalities (Pillay *et al.*, 2006). The government recognised housing provision as a fundamental component in changing the lives of poor people, particularly in areas that were neglected during the apartheid government's rule. The Department of Housing (2002) has been working actively to tackle the challenges facing the housing sector and poor living conditions (Department of Housing, 2002; Fuller Housing Centre Report, 2014). Gilbert (2004) acknowledges this, but states that the shortcoming in the provision of houses is one amongst many of the challenges facing South Africa. Service delivery gaps are reflected by the majority of people living in slums and informal settlements in South Africa. This enormous housing demand has created a massive backlog with regards to housing delivery from the respective sphere of government as a result of diverse socio-economic challenges such as the growing population and unemployment, amongst others.

Apartheid spatial planning has deprived the African majority of opportunities including decent shelter and formal human settlements. The government has therefore never treated the housing problem in South Africa in isolation from other socio-economic challenges which emanated from the past apartheid administration (Ajay, 2012). Instead, housing has been identified as fundamental in the government's infrastructure rollout programme in pursuit of decent living conditions, social justice and economic development. While the government has provided housing in the entire country in the past 24 years, what has been the most interesting and important aspect of the programme is the establishment or creation of new small townships centred on low-cost housing (also referred to as low-income housing) in small town areas like Nkandla, Umzimkhulu; UMuziwabantu and other areas. These housing developments have influenced not only migration patterns but the socio-economic arrangement in these areas. While the housing right is guaranteed in the Bill of Rights, what is important is the ability of the housing provided to fulfil the provisions of the Constitution, the RDP and the NDP by creating sustainable and empowered communities (Gilbert, 2004).

In light of the government programmes around housing provision, this study was aimed at conducting an assessment of the impact of low-cost housing in small towns. This was done through a comparison between two small municipalities of Nkandla and Umzimkhulu. In the context of town planning thus of this study, 'small towns' refer to growth centres (economic centres) that are

surrounded by rural areas which are usually bigger than villages but smaller than cities. Small towns are characterised by the provision of manufactured goods and services for people living in the surrounding surrounding rural area (Tacoli, 2017). This was an interactive study with various stakeholders in these areas. The stakeholders will include, but not limited to, government functionaries (local and provincial governments), political leadership, business organisations, Non-Governmental Organisations, Development Agencies, and Community Safety Forums.

1.2. Problem Statement

It can be observed from the above statements that there is skewed legacy of apartheid planning resulted in social and economic inequalities such as insufficiencies in social and economic infrastructure including housing, water and sanitation in South Africa, and many more. These apartheid planning policies make it challenging for the government to satisfy the housing demand as these apartheid policies were bias hence left rural and township areas undeveloped. The government of South Africa unfortunately only has the ability to clear the backlog by 10 per cent annually. Nevertheless, the Department of Housing (2004) suggests that after independence, RSA's housing market was characterised by a housing scarcity and inaccessibility, where a significant number of citizens were unable to meet their own housing needs adequately. The affordable housing provision to the poor has been one of the aims of RDP, however, given the spatial fragmentation inherited from the apartheid regime the government cannot fully redress the housing issue.

The studied communities in the research (Nkandla and Umzimkhulu) are amongst the fastest-growing small towns as a result of rural depopulation in South Africa. Since proper services and facilities such as housing were not prioritised during the apartheid era, the democratic government requires spatial planning initiatives that will provide proper services to these growing municipalities. Housing backlogs in these municipalities have been associated with financial (budget) constraints because of the lack of a revenue base as the majority of the population in these townships are living below the poverty line, depending on the government subsidies to sustain their livelihoods.

The government has provided lower cost housing to both Nkandla and Umzimkhulu as part of the RDP. The low cost housing provided in many parts of the country have been subjected to criticism as they have shown negative impacts to socio-economic status. For instance, the low cost houses provided are not in good standards (Golland and Blake, 2014). The literature reveals that the low cost houses are small in size (not enough to accommodate household members) and poor ventilation systems inside the house (Nokulunga *et al.*, 2018). Nokulunga *et al.* (2018) state that low cost housing projects are confronted by the prevalence of corruption and mismanagement, poor construction, poor location of housing projects, lack of involvement of stakeholders and beneficiaries in the housing projects, urbanisation and unemployment, and the abuse of property by beneficiaries. These factors are causing challenges in addressing housing backlogs in South Africa. The study will help to address the impacts of low-cost housing and provide a comparison between two locations that have received such housing to assess if there has been any improvement with this regards.

1.3. Aim

The aim of this research is to study the effects of low-cost housing in small towns and to compare the municipalities of Nkandla and Umzimkhulu in South Africa.

1.4. Objectives

- To investigate the economic status of these municipalities prior to the acquisition or provision of low-cost housing in Nkandla and Umzimkhulu.
- To determine the extent to which low-cost housing has improved the socio-economic status of the municipalities of Nkandla and Umzimkhulu.
- To establish the residents' satisfaction levels with their current status compared to their previous situation.
- To develop recommendations on how to further improve the socio-economic status of the people.

1.5. Research Questions

1.5.1. Research Question (Main)

To what extent has low-cost housing development impacted the socio-economic status of the people in the small towns of Nkandla and Umzimkhulu Municipalities?

1.5.2. Sub - Questions

The sub-questions that drive this research are as follows:

- What was the economic status of these municipalities before the provision of low-cost housing?
- To what extent has the provision of low-cost housing improved the socio-economic status of the Nkandla and Umzimkhulu Municipalities?
- What are the current levels of satisfaction of the beneficiaries compared to the previous situation?
- What recommendations could be developed to further improve the socio-economic status of the population in these municipalities?

1.6. Hypothesis

Providing low-cost housing has made a huge contribution to social and economic growth in the small towns of Nkandla and Umzimkhulu, as it has been significant in attracting social and economic infrastructure, which in turn has led to the improvement of these municipalities' economic status.

1.7. Justification for the Study

In terms of basic service delivery, the population's influx into urban areas left rural towns unnoticed by the apartheid government. This shift in focus led to the underdevelopment of rural areas, and today's government is promoting integrated rural development projects aimed at fixing the imbalances resulting from apartheid and fulfilling the necessary provisions in Section 26 of the South African Constitution, which stipulates that each individual has the right to decent housing. The state must take the necessary steps by using its available resources and ensuring access to land and housing for the general public. In addition, the constitution states that it is the duty of the government to provide what it can afford.

The rationale of this study is derived from the fact that the provision of housing to rural and township people who are most affected by poverty and high illiteracy levels has been occurring at a very slow pace, which contributed to the huge housing backlog in the affected municipalities. Nevertheless, low-income settlements require the fulfilment of needs and enhancement of the population's living standards. To this end, integrated housing development promotes the attraction of socio-economic infrastructure as part of a housing project that improves the quality of life for the communities in these municipalities. This study therefore plays a crucial role in showing that the provision of low-cost residences in these small towns should not be considered as a compulsory principle under the Constitution, but should instead be used as a tool to improve the socio-economic status of the population, particularly in rural municipalities that have been neglected by the biased policies of apartheid planning.

Housing provision in these municipalities has been seen as a tool for the population's socio-economic development. Research of this type is of particular benefit to the local municipalities that are still struggling to provide their population with low-income settlements for different reasons. This research will focus on the policies and procedures adopted by these small municipalities to ensure sustainable human settlement, which plays a key role in ensuring that the recipients' socio-economic status improves. It will also be useful to the housing agencies such as the Housing Development Agency (HDA) by providing them with the options gathered in this comparative study for housing delivery to the communities who were previously neglected by the apartheid government.

1.8. Research Methodology

The methodology in research is defined as the set of procedures or techniques used to select, identify, process and analyse information about a topic that is being investigated (Kothari, 2004). This study examined the effects of affordable housing in the study areas. The data from the study was collected using a mixed-method methodology. In obtaining both quantitative data and qualitative data, this research approach played a crucial role. The quantitative data was acquired utilising a questionnaire (survey tool) in both communities while the qualitative data was obtained using face-to-face interviews with key informants. The quantitative research data was analysed using Microsoft Excel 2013 and is presented in graphs and tables, while the qualitative data was analysed using thematic analysis.

1.9. Ethical Considerations

When a study includes a human subject, Mollet (2011) notes that the researcher(s) need to show respect for ethical issues by obtaining their institution's permission before conducting fieldwork. As such this researcher applied for ethical clearance from the University of KwaZulu-Natal and received ethical clearance prior to fieldwork (see Appendix 1) commencing. During the fieldwork, the researcher made sure that the participants were knowledgeable about the research and its objectives. Most importantly, the researcher made sure that he introduced himself to the participants. The researcher took into account the principles that were informed by Ramcharan and Cutcliffe (2001), which are the safeguarding policy (privacy), informed consent and the confidentiality of the participants. The research data obtained from the study was kept in a secure location, at the University of KwaZulu-Natal.

1.10. Chapter Outline

As far as the purpose of this dissertation is concerned, chapters of this thesis are divided into six chapters, each dealing with a specific theme. The following is a brief summary of the chapters included:

1.10.1. Chapter 1: Introduction

The thesis chapter gives the context of the analysis, focusing on assessing and generally examining the effect of affordable housing on the socio-economic status of beneficiaries in the Nkandla and Umzimkhulu townships. Challenges are declared, as well as the priorities, goals, research concerns, hypothesis, the reasoning for the study, the research methodology, and chapter breakdown.

1.10.2. Chapter 2: Literature Review

This chapter discusses, summarises, examines and clarifies the literature on the effect of housing delivery on the socio-economic status of beneficiaries in small towns, developed by various authors. To explore and test the definition of affordable housing in small towns, both existing and unpublished materials are used. It further explores housing policies and by-laws that underpin housing problems in the two study areas and in South Africa as a whole.

1.10.3. Chapter 3: The Conceptual and Theoretical Frameworks

The third chapter comprises the key concepts and theoretical framework underpinning the analysis.

1.10.4. Chapter 4: Methodology and Study Areas

The chapter offers a brief overview of the methods used to discuss the goals of the study. It also deals with case studies.

1.10.5. Chapter 5: Results and Discussion

This chapter basically presents and discusses the information obtained during the fieldwork conducted for data collection. The focus is to give insight into the nature of the findings presented by assessing in detail the socio-economic status or standard of living of the beneficiaries of the low-income settlements in Nkandla and Umzimkhulu towns. The discussion is informed by the objectives, the literature in place and the data obtained from the field.

1.10.6. Chapter 6: Conclusion and Recommendations

The final chapter consists of the conclusion of the research and provides recommendations to help municipalities address housing problems in small towns, as well as politicians, community leaders and the communities themselves.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

The chapter seeks to unravel the views and expectations of various writers and practitioners on the impact assessment of providing low-cost houses as an instrument to improving the health and quality of life of individuals. As a result, the literature is subdivided into four sections. The first chapter describes the effect of rapid population growth on the distribution of low-cost housing to low-income households. The chapter also addresses the effect of land availability for low-cost housing development and the updating and analysis of low-income settlements' financing strategies. Assessment is also done of housing delivery in the South African context, with specific discussion in the chapter of the applicable policy / legislative framework.

2.2. Impact of Population Growth on the Provision of Low-income Settlements

There is a growing number of people who are migrating from rural areas to urban areas due to socio-economic disparities between the two. This is because there are opportunities in the urban areas with regards to job opportunities, better access to education and healthcare systems, adequate access to other services such as low affordable houses more especially in the third world countries. This shifts result in growing population size in the urban areas causing an increased demand for basic services and shortage of supply. The reduces the ability of the government to supply adequate and sufficient affordable housing in the areas.

The reduced supply of affordable housing and increasing global population are confronting Sustainable Development Goals. However, Goal 11 notes that the global vision for sustainable cities provides a clear goal for housing development to meet the growing global population, according to the 2030 Sustainable Development Goals roadmap. That goal also helps policymakers work to ensure access to adequate, secure and stable housing and basic services for everyone. In the case of South Africa, Section 26 of the Constitution enshrines the right to adequate housing. The government must therefore take appropriate legislative and other actions to ensure that this right is safeguarded and exercised using the resources available to it.

The issue of rapid population in the countries of the world is among the contributing factors that have led to a serious failure of governments to provide sustainable low-cost housing to house their increasing populations. This population increase pressure and the challenge of housing shortages are serious matters of great concern and are becoming permanent features in almost all countries across the globe (Woetzel *et al*, 2014). Mulder (2006) explains that the relationship between population and housing is two-sided. First of all, population changes result in an increased housing demand, so as the population grows (increase in the number of households), the demand for housing also increases. This therefore puts a great deal of pressure on governments and politicians to formulate ambitious policies to ensure that the housing supply is adequate. Recently, much of the literature has explicitly described low-income settlements as a global phenomenon for towns or cities in both developing and developed nations.

Moss (2003) states that the provision of decent housing for residents is an eternal challenge faced worldwide. There is a variety of components which might result in a huge backlog in providing low-income settlements for low to medium income populations around the world. This includes the current trends of urbanisation and income. This is taking place in view of the great importance of citizens' quality of life, taking into account social, economic, cultural and personal significance. Nevertheless, given the current situation, low-income people have a lack of safe, affordable and adequate housing (Hassanali, 2009).

A growing population and people migrating to urban centres in search of better economic opportunities have worsened the problem of housing backlogs (Seong-Kyu, 1987). This problem leads to poor living conditions such as problems with sanitation and tenure insecurity. Mischke *et al*. (2014) assert that for decades, policymakers along with private sector leaders have made an effort to solve the affordable housing challenge, yet this problem has been growing as a result of urbanisation in developing countries.

The growing demand for affordable housing as a result of world's population growth cause results in challenges with regards to access to affordable, decent housing, which is so vital to the well-being of individuals and the functioning of societies set out in the Universal Declaration of Human Rights. The provision of affordable housing plays a crucial role in improving local economy although the increased demand of housing has hampered the ability of the government to provide adequate housing for the populous (Tiwari and Hingorani, 2014).

Based on Ergunden's (2001) estimation, there are over 100 million homeless people and approximately one billion who are living in unsatisfactory housing conditions due to the pressure of an increasing population, and this is common in developing countries. These figures are expected to rise significantly as the population is growing rapidly, particularly in third world countries. Similarly, Woetzel *et al.* (2014b) indicate that the latest literature predicts that approximately 440 million households will face the challenges of housing delivery by the year 2025 and currently approximately 200 million existing households in developing countries and approximately 32 million households in poor housing developed countries. Of these, nearly 100 million households are projected to be financially strained. Therefore, effort is required to fill these 440 million gaps in housing units, yet it may seem difficult for policymakers to achieve. On the other hand, combating this challenge may become a massive opportunity for the private sector. Large markets in countries including Nigeria, Brazil, Russia and China can build new low-income housing units by the year 2025. Because of the growing population in cities around the world, if the number of people continues to rise at the current rate, the cheap global capital of middle-income households will continue to reside in slums, especially in developing countries. According to the projections of the World Bank Group, around 3 billion people (40%) worldwide will need new housing units by 2030 (World Bank, 2003).

2.3. Access to Land and Provision of Sustainable Low-cost Housing

Rapid population growth places constraints on providing affordable low-income settlements for the world's population, according to Lawal and Adenkunle (2011). Access to land for housing in urban areas remains a major factor in the productive activity of every town. The figures from the United Nations Department of Economic and Social Affairs (2017), indicate that the global population is steadily increasing and is expected to reach around 9.8 billion by 2050, and 11.2 billion by 2100. This expansion will create a huge demand for vacant land in urban environments, as the majority of the population (about 60% of the world's population, especially in developing countries) will urbanise in search of greener pastures.

This urbanisation process involves changing the percentage of the urban population that is distinguished by the availability of and accessibility to large-scale social and economic activities

(Weeks 2012:357). Land access is among the key factors driving affordable housing development and sustainable housing. Similarly, UN-HABITAT (2011) states that land availability is a key element in expanding the provision of low-cost or affordable housing, particularly in urban areas, thus reducing the proliferation of informal settlements or creation of new slums. People are living in the areas mentioned above because they are desperate for property. In most cities, low-cost and middle-income households are usually priced off land markets and have no access to well-located properties. High land prices and steadily increasing demand for low-cost houses are some of the characteristics of urban areas. The governments are therefore unable to accommodate or house the ever-increasing population.

2. 4. Assessing the Impact of Low-Cost Housing Delivery in the South African Context

The housing sector in South Africa has been corrupted by the past planning policy of the colonial or apartheid government, increasing unemployment and the lack of social cohesion in urban and rural areas (Housing Department, 2004). The Surplus People's Projects reported that about three million black people were forcefully removed during the apartheid era due to discriminatory apartheid legislation such as the Group Areas Act, the exclusion of labour tenants from farms, and black spot. In the late 1970s under discriminatory laws (such as Group Areas Act), blacks were forcefully removed from their place of origin and this was the initial problem for the housing backlogs (De Beer, 2001), and as a result of the pre-democratic politics and political turmoil, the real estate market inherited by the new South African Government in 1994 was plagued by massive irregularities.

The municipalities, in addition to the housing crisis, fail to provide adequate access to basic utilities and have restricted or no housing options for the underprivileged, thus providing a deeply destabilised urban environment. Before the democratic elections, cities in South Africa were marked by significant housing and infrastructure backlogs, disparities in public spending, spatial anomalies related to the apartheid era, aggressive struggle against South Africa's apartheid government institutions, increased unemployment and numerous households in poverty (Tomlinson and du Toit, Pillay, 2006). According to the National Housing Department (2000), a considerable number of South Africans were unable and are still unable to pay for their own

housing needs, and the South African real estate market was characterised by severe housing shortages and a lack of affordability soon after the advent of democracy. Implementing the RSA's Bill of Rights and the Housing Act changed the duties and responsibilities of the various spheres of government to ensure that housing was given to the people, particularly those excluded from growth by the apartheid government.

According to Venter *et al.* (2004), low-income settlements in RSA are mainly found in urban peripheries where land is cheap, but where infrastructure and transport costs are often considered higher. Venter *et al.* (2004) analysed the data on the actual costs for all stakeholders from eight case study areas in Johannesburg and Ethekwini, as well as the benefits each neighbourhood provided to their residents, to provide an objective view of the sprawl costs. Benefits were evaluated in terms of the sustainable living approach. However, Aucamp and Moodley (2002) indicate that the results did not support the compact city hypothesis that more central areas have lower overall costs automatically and offer greater benefits than more remote locations. In terms of travel distances and prices, facilities and land costs, and types of benefits not necessarily related to the location of the settlement, differences are seen across regions. Historical land use regulations and the lack of coherent planning have distorted the urban form so that theoretical cost differentials do not necessarily materialise between spreading and denser developments. Simplified distinctions such as central and peripheral are suggested to be less successful in the South African multi-nodal culture, and developers should use a more complex set of metrics to assess the costs and benefits of any particular housing development and its related transport consequences (Venter *et al.*, 2004).

2.5 South African Policy/Legislative Frameworks

This section addresses local housing policy (from 1994 to the present) that continues in the post-apartheid era. Relevance in both case studies is the reason for concentrating on policy research.

2.5.1 Constitution of the RSA (Act No. of 1996)

Based on the Constitution (Section 26) of South Africa the following rights are provided:

- Everyone has the right to proper housing.
- The state must take reasonable legislative and other steps within its available resources in order to achieve the gradual realisation of this right.

2.5.2 Development Facilitation Act (No. of 1995)

Chapter one of the Development Facilitation Act (RSA, 1995) provides that a proposal for land development must be made in a specific geographical region. The need for state and local government agencies to apply for land acquisition is further stressed in Chapter one of the same Act. This contends that such legislation acts as a guideline by which any competent authority exercises power or takes any decisions. Such legislation includes this Act or any of the many laws on land development, land subdivision, and land use and planning. Land development relates to the distribution of power that will be made available by the municipality to ensure smooth housing development.

This Act also establishes general standards for land development regulating management practices, procedures and regulations. On the basis of rural and urban development policies, and administrative processes and regulations, the construction of formal and informal, existing and new settlements should be promoted. These policies, organisational practices and legislation will facilitate productive and integrated land development by promoting social, economic, institutional and physical soil development and maximising of the use of existing resources, including agricultural, water, mineral, large infrastructure, roads, transport and social facilities.

2.5.3 Housing Act (No. 107 of 1997)

The RSA's housing policy focuses on the basic needs approach that is part of the welfare policy ensuring that all people have the right to "good housing" within the resources available to the state. Innovative approaches to the policy framework are informed by the implementation of the three parallel housing-related sources, including private housing (including town houses, cluster houses

and security / lifestyle properties), public housing (e.g. "RDP" housing and social housing models) and numerous other self-help aids (including PHP) (Landman and Napier, 2009).

2.5.4 Housing Consumer Protection Measure Act, No, 1998

The Housing Consumer Protection Provision Act No. of 1998 safeguards and guarantees that low-income settlements of good quality are provided to the vulnerable and disabled, and further prohibits the disadvantaged from accessing insufficient low-cost accommodation. This is done by ensuring that low-cost housing complies with the required technical standards and regulations of the regulatory framework (Julyan, 2011).

2.5.5 NDP Vision 2030

The NDP was adopted by South Africa's National Planning Commission with various goals to develop the 2030 vision of the RSA. Among these priorities, this strategy promotes planning involving everyone, with everyone playing an important role in their communities' planning and development. The eight findings of the NDP show that the vision is to have a permanent human settlement in the household and a better quality of life to resolve the awful spatial legacy of distorted apartheid planning.

2.5.6 The New Human Settlement Plan

The policy articulates explicitly the aim of the government to create permanent human settlements to help mitigate housing and property deprivation. It concludes that deprivation of assets results from unsatisfactory access to land for individuals, households and communities including inadequate shelter (in poorly placed low-cost and overcrowded housing), inadequate allocation of resources, and inadequate provision of basic services such as defence, protection, emergency services, and education, among others. In the post-1994 period building housing was an urban phenomenon. New policy stressed the need to address this by relying more heavily on rural housing resources. Therefore, rural housing programmes offered the government incentives to promote infrastructure building in rural areas (Breaking New Ground, 2005).

2.6. Case studies

2.6.1 European Low-cost Housing

Europe is surrounded by the Arctic Ocean, the North Sea, the Atlantic Ocean and the Black Sea. There are approximately 39 European countries with cities with an average population density of 3,000 per square kilometre (Tozsa, 2014). Countries in Central Eastern Europe, including Slovenia, the Czech Republic and Slovakia, have lower levels of income inequality. Western European countries such as France, Germany and the Netherlands are close to the European average of 0.30 GINI, whereas in all Southern European countries' income inequality is higher than average. The highest levels of income inequality in Europe occur in the United Kingdom and the Baltic States. In general, inequality in Europe is lower than in many non-European countries, such as the USA and Israel (OECD, 2017).

The OECD Report (2017) emphasises that the socio-economic divide has been on the increase over the past decades in Europe and it has been deepened by the global financial crisis. European countries experience a socio-economic divide with regards to income and wealth inequality, and these inequalities have been on the rise during the past three decades. Traditionally the old aged citizens used to be the most vulnerable group in the European countries. However, currently, in European countries, the most vulnerable groups are the youth and families with children.

The development of social housing or low-income settlements in Europe was driven primarily by industrialisation and related urbanisation, according to UN-HABITAT (2011). Overcrowding and unsatisfactory living conditions in many major cities culminated in large-scale rural-urban migration. The rapid growth rate of urbanisation process resulted in adverse social issues such as an increment in the number of slums in and around industrial areas. In some cases, factory owners provided housing for their employees. At that time the government was not responsible for the provision of houses to low-income citizens in most regions of Europe. The government only started getting involved in the provision of good quality housing to low-income earners in the 20th century. Furthermore, the end of WWII marked the turning point for governments' role in the provision of low-income settlements to low-income earners and the urban poor. The governments started getting more involved in improving housing supply and ensuring adequate housing standards for

lower-income groups and this became a priority. This became a priority because large state funds for financing housing were allocated to post-war reconstruction which targeted individuals that were unable to afford decent housing.

UN-HABITAT (2011) proclaims that a wide range of social housing providers operate in Europe, including non-profit government agencies and foundations, non-profit public or private corporations, cooperative societies and private investors. Social housing providers in the private sector are companies that are not under direct government supervision. Such organisations or businesses are typically owned by private investor housing companies, churches, and domestic and foreign investors. The private sector service providers took over after the privatisation of municipal organisations as service providers. Social housing providers in Germany are responsible for providing low-cost accommodation in the private sector and these are usually in the form of rented operating housing units. In addition, the social housing programmes are subject to annually adjusted income, taking into account the individual household needs. While the private sector is responsible for providing accommodation, the municipality is responsible for issuing permits for social housing qualifying individuals. Thereafter private landlords will pick tenants from this category and assign them according to their judgement of the successful candidates.

Social housing agencies are supported and operated by the municipality and non-profit organisations with a degree of independence from government departments. All providers have a responsibility to provide decent low-income housing and help create a good quality community with adequate social services (Boelhouwer, 2003). Hence, provision of housing is more than delivering housing units to the community, it also about making sure that the recipients are well settled, and that they obtain basic social services.

In France, *Habitation à Loyer Modéré* (HLM) is the traditional social rented housing sector. HLM works through a network of local authorities comprising nearly 300 public offices reporting to local authorities, and 340 private housing firms. In Britain in the 1970s, the local government was the main provider of social housing. A shift occurred and non-profit housing associations are currently providing social housing. Nearly all new social houses are funded by housing associations, and Arm's Length Management Organisations (ALMOs) administer about half of all council housing. This agency is somewhat independent of the local authority (UN-HABITAT, 2011).

UN-HABITAT (2009) describes social home ownership as an all-encompassing term that describes different forms of tenure, where access to housing for households is controlled by needs-based requirements and property rights include those that are more uniquely correlated with ownership than rent. In the Netherlands, there are a number of social homeownerships, including the sale of existing social rented houses and newly-built homes. The two main types at the moment are *Koopgarant* and *Sociale Koop*. *Koopgarant* provides the seller with an obligation to sell the house back to the housing association, with price increases and decreases shared equally between the buyer and the housing association (Elsinga, 2005).

The London Housing Strategy (2014) states that London's city economy has been growing at a great rate, creating more job opportunities. As a result, the city's population has increased by 600,000 since 2008 and it is predicted that by 2020 the city will have about 9 million landowners. The large increase in population size is putting pressure on the need to provide accommodation. The city has the responsibility not only to have housing, but also to tackle affordability, help people achieve their expectations, improve efficiency, regenerate post-war properties, and to address engrained problems such as homelessness and overcrowding. The rapid population growth in London has further been influenced by factors such as natural growth and in-migration. This rapid population growth has created a demand for housing, especially low-cost housing. Historically insufficient numbers of homes have been built for the public, hence the city is under pressure to double its housing delivery. The shortage of housing has resulted in increments in prices and rents, even for social rented homes, and this has led to homelessness and overcrowding. In addition, the issue of tenure has had an impact on the supply of new homes, hence fewer households are homeowners or social tenants and more are renting from the private sector.

A variety of housing programmes such as the Affordable Housing Plan for 2015-18 have been launched to tackle housing issues in London. The Affordable Housing Plan for 2015-18 includes providing affordable rental and intermediate housing to designated qualifying households whose market needs are not met. This programme mainly aims at supporting low paid working households who cannot afford privately rented homes. Through this programme, about 45,000 affordable homes have been delivered to the qualifying candidates. Family sized houses have also been built to address the issue of overcrowding. The family sized homes are large in size, with

four rooms or more. Furthermore, the new-built low-cost homes have an improved design to ensure good quality housing and efficient infrastructure.

2.6.2 Vienna

The Foundation for the Improvement of Living and Working Conditions (2009) states that Vienna in the north eastern part of the country is the capital of Austria and has an estimated population of 1,651,437 people. Vienna is an economically important metropolis with 27 per cent of Austria's total value added, about 23 per cent of all workplaces and 25 per cent of all workers in the country. Vienna is the foundation of Austrian business and education. Austria has the highest level of economic growth and occupies a leading position on the continent of Europe in all areas. Not only has the country's economic structural change of the past decades caused a sharp decline in the number of jobs lost, especially in the secondary sector such as manufacturing and construction, it has also improved the quality of economic activity and expanded the range of options available. As a result, its capital city has the largest number of migrants; the majority of whom are from Turkey and former Yugoslavia. This has in turn attracted a large number of migrants to Vienna. The increasing number of migrants has put additional pressure on the government to provide decent low-income settlements to meet the growing population.

According to HUD USER's (2018) featured article, Vienna is well known for its unique social housing programme, characterised by the effective and innovative model for the provision of affordable social housing to the fast-growing urban population. Vienna's housing models have been so effective that cities such as New York have started to adopt them.

The *Kabelwerk* social housing project is one of Vienna's innovative social housing provision projects which has provided about 1004 housing units and amenities to low-income residents. The *Kabelwerk* housing project's homes were constructed over the period of 2004 to 2010. The City of Vienna (2018) specifies that *Kabelwerk's* main goal was to create the part of the city that will accommodate people from different social classes by offering various housing options. Among the different options provided were 614 refurbished and newly-built subsidised rental apartments with ownership choice, 177 newly subsidised owner-occupied apartments and 213 newly subsidised furnished apartments.

In Vienna, government-funded housing construction remains the key element for the provision of affordable and high-quality housing to low-income earners. The city achieved this by implementing housing projects such as the *Kabelwerk* housing project which enhances social development of the low-income or unstable income groups that cannot afford decent housing. Housing upgrading projects are notorious for attracting and accommodating the high social class and excluding the poor. However, in Vienna, such projects ensure that decent housing remains affordable to everyone and accessible to everyone by keeping social integration and social mixing safeguarded. Furthermore, the *Kabelwerk* housing project includes a supply of high-quality social infrastructure such as educational facilities. The project also facilitates the development of social networks to strengthen the social interaction between different racial and social groups.

The *Kabelwerk* project promotes local businesses by providing network support, marketing for neighbourhoods and shopping streets, vacant premises management, and support for new businesses. Promoting local businesses has stimulated the development of business skills and promotes community employment opportunities. As part of the project, the city purchases land that is deemed appropriate for residential development. This policy guarantees that tenants do not spend more than 20-25 per cent of their household income on housing. The programme results in a significant number of moderate-income residents living in subsidised housing, and this combination of people from different income levels leads to social integration. Because the town has a large stock of affordable housing, middle-income residents do not usually crowd out lower-income people (Vienna City Administration, 2017; HUD USER, 2018).

2.6.3 Brazilian Housing Case Study

Brazil is the biggest country in South America. The economy of the country is mainly based on the export of different kinds of goods, primarily minerals, agricultural and manufactured goods (Baer, 2001). According to the IBGE Brazilian Institute of Geography and Statistics (2012), Brazil is considered as an underdeveloped country and is ranked 7th place among the world's largest economies with a GDP of 2.253 trillion US dollars.

Santos (2009) states that urbanisation in Brazil began in the eighteenth century, however, it was only in the twentieth century and especially in the 1940s that urbanisation occurred intensely in

Brazil, resulting in extensive changes in the morphology and expansion of cities and in the distribution of the population throughout the national territory. Hence, Brazil's urbanisation is relatively recent. As happened in Europe in the 18th Century, urbanisation resulted in rapid rural-urban migration increasing the urban population. Furthermore, the increase in population created a demand for housing, especially for the middle and low class that could not afford decent housing.

The regional scale of Brazil indicates that it can accommodate a large number of people and has one of the world's highest levels of population. Malta (2006) describes the topography of Brazil as an obstacle to growth due to steep hills, rivers, mangroves and other natural elements clustered along the near-sea plains. As a result, property prices are high and wages are small.

In the late 1960s, the provision of public housing in Brazil started building to cater for a new port for an oil refinery. Administrative buildings and pipelines attracted workers in the São Paulo metropolitan area who wanted suitable accommodation close to the workplace. A number of housing cooperatives were formed between 1967 and 1981, and loans were obtained from the National Housing Plan.

According to Cavalcante (2016), advances in housing provision began with the Constitution of 1988 and the City Statute in 2001 through the recognition of the right to adequate housing and to the social function of urban land in Brazil. The creation of the Ministry of Cities in 2003 and several councils and funds improved the situation by subsidising programmes such as the Acceleration of Growth Programme (PAC) and the *Minha Casa Minha Vida* (MCMV) which means "My House My Life". Such projects have been introduced to resolve the inadequacy of urban and land regularisation and residential quality development in informal settlements through the procurement of building materials; regularisation of urban and land tenure; renovation of slums; expansion and enhancement of housing units; reconstruction of buildings; and the construction of health facilities (UN-HABITAT, 2013).

MCMV is an economic programme planned together with the construction sector by the Ministry of Finance and the Ministry of Cabin. The plan was approved by the federal government's President Lula da Silva in light of the global economic crisis and was initiated in 2009 with a strong belief in the economic potential of building large-scale housing developments (Amore, 2015). The main objective of this initiative was to stimulate the economy by generating new housing units and by providing low-cost accommodation for low-income Brazilians to counter the

housing shortage of Brazil. To accomplish these special structures, the private construction sector was mobilised to build houses for this income group and subsidy and financing schemes were designed to enable the beneficiaries to access their own their homes (UN-HABITAT, 2013).

The beneficiaries had to meet certain criteria in order to qualify for the newly-built low-income settlements. The criteria included the following: they could not earn above a maximum income, they could not own another housing unit or be a beneficiary of another social programme, and they could not have registration restrictions. There were additional criteria related to vulnerability and territoriality, in that women who were the head of their household, those with disabled individuals in their family or those living in risky areas earned extra eligibility points for social housing (Amore 2015). Beneficiaries of this group were not allowed to sell or rent their units before the financing period of ten years ended (UN-HABITAT, 2013).

Cavalcante (2016) reported that the MCMV system was highly successful from phase one to phase three. From April 2009 to June 2011 the system reached 100.5 per cent of its target of contracting one million housing units, and 1,005,128 units were built (Portal Brasil 2013, 5). Phase two took place between June 2011 and December 2014, with the goal of 2.4 million units and a total of 4.2 million units by the end of 2015. Portal Brasil (2016) states that the MCMV programme generated and maintained 1.2 million direct and indirect jobs over six years; 6 per cent of the jobs related to the construction industry were directly related to the MCMV and they provided a direct income of 120 billion USD (average of 7.8% of the GDP). An estimated 10 million people were beneficiated by the programme and the goal was to beneficiate 15 million more, totalising 25 million people. The programme was also decisive in the annual average reduction of 2.8 per cent of the Brazilian housing deficit between 2010 and 2014 (Portal Brasil, 2016).

Linke (2018) asserts that Brazil's MCMV programme delivered a great quantity of low-cost affordable housing to low-income earners and reduced the housing backlog in the country with more than 4.5 million housing units distributed to the beneficiaries. However, Linke (2018) also argues that the provision of the low-cost housing through the MCMV programme had some shortcomings.

The MCMV programme was critiqued for poor planning, poor design and poor quality of the homes produced. The low-income settlements lacked access to appropriate infrastructure and basic social services such as public transport, education, health, and social protection. This was a

repetition of the 1960s and 1970s where social housing delivery in Brazil excluded the provision of basic services (Linke, 2018). Therefore, one can say that the MCMV programme was more concerned with the number of housing units delivered than with the quality and how the poor settled in the housing units.

Linke (2018) further says that the poor and the low-income earners in Rio de Janeiro were moved from the inner city and relocated on the urban-periphery, away from economic opportunities. This led to an increased number of informal settlements around the inner city as more people wanted to stay close to their place of employment. For instance, in 2013 about 53 per cent of the MCMV housing units were located in the far west zone, about four away from areas of employment and urban resources. This is an indication of inadequate planning by the state and town planners in Brazil.

2.6.4 Nigerian Low-cost Housing

Nigeria is an African country situated between Benin and Cameroon in West Africa on the Gulf of Guinea. This country occupies a total area of 923,768 square kilometres and has an estimated population of 140,431,790 and an annual growth rate of around 2.38 per cent. Nigeria is Africa's most populated country with over 250 ethnic groups. It has one of Africa's largest economies; Ignite (2013) rates Nigeria as the 12th largest producer of oil and the 8th largest producer of gas. Osagie (2011) reports that the Nigerian economy is driven mainly by the oil and gas sector; other important sectors of the economy include agriculture, entertainment and telecommunications.

Nigeria is witnessing rapid growth in urbanisation, and rapid growth has resulted in worsening housing conditions in urban areas, according to Iheme *et al.* (2015). Ibem and Amole (2010) claim that safe, affordable and appropriate housing has not been provided by public housing programmes. This is proof that a large proportion of urban residents in less developed countries have no access to decent housing at an affordable cost. The failure to provide adequate housing for social services and infrastructure is associated with poor planning.

Recently in Nigeria, there has been a great need to provide low-cost accommodation for low-income earners. The rising level of industrial and commercial development in urban centres has resulted in the ongoing shortage of residential housing, as the existing housing supply system does

not accommodate the growing demand for housing. Particularly alarming is the homelessness issue and the high rent rates. Many urban residents in Nigeria today live in houses marked by the lack of basic facilities, inadequate sanitary conditions or running water. Many urban areas are the worst affected by infrastructure and housing, and this is generally due to a poor maintenance culture. Port Harcourt's rapid growth in urbanisation and industrialisation, for example, has led to housing shortages and other related problems, including infrastructure (Amao *et al.*, 2013).

The government's push towards housing for all is reflected in the National Housing Policy, which aims to provide affordable housing for all. It has not been achieved yet and no substantial efforts are being made to enforce it, so the policy remains an illusion and frustration for the larger population and the failure is partly due to a lack of political will and poor implementation (Adejumo, 2000). The government also establishes various separate policies and programmes to address housing issues in Nigeria from time to time, but no evaluation process appears to report on the effects of these policies (Amao *et al.*, 2013).

Amao *et al.* (2013) reveal that in urban Nigeria, affordable housing is a necessity due to the rapid urbanisation rate. Efforts have been made in the past to tackle the housing shortage and provide the increasing urban population with affordable housing. In Nigeria, the government and the private sector provide housing.

It was proposed that the National Housing Programme (NHP 1994–1995) would provide 121,000 units nationwide for all income groups. The basic goals of the programme included: increasing the housing stock of the country; providing easy access to homeownership; transforming the targets of the National Housing Policy into reality; and increasing resource mobilisation. It also sought to create a permanent housing delivery system that would be self-sustaining and sustainable after an initial take-off grant, without relying on government treasury; improve processes within the system to make their operations more responsive to demand, and promote greater private sector participation in housing development. Nonetheless, the system failed due to inadequate funding, poor planning and design, implementation failures, decreased public trust, issues of access to the National Health Federation (NHF), under-pricing, and costing and inflation (Thisdayonline, 2009).

2.6.5 South African Housing Delivery

The Constitution in South Africa ensures that all citizens have the right to access adequate housing within the available state resources (Landman and Napier, 2010). According to Bolnick (2010:10), "the South African Government has one of the best housing delivery records in the world." The government's policies and delivery programmes have tried to meet people's needs and avoid a number of challenges that are exacerbating the citizens' housing supply. In terms of allowing them to live in a better society, these measures have not been effective enough to address the issues faced by the people. In the past decades, public policy and practice in South Africa has changed from self-help housing models to state-centred post-1994 strategies. According to Mackay (1999), the first democratic election in 1994 was perceived to be the moment when many ambitious policy commitments were introduced in expectation that those policies would boost people's living conditions in South Africa. Until 1994, many South African citizens' housing conditions remained unsatisfactory and sub-standard. Therefore, case studies from South Africa will also be used to examine the housing conditions and policies as they will provide the South African context.

The RSA is one of the fast-growing urbanising nations, with most people coming to the country from neighbouring countries including Zimbabwe, Botswana, Ethiopia and Somalia. This development has been seen as a good and bad thing because when commuting to South Africa, there are so many obstacles that migrants face. Such problems include racism, difficulty finding a decent place to stay and xenophobia. The country also addressed the negative effects of the apartheid legacy on racial segregation (Burgoyne, 2008). According to Burgoyne (2008), this legacy caused many black South Africans to be subjected to poverty as they were denied job opportunities. Racial segregation in South Africa forced many black South Africans to live in urban centre peripheral areas where service delivery was weak, and infrastructure was not well maintained. Furthermore, due to very low rates of formal housing for residents, a significant and ever-increasing housing shortage was evident.

In post-apartheid South Africa, few attempts have been made to solve the problems that render people unable to build their homes in the towns, given the state's policy and the people's desire to do so (Omenia, 2007). Apartheid policies and those adopted long before apartheid, according to Burgoyne (2008), deliberately made them poorer and more vulnerable than they might otherwise

have been. This was because land upon which to build was not available to better the living conditions of people. The government subsequently changed its policy implications by improving informal settlements to improve the lives of the urban poor. Breaking New Ground (BNG) housing is a more modified RDP housing version. BNG subsidised housing, according to the Langeberg Municipality (2015), builds on the existing housing strategy outlined in the White Paper on Housing (1994), but changes the strategic emphasis from merely ensuring that affordable housing is provided to ensuring that housing is delivered in both safe and viable settlements.

RDP houses are single-family homes for disadvantaged people who earn between zero and R3,500 per year and receive government assistance and support (Langeberg Municipality, 2015). The main goal of the RDP houses is to resolve the massive housing shortages of the country resulting from apartheid's legacy. Houses are established on larger parcels of land in the outer areas of the city for displaced people. Unlike previous RDP subsidy homes of 20-34 square metres, according to the Langeberg Municipality (2015) the BNG house is 40 square metres in size, with two bedrooms, a separate bathroom with toilet, shower and hand basin, a combined living area and kitchen with wash basin, and a ready-board electrical facility for qualifying households in the municipality. Such houses are considered particularly ideal for people's well-being, as they allow them to escape the hygiene problems they previously encountered in their former homes. Further, they provide lifestyle changes for older people and provide space for children who usually play various indigenous games to play free of injury and away from vehicle traffic on the roads. Service delivery seems to be good in this municipality, as people are able to call the municipality when they have sanitation, water or electricity faults.

According to the Financial and Fiscal Commission (2014), about 26 billion rands were allocated to the Cornubia Housing Programme in the eThekweni Municipality under the BNG system. To achieve geographic, social and economic inclusion for historically disadvantaged residents, this Housing Programme incorporated housing, land use, transportation and investment planning for large urban infrastructure. The Cornubia Housing Programme is about seven kilometres from Cornubia City's King Shaka International Airport. The Municipality of eThekweni and Tongaat Hulett Development worked together through a public-private partnership to establish the Cornubia housing project. Part one of the Cornubia Housing Programme's mission was to provide

decent housing on Kennedy Avenue for informal settlers, including informal settlements. Part two, housing for low-cost and middle-income households has been planned (Mzolo, 2016).

The Housing Programme aimed to construct 15,000 fully subsidised housing units with social services, commercial and industrial development, as well as 10,000 houses to be sold by the eThekweni Municipality, according to Tongaat Hulett (2011). The development's key goal was to bring people from lower socio-economic backgrounds closer to job opportunities by constantly aligning various financial, human, administrative and managerial resources to improve service delivery. The first phase of 482 housing units was completed and in April 2014 the units were distributed in the eThekweni area to low-income households.

Mzolo (2016) maintains that the launch of the Cornubia Housing Programme faced various challenges such as delays in implementation, poor topographical and geotechnical quality of the land used to build the houses, noise factors due to the proximity of the King Shaka International Airport, labour strike action, and lack of facilities such as schools, clinics and community centres.

2.6 Conclusion

Sivam and Karuppannan (2002) state that in quite a number of developing countries around the world, the literature indicates that the attempts of the respective governments / states to provide housing fell short of the total housing demand of the low-income group in the market.

Nevertheless, the main reason for the failure of the state to provide low-income housing in most developing countries is immense budgetary constraints and an unsustainable budget (Lea, 2005).

It is therefore in those countries where the biggest housing backlogs occur, and therefore these have greatest need to look for ways to engage the private sector. The challenge of bringing the private sector into low-income housing has attracted many scholars in an effort to find solutions to the global low-income housing issue (Loxley, 2013).

CHAPTER THREE: CONCEPTUAL AND THEORETICAL FRAMEWORK

3.1 Introduction

This chapter aims to provide the conceptual and theoretical frameworks that guide this study, so as to explain the effects of low-income settlements in small towns. The main themes are low-cost housing, regional development, and regeneration of social and urban areas. The chapter also discusses the hypotheses of this study, namely the theory of happiness, sustainable life strategy, and the theory of modernisation.

3.2 Conceptual Framework

3.2.1 Low-cost Housing

For developing cities, the term low-cost housing has gained popularity as a result of providing the impoverished with affordable housing. Until low-cost housing is described, it is important to understand what housing entails. A lot of writers and scholars offer different interpretations in search of a common understanding of the concept. Olayiwola (2005) sees housing as one of the three basic needs of humanity and the most needed after food supply for human physical survival. Satisfactory housing leads to the moral and physical health of a nation, and promotes social stability, labour productivity and individual growth.

Charlton (2004:03) states that housing applies to more than the concrete housing construction and includes the house's infrastructure and services. These include water, sanitation, electricity, and access (roads, footpaths, and so on). It is also one of the best indicators of people's living conditions and their place in society. Housing is an important part of the physical shape and structure of a culture, whether in units or in multiple forms,

whereas the house's human and family content is part of society's very spirit of life and wealth.

As explained above, housing is an important need for people, but it comes in various forms and for the purposes of this study, low-income settlements are the type or form of housing that this study seeks to understand in the sense of its effect on a small town. In South Africa, Tonkin (2008) asserts that low-cost housing is characterised as housing for people whose monthly combined household income is below R3 500 per month. In a simple definition, low-cost housing can be defined as the form of housing that is provided by public fiscal ability in order to provide accommodation to poor people who are unable to afford a house. This is a significant principle that directs the study.

3.2.2 Affordable Housing

Tissington (2011) defines affordable housing as housing units to the value of R500 000, including housing in former African, Coloured and Indian residential areas, government-subsidised housing, and newly developed housing in the private sector. Initiatives like the Affordable Land and Housing Data Centre (al+hdc) provide affordable housing. Tissington (2011) further states that most South African households are earning between R3 500 and R8 000 each month and are thus not eligible for subsidised housing, nor are they qualified for home loans. Therefore, these households have a major challenge when it comes to finding accommodation.

3.2.3 Socio-economic Impact

The term socio-economic impact has been used in different contexts in order to understand different factors in different studies. There is also no constant explanation of this concept, but there are various interpretations provided by writers to provide perspective and understanding of the concept. According to Sirin (2005), socio-economic impact examines social and economic influences in order to better understand how the balance of the two affects other things.

White (1982) states that students with parents who earn low-incomes do not do that well in school, and end up working in low-status jobs because of their poor scholarly performance. White (1982) therefore introduces the concept of socio-economic factors being affected by education. For the purposes of this study, the socio-economic impact in the municipalities of Nkandla and Umzimkhulu is broadly defined as access to financial, social, cultural and human capital, and the community's socio-economic status must be assessed before providing low-income settlements as an alternative means of providing housing for those unable to buy houses.

3.2.4 Urban Reconstruction

In terms of studying and providing low-cost and affordable housing for poor people, particularly urban poor people, these can also be regarded as the type of urban reconstruction projects aimed at improving urban environment conditions. Urban regeneration in the South African sense, according to Huan and Lei (2010), involves the creation and reconstruction of townships that the apartheid government previously ignored, into viable, economically stable, cohesive, accessible and multicultural urban environments. Nkandla and Umzimkhulu towns are places where the current government is trying to rehabilitate them by supporting and attracting public and private sector investment to provide sustainable housing delivery as a way to improve community well-being. This is achieved by creating an environment according to the Constitution and Housing Act's delegation of powers and purpose.

Often considered to be closely linked to concepts like neighbourhood revitalisation, urban renewal, and urban regeneration is community reconstruction. Urban renewal can be described, according to Roberts and Sykes (2000), as a structured and coordinated effort that contributes to solving urban problems and seeks to bring about a permanent change in the economic, physical, social and environmental conditions of the changing area. Winkler (2009) sees urban regeneration as a tool for uplifting the deteriorating urban areas physically, socially and economically. Urban revitalisation is being practiced and, according to Temelova (2009), it leads to bringing new life to cities and emerging areas for

greater social and economic use. All of these examples tend to explain in context and action the notion and logic of urban regeneration. This research considers urban regeneration as the concept that favours or interprets and guides this study's main ideas, mainly because the provision of low-income settlements is regarded as one of the keys to revitalising South African cities and towns, despite the government's housing backlog challenges.

3.2.5 Sustainable Human Settlements

Sustainable human settlements are places such as villages, towns, cities and the communities which enable people to live in a way that promotes the values of sustainable development and sustainability (Du Plessis and Landman, 2002). However, they are distinguished by social, political, environmental and economic systems that guarantee the existence and life of these communities. Most South African towns or urban areas are called settlements that, due to preceding and present circumstances, are considered sustainable. Past conditions are linked to the planning of the segregated city or apartheid, where settlements were made or established by race. And this has resulted in the majority of the black racial group being subjected to settlements that have poor planning and living conditions, and the legacies of those circumstances still exist today. It is within the scope of this study to also consider the sustainable human settlement as a concept that nourishes the ideals of this research because the current form of low-income settlements provision attempts to equate and correct the imbalances of apartheid planning.

3.2.6 Spatial Transformation

The spatial transition in South Africa is that of urban spatial transformation, where the municipalities pursue projects to grow and improve areas that lack development and areas that have historically been neglected as a result of apartheid planning. The Department of Human Settlements (1999) describes spatial urban transformation as integrating housing and other types of growth. In this regard, urban development includes the construction of new housing, as is the case in housing projects in Nkandla and Umzimkhulu towns, as a

mechanism for fulfilling the compulsory function of the South African Constitution and enhancing community well-being. Transformation may be interpreted as a spatially defined, socially rooted process, a combination of material-oriented practices that intentionally change the urban space's shape, content, and overall dimensions to reflect the values of a more equal social order (Williams, 2000). Orange (2014) argues that spatial transformation is sometimes synonymous with urban reconstruction, which may also refer to behavioural change while preserving the underlying power structures to minimise disruption and uncertainty, rather than fundamental change.

3.2.7 Small towns

Wessels (2012) describes small towns as the physical, technological and social expression over time of its population's dominant, complex, cultural and economic cycle. Small towns are subject to change, although some small towns can eventually die. Guin (2019) notes that half of the world's urban population resides in small town settlements with a population size of less than 500,000 and that they grow from large towns through either migration or population relocation. Small towns in South Africa range from 1,500 to 40,000 inhabitants. Small towns have essential ties between scattered agricultural communities and urban agglomeration. Most of the direct connections that occur are through the goods and services that are offered in these small towns for the local rural community. Toerien (2018) adds that smaller towns play a vital role in rural development as regional service centres through direct linkages to production, spreading and trickle-down effects. Hardly any evidence has been found to indicate that small towns are actually starting rural development in the hinterland, but they are growing rapidly. Small towns expand at a rapid rate.

In the South African context, small towns are characterised and shaped by inadequate municipal services and basic public service delivery, and these result in environmental degradation, poor land and a weak housing market. A great percentage of the small town households depend on social grants and remittances as their source of income. Furthermore, there is a high percentage of brain drain of skilled, educated and innovative individuals (Wessel, 2012).

3.3 Theoretical Framework

This portion of the chapter introduces and explores the theoretical framework applicable to the study. It starts with a theoretical framework that considers and updates theories applicable to the impact assessment of low-income settlements in Nkandla and Umzimkhulu towns.

3.3.1 Sustainable Livelihood Approach

3.3.1.1 Background of the theory

The sustainable livelihoods approach is a relevant approach when it comes to the issue regarding the provision of affordable houses. This is a framework in which all the necessary steps / stages are identified to achieve the desired development. It has been reported that in dealing with rural households, the use of the Sustainable Livelihood Approach is of vital importance. This is because the approach to sustainable livelihoods is one that has policies to address growth, sustainable resource management, and stress and shock relief (Krantz, 2001). The concept of this approach is broad and as a result, it can be broken down further in order to gain a better understanding. It is important to have a definition of these two terms that make up this concept in order to validate this assertion.

A lifestyle consists of resources, assets (stores, service claims and access claims) and all other life-related activities (Carney 2004). Sustainable living means access to and availability of resources that an individual or a household can use to meet their basic needs (Turton, 2006). A lifestyle will then only be deemed sustainable if it can cope with and recover from pressures and shocks such as lack of service delivery and adverse climatic conditions, while maintaining or developing its skills and assets and creating viable livelihood opportunities for the next generation (Carney, 2004). Therefore, sustainable livelihoods require long-term sustainability and stability in terms of the above, for improved stocks and flows of food for basic human needs.

3.3.1.2 Main arguments of the sustainable approach

The Sustainable Livelihoods framework may be regarded as a people-centred approach, as it first looks at the context in which people operate and comes up with ways in which they can escape their unpleasing context (DFID, 2001). For example, individuals within the context of vulnerability may have access to various assets, which they can use in order to reduce or overcome their vulnerability. Within the livelihoods framework these assets are subdivided into five different but related groups of capitals. These are physical capital, natural (environmental) capital, social capital, human capital and financial capital (Bhandari, 2013). First, natural capital is the natural resources stocks that individuals can draw on for their livelihoods in times of need (Bhandari, 2013). These include the land, trees, water, air, etc. Second, physical capital is the basic infrastructure individuals need to make a living, along with the tools they use (Bhandari, 2013). Transport and communication networks, housing, water and sanitation systems and electricity could be an example of such resources (Bhandari, 2013). Third, human capital is expertise, working knowledge and good health (Majele, 2002). Fourth, social capital consists of the social resources that individuals draw upon to make a living, such as relationships with either more powerful individuals (vertical connection) or with other individuals like themselves (horizontal connection). Finally, financial capital consists of all the savings in whichever form, access to financial services, and regular remittances (Bhandari, 2013). Figure 3.1 shows the schematic representation of the Sustainable Livelihood framework.

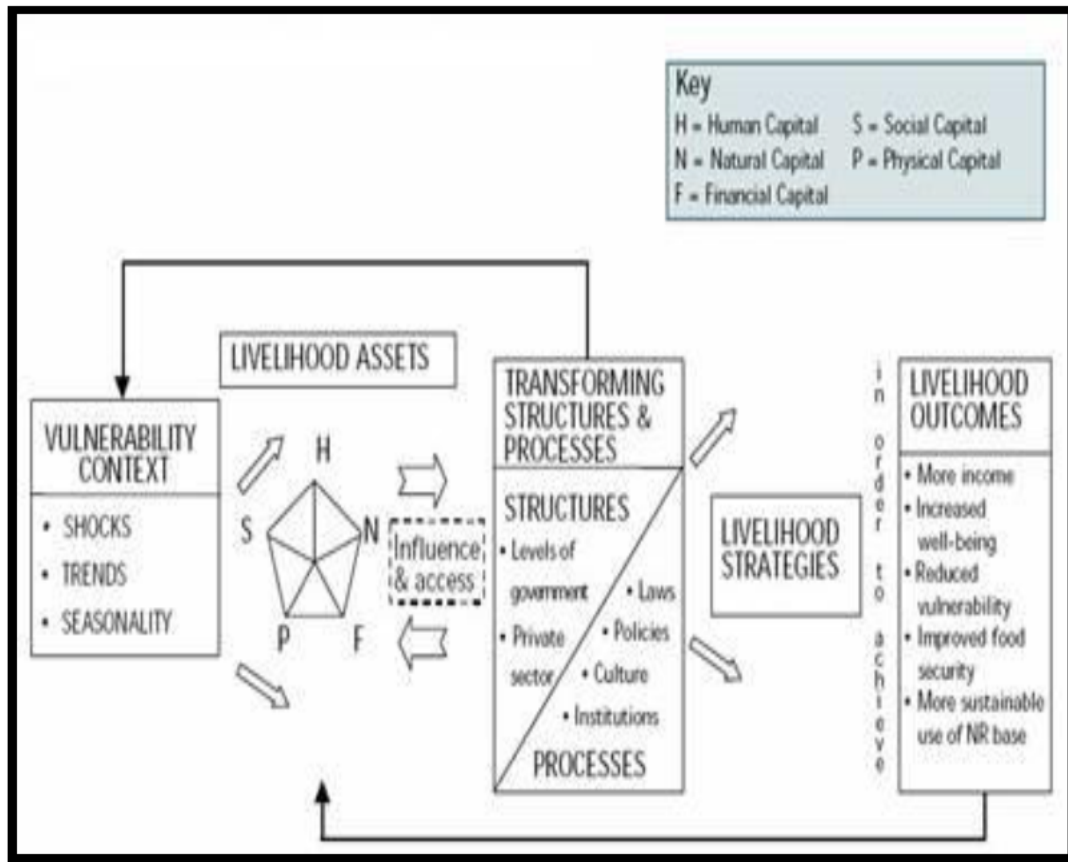


Figure 3.1: Sustainable Livelihood Approach (SLA) diagram (adopted from Ellis, 2000)

The above-mentioned are all the assets that individuals or groups of individuals may have and utilise to reduce their vulnerability. However, the availability and extent of capitals or assets are largely dependent on claims and access within the context of the Sustainable Livelihood framework (Bhandari, 2013). Claims relate to the right and ability to seek external support to support basic needs if individuals cannot do so on their own (Bhandari, 2013). Claims thus largely depend on the relationships one has, either vertical or horizontal connections. Access is an opportunity to use the shops and services available to support the basic needs of people (Chambers and Conway, 1991 cited in Gaillard *et al.*, 2009).

At all levels policies, institutions and processes shape livelihoods. These determine access to various types of capital, which have been discussed above. In addition, the policies, institutions and processes also determine the sustainability of the capitals. Policies are drafted by organisations in both the public and private sectors, which may include

government organisations or non-governmental organisations (NGOs) (Ellis, 2007). These organisations decide and implement policies which they believe are of vital influence on livelihoods (Majele, 2002). Institutions thus influence how, where, when, and by whom assets are accessed, used, controlled and decided upon. Processes determine the way in which institutions and individuals operate and interact. Due to this fact processes may simply be referred to as the “rules of the game”.

The framework also includes diverse, dynamic, and complex development strategies. These strategies are made diverse, dynamic, and complex so as to ensure the sustainability of livelihoods (Gaillard *et al.*, 2009). Livelihoods change over time and for this reason, the strategies have to be able to adapt to changes in order for livelihoods to be sustained. The diversity and complexity of the strategies help to achieve this. An example of such strategies is community-driven development. This is a policy that promotes the development of the ability of local governments and rural communities to share responsibility and authority to plan, deliver and fund the goods and services they need (Turton, 2006). In the end, the success of the Sustainable Livelihood framework is determined by the outcomes. These outcomes ought to better the lives of households and individuals, as well as ensure the sustainability of their livelihoods.

i) The vulnerability context

Chambers (1995:175) defines vulnerability as “not lack or want but exposure (to risk, shocks and stress) and defenselessness”. According to Simiyu (2012), defenselessness constitutes the vulnerability context in the SLA. Cannon (2002) identified five vulnerability components, initial well-being, resilience to livelihoods, self-protection, social protection, and social capital. There are strong connections between vulnerabilities; the SLA focuses on adaptation and resilience, rather than the vulnerability of the weak. Several authors, including Barnett and O’Neill (2010), have indicated that vulnerability is often high amongst indigenous people, children, women, the elderly and the disabled, because they experience several deprivations that prevent them from counteracting the impacts of any stress.

ii) Livelihood assets

The sustainable livelihood asset is based on understanding people's access to natural, social, human, physical and financial assets. Assets can be classified as tangible or intangible, and tangible assets involve resources and stores; resources such as land, equipment, machinery, food and money (Chambers and Conway, 1992). Intangible assets include claims and access, "claims refer to the appeals that people may make on a variety of actors – other people, social groups and networks, organisations, private and public institutions, for assistance when they are faced with adverse circumstances" (Simiyu, 2012:16). Access refers to the opportunity to benefit from livelihood choices offered by resources. Emphasis is placed on access to assets because without access, assets will be meaningless and will not be used to make a living (Simiyu, 2012). Bieri and Sancar (2009) stated that unequal power relations between, and differences in women, men and children's capabilities, make the question of access important at the household level. Assets are connected in various ways. The process of making a living deploys numerous assets in a number of approaches, and tradeoffs between a single and several combinations of assets (Simiyu, 2012). The value of an asset depends on the household, individual, the context, capabilities, interests and livelihood goals. Individual and/or household assets change over time as assets are used up, transformed, replaced and gained (Simiyu, 2012).

iii) Livelihood strategies

The level of success in coping with external shocks and stresses, as well as the sustainability or improvement of livelihoods, depends on the activities carried out by drawing on the assets that a person or household has (Simiyu, 2012). People's capabilities are essential and decide the success or failure of livelihood strategies in achieving the desired results. Simiyu (2012) further reveals that diversification of livelihood activities is the best livelihood strategy for poor households irrespective of area, whether rural or urban, and to achieve seven outcomes livelihood strategies must be adjustable and dynamic.

iv) Policies, institutions and processes

Policies, institutions and processes directed at people are very important because they influence livelihoods (Simiyu, 2012). Institutions and several forms of environmental governance can provide approaches to build adaptive capacity and improve resilience to environmental changes (Reid and Vogel, 2006)

v) Livelihood outcomes

Livelihood strategies are taken up with the purpose of achieving several livelihood outcomes (Chambers and Conway, 1992). “Livelihood goals may range from coping with and adapting to changing circumstances to get by in the short term, maintaining a certain level of household well-being, to improving the capacity of the livelihood system to withstand external shocks and reduce the risk of the household well-being declining in the future” (Simiyu, 2012).

3.3.2 Sustainable Livelihood Approach, housing, and planning

3.3.2.1 Housing

According to Chang (2015:23), “housing is regarded as a basic need. In fact, the significance of housing is far beyond a sort of basic need. It plays a crucial role in the livelihoods of households, particularly those who are poor, and it is also one of the basic needs and provides a prime physical asset”. For Payne (2002), consideration of shelter in urban areas, particularly for those with a central location in cities, as a prime physical asset of the livelihoods of poor people and as necessary to their access to other livelihood opportunities, is of more importance. Payne’s argument stresses that housing is not merely for providing shelter to people, it also provides opportunities for people to use it as a strategy for surviving in harsh environments indebted with poverty and despair by employing strategies that will improve their socio-economic status.

Meikle *et al.* (2001:11) note that housing is “often one of the most important assets for the urban poor, as it is used to produce income, both from renting a room and by using the space as a workshop area) and reproductive purposes in addition to shelter”. Since one of the goals of this research is to determine the extent to which low-income settlements have improved the socio-economic status, this approach essentially emphasises the need for housing as a livelihood tool in terms of it being used as an asset for different reasons. This theory informs this study on the basis of providing a detailed narrative in which people can not only use housing as a shelter but as an alternative strategy in which it can be used to

supplement the households with platforms on which they can employ various survival strategies for the benefit of improving their lives. This may include developing small tuck shops in their backyards or practising “backyard agriculture” formally known as subsistence agriculture.

3.3.2.2 Critiques of the Sustainable Livelihood Approach

There are multiple critiques that can be directed at the Sustainable Livelihood Approach. First, it can be noted that this approach fails to incorporate power, whereas nowadays most other development approaches are related to the ideas of rights, governance and policy reform (Chang, 2015). Norton and Foster (2001) critiqued this approach for explicitly failing to address the issues of power in its approach. This approach can also be critiqued for being context-based, as its holistic approach is mostly embedded in a rural context.

3.3.3 Modernisation theory

3.3.3.1 Background of the theory

Matunhu (2011) asserts that Modernisation is an economic theory that is rooted in capitalism because it emphasises manufacturing, profit accumulation and private ownership of wealth. Green (2008) asserts that the Modernisation Theory is seen as a transformational process of social change because it primarily focuses on the shift from traditional societies to modern societies that are characterised by advanced technological innovations. According to Kreutzmann (1998), Modernisation suggests that for any country to be modernised it has to follow the United States and European models of development. It has to adopt Rostow’s (1960 cited in Kreutzmann, 1998) stages of development. These stages can be listed as follows; traditional society, preconditions to take-off, take-off, drive to maturity, and high mass consumption.

3.3.3.2 Traditional society

In explaining the first stage briefly, Matunhu (2011) notes that this stage is characterised by subsistence farming and barter trade. For Rostow (1960:7) “the society is mainly characterised by low traditional low productivity methods, by the old social structures and values, and by the regionally-based political institutions”. Rostow (1960:4) further states that it “is one whose structure is developed within limited production functions, based on pre-Newtonian science and technology, and on pre-Newtonian attitudes towards the physical world”. Traditional societies are those marked by hierarchical social systems, restricted social and economic mobility, and backwardness in technology.

According to Rostow (1960:4), “these societies, because of the limitation on productivity, had to devote a very high proportion of their resources to agriculture; and flowing from the agricultural system there was a hierarchical social structure, with a relatively narrow scope but some scope for vertical mobility”. Rostow (1960:5) further articulates that, “the value system of these societies was generally geared to what might be called a long-run fatalism; that is, the assumption that the range of possibilities open to one's grandchildren would be just about what it had been for one's grandparents”.

3.3.3.3 Preconditions to take-off

In the second stage (preconditions to take-off), society begins to show signs of being in a transitional state. During this time, the specialisation of products and production of surplus goods and trade emerge, and commercial agriculture begins (Matunhu, 2011; Rostow, 1960). According to Rostow (1960:27), “The 'transitional stage' creates the preconditions for take-off by bringing about radical changes in the non-industrial sectors. Export of raw material gains momentum; a new class of businessmen emerges, and the idea of economic progress coming from outside spreads through the elite”. According to Shareia (2015:78), “It takes time to transform a traditional society in the ways necessary for it to exploit the fruits of modern science, to fend off diminishing returns, and thus to enjoy the blessings and choices opened up by the march of compound interest”.

3.3.3.4 Take-off

Industrialisation dominates during the third stage (take-off) and the economy shifts from commercial to manufacturing and rural-urban migration is on the rise (Matunhu, 2011). According to Rostow (1960: 23), the powers for economic progress that gave rise to small bursts and enclaves of industrial life are expanding and overwhelming society. Peet and Hartwick (2009) assert that this then spreads into small groups of leading industries, followed socially by a section of society that favours the new market over the traditional market.

3.3.3.5 Drive to maturity

In the fourth stage (drive to maturity), with the widespread technology at its full range, the culture becomes more industrialised and the economy diversifies into new areas of specialisation (Matunhu, 2011). The take-off leads, according to Rostow (1960), to the move to the maturity level, being a long period of sustained if fluctuating growth, as the now-growing economy drives the expansion of modern technology throughout its economic activity. Rostow (1960:7) states, “we can define maturity as the stage in which an economy demonstrates the capacity to move beyond the original industries which powered its take-off and to absorb and to apply efficiently over a very wide range of its resources--if not the whole range--the most advanced fruits of (then) modern technology”.

3.3.3.6 High mass consumption

For the last stage (high mass consumption), Shareia (2015) notes that this stage is characterised by excessive pollution, environmental degradation, and the provision of extensive private consumption. Matunhu (2011) recognises that the economy at this stage is geared for mass production and the service sector becomes dominant. Peet and Hartwick (2009:128) are quoted as stating that this “was the final stage where the leading industrial sectors became durable consumer goods and services (for example, automobiles), real income rose to a level permitting a large number of people to consume at levels far in excess of needs, and the structure of the workforce changed toward the urban-skilled and office

types of employment”. Rostow (1960) notes that high mass consumption is a stage where leading industries shift towards sustainable consumer products and services. Consumer goods and services are then manufactured on a broader scale.

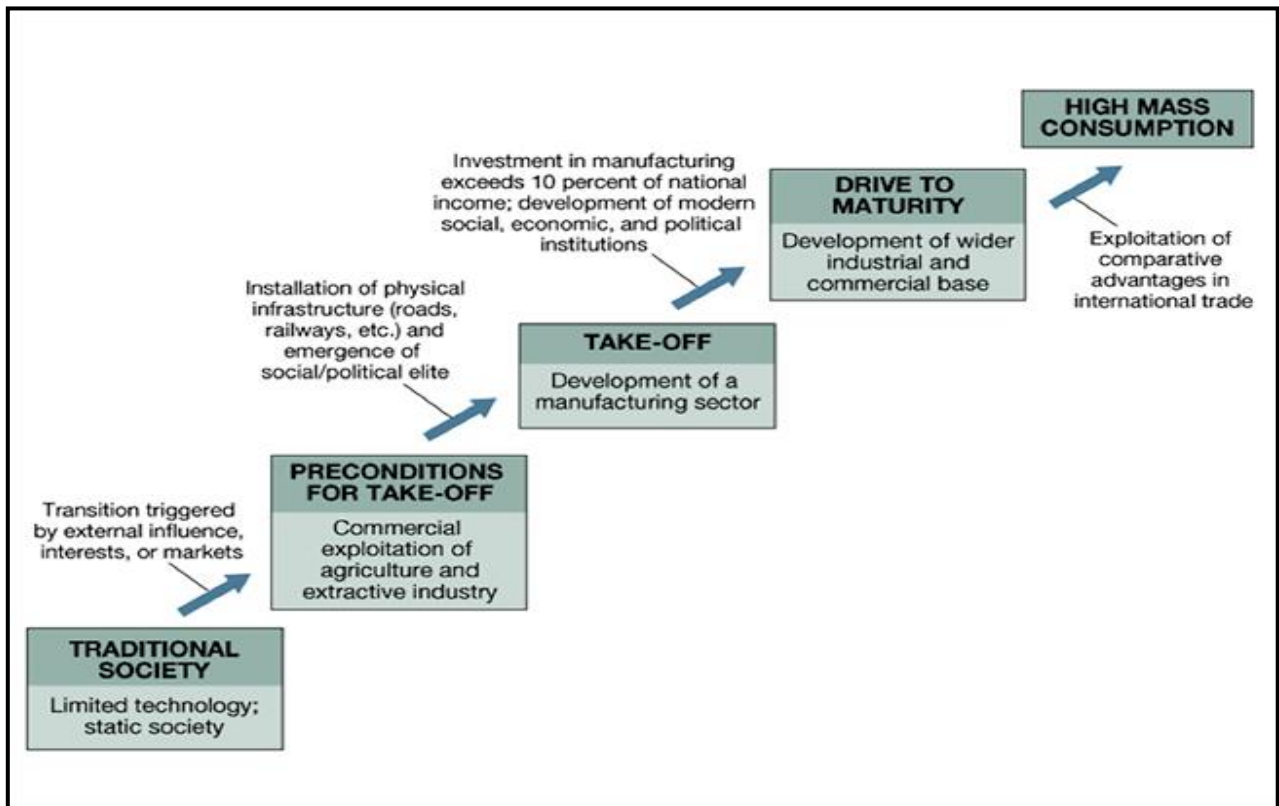


Figure 3.2: Rostow’s Model of Stages (adopted from Dutton, 2016)

3.3.3.7 Modernisation, Housing and Planning

According to Williams *et al.* (2001), Modernisation is a scientific concept questioned. The concept of modernisation that underpins the ‘Modernisation Agenda’ of the present government focuses on the need to cultivate an ongoing demand for modernisation at institutional and organisational level to preserve or create a competitive or collaborative advantage or to justify sustained levels of public investment (Williams *et al.*, 2001). It can be argued or mentioned in this sense that modernisation means progress towards improved efficiency in providing low-income settlements for disadvantaged people who cannot

afford to buy houses. This is done mainly through the use of new techniques or methods aimed at speeding up the housing provision process. The recent modern strategy of increasing the housing supply cycle is through densification policy in the context of South Africa. The policy is intended to guide and inform the metropolitan (strategic) and national structuring of the metropolitan area, according to the eThekweni Municipality's Densification Policy Report (2013). Therefore, it is closely linked to the Spatial Design Framework and Package of Plans Framework of the eThekweni Municipality. Furthermore, its implementation and understanding should be treated similarly to that of the SDF. Simply put, it is the process of increasing density in a given area by introducing additional dwelling units and/or individuals. The figure below shows the low-cost housing typologies that are mostly built to meet the densification plan in South Africa; mostly high-density flats.

Although Modernisation was developed from an economic perspective, it further narrows in the context of housing and architecture as it supports a variety of modern methods of providing sustainable low-income settlements to the urban poor. This also includes the use of modern architecture which favours the densification strategy, for example, the high-density residential flats are planned and designed on the basis of modern architecture. Burgess (1992) emphasises that the Modernisation approach promotes the acceptance of Western culture and values with regard to housing, resulting in shelters containing traditional housing units that ultimately result in slum bulldozing and re-housing in public housing schemes.

Nevertheless, Alvin (1990) demonstrates that Modernisation proponents support a top-down approach to housing development projects in which the state plays a central role with little or no user participation. Eventually, it can also be noted that in the context of South Africa, the rise in demand for housing and the proliferation of informal settlements have compounded the transformation in the housing provision process. The popular modern methods to fix the above-mentioned problems are in-situ updating and relocation. According to Mistro and Hensher (2009), relocation happens when the original informal settlement is destroyed and people are relocated to suitable green fields elsewhere, typically on the outskirts of towns. The in-situ development includes improving the existing informal

settlement by slowly increasing residents' ownership of land, infrastructure and social services, such as water, sanitation and electricity.



Plate 3.1: Image showing housing typology. Source: Researcher (2020)

3.3.3.8 Critiques of Modernisation Theory

In summary, Modernisation mandated the societal transformation process of social change as a result of the introduction of modern activities that resulted in greater progress through various stages of progress. Modernisation has been proven to be an effective ideology directed towards a progressive society. This theory is more often adopted in studies of human settlements. Some scholars have been criticising the Modernisation Theory (Matunhu, 2011). Firstly, the argument is criticised for refusing to see the vulnerable as the focus of efforts to reduce poverty. Modernity achieves the marginalisation of their engagement,

ingenuity and promotion of intervention approaches by overlooking the presence and participation of the target population (Matunhu, 2011). Coetzee *et al.* (2007:101) state that its over-simplified interpretation of social change is the most debilitating flaw of the philosophy of Modernisation. Taking favour of the status quo, human nature has a tendency to resist change. Change is avoided by adding taking uncertainty components. Matunhu (2011) concludes by arguing that the other interesting drawbacks of the Theory of Modernisation are that it is founded on deterministic logic that improvements are implemented externally within the linear paradigm of socio-economic development.

3.3.4 Enabling Approach

3.3.4.1 Background of the theory

According to Hassan (2011), housing provision is the state's primary role in either direct provision or facilitating its provision to improve living conditions for citizens. Different policies have tried to address housing issues, especially for high and low-income people. The Enabling Strategy is regarded as the current housing supply developments, changing the government's role from being the sole provider to the housing market. The Enabling Housing Strategy has its roots in the reform movement that started in the 1970s in the United States and the UK. The transition to policies pursued by international institutions like the World Bank and the International Monetary Fund (IMF) was one of the characteristics of neoliberalism. This moved from endorsing the "development project" (i.e. adopting "statistical" and "inward-looking" policies implemented between 1945 and 1955) to pursuing a neoliberal agenda that included reducing government involvement in most economic sectors (Arrighi *et al.*, 2009; Umoh, 2009:13).

The Enabling Approach was introduced by the Global Report on Human Settlements of 1986 as an improvement on the project-based approach to settlements. It aimed to decrease the ring-fenced effects of previous projects and allow everyone to enjoy better housing conditions. The World Bank (1993) suggests that, in addition to focusing on initiatives, an empowering strategy tackles the housing system. Therefore, providing housing is not the

government's job, rather it is creating an environment that allows the housing market to function effectively. According to the Global Report on Human Settlements (Author, 2005), interventions to address a large number of people living in poverty are needed.

The Enabling Approach considers housing and urban development as a multi-sectoral issue since it compounded by multiple sectors that are in collaboration for equal desirable outcome in policy formulation and implementation. The construction sector is subject to the same level of by efficiencies and inefficiencies as finance. The Enabling Approach advocate for a housing policy that regulates and oversees the development of housing, in the sense that the government should not be the direct supplier of housing but rather leave construction and delivery to the housing market (Global Report on Human Settlements, 2005). Against this backdrop, this approach is relevant to this study on the ground that, seek to provide the policy frame that guides the provision of lows cost housing and the enabling of poor people to acquire. Therefore, it can also be highlighted that this approach informs this research on those bases.

3.3.4.2 Enabling Approach and housing: main arguments

According to Hassan (2011), the concept of an inclusive strategy is the best way to provide accommodation for everyone. It does not only discuss improvements to the housing system. An inclusive approach implies that by intervening in the following areas, the government can allow access to housing. First, housing markets can be activated by setting the right regulatory framework and reforming government institutions, focusing on and reorganising them on the basis of different objectives (Bachmann, 2010; Majale, 2004). Such components are made up of land; infrastructure; labour; building material suppliers; and service providers through technical assistance; and training, through ensuring the availability of housing supply components. Secondly, by enabling cooperation involving all stakeholders in the process; by embracing the informal sector as a partner: only procurement, financing or service of informal areas is permitted by the government and tenure protection is provided (UN-HABITAT, 2006); and by enabling multiple housing financing and land mechanisms to alleviate poverty (Parris, 1982). Hassan (2011) says

urban poor housing has always been and will continue to be one of the major challenges facing national or local authorities. The enabling techniques are therefore built to cover different housing values as opposed to meeting different challenges.

3.3.4.3 Critiques of the Enabling Approach

Although this strategy proved to be the foundation for providing low-income settlements to poor people, it was assumed to be the introduction and implantation of the housing policy system. Hassan (2011) concludes by arguing that the facilitating strategy has been embraced by many governments around the world; some have had more impact than others, and it remains the dominant paradigm of international intervention advice. The encouraging strategy does not consider low-income affordability that may not succeed with the growing market and directly threatens the main goal of providing housing as a priority for poverty alleviation (Hassan, 2011). Nevertheless, due to its over-concentration on private markets and the exclusion of alternative / complementary housing provision from serious political consideration, this interpretation of the promotional strategy has been subjected to much discussion and criticism. Implicitly, the encouraging strategy suggests that the primary need for deregulation of government policies is for the efficient functioning of the private sector. Despite reform, however, new regulations are more likely to be implemented (World Bank, 1993). Notwithstanding the above objections, the Enabling Strategy can be argued as being not just as a housing policy, but also an advocate for general change, not only in the housing sector, but also in the governing system. The formulation of new housing policies must combine development, trade and education policies, to name a few, into one package as a result of the strong link between them.

3.3.5 Advocacy Theory

3.3.5.1 Background

Roger and Storey (1987) and Rice and Atkin (2009) define advocacy as the act to plead or argue in favour of something like a cause, idea or policy. It aims to educate or affect behaviours in large audiences over a specified period of time through a coordinated series of communication activities, and features a variety of multi-channel mediated messages that typically provide non-commercial benefits for individuals and society.

The Advocacy Development Strategy has great potential to tackle systemic and structural barriers to change programmes, as well as barriers that are embedded in a community's unequal power relationship.

3.4 Conclusion

This chapter provided and explained the concepts that underpin this research. It provided an explanation of local government and spatial planning. The theories that shape the research were also discussed in detail. The discussion included the main arguments of Modernisation Theory, which explains the transformation of society from a traditional to a modern world, and narrowed the theory to the context of this study. The Sustainable Livelihood Approach and the Enabling Approach were also discussed in this chapter. Lastly, this chapter also provided the conceptual frameworks which demonstrate the main concepts that guide this study. The following concepts were discussed and an explanation given of how they inform the study. The concepts include spatial transformation, low-income settlements and sustainable human settlements.

CHAPTER FOUR: RESEARCH METHODOLOGY AND STUDY AREAS

4.1. Introduction

This chapter discusses the methods and techniques used in this study to collect information about the impact assessment of low-income settlements on the socio-economic status of Nkandla and Umzimkhulu Small Cities communities. This chapter also discusses how this study used these methods and techniques to collect data in an attempt to respond to the study's goals and questions. The methodology in research can be defined as the theory of how an investigation should be performed. In a particular approach to the investigation, this definition includes examining the inferences, concepts and procedures (Buthe and Jacobs, 2015). The research method, according to Krippendorff (2004:1), is the working system, structured on the basis of facts, that offers the definition a clear meaning. In addition, research methodology also offers a coherent explanation of why it is safer to choose a particular method than other methods of analysis. Finally, a detailed discussion of the case studies is given in the chapter.

4.2. Research Approach

The main focus of this study was to evaluate and compare the effects of low-income settlements in the Nkandla and Umzimkhulu municipalities in South Africa. To achieve the study aim, a mixed methodology was used. The combination of quantitative and qualitative approaches used to evaluate a research issue is characterised as a mixed-method approach (Creswell, 2013). This analytical approach is often used to address very specific research questions that cannot be addressed by a quantitative or qualitative approach alone (Morse, 2016). The benefit of using a mixed-method approach is its ability to provide an improved understanding of the problem under investigation. The use of a mixed-method methodology has been reported to improve the validity of the research findings and the reliability of the test (Creswell, 2013). Integrating quantitative and qualitative methods for data collection is useful in providing validation of the observations made, as well as allowing for more comprehensive data to be collected. The mixed-method approach is

a commonly used methodological research technique, especially in social sciences, health sciences and psychology (Creswell, 2013).

A mixed-method approach consists of two categories, namely: i) sequential and ii) concurrent strategies. The sequential strategy is characterised by a collection of qualitative and quantitative data (Falleti and Mahoney, 2015). Depending on the research problem, qualitative or quantitative data can be collected first. However, this study adopted a concurrent strategy which is also known as triangulation (Figure 4.1). It involves the convergence of qualitative and quantitative data during the interpretation phase (Creswell, 2013). In this strategy, both qualitative and quantitative data are collected in parallel and equal priority is given to both types of data (Creswell, 2017). The motivation for using triangulation strategy in this study is that it allowed the researcher to identify solid waste disposal practices from different points of view using different data collection and analysis methods which are looked at later on in this chapter.

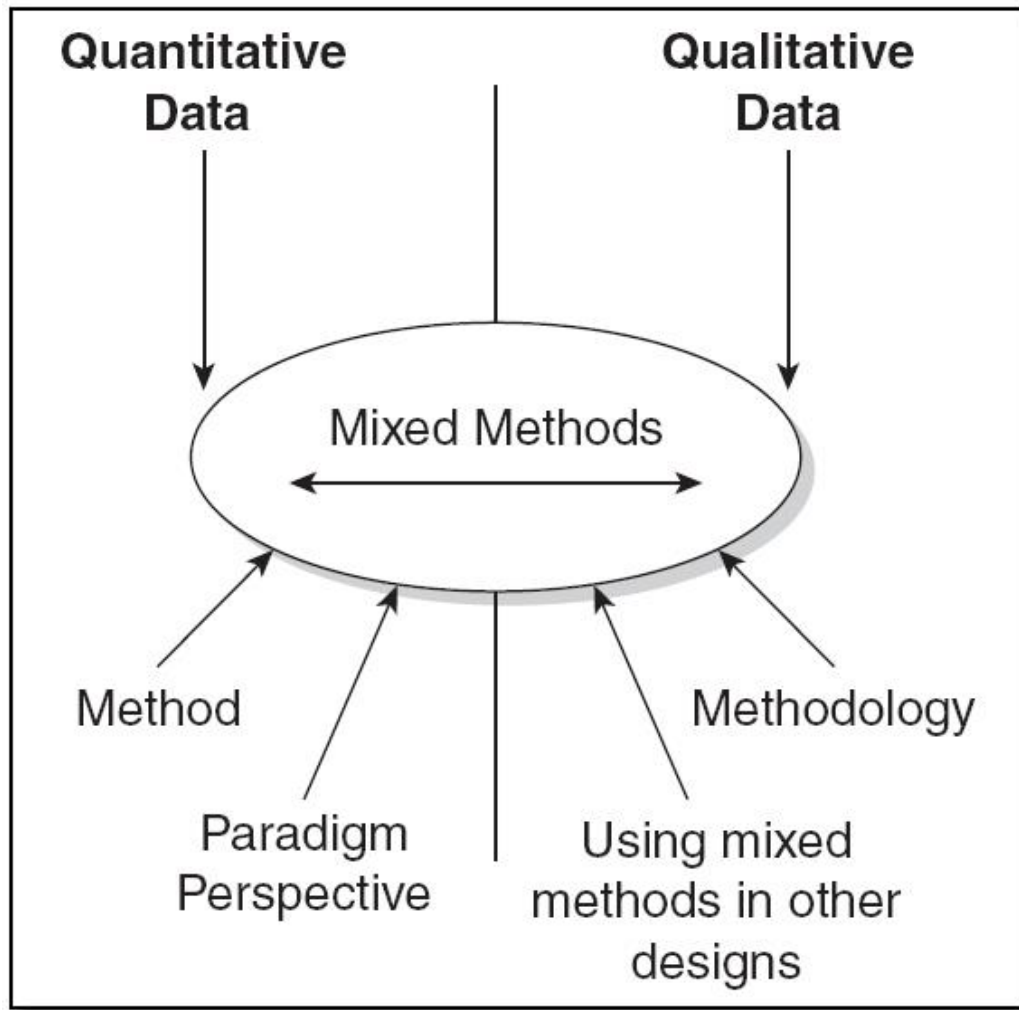


Figure 4.1: Mixed-method approach (adopted from Cresswell, 2010)

4.2.1 Mixed methods

The research acquired both qualitative and quantitative data in studying the research problem. Qualitative data is widely utilised in research to obtain the thoughts and feelings of the participants. This helps in gaining an in-depth understanding of the research problem since participants are given an opportunity to elaborate on their responses, hence they are able to share their experiences (Silverman, 2016). The use of qualitative data in a study plays a huge role in uncovering trends in participants' thoughts and opinions (Liamputtong, 2013). Therefore, new dimensions of the research problem which were not explored in previous studies can be unveiled. Quantitative data,

on the other hand, involves quantification of responses in order to reveal trends and relationships between variables (Creswell and Creswell, 2017). The main advantage of using quantitative data is that it allows for the generation of numerical data which can be further transformed into usable statistics (Creswell and Creswell, 2017). The application of statistics in a study helps in understanding the phenomena being investigated and helps researchers to draw reliable conclusions (Neuman and Robson, 2014). Further, the use of both quantitative and qualitative data in a single study aims at drawing the strengths and weaknesses of the two methods (Creswell, 2013). The triangulation of findings obtained from the two methods enhances the credibility of research findings (Creswell and Creswell, 2017).

The study's primary focus was to assess and compare the impacts of low-income settlements between two municipalities, namely Umzimkhulu and Nkandla, thus quantitative data were used to quantify and compare the responses obtained from the participants with regards to the impact of this development in each community. Qualitative data were used to supplement the quantitative data by providing a detailed understanding of the residents' level of satisfaction and how this development has impacted their lives.

4.2.2 Sampling

A sample refers to a subset of a population that is selected to participate in a study (Gentles *et al.*, 2015). Due to practical constraints, it is considered impossible to study the entire population on account of insufficient time and resources; hence this requires sampling of a subpopulation (Ritchie *et al.*, 2013). A relatively small number of individuals are selected from the entire population to participate in a study. The selected participants are used to make conclusions about the entire population of interest. Sampling is done in such a way that the research will not exceed its available funds or budget. Sampling a population provides a better estimation of a studied population with greater precision at a low financial cost and within a short period of time (Creswell and Creswell, 2017). It allows researchers to determine adequate respondents from the entire population.

To obtain research findings that will reveal the characteristics of a population, a good sample is required. For a sample to be considered a good sample, it must be a small replica of the population

being studied (Alvi, 2016). For instance, the sample needs to resemble almost all of the characteristics of the population being studied. Heterogeneity must exist within the selected group, so as to reduce biases (Singh and Masuku, 2014). A good sample is achieved by using the correct sampling strategies which will be aligned to the research objectives (Alvi, 2016). Sampling strategies refer to plans put forward to ensure that the selected subpopulation is truly representative of the studied population (Singh and Masuku, 2014). Therefore, the use of correct sampling techniques permits researchers to conduct their studies more efficiently, improving accuracy and allowing for greater flexibility. The administration of the questionnaire took place in 50 households in each community (n=50), summing up to 100 (n=100) households using simple random sampling. A purposive sampling technique, on the other hand, was used to select key informants to be interviewed for the study.

4.2.2.1 Study Area(s) Selection

The studies took place in two small municipalities which are Umzimkhulu and Nkandla. In Umziwabantu municipality, the study was proposed in Mzwandile location where the low cost housing project has been implemented. The reason for selecting the two municipalities is because they are located far apart and they have both been serviced with low-income settlements projects. Thus, this will help the researcher understand the distribution of low-income settlements impacts in areas that are situated far apart.

4.2.2.2. Population Sampling Technique

A random sampling approach was used to recruit study participants. This sampling approach was useful in reducing biases in the sampled population, thus increasing the reliability of the study findings. A sum of 100 people (n=100) were sampled from the study areas by selecting 50 participants from each community. The sample number for the study does not represent the true sample for both the study areas and this has been addressed on the limitations and challenges below. A purposive sampling technique, on the other hand, was used to select the key informants. Purposive sampling is a non-probability sampling technique. In this method, the researcher deliberately selects a sample that is considered to be a good representation of the population of

interest (Robinson, 2014). The characteristics of selected participants are based on their relevance to the subject being investigated. However, this sampling method has been criticised for its flaws, which include big sampling errors (Choy, 2014). This thus leads to false conclusions which tend to affect the reliability of the study. It is worth noting that detailed information about key informant interviews is covered in the following section.

4.2.3 Instruments and Data Collection

The study made use of primary data to understand the research problem. Primary data refers to the data that the researcher collects specifically for the purpose of his or her study (Wright *et al.*, 2016). The advantage of utilising primary data is that a researcher can gather data relevant to the research aim and objectives. Further, the success of a study relies mostly on the methods of data collection used. The methods that a researcher uses to collect information from participants must be relevant to the research problem (Orkin, 2014). In the case of this study, an intensive review of the literature was useful in determining the data collection methods most appropriate for the investigated problem. The literature was consulted to study how each of the formulated objectives can be examined.

Figure 4.2 shows the path that the researcher undertook to come up with suitable methods for data collection. As has been previously mentioned, the study employed a mixed-method approach to investigate the research problem. This methodological approach demands the attainment of both discrete (quantitative) and indiscrete (qualitative) datasets. Therefore, two data collection tools were used for obtaining the data, namely a questionnaire and key informant interviews. These data collection tools were used because of their relevance to the nature of the data required for this study. The questionnaire was utilised to obtain quantitative data while key informant interviews, on the other hand, were used to obtain qualitative data. This section discusses in detail the two data collection methods and their relevance to the study.

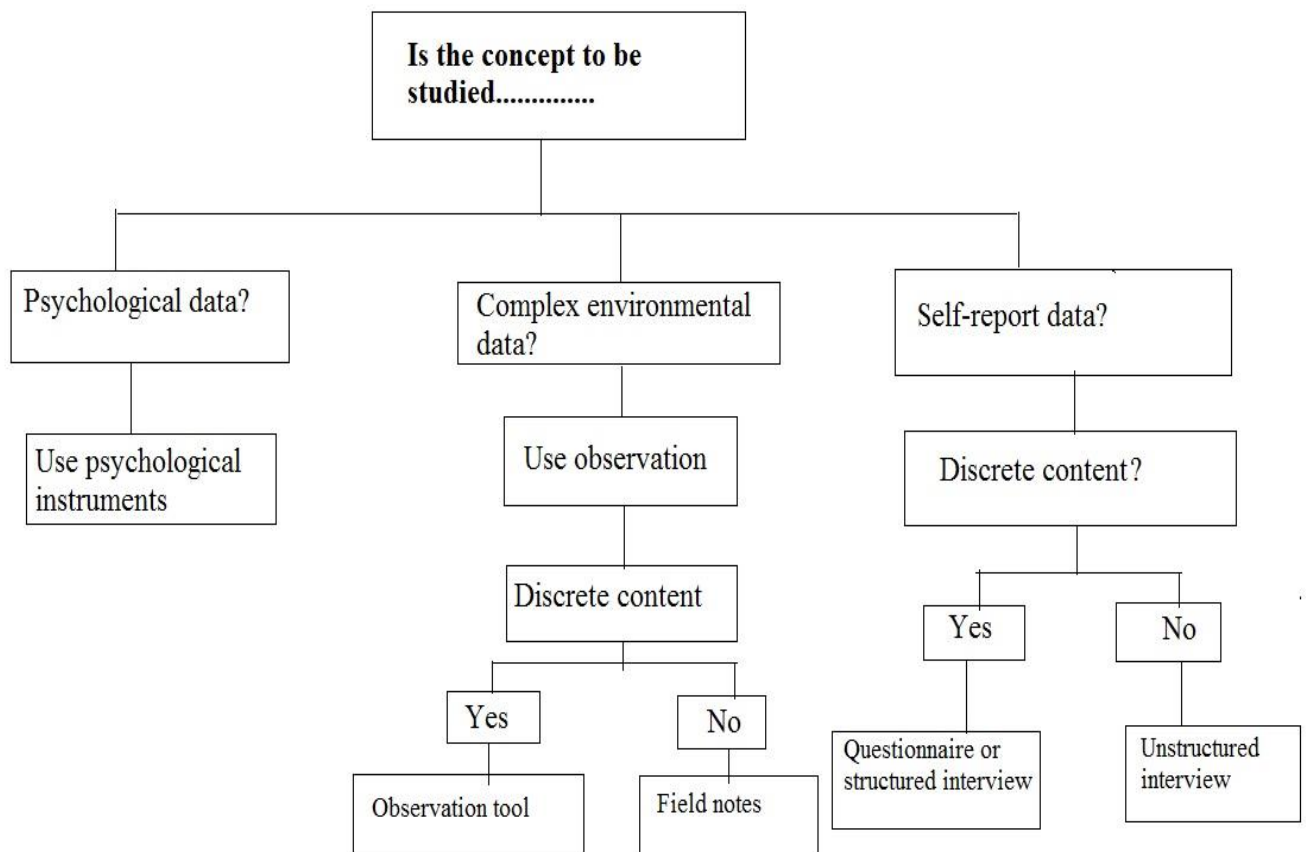


Figure 4.2: Critical thinking decision path for data collection methods

4.2.3.1 Questionnaire Surveys

A questionnaire is defined as a data collection tool that uses standardised questions (Willis, 2015). Questionnaires consist of a list of objective questions useful in collecting information about a particular issue of interest. The use of this data collection tool provides a convenient manner for gathering useful comparable data from a large number of respondents (Creswell and Creswell, 2017). One of the advantages of using questionnaires in a study is that they are cheap and quicker to administer (McGuirk and O'Neill, 2016).

The questionnaire consisted of questions that were both close and open-ended. Close-ended questions have been used as respondents are able to provide quick answers. Other advantages of using close-ended questions are that they allow for comparability of responses, and they avoid irrelevant responses. The relevance of response options in close-ended questions was ensured

through an intensive literature review. Where necessary, the respondents had an option open for responses other than the ones listed. This rationale for considering other responses was because there may have been unexpected responses that the literature might not have paid attention to. Open-ended questions, on the other hand, were used to obtain a lengthier and more in-depth response from participants (Ritchie *et al.*, 2013). This gave participants the freedom to elaborate on their responses.

The questions were administered by fieldworkers in households. The household heads were interviewed. The rationale for only considering the household heads is because they are more aware of their household situation compared to other household members. The fieldwork was conducted between 05 December 2018 and 15 February 2019, after the researcher obtained ethical clearance from the institution. Across the selected study areas, fieldwork was only conducted during weekdays when there was less availability of non-residents. As previously mentioned, the researcher administered 100 questionnaires (n=100), where 50 questionnaires (n= 50) were administered in each community.

4.2.3.2. Key Informant Interviews

Key informant interviews are defined as in-depth interviews between a researcher and a knowledgeable expert within the studied issue (Padgett, 2016). They were used in this study to obtain qualitative data. One advantage of conducting key informant interviews is that they provide an opportunity for exploration of unanticipated key issues.

4.2.4 Data Analysis

In order to obtain valuable or meaningful information the data collected must be analysed appropriately, and data analysis is the method of analysing the data obtained. Two data analysis approaches, i.e. quantitative and qualitative data analysis, were used in the study. According to Abeyasekera (2005), for the researcher who is trying to draw meaningful results from a large dataset, quantitative methods are of great importance. It is useful for assessment to study quantitative data as it offers a consistent understanding of quantifiable results. On the other hand, in order to understand the situation being analysed, qualitative research uses a variety of processes

and procedures to describe or interpret the qualitative data obtained. Using narrative analysis, specifically thematic analysis, the qualitative data obtained from key informant interviews were analysed. The researcher coded the household's closing questions. Descriptive and inferential statistics were used to investigate and compare the impact of low-income settlements between Nkandla and Umzimkhulu. Descriptive statics provided numerical and graphical procedures that helped to summarise the data (Brase and Brase, 2011). Descriptive statistics were employed by the researcher to identify frequencies and percentages, and also in detecting patterns that emerged from the data.

4.2.5 Reliability and Validity

Reliability is the degree to which measurements can be repeated when measurements are carried out by different individuals, on different occasions and under different conditions, with ostensibly alternative instruments measuring the same. Validity refers to how far tests performed by a researcher assess what they aim to measure. The way research methods are conceived to determine the validity of the results of social science research. For this study the researcher increased reliability and validity by using a mixed approach, hence ensuring the quality of the tests. The study achieved reliability and validity through:

- Effective questionnaire design addressing all the aspects of the research question.
- The investigator took notes and voice recordings of the responses provided by respondents during interviews.

4.3 Limitations and Challenges

The researcher encountered several challenges during the data collection phase. Due to financial constraints, the researcher only managed to hire a few fieldworkers, hence the fieldwork took longer than the researcher anticipated. The sample size used for the study areas do not represent a true sample. Because of limitation with regards to time and financial resources and this could have had a negative effect on the quality and reliability of the study findings.

4.4. Study area

This section looked at the study areas and a brief description were provided. Figure 4.3 below shows the geographic location of the communities. The map for Umzimkhulu within Umziwabantu district municipality is provided below.

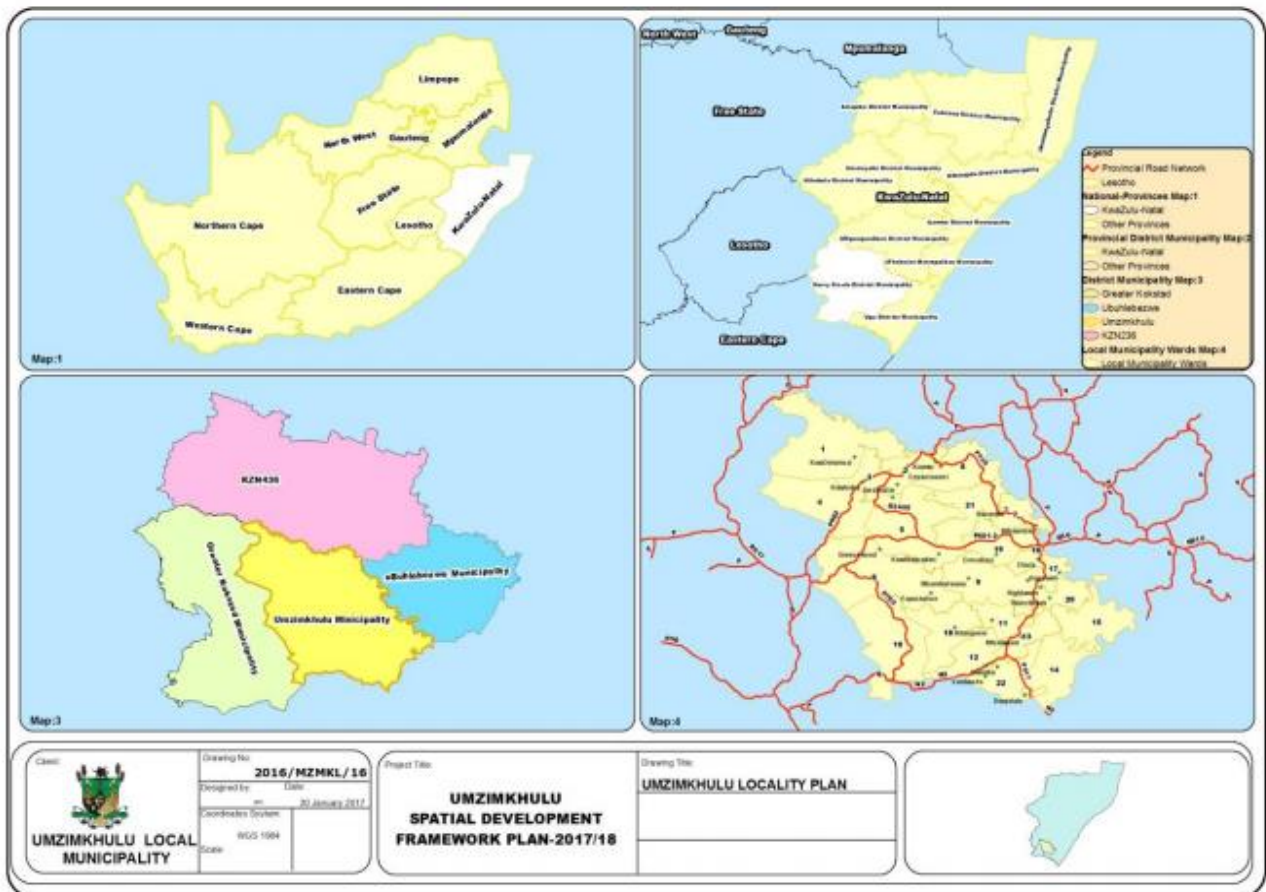


Figure 4.3: Location of the Umzimkhulu Municipality within the Harry Gwala District Municipality, KwaZulu-Natal (Source: IDP, 2018)

4.4.1 Umzimkhulu

4.4.1.1 Demographic Analysis of the Umzimkhulu Municipality

Umzimkhulu is a highly populated municipality in the Harry Gwala District Municipality and has about 180,302 residents, or 39 per cent of the district's total population. The town has 43,545 households. Many citizens (90.8%) live in rural areas, while only 9.2% live in urban areas. The population density is 71.6 people per square kilometre. Women dominate the field of study (54.7%), with males accounting for 45.3 per cent of the population. Africans make up about 99 per cent of the municipality's total population. The high rate of unemployment in the study area can be attributed to low education levels in the area. According to the IDP (2018), in the municipality, only 2.1 per cent of the population are eligible for higher education and only 15.2 per cent have passed matric. The municipality's low level of education limits the youthful population's ability to absorb new skills and compete effectively for high-paid jobs. The municipality's dependency ratio is 90 per cent, which means that 90 per cent of 100 people between the ages of 15 and 65 rely on their homes for their livelihoods.

4.4.1.2 Socio-economic Analysis

The municipality has high levels of poverty and unemployment. Government services are the main sources of employment in the region, followed by transportation services, retail and agriculture, and this is due to the fact that the region's economy is unable to create new jobs and business opportunities. Because of the lack of education and training, the economy of the country is not diversified. This leads most households to rely on small and erratic wages, such that the majority of municipal households (77%) earn below R9 600 per year and live below the poverty line. The prevalence of poverty in the area restricts households from investing further in youthful members' education. Because of the study area's high level of poverty, most households rely solely on social grants to survive. For their livelihoods, some households depend mostly on agricultural practices (such as subsistence farming). Tourism and forestry are also listed as key economic drivers in the municipality, as well as agriculture.

4.4.1.3 Housing Allocation in the Past Ten Years

The allocation of housing refers to the process of allocating houses to less fortunate people. Providing low-income housing in South Africa is a mandatory government feature, as stated in the Constitution. These houses are allocated to community members who receive no income and for those people earning less than R3 500 a month. A number of housing projects have been implemented in the municipality since 1994, but due to a number of issues, none of these projects have been completed in full. Most of the municipality's housing projects have been inherited from the Government of the Eastern Cape and implemented through the People's Housing Programme. Most of these projects are facing legal problems, including land invasions, inter alia, but the municipality has hired experts to assist in this regard.

There were 14,000 beneficiaries on the municipal waiting list in Umzimkhulu by the year 2008, according to the municipal survey. Of all the beneficiaries, 11,600 beneficiaries applied for low-income housing, while 3,400 applied for middle-income housing. Because of several factors including poor planning and financial constraints, the development of low-income settlements in the study area is very slow. The table below shows the proposed new housing projects in the municipality for the year 2009/ 2010.

Table 4.1: Proposed housing projects for the year 2009/ 2010 (source: Umzimkhulu Municipality, 2010)

PROPOSED NEW HOUSING PROJECTS FOR 2009/2010	
LOW COST-	
▷	Clydesdale 900 units
▷	Riverside phase 1 500 units
▷	Riverside Phase 2 500 units
▷	Ibisi 536 units
▷	Umzimkhulu ext 5 and 6 -709 units
RURAL HOUSING PROJECTS	
▷	Mvubukazi (500 units)
▷	Mfulamhle (500 units)
▷	Mabandla (500 units)
▷	Khiliva (500 units)
▷	Roodevaal (350 units)
SLUMS CLEARANCE PROJECTS	
▷	Sisulu Extension 9 & 10 (100 units)
▷	Scoonplaas (50 units)
RENTAL HOUSING	
▷	Umzimkhulu Residential Flats

The picture below depicts the nature of the low-cost houses in the UmziUmzimkhulu Municipality.



Plate 4.1: Low-cost house in the Umzimkhulu Municipality (source: Researcher, 2019)

4.4.1.4 Infrastructure

Umzimkhulu is characterised by a backlog in infrastructure provision and service delivery. This can be noted through poor road infrastructure and limited access to the area. Umzimkhulu Municipality faces a number of backlogs with respect to water, sanitation and electricity provision.

i) Electricity

Many villages in the study areas are faced with the issue of limited or no access to electricity. These households thus depend mostly on alternative energy sources such as candles for lighting, paraffin and other forms of energy. However, the municipality is making efforts to redress the service backlogs such as electrifying all areas in the region, upgrading of the existing electrified areas, and the establishment of local ESKOM offices, and providing a power station and its substations (Umzikhulu Municipality, 2019).

ii) Roads

The study area is characterised by poor road infrastructure, but the municipality is putting effort into rehabilitating them. However, a lot still needs to be done to redress this backlog. The poor roads are worsened by hilly topography, with steep river valleys. Some villages are inaccessible, and they can only be accessed with the use of light delivery vehicles. Almost half of the roads are not accessible on rainy days. The Department of Transport is making an effort to provide funding to upgrade road infrastructure (Umzimkhulu Municipality, 2019).

iii) Water

The Umzimkhulu Municipality is still facing a backlog with respect to the provision of water services. It is stated that approximately 12,000 households do not have access to water, 6,000 households are provided with water but below RDP standards and 2 200 are provided with water according to and above RDP standards (Umzimkhulu Municipality, 2016). In households that lack access to water services, it is mainly sourced from natural resources such as streams, rivers and fountains (Umzimkhulu Municipality, 2019). This water is generally of poor quality since it is not purified, thus it exposes the households to diseases such as cholera. The water from the main

pipeline supply is not yet available as the pipeline is not in working order. The main projects that were implemented to supply water in the region failed due to lack of funding (Umzimkhulu Municipality, 2019). Nevertheless, the municipality is still in the process of supplying all communities with clean water, implementing water purification work in all schemes, providing basic sanitation facilities and creating a water and sanitation maintenance programme (Umzimkhulu Municipality, 2019).

4.4.2 Inkandla Municipality

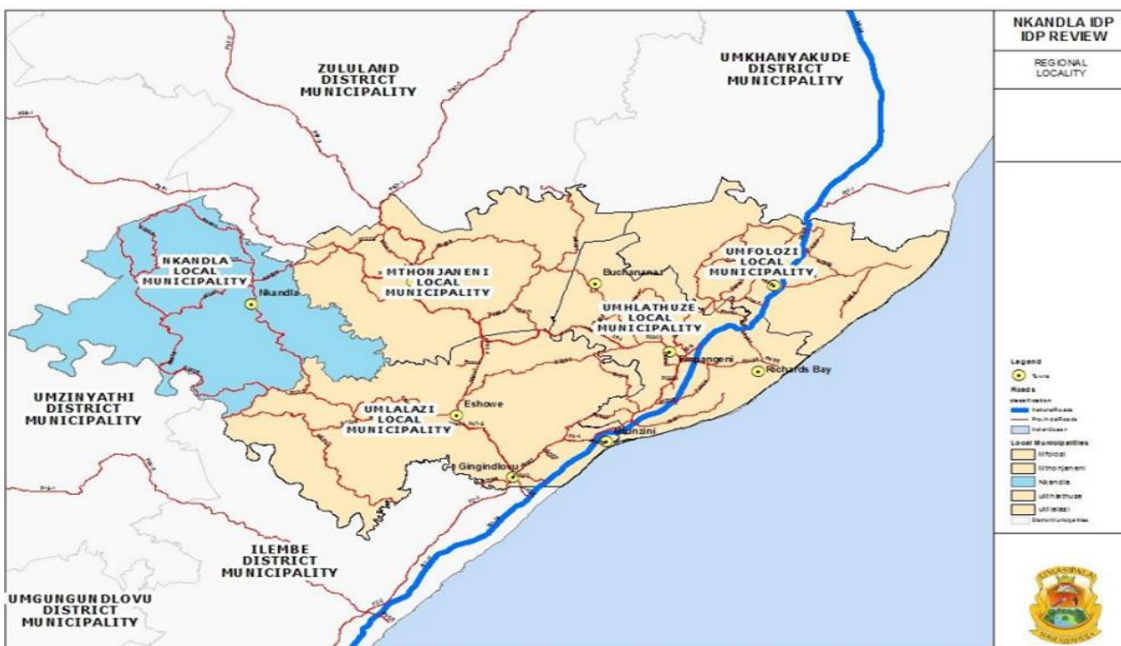


Figure 4.4: The Inkandla Municipality in KwaZulu-Natal (Source: Inkandla Municipality, 2019)

The map of Figure 4.4 depicts the geographic location Inkandla municipality in the province of KwaZulu-Natal. The INkandla Municipality is located at 28°40'S 31°0'E and is an administrative region in the KwaZulu-Natal province of King Cetshwayo District Municipality in South Africa (Nkandla, 2016). Nkandla is situated close to the country's two largest ports, namely Richards Bay and Durban. This municipality is home to a world-class high-quality tea, temples, local crafts,

culture, customs and religion, as is now known worldwide as the birthplace of former President Jacob Zuma (Nxamalala – Our Presidents Hometown).

According to Nkandla (2016), in times of unrest and civil strife, the name INkandla is identified as a place of refuge in which the Zulu will take refuge. The region was used by many as a place of refuge during uprisings like the popular Bambatha Rebellion and the Entumeni Ndwandwe War.

The district consists of five local municipalities namely:

- Mfolozi KZ281
- Umhlathuze KZ282
- Umlalazi KZ284
- Mthonjaneni KZ285
- Nkandla KZ286

4.4.2.1 Demographic Analysis

As in indicated by Statistics South Africa (StatSA) (2016), the current total population in the municipality is 114,286. A comparison of the population in 2011 and 2016 is presented below for the entire district. Deducing from the table below there has been a population decline of 0.9% in the Nkandla Local Municipality, and this can be ascribed to attrition due to various reasons, migration to other parts within the district due to unemployment, and failure of the municipality in providing services and amenities to the communities.

Table 4. 2: Demographics table – district population (source: StatSA, 2011)

Municipality	2011		2016	
	Population	%	Population	%
Umhlathuze	334 459	36.9	410 465	42.2
Nkandla	114 416	12.6	114 284	11.7
Mfolozi	122 889	13.5	144 363	14.8
Umlalazi	213 601	23.5	223 140	22.9
Mthonjaneni	47 818	5.3	78 883	8.1
King Cetshwayo	907 519	100.0	971 135	100.0

The fundamental findings from the demographics of the Uthungulu District Municipality are that:

- The most urbanised local municipalities are Umlalazi and Umhlathuze, hence their pull on the population as people chase economic opportunities.
- The Umhlathuze, Umlalazi and Mfolozi local municipalities constitute 75 per cent of the district's population, therefore making these areas population centres with future consequences for land use management and urban sprawl.
- The level of urbanisation further drives the rate of dependency among the population, with Nkandla being the most rural, and consequently having the highest dependency ratio. This dependency ratio then places pressure on the working class in the municipal economy and population in the district.
- Urban centres such as Eshowe, Richards Bay and Empangeni have been recorded as migratory pools. This exerts a demand on public services and housing (especially informal settlements).
- **Urbanisation Level**

According to the RDP (2016), the district is characterised by low urbanisation levels, with about 80 per cent of the population living in rural areas at its borders. It has an abundance of natural resources, with the available arable land suitable for large-scale agricultural initiatives such as sugar and forestry. The natural beauty areas are also suitable for tourism-based initiatives. Therefore, for the Uthungulu District Municipality, agricultural development and sustainability are of key strategic significance.

The urban and rural divide impacts heavily on migratory trends, with more urbanised areas attracting migrants into the urban economy. This is evident by the higher proportion of migrants streaming into the more urbanised Umhlathuze and Umlalazi Local Municipalities. Migratory patterns also impact on population growth/ decline in the district. The table below illustrates the situation in the district.

Table 4.3: Population growth (source: StatSA, 2011)

Geography	Population Growth	Population Decline
Nkandla LM	-	regression
Umlalazi LM	-	regression
Mthonjaneni LM	-	regression
Ntambanana LM	-	regression
Mfolozi LM	Moderate growth	-
Umhlathuze LM	Moderate growth	

4.4.2.2 Socio-economic Analysis

It is important for communities to have access to a wide range of social services (educational, health, recreational etc.) in order to facilitate inclusive living environments. The following facilities are available in Nkandla:

- Education facilities: Nkandla Municipality has about 164 schools which are fairly well distributed in the municipal area.
- Health facilities: there are two hospitals in the municipality of Nkandla, 16 clinics, three mobile bases and Electronic Medical Records (EMRS). The health facilities are distributed

fairly well. Nevertheless, there are areas in wards 6,7,8,9 and 12 where people commute to and from health facilities for more than 90 minutes using public transport.

- Community centres: the municipality has nine community halls and one MPCC. These are in seven of the 14 wards. MIG funding was received, however, to launch additional community hall initiatives in the municipality.
- Recreational facilities: there are 11 sports grounds in nine wards.
- Public library: a public library for the whole municipality (Planning Inhloso cc, 2006).

Nkandla has a well-diversified economy, according to the Municipal Housing Plan (2008). The local economy is based on a number of economic sectors: services from the government, agriculture, the private sector, wholesale and retail services, business services, private households, manufacturing and business services (see Figure 4.5). It shows the essence of the national service core of the local economy.

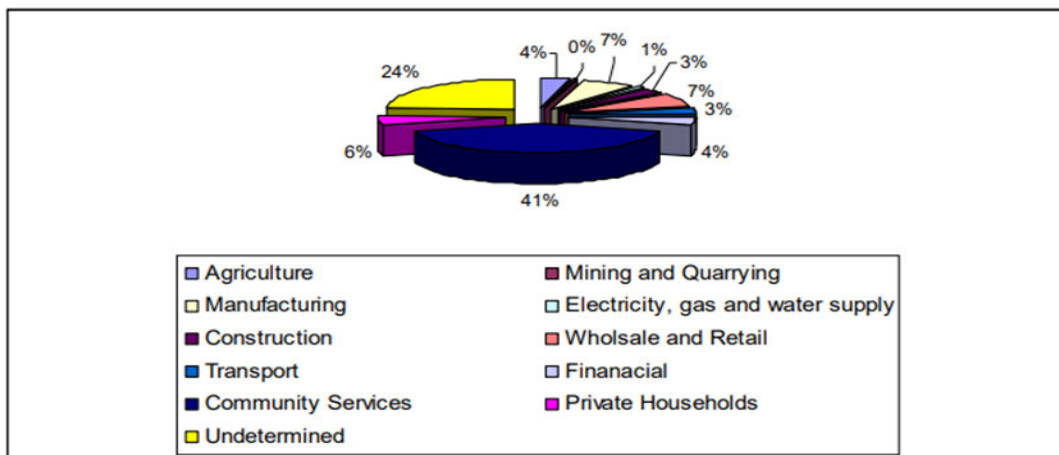


Figure 4.5: Key industry sectors (source: Nkandla Municipality, 2019: 57)

The sex ratio measures gender distribution and shows that the district is dominated by the female gender, comprising 53.75 per cent of the population. This is due mainly to the male population from the age cohort of 20 and above migrating in search of better economic opportunities. Health and mortality rates in the district show a rise in HIV prevalence, and an increase in AIDS deaths over the years 1995 to 2007, thereafter a declining population, and a moderate increase in deaths

from other causes. Further analysis shows that HIV prevalence is mainly dominant in the urbanised Umhlathuze and Umlalazi Local Municipalities. The figure below illustrates these perspectives.

The Nkandla Local Municipality remains one of the King Cetshwayo District Municipality's poorest local municipalities. Nkandla's dominant economic practices are agricultural farming and livestock trade. Many people in Nkandla rely solely on social survival government grants. The figures below provide a clear indication of the level of economic activity.

Table 4.4: Economic activity (source: StatSA, 2011)

ECONOMIC ACTIVITY	PERCENTAGE
Migrant Remittances	20.5%
Informal Sector	13%
Subsistence Agriculture	16%
Local Wages	0,5%
Migrant Remittances	205
Government Grants	74,5%
No Income	42,1%

The table above indicates that 42.1 per cent of the population has no income whatsoever. One can conclude by saying that most of Nkandla's people are facing poverty. Of the population, 74.5 per cent are dependent on social grants and other government grants. Regardless of the uninviting position of the municipality's current economic conditions, there is huge potential for economic development. Nkandla's promise lies in Nkandla's endless opportunities offered to service and

tourism and business investors. Education and local economic growth should be at the core of overcoming the figures given in the table above.

4.4.2.3 Housing Allocation in the Past Ten Years

The Department of Housing (2009:1) defines housing “as an integrated approach to development, with the primary focus being on the delivery of shelter. It includes, among others, the development of housing units, service delivery, the upgrading of land tenure rights, social and community development and planning policy issues. Future housing projects should, therefore, aim to achieve all of these development goals”.

Distribution of housing within the metropolitan area of Nkandla is predominantly in the form of low-cost, state-funded housing where the municipality acts as a developer. The Constitution of South Africa (Act No. 108 of 1996) is the supreme law of the country. The sections of the Constitution that are relevant with respect to this project are the following:

- With regard to Chapter 2 — Bill of Rights, Sections 26, 27 and 29, everyone has the right to adequate housing, health care, social security and jobs.
- As far as schedules 4 and 5 are concerned, the province has legislative authority over (among other things): the environment; urban and rural development; welfare; housing; health services; regional planning and development; and municipal roads and road planning (exclusive jurisdiction).

4.4.2.4 Infrastructure

To offer an overview of the current levels of basic infrastructure services in the metropolitan area, the results of the 2001 Census are given in the following table:

Table 4.5: Infrastructural context (source: StatSA, 2011)

Basic Infrastructure	Percentage
Water (inside yard)	16.7%
Sanitation	8.1%

Energy	44.6%
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The development issues that the Nkandla Municipality needs to address are related to the fact that the area is too rural and the communities that live in it are severely affected by backlogs and deprivation of services relative to urban communities. The following infrastructural characteristics, issues and challenges impact on the future development of the Nkandla Municipality and need to be taken forward in the IDP Process:

- Topographic constraints, low densities and low levels of affordability hamper the provision of basic infrastructure, especially in rural and traditional areas.
- Service infrastructure needs to be upgraded and maintained in Nkandla's regions.
- The area is severely affected by a lack of basic infrastructure and persistent service delivery backlogs.
- Today, the municipality is experiencing a severe drought that further limits residents' access to water.

4.5 Conclusion

The study was aiming at examining and compare the impacts of low-income housing in two study areas (Umzimkhulu and Nkandla). The chapter outlined the methodology utilised in data collection and data analysis. A mixed method approach was utilised which combines both qualitative and quantitative data. A quantitative data was collected through the use of 50 questionnaire surveys in each community whilst the qualitative data was collected through the means of key informant interviews. The chapter further assessed the current conditions of the study areas and a brief description was provided.

CHAPTER FIX: RESEARCH FINDINGS AND DISCUSSION

5.1 Introduction

The study aimed to analyse and compare the impact of low-income housing in small towns, looking specifically at the Inkandla and Umzimkhulu Municipalities. The study used the mixed-method approach, using both quantitative and qualitative data collected to achieve the goals of the research. Questionnaires were used to collect the quantitative data while qualitative data was collected using interviews with key informants. This chapter addresses the study results and comments are made with the aid of the literature review. The following themes were used to analyse the research data:

- Socio-demographic characteristics,
- The economic status of the Nkandla and Umzimkhulu Municipalities before the acquisition or provision of low-cost housing,
- The extent to which the low-cost housing has improved the socio-economic status of the Nkandla and Umzimkhulu Municipalities, and
- Residents' satisfaction levels with their current status compared to their previous situation.

5.2 Socio-demographics of Participants

The socio-demographic characteristics of the participants are presented in the figures below and they include gender, age, marital status, education level, ethnicity, employment status and monthly income. It is important to understand the profile of the residents so as to understand the nature of people living in low-cost houses. More often the characteristics of the actual beneficiaries are not well understood compared to those of the target beneficiaries. It is worth noting that 'target beneficiaries' refers to the member of the family that applied and was considered a successful applicant for a specific housing project. These factors may affect an individual's house preference and thus his or her level of satisfaction with the low-income houses provided. The importance of considering socio-demographic characteristics in social and geographic studies cannot be overlooked.

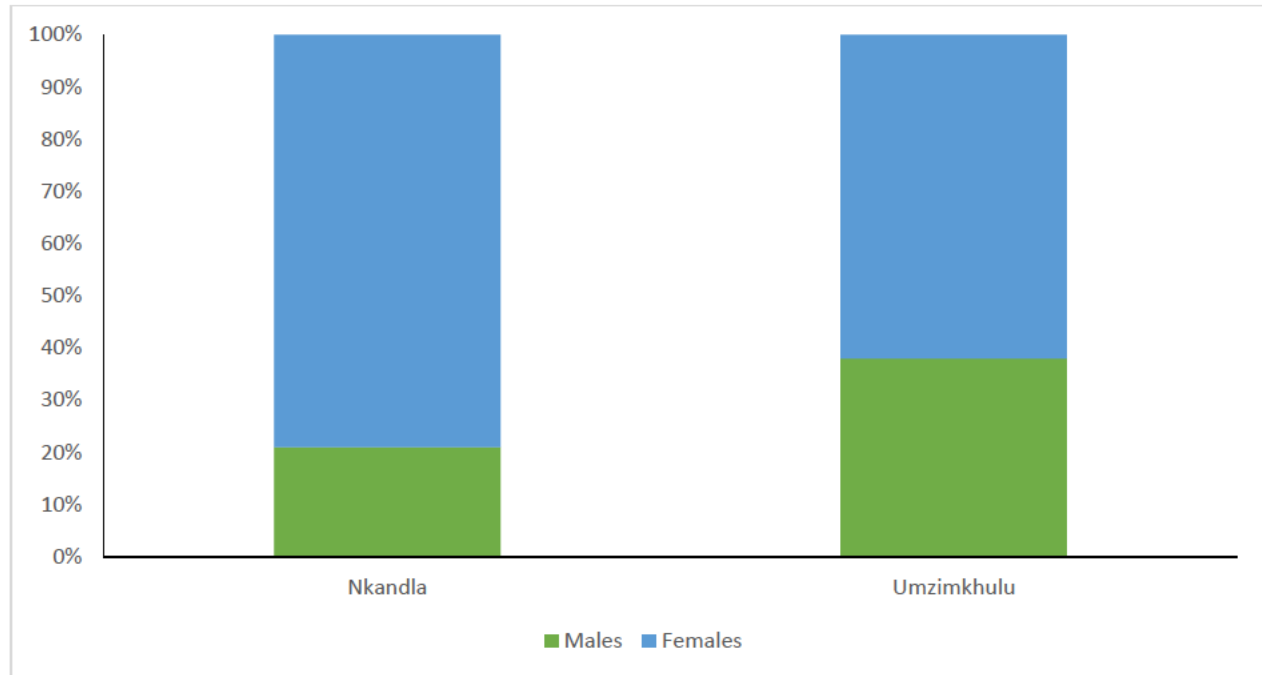


Figure 5.1: Gender of the participants in the Nkandla and Umzimkhulu Municipalities (n=50 in each community)

Based on the research findings in Figure 5.1, there were more females than male participants in both municipalities. The research was in line with the findings of Census 2011 where it was noted that 56 per cent of those in Nkandla were females and 55 per cent of those in Umzimkhulu were females. The high number of female-headed households signified the importance of considering the needs of women in housing associations. The impact of gender differences in those municipalities could result in women-headed householders that were able to mobilise around housing construction and even the introduction of services in their settlements (McDowell, 1992). The emphasis on female households could, however, have some very unfortunate consequences. “There is a danger of exaggerating the quantitative importance of women-headed households – surely not a good way to convince the planning community of their importance. And there is a danger of rendering many women (the majority) once again as ‘invisible’” (Varley, 1993:15).

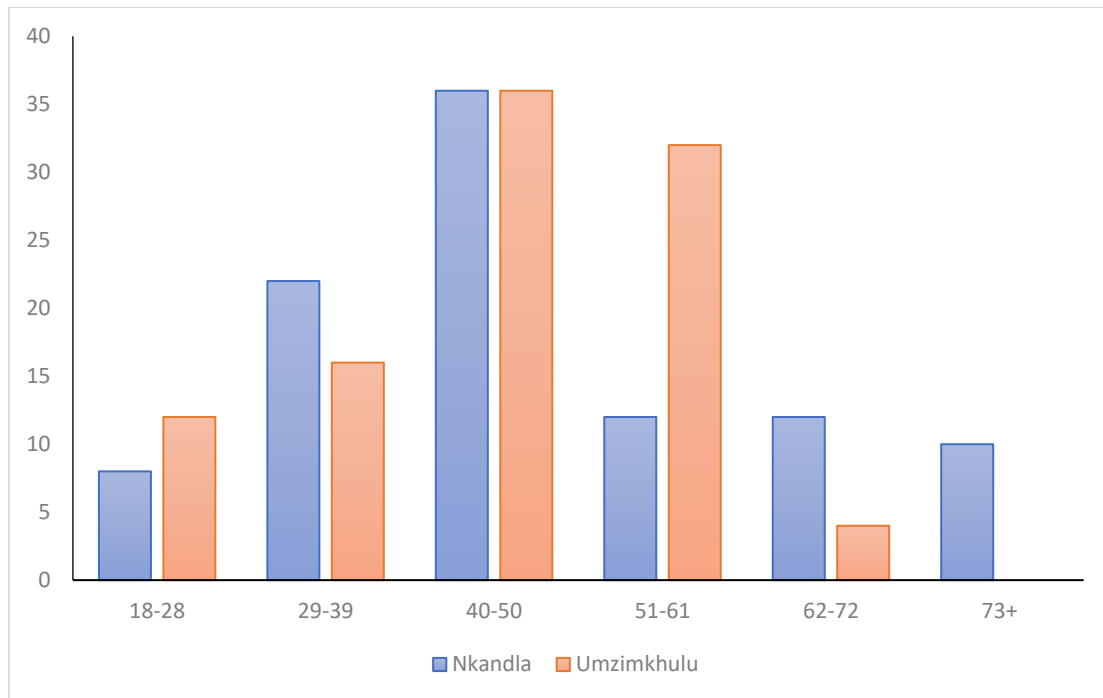


Figure 5.2: Age of the participants in the Nkandla and Umzimkhulu Municipalities (n=50 in each community)

The research findings depicted that in both municipalities, (36%) the majority of the participants fell between the ages of 40 to 50 years. In Nkandla it was observed that 10 per cent of the sample were 73 years old. In Umzimkhulu, on the other hand, it could be noted that the age of the participants reached a peak at 40 to 50 years and it declined from 51 to 72 years; there were no participants above the age of 73 years. The results denoted that a significant number of residents occupying the low-income houses were in the younger age category. The results also showed that low-income houses were primarily occupied by an economically active population.

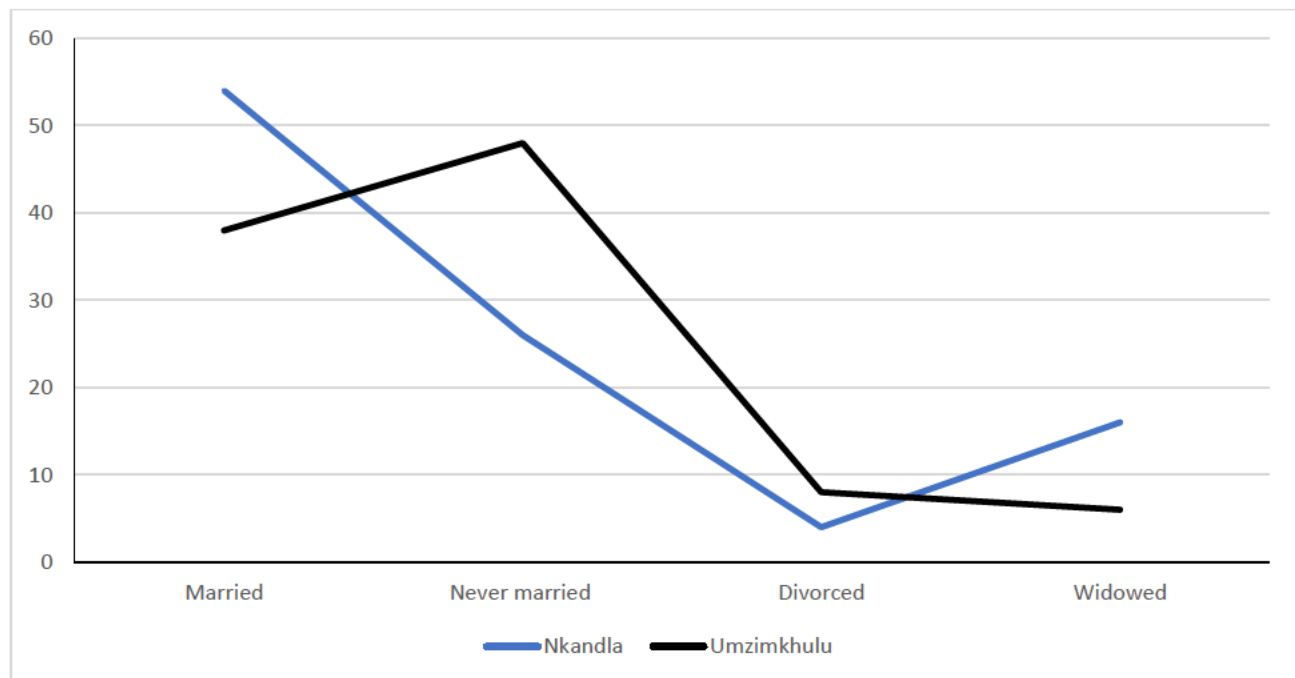


Figure 5.3: Marriage status of the participants in the Nkandla and Umzimkhulu Municipalities (n=50 in each community)

According to Figure 5.3, almost 55 per cent of the participants surveyed in Nkandla were married while 49 per cent of the participants in Umzimkhulu had never married. Over the past 50 years, the benefits of marriage and non-marital reproduction have fused. This is due to the increase in legal responsibilities and rights for non-married fathers, and a loss of the commitment offered by marriage (Kay, 2000). Research has shown that low-income married couples may have it easier than single people when trying to achieve and sustain homeownership. Ownership has the ability to increase the psychological well-being and involvement of the community (Ding *et al.* 2011). Additionally, research advocates that homeownership provides an opportunity to build wealth for low-income families (Abromowitz and Ratcliffe, 2010). Thus, an understanding of the factors that impact on tenure choice is needed. One such factor is marriage.

There are several hypotheses for financial and non-financial causes of why marital status is likely to impact on tenure choices. According to Clark and Huang (2003:323), there are strong predictors of change within the housing market for "life-course reasons" such as marriage and childbirth. In addition, married couples' attributes could lend themselves to stronger homeownership preferences than those of unmarried couples.

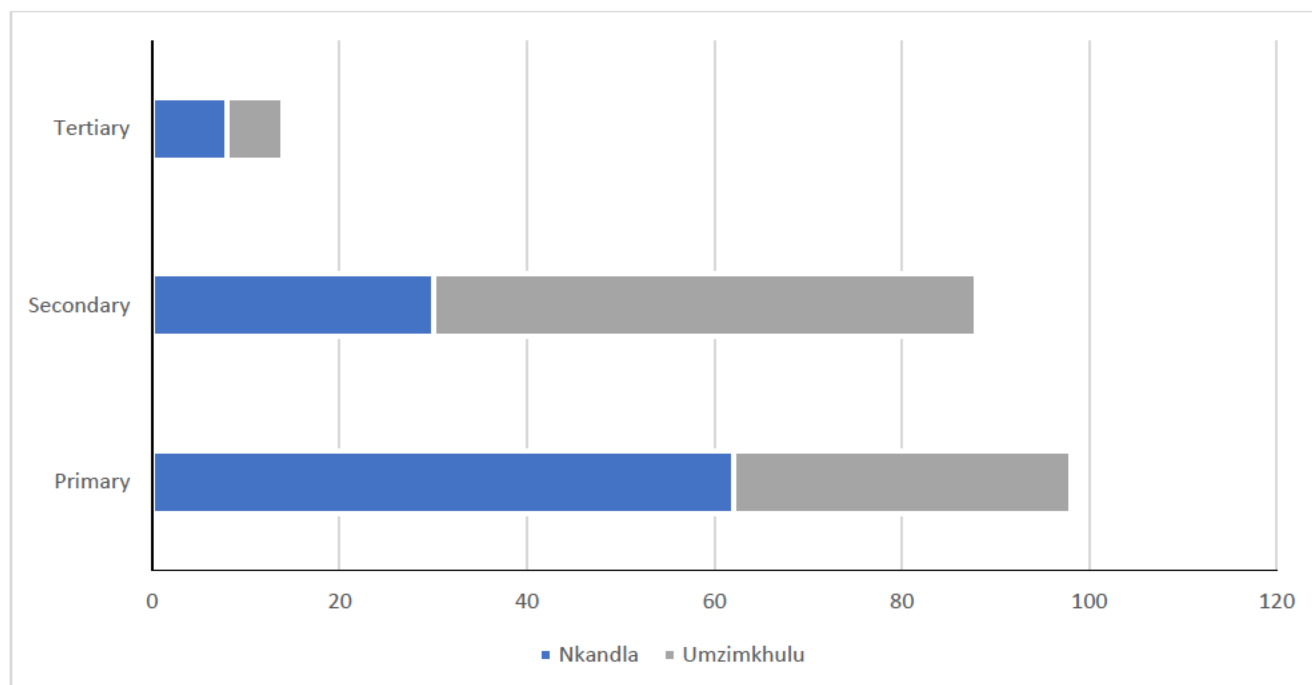


Figure 5.4: Education level of the participants in the Nkandla and Umzimkhulu Municipalities (n=50 in each community)

There was a low level of education in the case studies, as could be observed in Figure 6.4 above. The research findings denoted that the majority of participants in the Nkandla Municipality (62%) had only obtained a primary level of education. In Umzimkhulu, the majority of the sample (58%) managed to obtain a secondary level of education. There was a low percentage of participants who managed to obtain tertiary level education in Nkandla (8%) and Umzimkhulu (6%). The study findings agreed with StatSA (2011), which revealed that there was a low level of literacy in the study areas. Poverty may have been the main factor for the low levels of literacy in the case studies, since parents were unable to invest in their children's education.

In some instances poverty prompted parents to force their children to quit school to go and look for jobs in order to sustain the lives of their families (Qamar, 2017). The low levels of literacy in these municipalities could hinder people from being aware of their rights and duties, mostly regarding housing project provision. People could even lack the confidence to raise their dissatisfaction when the projects implemented did not live up to their expectation or desires.

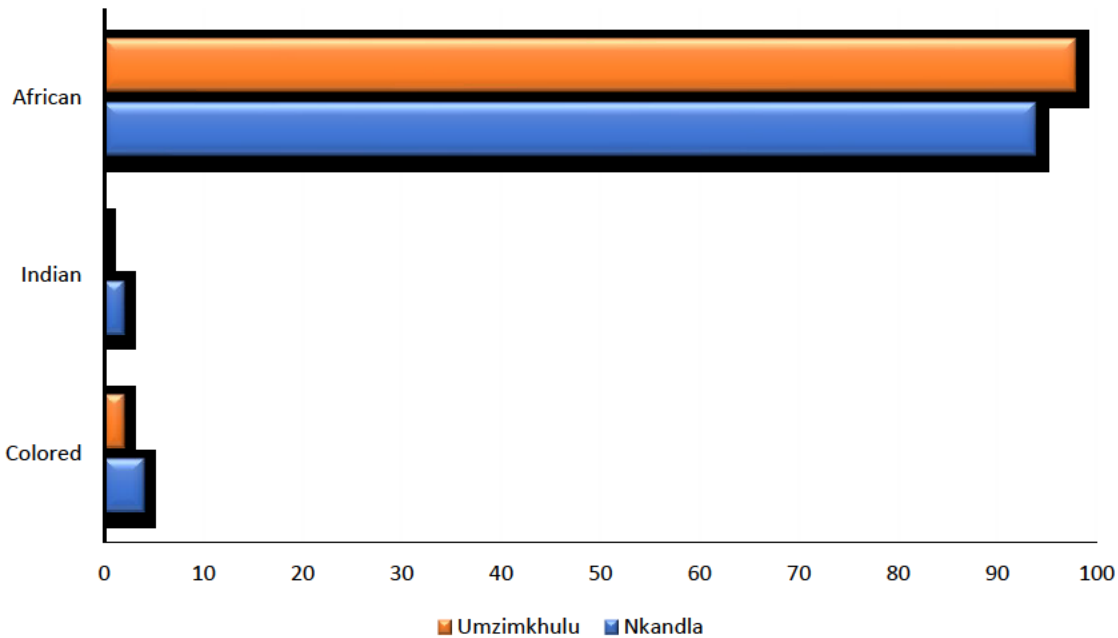


Figure 5.5: Ethnicity of the participants in the Nkandla and Umzimkhulu Municipalities
(n=50 in each community)

Based on the research findings in Figure 5.5, the majority of the participants (greater than 90%) in both municipalities were African. Research has shown that South Africa is not only characterised by a growing society; the country further has to deal with “highly unequal and racially stratified settlement patterns resulting from the apartheid legacy” (White Paper on Housing 1994). The legacy of apartheid further aggravated housing allocation and caused backlogs that made it difficult for authorities to cope with the shortages. Most of the South Africans that were affected by the apartheid legacy were African, which tied in well with the findings in Figure 6.5. According to the White Paper on Housing (1994), more Africans compared to other races were not financially able to afford for their own housing needs as they formed a large portion of the low-income families in the country.

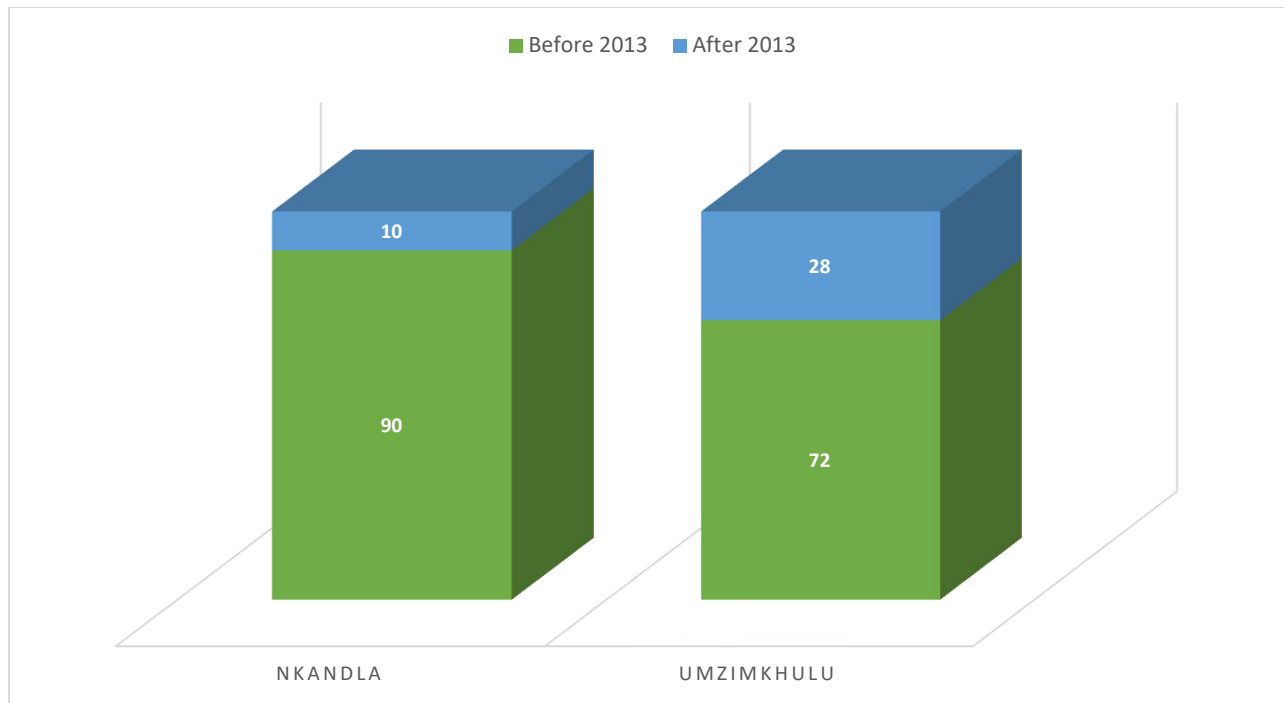


Figure 5.6: Participants' period of stay in the Nkandla and Umzimkhulu Municipalities
(n=50 in each community)

The period of stay referred to the length of time that an individual had spent in a particular location. On the questionnaire, the participants were asked whether or not they had resided in their municipalities before or after 2013. These people may have been attached to the area that they are living in. Another possible reason could be because they were born and raised in the area so they have not stayed anywhere else. These type of people know a lot about the place they are living in and they are conscious about the changes that have occurred over the period of time. It is worth noting that the individuals who stated that they had arrived before 2013 had spent more than five years in those regions. Most participants had been living in those particular areas since birth, but there were others who had migrated there, either temporarily or permanently. Based on the research findings, the majority of the participants in Nkandla (90%) and Umzimkhulu (72%) stated that they had arrived in their respective regions before 2013. Only a small percentage of residents in Nkandla (10%) and Umzimkhulu (28%) reported having arrived in their specific regions after 2013.

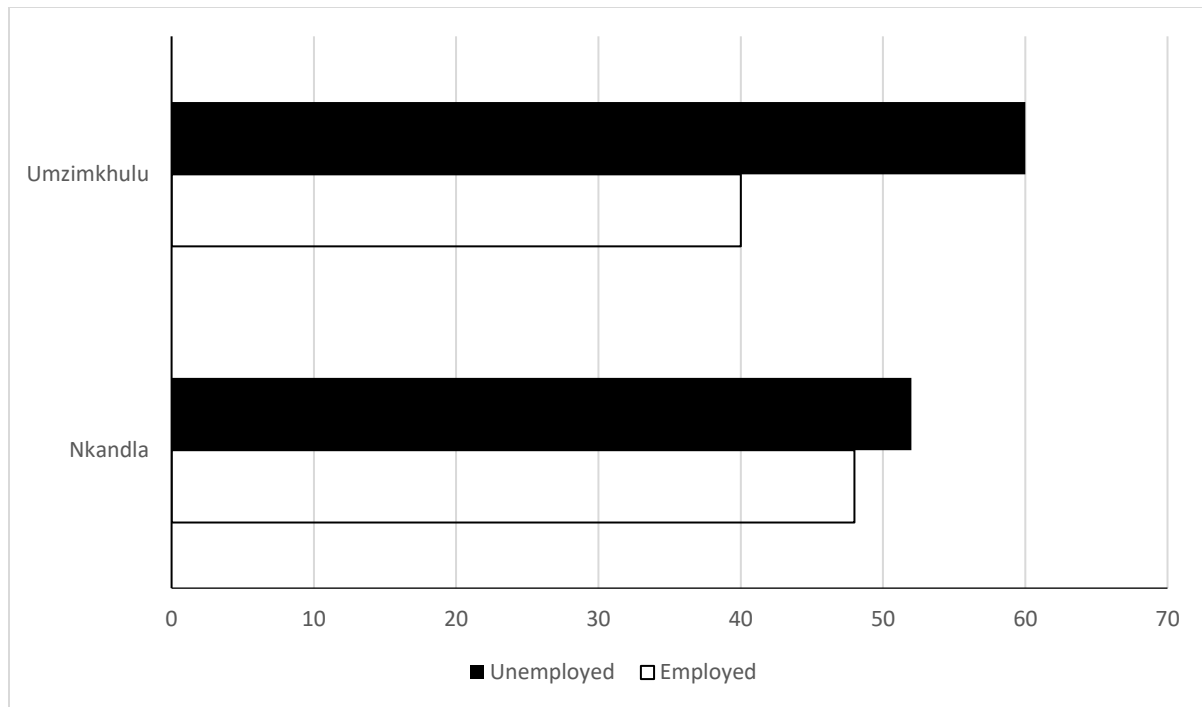


Figure 5.7: Employment status of the participants in the Nkandla and Umzimkhulu Municipalities (n=50 in each community)

A large portion of the sampled population in both Nkandla and Umzimkhulu were unemployed; 60 per cent of the participants in Umzimkhulu were unemployed and 52 per cent of the participants in Nkandla were unemployed. Research shows that the Nkandla and Umzimkhulu Municipalities faced the challenge of being too rural, hence the high level of unemployment. According to Statistics South Africa (2011), these municipalities were severely affected by poverty and service backlogs when compared to urban communities. However, regardless of the morbid position of the current economic conditions of the municipalities, there was an enormous amount of potential for development in the economy.

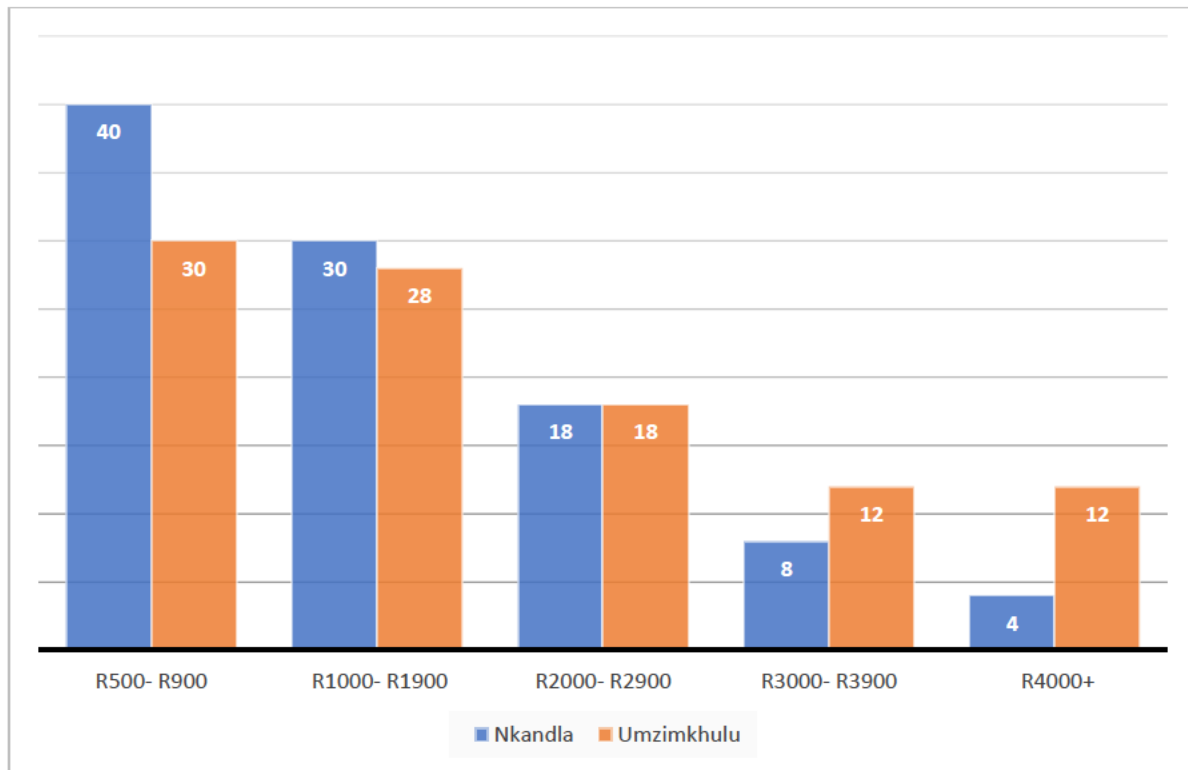


Figure 5.8: Monthly income of the participants in the Nkandla and Umzimkhulu Municipalities (n=50 in each community)

Monthly income simply refers to the amount of money that an individual earns on a monthly basis. Based on the study findings from both study areas, the proportion of the sample decreased with the increase in the income range. The peaks in the Nkandla (40%) and Umzimkhulu (30%) Municipalities were observed for the individuals who earned between R500 to R900. The study findings indicated that a large portion of the sample lived below the poverty line. The high occurrence of poverty may be attributed to low levels of literacy in the case studies. Income plays a vital role in distinguishing individuals who are eligible for low-income housing subsidies. For instance, in South Africa, the low-income housing subsidies are only given to people who do not earn any income and to those who earn less than R3 500 per month, thus this may have been the reason why most respondents fell below this level of income.

5.3 the Economic Status of Nkandla and Umzimkhulu Before the Acquisition or Provision of Low-cost Housing

This study adopted a comparative analysis using data from Statistics South Africa (2001; 2011). The reason for analysing the data in this manner was because this was the only data provided.

Socio-economic inequalities are still affecting the bulk of the South African population. One of the largest in the world remains the income gap created by apartheid and colonial regimes. Cities and towns are still overwhelmingly segregated, according to Goebel (2007), with the majority holding less than the minority. Consequently, the majority are forced to live on the outskirts of cities with very little access to basic infrastructure and other basic services. This is the predicament that residents of Nkandla and Umzimkhulu are faced with however, this predicament has improved somewhat with the introduction of the RDP. The statistics provided by Statistics South Africa (2001; 2011) are as follows:

Table 5.1: The economic status of the Nkandla and Umzimkhulu Municipalities for the years 2001 and 2011

Municipality	Total Population 2001	Total Population 2011	Working Age 15-64 2001	Working Age 15-64 2011	Unemployment Rate 2001	Unemployment Rate 2011
Nkandla Municipality	133,602	114,416	53,6 %	53,6 %	77,4 %	43,9 %
Umzimkhulu Municipality	174,338	180,302	53,7%	53,7 %	68,2 %	46,6 %

Prior to the RDP initiated by the South African Government, there was no housing development of any kind that benefitted the local economy and ultimately no social upliftment. The above table provides a summary of the Nkandla and Umzimkhulu Municipalities using data from 2001 and 2011. In Nkandla the difference in employment between the two years was 33.5 per cent and in Umzimkhulu the difference was 21.6 per cent. Evidently, the provision of RDP housing units in these towns impacted on the startling unemployment levels.

Some of us were employed by the construction companies that were building the units. Our duties were very minimal but some of the residents of the area were able to put food on the table. It is quite unfortunate that these were just piece jobs and offered nothing permanent, therefore taking us back to square one [Respondent 1, Umzimkhulu Municipality].

Housing development can also be used as a tool to reduce unemployment, productivity, and improve health by providing the low-income class with an asset. According to Arku and Harris (2005:5), once an individual becomes a homeowner, “the opportunity should be given to utilise the new asset as a form of income generation, should the owner feel the need”. The provision of low-income settlements benefits not only the user, but by offering local authority support reaches well beyond the city. "Housing development in various ways becomes a source of income for local authorities, including the potential expansion of the local tax base (Wardrip, Hall and Chimino, 2011:1). These funds can further be used to improve the area thereby encouraging investments and increasing the value of houses.

5.4 The Extent to Which the Low-cost Housing Has Improved the Socio-economic Status of Nkandla and Umzimkhulu Municipalities

Through the use of open-ended questions in the questionnaire used to survey the respondents, the researcher was able to understand the extent to which low-income settlements have improved the socio-economic status of the people in the Nkandla and Umzimkhulu Municipalities. The responses were analysed using thematic analysis and this allowed for reporting patterns of meaning. Further, the research data was supplemented by key informant interviews.

The majority of the respondents in both case studies reported that low-income settlements had improved their socio-economic status in several ways. In Nkandla and Umzimkhulu Municipalities the respondents identified common themes which included improved quality of life, skills development, employment and security and spatial development.

i) Improving the quality of life

The sample in both case studies stated that the provision of low-income settlements has improved the quality of life in their communities. Some individuals in the study areas reported that they have

low earnings and that they were not able to improve their housing environments on their own, thus the provision of these low-cost houses improved their living conditions. More often the participants reported that the provision of low-cost housing has improved their access to schools, jobs, government services, towns and shopping centres. The residents stated that they used to travel long distances to their local towns where they are working, but the provision of these houses has reduced the distanced that they are required to travel to their workplaces and services. The location of the houses is the determinant of whether the people in Umzimkhulu and Nkandla Municipalities have access to good jobs and quality education. Housing assistance provided by the government gives children in low-income families the opportunity to improve and succeed in their studies, thus increasing their chances of achieving financial success (Karamujic, 2015). Few participants in Nkandla stated that owning a house gave them freedom because now they can do whatever they want without any restrictions. Some argued that low-cost houses have improved their health since they now have decent sanitary systems. The majority of the residents in the study areas live below the poverty line, thus the provision of low-cost houses has enabled them to generate income.

ii) Skills development

The residents in both study areas stated that low-income settlements projects have provided them with skills and training. More often the low-cost projects are obliged to utilise the local labour force. This allows for the transfer of skills to the local labour force through training. The advantage of this process is that it makes the local people more employable in future projects. It also gives residents an entrepreneurial spirit, as it provides skills that can allow them to start their own businesses (Karamujic, 2015). The key informant in Umzimkhulu revealed that jobs are created during the construction of low-cost houses and he added that the material used is bought from local suppliers, therefore, contributing towards economic development. The results agree with a claim made by Twala (2005) that by resolving skill shortages in low-cost housing populations, investing in low-income settlements helps to equalise the high levels of employment and deprivation in South Africa. However, in Umzimkhulu some participants argued that they were not provided with any skills because the projects employed people from other regions.

iii) Security

A considerable number of participants reported that the provision of low-cost houses gave them security. They revealed that they are now able to save their belongings and other valuable stuff without the fear of losing them. According to Fischer *et al.* (2017), having a house provides security against vandalism, violence and theft. Most women in the Umzimkhulu Municipality stated that having a house protects them from domestic violence.

These houses protect us from... me and my family from bad weather conditions such as storms, heavy rains [**Respondent 2, Nkandla Municipality**].

iv) Spatial development

The research explored changes in the infrastructure in the Umzimkhulu and Nkandla Municipalities between the years 2005 and 2019 (as seen in the figures below). It could be observed that there were major changes that took place in the study area as it became more developed compared to the year 2005. This could be noted by the presence of malls and the expansion of the local town. Compared to Umzimkhulu, Nkandla showed a slight improvement in the infrastructure. Nkandla is more rural and there has been a low level of expansion during the timespan, and this may have been due to high levels of migration and poverty in the Nkandla Municipality, which tends to discourage investments. Migration often results in increased demands for housing, power generation, shops and employment, amongst others. Thus, the inadequacies in the municipal infrastructure and services added up to the pressure.



Figure 5.9: Infrastructural changes in the Umzimkhulu Municipality between 2005 and 2019 (source: Google image)



Figure 5.10: Infrastructural changes in the Nkandla Municipality between 2005 and 2019 (source: Google images)

5.5 Residents' Satisfaction Levels with their Current Status Compared to Their Previous Situation

The definitions of residential satisfaction and housing satisfaction need to be defined separately to be understood. Nonetheless, it is important to note that housing is made up of social and physical components that make up a housing system and not just a residential unit (Potter and Cantarero, 2006). According to Parker and Mathews (2001), satisfaction can be defined as a process of evaluating what is expected and what is received.

Galster (1985:48) refers to the use of the idea of residential satisfaction in at least four different ways. “First, it has been used as a key predictor of individuals’ perceptions of general —the quality of life. Second, it has been used as an ad hoc evaluative measure for judging the success of housing developments constructed by the private sector and the public sector. Third, it has been used as an indicator of incipient residential mobility and, hence, altered housing demands and neighbourhood change. Fourth, it has been used to assess the residents’ perceptions of inadequacies in their current housing environment so as to direct forthcoming private or public efforts to improve the status quo”.

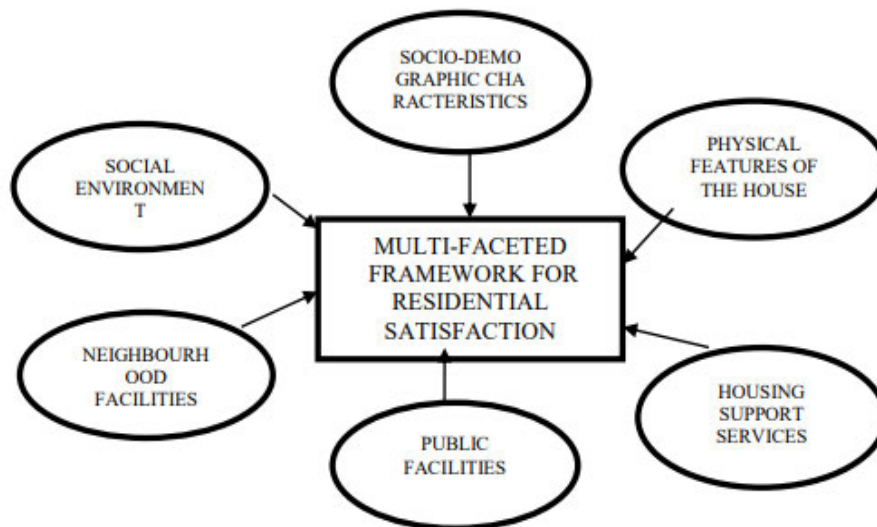


Figure 5.11: Multifaceted residential satisfaction research system (source: Mohit, 2014:60)

5.5.1 Low-cost Housing Satisfaction - Residents of Nkandla and Mzimkhulu Municipalities

The Nkandla and Umzimkhulu Municipalities were both former Bantustan towns under the apartheid regime. Umzimkhulu was originally part of the former Transkei government and Nkandla was under the former Zululand government. The end of apartheid resulted in the introduction of the RDP by the ANC government. The aim of this programme was to address the housing backlogs in areas such as Nkandla and Umzimkhulu, as well as to provide housing to previously disadvantaged South Africans.

Regardless of the government's moral intentions, criticisms regarding the lack of services and amenities in these development projects, quality of the housing units and poor building standards were raised by the sampled population of these towns. According to Bond and Khosa (2002), at the forefront of the housing debate in both these towns was the quantity and quality of these housing units. Numerous community members in both case studies lodged complaints concerning the components of the houses, namely: roofs with no ceilings; doors that were difficult to open/close; and windows that constantly needed to be left open due to the lack of airbricks. These complaints regarding housing units were due to poor craftsmanship.

We had not even occupied the units for more than six months and already the paint on the walls was peeling. The quality of our windows was poor for us to keep them open as they broke easily. I am not complaining, we are grateful for these units but the government needs to improve on the quality of these low-income settlements units in future [Respondent 3, Nkandla Municipality].

The companies that built our units told us that we have six months to report any defects and thereafter it would be our responsibility to take care of the maintenance issues. This became very difficult for us because most of the defects took more than the time given to manifest. Nonetheless, is it entirely reasonable to expect someone that earns less than R1 500 to carry the costs of repairing shoddy workmanship? [Respondent 4, Nkandla Municipality].

Evidently, the specific complaints regarding the quality of the housing units reduced the residents' levels of satisfaction, which consequently had a negative impact on the quality of life for the

interviewees. Turner (1976:1) argues, “the value of a house is of greater importance to a person that the appearance of the housing unit”. In support of Turner’s argument, former Public Protector, Thuli Madonsela, presented a case in parliament stating that some of the defects in the low-income settlements units were so bad that they had to be demolished and rebuilt (Bailey, 2017).

Contrastingly, other residents interviewed in the study areas were relatively happy with the units as they were upgraded to being owners of RDP houses, which represented secure tenure for the occupants. For low-income earners owning an RDP house meant more than just having a roof over their heads.

It represented:

- The promise of improved health through more decent sanitation systems.
- Services that came with low-income settlements such as water, electricity and less time spent on household chores because of the availability of these services.
- Increased ability to plan for the future.
- Security against theft, violence and vandalism.
- Protection from bad weather conditions (winds, rains, storms etc.).
- Sense of identity.

I used to view ownership of a property as a very distant thing for me, but now I OWN something and that makes me very happy. My children are well protected and I now have the confidence to call myself a parent [Respondent 5, Umzimkhulu Municipality].

Furthermore, the results of the survey revealed that respondents further considered closer proximity to amenities and basic services to be important than just the appearance of the low-income settlement units. According to Turner (1976:2), the proximity of the workplace and amenities was “imperative for economic reasons” and satisfaction. With many residents in both Nkandla and Umzimkhulu Municipalities earning R1 500 a month or sometimes even less, it is central that all services and amenities be as close as possible in order to cut the costs of transport.

5.6 Conclusion

To conclude, the chapter presented the study findings. The research data indicated that low-cost houses in the study areas had improved the socio-economic conditions in the study areas. However, it was also noted that a significant number of people were not happy with the quality of these houses.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

The study aimed at evaluating the effect of low-income settlements in small towns and comparing the municipalities of Nkandla and Umzimkhulu. This chapter includes a summary of the research goals with reference to the findings in chapter six of the study. It also presents the overall conclusion of the analysis and suggestions for action and future studies.

The researcher used a mixed-methods approach using a qualitative and quantitative dataset. To achieve the goals, the researcher used a random sampling technique to conduct 50 household surveys in each area, utilising a specifically developed questionnaire. The questionnaires consisted of questions that were closed and open-ended. The closed-ended questions were used to approach the quantitative aspects of the analysis and the data obtained were analysed using Microsoft Excel 2013 descriptive statistics. The close-ended questions were used to feed into the qualitative aspects of the study and were analysed using narrative analysis, specifically thematic analysis. The researcher also conducted key informant interviews with relevant stakeholders.

6.2 Key Findings

The study's first goal was to examine the economic status of these municipalities by using secondary data from before the creation of the low-income settlements in these municipalities. Tthe researcher analysed the data from the 2001 and 2011 census reports to understand the economic conditions of the case studies. The economies of the study areas were observed to be poor as there were high levels of unemployment and illiteracy.

The study's second objective was to determine the extent to which low-cost housing enhanced the Nkandla and Umzimkhulu municipalities' socio-economic status. The study found that low-cost housing supply enhanced the research areas' socio-economic status. The sample frequently mentioned in both municipalities that the houses had increased the quality of their lives. In both Nkandla and Umzimkhulu, low-cost houses expanded people's access to government services such

as health centres, parks and schools, among others. They reduced the time it took to reach those places. The provision of the houses in the case studies exposed the communities to improved basic services such as sanitation, electricity and water. Secondly, low-income settlement projects equipped residents in Nkandla and Umzimkhulu with skills and employment. During the construction of the low-cost houses, the contractors utilised a local labour force and this not only created job opportunities, it also transferred skills to the local residents. It was also noted that participants in both study areas frequently mentioned that the low-cost houses gave them security. The houses protected families from dreadful weather conditions, violence, and theft. Lastly, there was a difference in spatial development between the Nkandla and Umzimkhulu Municipalities. A lot of spatial changes took place in Umzimkhulu between the years 2005 and 2019, but this was not as prevalent in Umzimkhulu.

The last objective was to establish the participants' satisfaction levels with their current status compared to their previous situation. It was found that a significant number of people were not satisfied with the quality of their houses. The complaints raised included roofs with no ceilings, doors that were difficult to open or close and broken windows. Although there were many complaints with regards to the quality of the houses, some people were satisfied with their houses in Nkandla and Umzimkhulu. Those who were satisfied mentioned that the low-cost houses improved their health through improved sanitation, increased their ability to plan for the future, gave them protection from theft, violence and vandalism, and protection from bad weather conditions.

6.3 Recommendations

Based on the research findings it could be noted that there was a high level of dissatisfaction in the case study areas with regards to the state of the low-income houses. It was evident that the contractors did not prioritise providing the residents with high-quality buildings and this became a cost for the households as they needed to frequently repair the damages. The recommendations that the researcher made are as follows:

6.3.1 Improve the quality of the houses

In order to ensure that the low-cost houses have longevity, the focus should be on improving their quality. The government can assure this by employing experienced and skilled constructors. Secondly, the constructors need to avoid buying building materials of poor quality. Although purchasing cheap materials reduces the budget for the projects, there are long-term consequences such as the need to constantly renovate and repair damages. Also, poor quality houses make people vulnerable to environmental hazards such as storms and heavy rains. The government needs to enforce the standard of materials purchased for construction the legislation. Quality control during construction during the construction procurement. Construction procurement is the overall process of identifying, selecting and obtaining all materials for the construction process.

6.3.2 Improve the Socio-economic Status Through Job Creation

The study observed that the majority of the beneficiaries in both case studies lived below the poverty line. This was caused by high levels of unemployment and illiteracy in the study areas. The study therefore recommends that the government should work closely with community members to curb the situation. The government should work closely with NGOs to capacitate beneficiaries with skills that will help them to explore economic opportunities and enable them to identify ways to grow their businesses. In this regard, the beneficiaries should be encouraged to use their housing for income-generating opportunities. Furthermore, the government needs to provide varied types of employment and training opportunities that will raise the economic status of the communities.

6.4 Recommendations for Future Research

The literature reveals that a considerable number of studies that look at low-income settlements have been published. However, there are areas that have not been fully explored. The potential areas for future research include:

- More in-depth analysis of the living conditions in the low-income settlements. This area has been overlooked by many researchers, however, understanding how people live in the low-income settlements may allow the government to provide services that may still be lacking.
- Assessments of how local socio-economic conditions can be improved.

6.5 Conclusion

In conclusion, the study aimed at assessing the impact of low-income settlements in small towns and to compare the Nkandla and Umzimkhulu Municipalities using a mixed-methods approach. The data was collected using key informant interviews and questionnaires. It was observed that the provision of low-cost houses in the study areas has improved the socio-economic well-being of the residents in the two case studies. However, it was also noted that the majority of the beneficiaries were not happy with the condition of their houses due to quality issues. It is thus recommended that the government should ensure the provision of houses of a high-quality.

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APPENDICES

APPENDIX ONE: ETHICAL APPROVAL LETTER



5 February 2019

Mr Siyabonga Charles Zama 215000120
School of Built Environment and Development Studies
Howard College Campus

Dear Mr Zama

Protocol reference number: HSS/1833/018M

Project title: The assessment of the Impact Low Cost Housing in small towns, A comparison approach of Nkandla and Umzimkulu Municipalities in South Africa

Full Approval – Expedited Application

In response to your application received 9 October 2018, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shamila Naidoo (Deputy Chair)
Humanities & Social Sciences Research Ethics Committee

/pm

cc Supervisor: Dr HH Magidimisha
cc Academic Leader Research: Professor Oliver Mtapuri
cc School Administrator: Ms A Msomi

APPENDIX TWO: QUESTIONNAIRE



COLLEGE OF HUMANITIES

SCHOOL OF BUILT ENVIRONMENT AND DEVELOPMENT STUDIES

Household Questionnaire

Household Survey Questions

I am a registered Master's (Town and Regional Planning) student in the School of Built Environment and Development Studies at the University of KwaZulu-Natal. My supervisor is Dr. H. Magidimisha. I am conducting a survey for my research dissertation in the Nkandla and Umzimkhulu Municipalities. My Research is titled: **"The Assessment of the Impact of Low-Cost Housing in Small Towns, A Comparison Approach of the Nkandla and Umzimkhulu Municipalities in South Africa"**. The aim of this survey is to gain your views and your understanding about the impact of low-cost housing delivery in ensuring the improvement of the socio-economic status of the beneficiaries.

1. Demographic Profile of the Household

1. Gender

M	F
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2. Age

18-28	
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29-39	
40-50	
51-61	
62-72	
73>	

3. Marital status

Married	
Not married	
Divorced	
Widowed	

4. Educational levels

Primary	
Secondary	
Tertiary	

5. Ethnic group

Coloured	
White	
Indian	
African	

2. Household Characteristics

1. Head of the household

Male	
Female	
Children	

2. When did you start living here?

Before 2013	
After 2013	

3. Are you employed?

Yes	
No	

4. What was the criteria used to identify those who should benefit from the low-cost housing?

Yes	
No	

3. Income

1. How much money do you earn per month?

R500-R900	
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R1000-R1900	
R2000-R2900	
R3000-R3900	
R4000>	

4. How does this house assist in providing sustainable shelter?

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.....

.....

5. What opportunities do you expect from having a house as a sustainable strategy for poverty alleviation?

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6. Is there any satisfaction concerning the provision of this low-cost housing compared to the previous living conditions?

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7. What challenges do you face on a daily basis in this house?

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.....

8. Do you think these challenges could be addressed?

9. Do you think there is any difference concerning overall improvement in the area after the provision of this low-cost housing?

10. Do you believe that the provision of this house is sufficient in the area, without providing any other relevant infrastructure in ensuring sustainable human settlement?

11. Do you believe that low-cost housing projects of this nature will meet the needs of the community and reduce the level of spatial inequality in the area?

12. Are you happy with this housing project? Were you as a member of the community involved throughout the project?

APPENDIX THREE: KEY INFORMANT INTERVIEW SCHEDULE



COLLEGE OF HUMANITIES

SCHOOL OF BUILT ENVIRONMENT AND DEVELOPMENT STUDIES

I am a registered Master's (Town and Regional Planning) student in the School of Built Environment and Development Studies at the University of KwaZulu-Natal. My supervisor is Dr. H. Magidimisha. I am conducting a survey for my research dissertation in the Nkandla and Umzimkhulu Municipalities. My Research is titled: **"The Assessment of the Impact of Low-Cost Housing in Small Towns, A Comparison Approach of the Nkandla and Umzimkhulu Municipalities in South Africa"**. The aim of this survey is to gain your views and your understanding about the impact of low-cost housing delivery in ensuring the improvement of the socio-economic status of the beneficiaries.

Municipal Officials, EDTEA, Human Settlement and Cogta Questionnaire

Research Question 1

To what extent has the provision of low-cost housing improved the socio-economic status of the Nkandla and Umzimkhulu Municipalities?

1. How does the delivery of low-cost housing to low-income groups improve their standard of living/quality of life?

Research Question 2

What was the economic status of these municipalities before the provision of the low-cost housing?

2. How do these low-cost housing projects become a sustainable living mechanism to dwellers?
3. What are the strategies and tools used by the municipalities to identify those who should benefit from the provision of low-cost housing?
4. How is the housing project of this nature planned to address unemployment and other socio-economic issues within the area?

Research Question 3

What are the current levels of satisfaction of the beneficiaries compared to the previous situation?

5. Are you happy with this housing project? Were the members of the community involved throughout the project?
6. Is this low-cost housing project a product of what the community wants and does it reflect what is expected or what the authorities want?
7. How does the municipality benefit from this low-cost housing project in terms of its development planning goals?
8. What are the strategies and tools that you use to facilitate the success of the project?

Research Question 4

What recommendations could be developed to further improve the socio-economic status of the population in these municipalities?

9. In terms of the lessons learnt, what could be done to ensure that low-cost housing projects reach the intended beneficiaries?
10. What strategies do you have to ensure that housing is not only a shelter for the beneficiaries, but also part of their livelihood strategy to alleviate poverty in these communities?

APPENDIX FOUR: SITE VISITS PICTURES



