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Dissertation Topic:

An assessment of the socio-economic impact of informal settlements on suburban properties in Clare Estate in eThekweni Municipality.

By

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Abstract

Informal settlements have become a prominent feature in metropolitan cities and small and medium cities of developing countries. These settlements result from an increasing urban population and are characterised mainly by substandard housing and inadequate essential services. In South African cities, informal settlements have been developed in and around suburban areas, which has been a cause of conflicts for many years. The residents in suburban areas claim that informal settlements negatively impact the value of properties in the suburbs.

A qualitative research approach was employed to assess the socio-economic impact of informal settlements on suburban properties in Clare Estate in eThekweni Municipality. The data was collected through secondary interviews, observations and secondary data analysis. The secondary data was obtained from books, governments' reports, media publications, journals, government policies and legislations and other many internet data sources. The combination of these methods of collecting data was used to discover different perspectives on the research topic. Purposive sampling was employed to select 30 participants: 20 from Clare Estate suburb and ten from Kennedy road informal settlement. The data was collected over one and a half months.

The findings of this study disclosed that Kennedy Road informal settlement hurts both social and economic facets of the Clare Estate suburb. Residents in the suburb believe that the informal settlement next to the Clare Estate suburb decreases the value of properties in the Estate. That is because homebuyers do not want to invest in properties next to the informal settlement. They want to avoid perceived devaluation of their properties from being near such a settlement.

The study concluded that informal settlements are a great challenge of the urban environment that negatively impacts suburban areas on the value of properties. This is influenced by rural-urban migration, urbanisation, and racial segregation that is rooted in the legacy of the apartheid system. It further suggested that the government develop free government housing and low-cost flats in Kennedy Road Informal Settlement to accommodate informal settlers close to Clare Estate and create order and control over informal settlers.

Keywords: Informal settlements, Suburban Areas, Property value

Declaration

I Xolisani Alphonse Dlamini declare that:

- (i) The research reported in this dissertation is my original research, except where otherwise indicated.
- (ii) This dissertation has not been submitted for any degree or examination at any other university.
- (iii) This dissertation does not contain other persons' data, pictures, graphs or other information unless expressly acknowledged as being sourced from other persons.
- (iv) This dissertation does not contain other persons' writing unless expressly acknowledged as being sourced from other researchers. Where other written sources have been quoted, then:
 - a) their words have been re-written, but the general information attributed to them has been referenced.
 - b) Where their exact words have been used, their writing has been placed inside quotation marks and referenced.
- (v) This dissertation does not contain text, graphics or tables copied and pasted from the Internet unless expressly acknowledged and the source being detailed in the dissertation/thesis and the References sections.



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List of Abbreviations

ANC	African National Congress
BNG	Breaking New Ground
CBD	Central Business District
DoH	Department of Housing
GIS	Geographic Information System
HDA	Housing Development Agency
HWP	Housing White Paper
KZN	KwaZulu-Natal
NP	National Part
OCA	Observatory Civic Association
PIE Act	Prevention of Illegal Eviction from and Unlawful Occupation of Land Act
RDP	Reconstruction and Development Programme
SAHA	South African History Archives
SAHO	South African History Online
SAPS	South African Police Service
UN	United Nation

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Chapter 1: Study Context

1.1. Introduction

The broad issue of illegal occupation of land has been a cause of concern for many years worldwide. The issue requires the government to take progressive measures to adequately address it, as people are increasingly migrating from rural to urban areas searching for better social and economic opportunities. Given this movement, there has been a rise of informal settlements in cities where access to housing and land is problematic for the poor. It is estimated that 25% of the world's urban population lived in informal settlements, with 213 million informal settlements residents added since 1990 (UN-Habitat, 2013). According to Amrevurayire and Ojeh (2016), an uncontrollable increase of people in urban areas has proven to be advantageous and disadvantageous for all communities within urban spaces. For instance, it expanded informal settlements on formal residential properties in different suburban communities, including Clare Estate in Durban, which led to various social and economic issues in all these suburbs.

1.2. Research Background

According to Olajide (2010), informal settlements are often characterised by the unauthorised occupation of public/private vacant land, the illegal subdivision of land, unauthorised construction of structures and buildings using low-cost construction materials and discarded materials, such as abandoned construction debris and the lack of restrictive standards and regulations.

In South Africa, the creation and mushrooming of informal settlements can be traced back to discrimination and the spatial planning of the apartheid system. In the apartheid era, the allocation of land to individuals was an unfair process as only the minority of white citizens could access and occupy the land and all other race groups were allocated space according to the Group Areas Act (Newton and Schuermans, 2013).

The apartheid government enacted the Group Areas Act in 1950; and it forced control over interracial property exchanges and property occupation everywhere in South Africa (Newton and Schuermans, 2013). Cochrane and Chellan (2017) stated that this Act was revised nearly

every year and effected in the Consolidation Acts of 1957 and 1966. The Group Areas Act made the legitimate system for different levels of government to set up specific neighbourhoods as 'group areas', where only individuals of a specific race were able to reside (Newton and Schuermans, 2013).

The practice uprooted a large number of individuals, breaking up many friends, families and communities. Once the government pronounced the arrangement that a specific area belongs to a particular group, the authorities had the power to destroy all the houses there and uproot everybody who was not of the assigned group (Cochrane and Chellan, 2017). As a result, black South Africans were forced to reside in the outskirts of many cities. Nevertheless, in the 1980s, many black Africans who moved from periphery areas of South African Cities and the rural regions started to illegally occupy land in the communities of Indians and coloured people (Gustav, 2013).

The illegal occupation was caused by the fact that these areas were not designated for white residential areas. Therefore, illegal squatters were allowed as these areas were not affected by Prevention of Illegal Squatters Act no 52 of 1951, that prevented the unlawful occupation of land in white residential areas (Gustav, 2013). The ineffectiveness of this act in these areas made it easier for people to occupy the land and built informal houses illegally. Even though the political dynamics of the transition from the apartheid government to democracy demolished apartheid laws, the legacy of the apartheid still exists up to date. The effect is evident in almost all provinces around South Africa. According to Tshishonga (2019) in KwaZulu Natal, the space issue has been debated extensively, but it has not been appropriately addressed.

Durban-like Cape Town, Johannesburg and Port Elizabeth are still segregated. The rich of Durban still live within expensive-looking suburbs (Tshishonga, 2019). These areas largely remain white; even though this is changing, it does at a plodding pace. Informal settlements have been developed nearby and within these suburban areas because they have access to employment opportunities and transport prospects that are not present in rural areas (Housing Development Agency (HDA), 2013). The majority of the population in suburban areas do not accept these informal settlements, and therefore conflicts are exacerbated due to their presence (Strauss, 2019). It has always been this way in Durban, and there is not much change even after

25 years long since apartheid collapsed and 29 years long after Nelson Mandela was released from prison.

For instance, in the case of Clare Estate residential area in Durban, informal settlements have become the key feature of the area due to the lack of the government's capacity to deal with the illegal land occupation. These settlements have resulted in conflict among two different communities (informal settlers and Clare Estate suburb residents) (Nadasen, 2010). As a result, many Clare Estate residents want people in the informal settlement to be relocated to other areas. In response, the eThekweni Municipality started implementing initiatives to relocate informal settlements from Clare Estate to other areas (Nadasen, 2010). However, the initiatives did not materialise since Kennedy Road informal settlement is still existing within the boundaries of Clare Estate up to date.

Against this background, this research will provide an exciting opportunity to advance understanding of the socio-economic impact of informal settlements on suburban property. The study will be undertaken in Clare Estate residential area. The area that was reserved for Indians during the apartheid era. However, due to the government's inability to contain illegal land occupation, the area is now characterised by the present informal settlements within its boundaries.

1.3. Problem Statement

Informal settlements have been continuously increasing in urban areas over the past decade. According to UN-Habitat (2015), the increase of informal settlements is caused by rural-urban migration, which is the migration of people from their original places in rural areas to urban areas. Rana (2011) argued that peoples' movement contributes to the concentration of a large portion of the population in and around the growth poles. When this portion of the population resides in these areas, it contributes to creating informal settlements around the suburban property. Like many other cities in South Africa, Durban has been developed unequally because of the growth of informal settlements near suburban areas. It has been argued that these settlements in cities not only create problems for the informal settlers but for the rest of the general urban public as well, especially those that reside near such settlements (Nadasen, 2010).

1.4. Purpose of the Research

This research study aims to assess the impact of informal settlements on suburban properties that leads to the inability of suburban residents to accept such settlements. The research will be conducted in Clare Estate Suburbs.

1.5. Research Objectives

1. To understand key factors that attracted people to Clare Estate to establish an informal settlement.
2. To examine how Clare Estate residents perceive the informal settlement present in their area.
3. To assess the socio-economic impact of the informal settlement in Clare Estate on the value of the properties in the Estate.
4. To investigate mitigation measures used by residents of Clare Estate to reduce the impact of informal settlements on their properties.

1.6. Research Question

How do the socio-economic impacts of informal settlements affect suburban properties in Clare Estate?

1.7. Research Sub-questions

1. What are the key factors that attracted people to the Clare Estate suburb to establish an Informal settlement?
2. How do the formal residents of Clare Estate perceive the informal settlement present in their area?
3. What are the socio-economic impacts of the informal settlement in Clare Estate on the value of properties of the estate?
4. How do Clare Estate suburb residents mitigate the impact of the informal settlement on their properties?

1.8. Definition of Key Concepts

1.8.1. Informal settlements

According to UN-Habitat (2015), informal settlements can be defined as residential settlements where residents usually have no land tenure for the land or homes they occupy, for instance, they rent or squat informally. These settlements usually lack city infrastructure and basic services; housing does not comply with building and planning standards and is often situated in sensitive areas (Patel, 2013).

1.8.2. Suburban areas

Forsyth (2012) define suburban areas as residential areas that exist either as part of cities or as independent residential settlements near a city. According to Tomas (2012), in South Africa, suburban communities are usually located within areas of jurisdictions of cities. They contain both poverty and affluence despite general known assumptions and perception of suburbs as uniformly prosperous.

1.8.3. Property value

Reid and Ryden (2013) define property value as the amount a buyer of a home is eager to pay and what a seller is keen to receive for a property. According to Babawale and Famuyiwa (2014), the amount a buyer is ready and prepared to pay for a particular property depends on various factors, including the location and condition of the property and the quality of surrounding environment among other things.

1.9. Significance of the Study

The study's essence and topicality stem from the fact that there is always a clear division between formal and informal housing. This is due to stereotypes people create that make coexistence between formal and informal housing seem impossible. Therefore, this study is essential to empirically test existing theories, stereotypes, and assumptions, especially in post-Apartheid South Africa. It also extends the understanding base of the impact of informal

settlements, adding value to housing discipline and other associated disciplines since it is one of the few of its kind in South Africa. Some of the impacts of informal settlements on suburban properties are country-specific due to the legacy of apartheid in South Africa justifies why the study should be undertaken.

1.10. The Structure of the Document

This research study is made up of seven chapters, as indicated below:

Chapter 1 presents the study context. Chapter 2 unpacks key theories that support this research study and provides the reviewed literature concerning this research study. Chapter 3 outlines the research methodology that was employed in this research study. It also outlines the limitations of this research study. Chapter 4 discusses the background of the Clare Estate Suburban Area. Chapter 5 presents and analyses the research findings. The analysed data were collected through observations and interviews with study participants. Chapter 6 is the last chapter of this research study. It presents the conclusion of the research study that comprises the concluding remarks and recommendations of the study.

Chapter 2: Theoretical Framework and Literature Review

2.1. Introduction

The previous chapter presented the context of the study, including the background to the study, problem statement, purpose of the study, and the objectives that the study seeks to address. This chapter presents the theoretical framework and literature that support this study. This chapter is arranged into two main sections: Section 2.2 looks into the modernisation theory that explains why cities of developing countries experience a high concentration of informal settlements. It follows by looking into the culture of poverty, which argues that people growing within or around informal settlements are likely to adopt the feelings of desperation that describe these areas and eventually become poor. Lastly, it looks into the hedonic price modelling that considers the value of the house or home in the market as the collection of various attributes. Section 2.3 looks into the literature that supports and informs this study.

2.2. Theoretical Framework

2.2.1 Modernisation Theory

Modernisation theory was framed by social scientists in the 20th century, reflecting on the past few hundred years of history in Western Europe and North America and noting positive and negative changes observed during that time. Then they formulated a theory that describes modernisation as a process that involves industrialization, rationalisation, adoption of democracy, urbanisation, bureaucracy and mass consumption (Romanova and Pavlova, 2014). The theory refers to a model of a progressive transition from traditional to a modern society. It looks at the internal factors of a country while assuming that with assistance, traditional countries can be developed in the same manner as more developed countries have been. Traditional countries still follow the traditional rules of their community (Romanova and Pavlova, 2014).

Modernisation pulls people into large cities for industrial jobs to work in different sectors that accelerate and promote national economic growth while facilitating urbanization and education for all. According to the theory, modernisation accelerates economic expansion by allowing the expansion of sectoral output in developing countries; it argues that the urban environment

is conducive to establishing well-functioning economic sectors in those countries. (Martinussen, 1997).

With modernisation, the majority of people change from using simple to a more complex mode of technology. The change of behaviour indicates a shift from subsistence farming to commercial crop production and a change from human and animal power to machinery use that often forces residents in rural communities to move to urban settlements (Kuddus, 2020). However, urban settlements cannot cope with such changes in terms of housing planning and jobs creation. Thus, these changes negatively impact large cities of developing countries as such cities are vulnerable to both environmental and economic shocks. Subsequently, these changes led people to reside in informal settlements as they are happening at a quicker rate compared to housing planning.

According to Martinussen (1997), many developing regions depict modernisation as the primary cause of informal settlements. These settlements are generally found around the central district of different cities and towns. They are portrayed as a by-product of the process of both industrialization and urbanisation. For instance, Romanova and Pavlova (2014) argued that informal settlements are developed during the economic expansion in developing regions as poor people migrate to urban settlements to integrate themselves into expanding economies in cities. Likewise, Turner (1969) argued that informal settlements are both the vehicle and the product of the modernisation. According to this perspective, large cities and towns of developing countries cannot create employment opportunities for the growing population.

Consequently, the lack of access to adequate housing, combined with poverty, are the significant contributors to the establishment of informal settlements. The development is caused by the fact that underprivileged people from rural areas cannot afford to buy, rent, or build decent housing. Therefore, they choose to live in cheap and substandard housing units closer to employment opportunities.

Lall et al. (2006) noted that job opportunities are continuously created during the process of industrialisation. The process gave rise to the development of industries that have become significant contributors and the cornerstone to the rapid growth of cities. Industrial wages pull rural inhabitants into urban areas (Lalle et al., 2006). Henceforth, industrialisation in many

developing regions is correlated with a high concentration of population in urban areas. The cost of high concentration of people in urban areas is accompanied by poverty. As urban resources are scarce; and environmental and air pollution that emanates from poorly developed institutions and limited human resources for better urban management and planning for future (Kuddus, 2020).

Furthermore, Lalle et al. (2006) believe that the continuous concentration of the population in urban areas contributes to the expansion of the built-up environment, subsequently accelerating the rate at which houses are covering the land. The state of affairs increases issues of unauthorized land occupation as informal settlers are now overtaking more land in urban areas. These settlements are regarded as impoverished settlements. Cohen (2006) noted that as African cities are growing, the rate at which the urban poor is increasing is faster than the overall rate of the urban population. The situation contributes to the mushrooming of informal settlements that worsen the urban sprawl and congestion problem, subsequently making it difficult for local authorities to provide, improve, and maintain the required level of necessary infrastructure and services in urban settlements.

2.2.1.1. The link between the Modernisation Theory and this study

The link between modernisation theory and this research study is highly noticeable. The modernisation process involves both the industrialisation and urbanisation processes. The implication is that the industrialisation process influenced people to move to Clare Estate suburb. The movement was because the suburb is near the industries that attract people into an area for an industrial wage. An influx of people into this suburb has led to the illegal occupation of land rapidly. Such occupation contributes to various social and economic issues in this Clare Estate suburb.

2.2.1.2. Critiques of Modernisation theory

According to Allen and Thomas (1992), modernisation theory dismally failed to consider that economies of other countries are unique in the way they are growing. Thus, other countries could reach any different stages of development without necessarily going through the first stages. It proves that the world cannot emulate the development pathways of Western countries given the fact that earth's resources are unequally distributed. According to Jephias (2011), modernisation theory also failed exceptionally to acknowledge that while developing countries are still struggling to improve and stabilize their political, social and economic structures; it is

extremely likely that first world countries will continue to grow at the same rate or even faster. The critique proves that the gap between developing and developed countries cannot be closed using establishing theories. Furthermore, it justifies that one development pathway does not work in different environments.

2.2.2 Culture of Poverty Theory

According to Gajdosiene (2004), the theory of culture of poverty was introduced in 1965 by Oscar Lewis within impoverished communities. Lewis's (1996) classified informal settlements residents as belonging to such a culture. In that regard, the culture of poverty can be defined as poor people's behaviour concerning their poverty. Lewis's study was conducted in small communities of Mexico, and findings showed that these communities shared almost 50 attributes concerning poverty. These attributes included a lack of sense of background, crime, frequency violence and poor planning for the future generation. Although the study's sample size was small, according to Bourgois (2015), Lewis could extrapolate the results of his research to suggest the universal's culture of poverty.

The culture of poverty theory concurs that poor people are poor due to their cultural norms and values (Bourgois, 2015). In that way, it suggests that poor people have different cultural norms and values compared to the broader society and that indicate that people learn these values and norms as they grow up in poor communities and that shape their life opportunities and choices. These values are passed across generations, and as people grow up, they internalize these values, which explains why people who grow up in poor communities remain poor (Bourgois, 2015). Lewis (1969) argued that a child growing up in deplorable conditions like in informal settlements would adopt the feeling of depression, desperation and hopelessness that characterize these conditions. As this child grows up, she will not be able to take advantage of economic opportunities due to their psychological phenomenon associated with living in poor circumstances.

According to Coward (1973), the theory of culture of poverty by Lewis is based on four dimensions as outlined below:

1. The character, attitude and value of an individual,
2. the essence of the family,

3. the existing relationship between the culture of poverty and the wider society, and
4. the nature of the informal settlement.

Lewis (1969) noted that the culture of poverty is quite noticeable in countries that have adopted the capitalist system. In the system, the superior group of individuals accumulate more property and wealth in general, and the poor cannot do much to help themselves as they feel helplessness and lack motivation. The poor are not well equipped with attitude, skill, cultural capital, and knowledge necessary for economic success. In socialist countries, such as Cuba, Lewis (1969) acknowledged that they do not adopt the culture of poverty because the state's wealth in such countries is shared among its citizens.

2.2.2.1. The link between the Culture of Poverty Theory and this study

The culture of poverty in this study suggests that poverty is transferred across generations. Hence, children who grow up in poor conditions, inherent values, norms, attitudes, and behaviour towards poverty from their elders and internalize them. The list practically suggests that suburban residents would refuse to allow the formation of informal settlements in their area, as this would expose their children to poverty and make it possible for them to inherit attitudes and behaviour towards poverty from informal settlers. Thus, transfer such attitudes across generations until they are all poor. That means some conflicts that arise between suburban residents and informal inhabitants are grounded on suburban residents' fear that the presence of informal settlements would allow the transfer of cultural values and norms concerning poverty to their suburbs. Henceforth, ensuring that suburban settlements become poor over time.

2.2.2.2. Critiques of the theory of culture of poverty

Many scholars have criticized the culture of poverty theory. Harvey and Reed (1996) argue that the culture of poverty theory assumes that culture is fixed. Once people are trapped in the culture of poverty, nothing can be done to alleviate poverty will change their behaviour and cultural attitude. Thus, any form of assistance to the poor cannot alleviate poverty because poverty is inherited in the culture of poverty. With that in mind, this theory blames the poor for being marginalized. It does not focus on how the poor have been the victim of socio-economic and political structures. According to Valentine (1969), this theory acknowledges the past few factors that initially led to a condition of poverty, such as the insufficiency of social services, lack of employment opportunities, substandard education and housing and

discrimination and segregation. However, it chose to focus on present poverty caused by the attitudes and behaviour of the poor.

Harvey and Reed (1996) argue that the culture of poverty theory has failed dismally to explain why poverty exists, and it does not provide a concrete solution to alleviate it. They also added that this theory focused on poverty as a trait rather than on strategies that can help make the socio-economic conditions of the poor better. For instance, Gorski (2008) noted that educating children living in informal settlements could help address the issue of segregation and discrimination as they could become more conscious of liberating themselves and their communities.

2.2.3. Hedonic Price Model

Prices of residential land or properties differ from each other depending on conditions, such as access to work, proximity to the CBD, distance to the shopping mall and condition of surrounding or nearest neighbourhood. In this regard, the most effective way to determine the house's value is to apply hedonic price modelling that considers the house's value in the housing market as the aggregate of various attributes. According to Monson (2009), these attributes generally include internal characteristics/attributes of the property in the market and external factors that affect it. Feng and Brad (2016) claimed that hedonic methods were developed and applied in price indices long before their conceptual/theoretical framework were understood.

For instance, “Haas produced a hedonic study more than 15 years before Court, who first published the term hedonic” (Kaklauskas Zavadskas, 2009; 17). “The term hedonic simply means pleasure, and in the economic terms, it refers to the utility satisfaction one derives from the consumption of goods and services” (Hyogo and Yuzuru, 2017; 31).

“The hedonic pricing model in the housing market has been applied extensively, wherein the value of a house or piece of land is determined by the characteristics of the property itself (for instance, its appearance, features, size and condition) and characteristics of its surrounding environment (for instance, crime rate, accessibility to schools, level of both water and air

pollution and the value of nearby homes)” (Kutsuzawa, 2008; 64). The named factors prove that all property characteristics play an essential role in deciding whether to invest.

“Hedonic price model argues that people want to be in an environment that is aesthetically attractive and accessible, with well-developed basic infrastructure, good roads and convenient communication” (Hyogo and Yuzuru, 2017; 35). It also argues that people want to be in an almost quiet and ecologically clean environment with enough options for shopping, relaxation and easy access to places of economic activities and other essential destinations and friendly relationships with residents in an area of their residence (Ayoung et al. 2015).

According to this perspective, poor dwellings that are non-aesthetic and have low value contribute to the decrease in the value of other properties. The dwellings are linked to a variety of social and economic issues. For example, a filthy atmosphere, hooliganism, drinking, air pollution, and avoidable deaths among patients with emphysema, asthma, bronchitis, and cardiovascular diseases due to environmental hazards are only a few of the issues. Homebuyers may be influenced not to invest in neighbourhoods near “informal” settlements due to the situation. Subsequently, this decreases the value of the properties as their demands decreases.

2.2.3.1. The link between the Hedonic Price Model and this study

The Hedonic Price Model in this study implies that the socio-economic impact of informal settlements around suburban properties negatively impacts the values of properties. The negative impact is because such settlements impose socio-economic challenges and environmental issues in their locations. Overcrowding, crime and environmental degradation associated with informality contribute to the reluctance of homebuyers to invest in properties surrounded by informal settlements. The theory is relevant in the current study in that the informal settlement adjacent to Clare Estate negatively impacts the suburb.

2.2.3.2. Critique of Hedonic Price Model

According to Monson (2009), the Hedonic Price Model has several advantages, including determining or estimating values of properties by considering concrete choices when applied to the property market; nevertheless, this model has significant limitations. Sirmans (2005) claimed that hedonic price model has only the ability to capture the willingness of consumers to pay for environmental differences that they are aware of, together with resulting consequences, while overlooking other external factors that can affect the value of the property,

such as interest rates and taxes, that contribute either positive or negative on the value of properties.

2.3. Literature review

3.2.1. Urbanisation and informal settlements

More than 50% of the earth's population lives in urban areas (Massey and Gunter, 2020). It is projected that the population on earth will increase to approximately 9.3 billion by 2050, and by that time, 67% of the population will be living in cities (United Nations, 2012). According to Turok and McGranhan (2013), the increase in the number of people in urban areas is often caused by rural-urban migration, reclassification of city boundaries, the natural proliferation of the population size and international migration.

The drivers of urbanisation differ depending on localities, but several standards push and pull factors contribute to urbanisation globally. Some of the push factors that influence people to relocate from rural areas to urban settlements include climate change, civil unrest; insufficient job opportunities; and the insufficiency of health and education facilities but are not limited to the listed factors (Turok, 2013). While on the other side, the pull factors that entice individuals to urban areas consist of employment opportunities, educational and health facilities, and the city's safety (Turok, 2013).

In Africa, South Africa is ranked third after Nigeria and Egypt in the list of the most urbanised countries (Turok, 2012). It was reported that approximately 65% of the total population in South Africa was living in urban areas in 2017 (Statistica, 2018). On top of that, (Parliamentary Monitoring Group, 2018) projected that this percentage would increase to approximately 71% by 2030. Regrettably, the significant portion of the population that relocate to cities globally find themselves in challenging situations and are compelled to begin urban life in informal settlements having no or little access to essential urban services. They rent informal houses from shacks owners and stay in areas far away from urban centres where employment possibilities are nearly unavailable (Turok and McGranhan, 2013)

Insufficient basic facilities, overcrowding, insecurity, and deterioration in informal settlements put residents and communities' health, safety, and prosperity at large at risk (Turok and McGranhan, 2013). They also make suburban communities adjacent to informal settlements unpleasant for a living (Nadasen, 2015). This signifies that the benefits of living in urban areas for all these communities are disturbed by informal settlements are surpassed by the number of problems compromising their living standard.

In South Africa, the formation of informal settlements, specifically in suburban communities, is a by-product of the urbanisation process and a resultant of the legacy of the apartheid system. Before 1994, the apartheid policies regulated land allocation to black South Africans on the urban Margins. As this land was not accessible, blacks had no choice but to occupy vacant land around formal residential properties to integrate themselves into urban opportunities.

2.3.2. Apartheid policies and the establishment of informal settlements in South African suburbs

Understanding apartheid policies is crucial for one to understand the issue of access to land and the establishment of informal settlements in South African suburban areas. Apartheid was defined as a highly tyrannical and harsh system that allowed whites to have absolute power over the black majority in this country (Makhulu, 201). In that way, apartheid was beneficial to the small elite proportion of society while it was an unfair, abusive, and exploitative system that segregated most black South Africans. According to Todes and Turok (2017), comprehending the system of apartheid permits one to analyse the social conflicts that the apartheid government created in South Africa. These tensions were also encouraged by socio-economic inequalities caused by apartheid policies between diverse people living in the same place. In that manner, the apartheid government played a significant role in building relationships between different individuals in many South African cities.

According to Makhulu (2015), apartheid policies were established to create separation between blacks and a small population of whites South Africans. The whites controlled, ruled, and subjugated blacks while empowering whites and neglecting the oppressed black South Africans. It ensured the dominance of the white minority in social, political, and economic spheres, leading to discrimination and segregation against black South Africans. According to

South African History Online (SAHO) (2013), the exclusion of black South Africans started in 1910 but was made official in 1948 when the National Party (NP) rule started and was named Apartheid.

For a long-time, apartheid legislation and policies allowed only the minority of South Africans to access opportunities offered by South African cities. It also permitted white to be allotted land in suitable areas to establish themselves in central urban areas where they had the best access to urban prospects (Makhulu, 2015). In turn, this restricted black South Africans from having access to growing cities at that time. Davidson (2016) argued that the apartheid system successfully separated races and kept them geographically apart. The practice was adopted to emphasise the dissimilarities of the different race groups and ensure that all groups establish themselves fully diverse irrespective of whether they earlier resided in the same urban area.

The apartheid government intended to ensure the physical division of the population, allowing only White people even access to resources offered by cities (Makhulu, 2015). The key apartheid policies and legislations that were adopted during the apartheid regime regarding access to land and housing included but were not limited to the 1923 Native Urban Areas Act No.21, the 1950 Group Areas Act No.41, the Bantu Authorities Act No.68 of 1951 and the Prevention of Illegal Squatting Act No.52 of 1951 (SAHO, 2013).

According to South African History Online (SAHO) (2011), the Native Urban Areas Act gave urban authorities the right to divide urban residential areas by race and locating black South Africans at the periphery of the cities. The Act was mainly intended to regulate the movement and conduct of blacks in urban areas. It was modified many times to improve its effectiveness, and local authorities were expected to provide housing specially designed for blacks. All black Africans who were residing in white areas were removed and housed in these houses. As a result of the relocation, millions of black South Africans were displaced, while the others were removed when the 1950 Group Areas Act came into effect.

The primary aim of the Group Areas Act was to maintain segregation between racial groups and to regulate land use (Johnson-Castle, 2014). Under its legislative provisions, White residential areas were well-located closer to pleasant urban centres, whereas non-white (Black Africans, Coloured) residential areas were reserved on the periphery of cities. According to

Makhumu (2015), many peripheral settlements were devoted to separate public housing developments recognised as townships. The Group Areas Act was enacted for a variety of reasons, the most important of which, was to limit the movement of black South Africans from rural districts into white-only areas in major towns (Johnson-Castle, 2014).

The influx of black South Africans into cities was motivated by the economic success at that time, and to counter such influx, the government established townships for both Coloured, Indian and Black population groups (Johnson-Castle, 2014). The primary purpose of the government in establishing these semi-urban townships was to contain any form of threat that non-White could pose. The act also took away the customary property right and resulted in the displacement of millions of Blacks, Indians and Coloured (SAHO, 2014). Those who were evicted found themselves residing in inadequate houses in remote and congested townships. Altogether, the group areas act divided South Africa into racial groups; each group had to fight for its social and economic survival.

To ensure the effectiveness of the Group Areas Act, the apartheid government opted to design the Population Registration Act No.30 in 1950. The Act ensured racial classification of South Africans in one of four groups: Black, White, Coloured, or Indian (South African History Online, 2014). In addition, in 1952, the apartheid government introduced the Bantu Authorities Act No.68. The introduction of this act allowed the government to create Black Ethnic governments called 'Homelands'. The aim was to create self-government in Bantu homelands (Claassens and Boyle, 2015).

Furthermore, to consolidate the legislation, in 1953, the apartheid government introduced the Separate Amenities Act No.49. The Act led to the provision of substandard amenities to Blacks, Indian and Coloured communities compared to high standard amenities provided for Whites. It further provided the government with absolute power to control the movement of Blacks into big cities (South African History Archives (SAHA), 2011). The Separate Amenities Act was consolidated by the introduction of the Black Homeland Citizenship Act of 1970.

According to SAHO (2014), the main purpose of the Black Homeland Citizenship Act was to disqualify black South Africans as citizens in their own country. It eventually deprived them of the right to live and work in white South Africa as they were all regarded as foreigners. As

such, Blacks were only allowed to occupy houses in urban areas when such houses were handed down to them by their parents through the permission granted by the minister (Khunou, 2009). Together these legislations discussed, controlled the access of Black South Africans to White urban spaces. In turn, “this resulted in a movement of Black South Africans from rural areas to reside in vacant land far away from city centres, leading to the establishment of what is known as peri-urban settlements in homelands areas or townships (SAHO, 2013).

Due to growth and overpopulation in these communities, many black South Africans were forced to find alternative land in other areas that were unfavourable for development and develop new communities (Nadasen, 2010). According to Makhumu (2015), the lack of housing provision in such communities resulted in the emergency of informal settlements. These informal settlements were established on the margins of Indians and White suburbs and were typically characterised by a lack of access to adequate housing (Nadasen, 2010). Although many Blacks were subjected to inadequate and unhealthy living conditions in informal settlements, these areas presented great opportunities that are not present in rural areas, including easy access to employment, accommodation, and public transport facilities offered by the apartheid government.

The growth of informal settlements for black South Africans in megacities posed a great challenge for the apartheid government. Black South Africans were illegally occupying both public and private vacant land. This resulted in the enforcement of new laws against illegal occupation (Gustav, 2013). The famous Prevention of Illegal Squatting Act No.52 of 1951 was then introduced. The Act authorized the force removals of informal communities and allowed the destruction of houses for squatters by government officials, local authorities and landowners (Mabudusha, 2010). According to SAHO (2013), the main aim of this act was to ensure that white areas remained white. In addition to this act, in 1979, the apartheid government introduced the Slam Act No.76.

Under the implementation of Black Local Authorities Act No.102 formulated in 1982, the Slam Act was primarily applied to destroy homes, arrest slam dwellers and take away their land by claiming that land was unhealthy and unsafety (SAHO, 2013). Despite all these laws/policies that the apartheid government introduced to control the influx of black South Africans into urban areas, many people remained coming to big cities and occupied land illegally. The

analysis suggests that these policies were not effectively implemented up to the extent that they could prevent the development of informal settlements. In 1986, the apartheid government then decided to abolish all these policies. Therefore, more people moved quickly from rural areas to cities, resulting in more informal settlements in and around suburbs (Gustav, 2013).

Like Johannesburg and Cape Town, Durban is arguably one of the South African cities significantly affected by apartheid spatial policies (SAHO, 2013). The spatial policies in the apartheid era caused many problems in Durban's spatial setting. According to Moodley (2019), many apartheid laws or policies introduced during the apartheid area in the 1950s became more intense for many years. They became a crucial strategy that strengthened the spatial order of Durban (Desai, 2010).

It is crucial to understand Durban's spatial design of the 1950s and 1960s to understand the reasons for establishing informal settlements on suburban properties in Durban. Durban was spatially ordered according to colour. According to Schensul (2006), the central area of Durban was surrounded by residential areas of whites, who had the privilege to harness all resources offered to them by the city. These residences had access to all opportunities not provided for homes of other races (Moodley, 2019). According to South African History Online (SAHO) (2011), Indians were in semi-peripheral areas and coloured communities.

The semi-peripheral areas were far from townships and were with better living conditions than black townships (SAHO, 2011). Black townships were on the outskirts of Durban (Moodley, 2019). These townships were poorly serviced, extremely marginalized and overpopulated and were separated from other residential areas through buffer zones (Findley and Ogbu, 2011). The latter was done as a countermeasure to mitigate the effect of the presence of black South Africans on the properties of white, coloured and Indian citizens.

The most notable act during the apartheid era that ensures the division of racial groups in Durban is the Group Areas Act of 1950 (Johnson-Castle, 2014). In Durban, different racial groups were relocated to designated areas for their races. Under this Act, both coloured and Indians were regarded as superior to black South Africans and were allocated in better neighbourhoods. Therefore, black South Africans, Indians, and colourds were relocated to KwaMashu, Umlazi, Phoenix, and Chatsworth, respectively (SAHO, 2011).

According to Johnson-Castle (2014), the practice devastated many homes and businesses owned by Indians and blacks. Indian citizens opposed the enactment of the act because they predicted that it would work against them. It will make them a source of cheap labour when their businesses are destroyed. Blacks were not excessively bothered because they were already victimised against and separated by the Urban Areas Act of 1923 (Gbadegesin, 2020).

The consequence of apartheid laws and policies, like the Group Areas Act in Durban, forced many black South Africans to relocate from their original homes and resettle anywhere else. According to Johnson-Castle, (2014), forced removals speeded up the construction of hazardous informal settlements and increased, even more, the housing backlog. Claassens and Boyle (2015) noted that the Group Areas Act was not exclusively crucial for separation but also for exacerbating class conflicts. The black South Africans are encountering these inequalities more than any other group.

By introducing the apartheid policies, the government intended to resolve the problem of informal settlements in white suburbs. However, there were flaws in the execution stage, and these policies worsened the situation (Claassens and Boyle, 2015). Durban, like the other two, South Africa's largest cities, was structured to exclude certain racial groups from specific areas. Its apartheid spatial structure emulated the characteristics of the urban models of apartheid. The resultant of this was the formation of informal settlements in suburban areas; due to the rise of these settlements, the tension between informal and formal dwellers raised too due to challenges caused by such settlements in the urban environment.

2.3.3. Challenges imposed by informal settlements on the urban environment in South Africa

In South Africa, numerous informal settlements are associated with the apartheid government, when government policies and laws methodically segregated South African citizens formed on their race from education, job opportunities and housing. The circumstances led black South Africans to leave their areas in large cities for informal settlements in peripheral areas away from city centres (Cape Town Project Center, 2015; Onyango, 2020; Wolch, 1981). In 1994,

all apartheid laws were exterminated, and a new system of democracy was adopted (Claassens and Boyle, 2015).

Although the apartheid system has been ineffective after 1994, South Africa still has the system's physical, economic, and social barriers. Like all the cities in South Africa, Durban displays a clear boundary between the wealthy and the impoverished. Consequently, informal settlements, such as Kennedy Road in Clare Estate suburbs, continue to exist. According to Nadasen (2010), developing informal settlements in and near wealthy suburban areas was regarded as a way of gaining individual freedom and access to private spaces, different from the overpopulated peripheral black townships.

Black South Africans wanted to occupy space to sustain and support their livelihood (Makhulu, 2015). As a result, in the latter years of the apartheid period, South Africa experienced added growth in informal settlements in the metropolitan areas (Claassens and Boyle, 2015). Since then, informal settlements in most South African largest cities have become a prominent fixture. As these cities persist in growing, informal settlements continue to grow because people are still migrating from rural areas to cities to pursue better life prospects (Turok and McGranhan, 2013).

Shoniwa and Thebe (2020) and Satterthwaite and Mitlin (2014) argue that informal settlements in South Africa are impoverished. They comprise disadvantaged individuals who are incapable of obtaining formal houses in the formal residential areas due to a shortage of housing, high unemployment and low incomes. Presently, the government is struggling to address the challenge of informal settlements. It has only recognised these settlements and allowed informal settlers to dwell in these substandard houses until a proper solution can be offered (Irolia, 2016).

According to Stats SA (General Households Survey) (2018), 81.1% of households in this country lived in formal housing in 2018, whilst 13.1 % still resided in informal dwellings. According to the Department of Humana Settlements (2020), the current housing backlog is projected to be 2.6 million. The backlog seems to be growing by about 178 000 houses yearly regardless of the increased proportion of households who have received government subsidies to buy houses from 5.6% in 2002 to 13.6% in 2018 (Department of Human Settlements, 2018).

Ballard (2004) denoted that one form of informal settlements in South Africa is alongside formal black African townships, while the other is the emergence of informal settlements in vacant land in and around formal residential areas for coloured, Indians, and white citizens.

The latter form of settlements has become the leading feature of numerous formal residential areas in middle and high-income residential areas. It poses both social and economic risks to the residents and the properties (Nadasen, 2010). Due to both the informal settlements and formal settlements in the urban space, the society is separated into two groups: the rich and the poor (Scheinsohn and Cabrera, 2009). It heralded the segregation of the poor in informal settlements (Schotte et al., 2018). According to Nadasen (2010), informal settlement presents many challenges to both formal and informal settlers. The problems include overcrowding, misdemeanour, the spread of diseases, intoxication and decaying essential services and infrastructure (Du Plessis, 2014).

The deterioration of essential services is mainly caused by the failure of the current government to broaden the provision of services to side-lined communities. Tissington (2011) argues that the government has failed to guarantee proper execution of the rights to access to water, housing, health care and food as necessities for safeguarding equality, freedom and dignity in our society due to neo-liberal policies adopted by South Africa in the delivery of services to previously disadvantaged communities. According to Sebake (2017), the current government policies led it to provide social services on the user-pay principle, leading to the poor's inability to pay for services they use.

The factors in the preceding subsection forced marginalised communities' residents to exploit services available to inhabitants of formal residential areas. For example, electricity and water supply are coupled with many controversies. Many parties are affected by informal settlements, especially those who live near them. For instance, residents from formal settlements usually express rejection toward the informal settlements. Hostility and racial prejudices by formal residential areas inhabitants are the means for excluding these marginalised individuals (Nadasen, 2010).

Mangayi (2014) contends that prohibiting the poor from locating close to formal housing is driven and promoted by the mutual understanding by formal residential area residents that they

must protect what they see as their own space to avert encroachment residents of the informal settlement. In several circumstances, informal settlements are still described as challenging and malfunction. They infringe the right of formal residents to live in a healthy environment (Mabudusha, 2017). As such, they impact the value that residents have subsequently attached to the space that they occupy (Nadasen, 2010). All these challenges presented by informal settlements requires the government to take progressive measures to be addressed appropriately.

According to Aigbavboa and Twala (2010), the government must start to play a more effective and active role to redress the establishment of informal settlements adequately. As Plessis (2014) point out, it “does not mean the government is not doing justice in rectifying the issue of these settlements, but it says that they must now attempt to consider all factors when dealing with such issue and its related challenges”. Informal settlements are perceived as the basis for the exclusion. Many residents in formal housing believe that allowing the formation of informal settlements next to formal suburban residential areas was equally unacceptable just, like placing two incompatible land-uses in the same area, resulting in land-use conflict. They believe that the presence of informal settlements around the suburban areas may impact property values negatively.

2.3.4. Effects of informal settlements on suburban property values: A case of Cape Town Suburbs

According to SAHO (2011), Cape Town is among the first cities where black residential areas were wholly segregated from the whites, coloured, Indian residential areas by the apartheid government. Few blacks resided in Cape Town at the time the apartheid system was abolished in early 1994. It experienced amplified black urbanisation after 1994, which resulted in Cape Town’s black townships being overpopulated. As spaces became unavailable in most black townships, black urban poor started to acquire available land within and around the boundaries of prosperous suburban areas (Du Plessis, 2014). The Suburban areas that were significantly affected by this include Hout Bay and Milnerton.

Both these suburbs may have different backgrounds; however, they are similar in that they are both high/middle-income residential areas and are surrounded by informal settlements. Many

residents in the Milnerton suburb objected that informal settlements in nearby areas would decrease the value of their properties. However, such objection was found to be baseless in this Suburb. The longitudinal study of “The Effects of Informal Settlement on Suburban Property Values in Cape Town, South Africa” by Staff (1998) reported that the formation of the informal settlements (Marconi Beam) had an insignificant impact on the value of properties in the Milnerton suburb and that housing prices in this suburb performed miles better when compared to those in similar suburbs around Cape Town.

Even though Staff (1998) stated that Marconi Beam informal settlement impacted housing prices in a few nearest houses, he immediately remarked that the impact was insufficient to create a big assumption that informal settlements harm suburban properties. Thus, there is no tangible reason in collected data that may perhaps lead somebody to support that the existence of informal settlements has any adverse effect on the values of properties in Milnerton. Despite these findings, many residents in the suburbs continued to use other various discourses to legitimate exclusion towards black South Africans. According to Staff (2001), one of the common themes used by these residents was to highlight the carelessness of informal settlers regarding the natural environment and personal hygiene. It was expressed concerning ecological discourse, with the fear of harm done by informal settlers to the natural environment of other areas described.

2.3.4.1. Environmental degradation

In Milnerton, the attempts to remove and relocate informal settlers to Du Noon (an area within the suburb’s boundaries) were met by vehement objections by those closer to the newly proposed settlement (Staff, 2001). According to Staff (2001), these residents objected that informal settlers would cause water pollution and destroy nearby wetlands. In another suburb (Table View) closer to Milnerton and Du Noon, residents organized a protest against the development of Du Noon settlement, claiming that informal settlers would cause water pollution, increase health concerns and contribute negatively to ecology among other things (Staff, 2001).

In Hout Bay, the issue of informal settlers in and around suburban properties was discussed in similar terms as in Milnerton. In this suburb, the Property Right Association claimed that allowing informal settlers land inside the suburban area would degrade the natural environment

because trees would be uprooted to accommodate new housing development (Staff, 2001). The informal settlement in Hout Bay is named the Imizamo Yethu settlement. When examining the ecological discourse in Hout Bay, one may argue that the Property Right Association on behalf of suburban residents feared that informal settlers from Imizamo Yethu would contribute to the destruction of trees and habitats, increase human waste and cause environmental degradation. Therefore, environmental degradation would impose health issues on informal settlers and residents in surrounding formal neighbourhoods.

The same objection was justified by worried residents from Milnerton, who argued that unhygienic conditions within informal settlements and the effects these conditions could have on surrounding areas would contribute to fear of diseases (2001). From the very same argument, it is apparent that residents from both Hout Bay and Milnerton were sincere in their ecological commitments, but instead of using this discourse to promote equal access to urban resources, they used it to protect their space and legitimate segregation against black South Africans. The ecological discourse was one of the most recurring themes of exclusionary discourse, together with crime discourse.

2.3.4.2. Crime

In general, crime is caused by a lack of proper waste collection, trimming overgrown grass, cutting unnecessary and overgrown trees, and maintaining streetlights (Meth, 2017). In Hout Bay and Milnerton, residents claimed that informal settlements would increase stealing, entering on private property without permission and unauthorized collection of water from private taps (Staff, 2001). It would also increase the number of taverns and drug dealers accompanied by noise and general public disorder that spread into formal residential areas (Staff, 2001). The preceding situation would impose health issues on informal settlers and formal settlements' residents as there were no ablution facilities in the informal settlement.

As a result, suburban residents wanted to see informal settlers being relocated to an alternative area outside the boundaries of Milnerton (Staff, 1998). These residents believed that informal settlements around suburban areas would decrease property values based on the objected issues. Considering all these objections, issues and other general perceptions regarding

informal settlements in South Africa, the post-apartheid has introduced various housing policies and laws to administrate all informal settlements.

2.3.5. Post-apartheid housing policy and legislative framework governing informal settlements in South Africa.

The right to adequate housing is a fundamental human right enriched in the international human rights instruments (Terminski, 2011). In South Africa, the right is recognised in Section 26 of the constitution (1996), which stipulates that “everyone have a right to have equal access to adequate housing through the state’s reasonable legislative and available measures and resources”. It suggests that any form of discrimination is not allowed in housing delivery. According to Tissington (2011), since 1994, the South African national government has introduced various housing policies and legislative measures to ensure the progressive realisation of this right.

Despite this, it is still reported that the housing backlog in South Africa is still increasing as millions of poor South Africans still lack access to adequate housing and essential services (Bradlow, 2011). According to Meth (2019), several housing projects continue to be in the fringe of large cities since unlocking well-located land for residential development in metropolitan areas is not adequately handled by the government.

2.3.5.1. Housing policy framework

There are two most relevant housing policies in post-apartheid South Africa; viz: The Housing White Paper (HWP) 1994 and the Breaking New Ground (BNG) 2004. These policies have recognised the unpleasant socio-economic realities poor South Africans face in informal settlements (Tissington, 2011). It is the government’s role and responsibility to ensure the implementation of these policies to address all issues of segregation caused by apartheid planning (Lubell, 2017). In circumstances whereby the urban poor has no means to gain access to adequate housing and essential services, it is also the responsibility of the State to address this issue by harnessing resources and measures available to it (Lubell, 2017). This will ensure the development of more socially, economically and spatially integrated communities.

2.3.5.1.1. Housing White Paper (HWP) (1994)

The HWP (1994) provided a framework to achieve a country's housing development target of building one million homes in the first five years of office, as outlined in the now-abandoned ANC Reconstruction and Development Programme (RDP) (Tissington, 2011; 21). The policy aimed to provide land, housing, essential services, and infrastructure to previously disadvantaged communities in a just and equitable manner (Tissington, 2011). Nevertheless, some defects allowed exclusion and segregation against the urban poor to continue.

According to the Department of Housing (DoH) (2004), the HWP accelerated the delivery of housing, intending to address the issue of housing backlog. However, the process overlooked numerous problems related to ongoing spatial segregation and exclusion that emerged in the post-implementation of housing projects. In that manner, according to Tissington (2010), the HWP was unsuccessful in addressing two aspects concerning inclusion: firstly, it was unsuccessful in eradicating the patterns of the apartheid settlements and reducing urban sprawl. Secondly, it failed to produce better quality environments for housing development.

Tissington (2010) noted that the South African government continued to implement housing development for the urban poor on the peripheries even after introducing the HWP post-1994. Housing development for the urban poor, as highlighted, focused on housing quantity while sacrificing quality, especially concerning good location (Tissington, 2010). Henceforth, the urban poor continues to be segregated, with no easy access to urban opportunities, such as employment and other essential amenities and utilities. That means the HWP 1994 failed to promote inclusion; as a result, the urban poor continued to illegally occupy pockets of land in and around suburban communities, intending to integrate themselves in the well-located area. Hence, this worsened the issue of informality in suburban areas (Observatory Civic Association (OCA) (2020). All these loopholes of the HWP 1994 led to the development of the Breaking New Ground, a new housing policy introduced in 2004.

2.3.5.1.2. Breaking New Ground (BNG)

The South African government introduced the BNG 2004 as a revised housing framework for sustainable development of Human Settlements (Tissington, 2011). According to Juta and Matsiliza (2014), BNG outlines all the strategies to achieve the government's objectives regarding housing. The BNG is the significantly revised policy document designed based on the lessons drawn from the HWP (Thompson, 2012). It aims to fill all the gaps identified in

the HWP policy document, and it “reinforces the Department of Human settlement’s vision to achieve non-racial and integrated communities through the delivery of quality housing and the development of well-located sustainable human settlements” (DoH, 2004;7). It denotes that housing must be delivered in a manner that does not promote discrimination and segregation against other social groups.

The BNG has achieved some of its objectives since it was introduced back in 2004; however, the question of whether it will adequately accomplish all it has promised is nonetheless doubtful. The BNG policy stressed the necessity for incorporating all informal settlements and their inhabitants into the broader urban fabric (Thompson, 2012). Thus, the national department launched the informal settlements upgrading method (Tissington, 2011). The method would focus on eradicating informal settlements by upgrading them. The first step towards upgrading informal settlements is to recognise them. The South African government was praised for acknowledging informal settlements and permitting the poor to remain living in such locations while awaiting suitable methods of upgrading their dwellings (Cirolia et al., 2016).

The government’s responsibilities include acquiring new well-located greenfield sites for housing projects (Cirolia et al., 2016). The process led to applicants waiting for housing for a long time. As highlighted before, the issue is still not adequately addressed. Many questions have been asked considering the extent to which the BNG has placed previously segregated communities near employment opportunities (Pithouse, 2009). The issue has not mainly been attained like the HWP of 1994. According to Tissington (2010), the BNG failed to integrate the spatially segregated communities within areas that have economic opportunities. Much of the BNG housing projects persist in being implemented on the urban peripheries (Pithouse, 2009). In the process, the development of segregated cities remains, whereby whites, Indians and coloureds suburbs are constructed in well-located areas. In comparison, the black townships are located on the fringes, and the cost of this practice is that marginalized communities are left on the edges, with difficulties in access employment opportunities, health, leisure and educational facilities.

The housing delivery under BNG has contributed to the downwards rather than upwards movement in the housing ladder. According to Lima and Boucinhas (2016), the reason for this is that the disadvantaged cannot afford these houses due to the high cost associated with daily

travelling to access employment opportunities. In the end, they sell or rent their BNG houses and return to informal settlements close to the suburbs. Their actions are a rational reason why informal settlements continue to exist after relocating the urban poor to BNG houses in Greenfield projects.

The failures of the BNG to eradicate informal settlements prove that the problem is not about the shortage of housing but the location of the new housing developments. Therefore, the government should focus more on in-situ informal settlements upgrading in suitable locations to avoid relocating people to urban margins. Informal settlements upgrading developments are implemented under the In-situ Informal Settlement Upgrading Programme, contained in the Housing Code of 2010. Together with the HWP and BNG, the Housing Code has governed informal settlements in South Africa post-apartheid. The policies have set out the objectives and planned actions of the governments. The present government has promulgated housing policies and laws concerning housing to ensure that it can introduce a legal framework and required institutions to achieve its goals.

2.3.5.2. Housing legislative framework

There are two most relevant pieces of housing legislation in South Africa concerning informal settlements: The Housing Act of 1997 and the PIE Act of 1998. This short section highlights critical information contained in the laws considering informal settlements.

2.3.5.2.1. The Housing Act 107 of 1997

According to Tissington (2011), the Housing act is the primary housing legislation in South Africa. The Act outline policy principles defined in the Housing White Paper of 1994, and it also serves as a blueprint for the development process of sustainable housing. Furthermore, the act delimits the functions of all spheres of government (national, provincial and local governments) concerning housing, enact general principles for the development of housing, and lays the foundation to finance housing projects implemented under national housing programmes (Housing Act 1997).

Section 2(1) of the Housing Act specify that all the three distinct spheres of government must: “(a) give priority to the needs of the poor in respect of housing development;(b) consult meaningfully with individuals and communities affected by housing development;(c) ensure that housing development-(i) provides as wide a choice of housing and tenure options as is

reasonably possible;(ii) is economically, fiscally, socially and financially affordable and sustainable;(iii) is based on integrated development planning; and (iv) is administered in a transparent, accountable and equitable manner, and upholds the practice of good governance; (d) encourage and support individuals and communities, to fulfil their own housing needs by assisting them in accessing land, services and technical assistance in a way that leads to the transfer of skills to, and empowerment of, the community” (Housing Act 1997, Section 2(1).

Furthermore, Section 2(1)(e) of this act stipulates that it is a must for all three distinct spheres of government to promote the following: “a process of economic, racial, physical and social integration in both rural and urban areas; high density with regards to housing development to conserve more land for economical utilization and services; measures to interdict discrimination on the bases of gender and any other forms of discrimination by all different stakeholders in the development process of housing; the provision of recreational and community facilities in residential settlements, the provision of housing for special needs beneficiaries including housing for children and disabled; and the meeting of housing needs of excluded women and other groups marginalized by unfair discrimination” (Housing Act 1997). Despite the provision of this act, many black communities are still impoverished and marginalized with inadequate provision of housing.

Thus far, the Housing Act has failed to create and preserve steady, habitable and sustainable residential environments for poor urban people. It failed to ensure that households are in locales that allow convenient access to employment, education, health, and other essential social amenities (Mabin, 2020). The discussed failures have left many poor South Africans on the urban peripheries, occupying substandard houses with no tenure security, privacy and adequate protection against climate. Tissington (2011) contends that the inadequacy of the Housing Act has undoubtedly exacerbated the issue of informal settlements in and around suburban properties. However, informal dwellers continue to illegally inhabit both public and private portions of land to find accessible areas closer to work opportunities.

2.3.5.2.2 The Prevention of Illegal Eviction from and Unlawful Occupation of Land Act (1998) (PIE Act)

According to Gustav (2015), PIE Act is the primary piece of legislation that was passed to enforce Section 26(3) of the South African Constitution (1996), which stipulates that “no one must be dispossessed of their homes or have their homes demolished without an order of court

made after considering all the relevant circumstances. According to Chenwi and Tissington (2010), this act replaced common-law action through which property owners could easily reclaim their land against illegal occupiers. In its place, the Act guides the court in deciding whether evicting illegal occupants would be just and, if that is so, under which conditions.

The PIE Act protects everyone, including informal settlers who illegally occupied land that does not belong to them (Moolla, 2016). Abahlali Base Mjondolo, the community organization that has fought for the rights of informal dwellers overlooked by government authorities, used the Act to gain victory against the government. The KwaZulu-Natal Elimination and Prevention of Re-emergence of Slums Act 6 of 2007 (KZN Slums Act) gave power to the government to evict informal dwellers from their shacks to the urban outskirts (Chenwi and Tissington, 2010). Since Abahlali BaseMjondolo won the case at the High Court, forced evictions are not permitted. Based on the statement, the PIE Act has prohibited the evictions of informal settlement dwellers. In Clare Estate Suburb, according to Abahlali baseMjondolo (2009), the Act allowed informal settlements to continue prevailing near suburban properties in the face of conflicts between formal and informal residents that arose due to their presents.

Implementing the PIE Act in Clare Estate in Durban proved beneficial to informal settlers; however, it was never enough to solve the overall challenge of informal settlements in Durban. Henceforth, the eThekweni Municipality has introduced various measures to complement national housing policy and legislation framework to administrate informal settlements effectively.

2.3.6. Durban's Post-Apartheid Measures to Revoke the Apartheid City

According to the census (2011), Durban is home to approximately 3.44 million people, approximately 73.80% are blacks Africans, 16.66% are Indians, 6.64% are whites, 2.50% are coloured, 0.41% constitute for others. The way these population groups are distributed across Durban exhibit a high degree of segregation. Whites, Indians, Coloureds and Blacks live in significantly different residential areas socially, economically and spatially (Schensul and Heller, 2010). The past apartheid policies implemented in Durban promoted this segregation, while the post-apartheid measures are being executed to revoke the legacy of the apartheid city.

One of the key measures introduced by the eThekweni Metropolitan Municipality in the post-apartheid era to undo the apartheid city of Durban is the 'Densification' strategy. The municipality uses a densification strategy to densify well-located areas that encourage effective and sustainable infrastructure and services. The densification strategy of the municipality relies on the site's specific characteristics, the spatial development context and the development impacts that will be imposed on the environment (eThekweni Municipality, 2020). The strategy allows for a balance between city compactness and open spaces that guarantee the fulfilment of other environmental needs and that nature will be preserved.

Densification can be achieved by promoting infill and high-density developments and limiting urban sprawl. Aghdam et al. (2017) defined infill development as the development of vacant under-utilized land in existing urban locales. The priority for infill development should be given to centrally and well-located areas but are dispersedly developed (eThekweni Municipality, 2020). If infill developments are well located, that will play a significant role in achieving spatial integration since informal settlers in urban peripheries will be relocated to well-located areas in the urban space. Vacant land within urban fabrics could provide opportunities to create formal housing for those who live in informal housing to utilize existing infrastructure and services.

Unlike other previously implemented measures introduced by the eThekweni Municipality, the densification strategy is highly rated and is tipped to be successful. Previous policies and strategies implemented in Durban have proven to be inadequate and ineffectively. Although racial segregation in Durban is no longer legal, the inequitable distribution of past space still hinders poor Black Africans from having easy access to opportunities. Subsequently, this has made the poor to be lower and the rich to be more prosperous. Despite the new post-apartheid policies and strategies in Durban, the needs of the poor have not yet been addressed. The gap between the poor and the rich that existed a long time ago widens. Informal settlements in urban and suburban areas are home to poor Africans, especially Blacks, while Whites and Indians inhabit good aesthetic and decent suburbs. The government must meet the needs of the informal settlers to ensure their privacy, safety and dignity.

2.3.7. The failure of the post-apartheid government to solve the issues of informal settlements around suburbs

As discussed in Section 2.3.2, the issue of land and informal settlements in South Africa began in the apartheid regime, when white people took ownership of land away from black people. Subsequently, black people were granted 13% of the total land to own, and the rest of the land in well-located areas was owned by white people (Modise and Mtshiselwa, 2013). Black people living in areas designated for whites were forcibly dispossessed and located at the urban fringes since the apartheid government believed that cities were created and supposed to be preserved for white. In that manner, the existence of black Africans should be restricted and transient to serve the best interest of whites (Moodley, 2019). Racialised town planning resulted in white areas having all services, while areas reserved for blacks had inadequate services and a lack of housing.

Then, from 1994 after South Africa got it independent, the government has introduced new housing policies, programmes and legislation to overcome apartheid injustices. However, the extent to that all new measures have been successful in overcoming these injustices is questionable. Many black South Africans live in informal settlements on urban peripheries, while others live on suburban communities' margins. The reason for this is that the South African government has failed to eradicate unemployment, poverty and inequalities within the society (Strauss and Liebenberg, 2014).

According to Findley and Ogbu (2011), black people living in poorly located areas, particularly those segregated during the apartheid era, are still restrained by the lack of various facilities, including quality schools, tertiary education and commercial facilities to improve themselves. Furthermore, implementing social grants in South Africa does not help much because it caters only for disabled persons, pensioners and children, while the working group is expected to generate income from employment (Satumba et al., 2017). Unfortunately, the problem in South Africa is that unemployment is still deemed to be a cyclical problem. According to Hunter and Posel (2012), many people in poor areas have responded by moving to urban areas hoping to better their lives due to poverty and unemployment. Unemployment challenges resulting in poverty are the reason too many people live in informal settlements around suburban properties.

The other reason for these informal settlements in the post-apartheid is the failure of the government to find suitable land for housing. According to Mabudusha (2010), the delivery of housing on greenfield sites has been accompanied by the relocation of many black South Africans to cheap land in peripheral urban areas. The process perpetuated the existing patterns of the cities in South Africa where the black poor are located in areas far away from their places of jobs, where the access to employment and income is undermined and sacrificed (Von Fintel, 2018). The result is that other beneficiaries from housing developments sell their houses or rent them out to return to informal settlements where urban opportunities are accessible.

Besides the government's failure to eradicate unemployment, poverty, and inequality and implement housing in well-located areas, the challenge of informal settlements adjacent and around suburban communities has worsened in the post-apartheid period by undocumented immigrants of foreign nationality, and evicted farm workers and tenants. In addition, the failure of the government to fast track the land redistribution process (Mabudusha, 2010).

2.4. Conclusion

This chapter has presented the theoretical framework and literature that informs this study. The discussed theories include modernisation theory, the culture of poverty theory and the hedonic price model. The theories were defined clearly, and their backgrounds were presented. The implications of these theories to this study were also highlighted together with their limitations. Having discussed the theories and literature that informs and supports this study, the following chapter will unpack the research methodology used to undertake this research study.

Chapter 3: Research Methodology

3.1. Introduction

Howell (2013) refers to research methodology as the philosophical strategy researchers apply to conduct the research. This chapter unveils a research methodology that was applied to attain the purpose of this study. This chapter is organised in the following manner: the research design that was applied in this research is articulated in Section 3.2. The research approach is discussed in Section 3.3. The research paradigm that underpinned the study is discussed in Section 3.4. The sampling methods applied to identify people who participated in the study are discussed in Section 3.5. The methods applied to accumulate data are articulated in Section 3.6, and how data was analysed in this study is discussed in Section 3.7. Furthermore, the identified limitations of this research are highlighted in Section 3.8. Finally, Section 3.9 concludes the whole chapter.

3.2. Research Design

Research design is defined by Bhattacharjee (2012) as the plan of collecting data when a researcher is conducting an empirical research study. Teherani et al. (2015) indicated that a research design specifies the data collection process among other inputs to the research questions. Hence, a straightforward research design guides the research study to ensure that the research product is scientific work. The research design in this study is qualitative. A qualitative case study design was applied.

According to Teherani et al. (2015), a case study design involves a researcher deeply in participants' activities to identify patterns. The research design was suitable for this research project because it allowed the researcher to study the issues of the society in more detail using semi-structured in-depth interviews, among other inputs. It also allowed participants to explain the information that emerged while the researcher was doing an investigation. The application of the qualitative case study design is in line with the research approach applied in this study.

3.3. Research Approach

The research approach is defined by Leedy and Ormrod (2015) as procedures and plans that consist of several steps that provide direction for conducting the research efficiently and systematically. Jonker and Pennink (2010) identified three different approaches to conducting efficient research: qualitative, quantitative, and mixed-method approaches. Henceforth, the decision to use one of these approaches depends on the essence of a problem the researcher attempts to address. This research study deployed the qualitative research approach.

3.3.1. Qualitative Research Approach

The qualitative research approach seeks to understand the meanings people construct by engaging with their world and making sense of such meanings (Teherani et al., 2015). According to Bhattacharjee (2012), the research approach is not only about what people think about their world, but it is also about why they think in that way. On that wise, qualitative researchers aim to understand the experiences and actions of individuals as they engage with their environment and live in different situations.

The strength of this type of research approach is that it enables the researcher to collect detailed information using various methods of gathering data for subjects that could be too sensitive to the group under study to ensure that complex issues are explained efficiently (Andrews et al., 2012). Bhattacharjee (2012) noted that this approach is more time consuming as respondents are given more time to explain their answers in more detail, and researchers are allowed to pose follow up questions when they are not satisfied with answers. The logical reasoning for adopting a qualitative research approach is that the constructivism paradigm underpins this research study, and besides that, the nature of the research questions in this study requires textual data.

3.4. Constructivism Paradigm

According to Mittwede (2012), a constructivist paradigm is a philosophical approach that claims people create their apprehension and knowledge by encountering things and reflecting on them. Scotland (2012) argued that this paradigm is grounded in assuming that experiences

help individuals construct much of their knowledge. Therefore, under the constructivism paradigm, constructing means learning. Mittwede (2012) argues that even though the world is not dependent on the human mind, knowledge is created through social and human interaction. Henceforth, the world can operate independent of humans, but its knowledge depends on human minds.

3.5. Sampling method

To respond to a research question, a researcher must collect data from different cases. Thus, a sampling process is critical in the research project. Sampling is defined by Palinkas et al. (2015) as a procedure of selecting a representative part of the population in the study area to get more information and generalized about the whole population. According to Jonker and Pennink (2010), sampling methods can be grouped under two different brackets, namely, probability and non-probability sampling.

Palinkas et al. (2015) defined probability sampling as a form of sampling whereby participants are chosen randomly, meaning all different population units have equal chances to be involved in a project. While on the other hand, he defined non-probability sampling as a sampling procedure that does not use any form of random selection, meaning that other units of a population do not have any chance of being included to participate in the research project. According to Jonker and Pennink (2010, sampling is an essential aspect of the research that can determine how accurate the research results are. Therefore, if something goes wrong in the sampling process, it is more likely to reflect the research results directly.

The purposive sampling technique was applied in the selection of participants in Clare Estate. The sampling technique falls under the non-probability sampling method, and it allowed the researcher to use his judgements to select the most helpful sample to attain the primary purpose of the research study. In many cases, this sampling method is used in qualitative research, whereby researchers want to obtain in-depth knowledge about a particular phenomenon instead of making statistical inferences. The rationale for adopting this sampling method in this research study was to ensure that residents with in-depth information were carefully identified through their belonging within the broad community of Clare Estate. When choosing the

community members to participate in the research, the researcher relied on his judgment. All residents who were selected to participate were the key informants of this research study.

The overall sample size for this research was 30 residents, including 20 from suburban residents and ten from Kennedy Road informal settlement. Twenty participants were selected from 7 799 people in Clare Estate, while ten were 5 455 people in Kennedy Road (Stats 2011). The rationale for employing 30 individual interviews and not more was to ensure the best management of the complexity of the analytic task. Before the study was undertaken, the local authorities were first consulted to introduce the research study and get permission to access the residential area and engage with residents, both from suburbs and informal settlements in Clare Estate.

All residents (from Clare Estate suburb and informal settlement) were approached in their homes to plan for interviews. Residents who are working were reached by making appointments with them before the meeting during weekends. The preparation was done with the help of the research assistant living in Clare Estate and knew better about the area. Only those who had enough time were selected to participate in the study.

3.6. Methods for Data Collection

The main methods of collecting data deployed to attain this study's purpose are interviews, observations, and secondary data analysis.

3.6.1. Interviews

According to Creswell et al. (2010), an interview can be explained as a two-way conversation, whereby the interviewer or researcher, in the case of a research study, ask questions to the interviewee or participant to learn more about ideas, experiences, behaviour and beliefs of the participant. Driscoll (2011) identifies different types of interviews, namely, structured, semi-structured and unstructured interviews. Semi-structured interviews were applied in order to achieve the purpose of the study.

According to Josselson (2013), in-depth semi-structured interviews have been adopted by many researchers to collect detail and rich data from the participants. The interviews allowed the researcher to have more freedom to use follow-up questions to gather in-depth information. Creswell et al. (2010) regarded choosing semi-structured interviews as the superior option when doing the qualitative research, unlike choosing structured interviews that forced the researcher to ask questions based on set questions. During the interviews, the researcher used a checklist of questions to guide the interview. However, the list was not strictly followed; instead, open-ended questions were asked to ensure an in-depth understanding of the research problem. The kind of information that was required from participants is the one that would respond to research questions.

The rationale for adopting semi-structured interviews in this research study was grounded on the objective of obtaining information from residents of Clare Estate in a way that would enable them to share their views explicitly. Interviews were conducted telephonically using one-on-one methods. The method offered privacy and confidence to Clare Estate residents to respond to research questions, and it also improved the sharing of knowledge, information and ideas without wasting time. Before interviews, participants were visited to inform them about the research. During the visit, agreements were reached on the date and time for interviews.

3.6.2. Observations

Driscoll (2011) defines observations as a systematic process used by researchers to collect data on a specific study without engaging research participants. According to Merriam (2005), participative observations are a vital method of collecting data when conducting a qualitative study because they allow a researcher to gather first-hand information on the topic. Therefore, they enable researchers to get reliable information by allowing them to be part of the participants in the study area and observe their behaviour. The rationale for using participative observations in this research was to gain a comprehensive understanding of the socio-economic impact of informal settlements on suburban property. During observations, some details of daily activities and concerns of participants were observed even before asking participants about them. Most of the information observed pertains to housing, social infrastructure, and the social condition of Clare Estate Suburb and Kennedy Road Settlement.

3.6.3. Secondary Data Collection

Sutton and Austin (2015) defined secondary data as a sort of data captured by somebody else to achieve the purpose of her primary research that provides basic principles for the research. When collecting this type of data, both published and unpublished sources are used. Secondary data was mainly used to formulate both the background of the study and the theoretical framework. It also assisted in formulating the literature review and background of the study area chapters using published material, such as books, government reports, media publications, journals, government policies and legislation, and many internet data sources.

3.7. Data analysis

Miles (2013) refers to data analysis as a systematic way of applying analytical techniques to describe, clean, illustrate, inspect and evaluate data to acquire helpful information. The process is done to present collected data as helpful information that is clear and understandable. This research study applied a thematic analysis approach to achieve its objectives. Sutton and Austin (2015) defined thematic analysis as a procedure of identifying, analysing and reporting patterns within data. The rationale for using this data analysis approach was to analyse qualitative data obtained from interviews in identified themes.

3.8. Research limitations

The following limitations were encountered during the study.

1. Unavailability of interviewees: Postponement of appointments was a frequent issue during interviews. Some Interviewees were not available, and that raised a need to look for other relevant participants.
2. Time constraints: The time available to answer the research question and measure some changes was constrained by the due date of the final research paper. The Researcher dealt with the problems by ensuring that the sample size was enough to finish the research on time
3. Bias: people at times view people, events, places and other things in the wrong way. The problem was dealt with by proofreading the findings and being critical in reviewing how data was obtained, what may have been omitted, how data, people, events, or places were ordered, and how different words with positive or negative connotations were used.

4. Data collection method: Due to COVID 19 regulations that prevented physical contact between a researcher and participants, the challenges in collecting data emerged. The regulations forced the researcher to collect data using interviews telephonically.

3.9. Conclusion

This chapter has unveiled a research methodology that was applied to attain the purpose of this study. It has articulated the research design and approaches applied in the study, and the research paradigm that underpinned the study. These methods were applied to accumulate data. The chapter also presented sampling methods that were applied to identify people who participated in the study and how data was analysed. Furthermore, the chapter discussed the identified limitations of this research.

Chapter 4: Background of Clare Estate

4.1. Introduction

Having presented the research methods used to undertake this study in the Clare Estate Suburb in the previous chapter, this chapter presents the background of the Clare Estate study area. The chapter is organized in the following manner: Section 4.2. presents the background of Clare Estate residential area; Section 4.3. determines the location of Clare Estate suburb about Durban and the location of Kennedy Road informal settlement in Clare Estate; Section 4.4 examines individuals that reside in Clare Estate, viz: residents that reside in the suburb and Kennedy Road informal settlements; Section 4.5. describes infrastructural services in Clare Estate, both in the suburb and in Kennedy Road informal settlements. Lastly, Section 4.6 concludes the whole chapter.

4.2. Background of Clare Estate residential area

The suburb of Clare Estate was originally called Ralph Clarence in the 1850s. Clarence used the land to cultivate sugarcane, and later, the place was given the name Clare. Considering that this place was the home to many Indians who used to work on the sugar cane field, Clare Estate was developed as a residential area for Indian people when the Group Areas Act of 1950 was effected (Amazeballs, 2014). The law led to the establishment of a community of Indians with similar social and economic status.

During the apartheid period, Clare Estate was once respected as a first-class residential area for Indians due to its thriving local economy, easy access to amenities and facilities, low levels of crime and supportive community (Amazeballs, 2014). Nevertheless, in the 1980s, an informal settlement known as Kennedy Road Settlement was developed in this suburb. Many people migrated from their homelands in rural to urban areas to search for better urban prospects for employment, education, and freedom to experience city life (Sing, 2005). The attractions established an informal community of black South Africans with a similar social and economic status adjacent to Clare Estate suburb.

The state of affairs between the suburban and informal community in Clare Estate has been with many conflicts. How informal settlers invaded the land in this residential area has been the cause of many protests from Clare Estate suburb residents in the legal community. According to Sing (2005), these residents have expressed their dissatisfaction about informal settlers' illegal land occupation in their area. Hence, in 2007, the eThekweni Municipality took a progressive step of vandalising many informal houses and evicting informal settlers from Kennedy Road informal settlement in an attempt to eradicate this settlement in terms of elimination and prevention of re-emergence of slums act No.6 of 2007 (Mathivet and Buckingham, 2009). The approach led to organised protests by informal settlers who were showing their dissatisfaction with the effort of local authorities. Some informal settlers embarked on protests across Durban against illegal evictions (Mathivet and Buckingham, 2009). These protests were violence and on various occasions South African Police Service (SAPS) had to intervene by disseminating the masses of informal settlers using rubber bullets and water cannons.

As the Municipality continued with attempts to remove informal residents from Clare Estate, a community organization founded in 2005 called Abahlali Basemjondolo decided to take the matter to court (Mathivet and Buckingham, 2009). Fortunately, the court ruling favoured informal settlers and against illegal eviction (Abahlali BaseMjondolo, 2007). The ruling ensured that Kennedy Road settlement remains the prominent feature of Clare Estate as the court protected informal settlers from being illegally evicted.

At present, Kennedy Road Settlement is noticeably characteristic of the Clare Estate suburb. The threat and spread of violent protests, blocking of roads, and land invasion in Clare Estate are quickly becoming a genuine concern and residents in the formal settlement are furious (Phoswa, 2020). To this end, the eThekweni municipality is currently in the process of relocating all of the residents of Kennedy Road settlement to RDP houses in Waterloo (Mbonambi, 2016). However, the extent to which this process will be successful is still questionable. The Waterloo housing development may fail to accommodate the unanticipated increasing population in Kennedy Road.

4.3. Location of Clare Estate

Clare Estate area is approximately 9 km away from Durban CBD, and it is closer to Sherwood and Sydenham within Umgeni south region in eThekweni Municipality. The suburb is found adjacent to two main roads, viz: N2 and M19/Umgeni Road. Refer to figure 1.

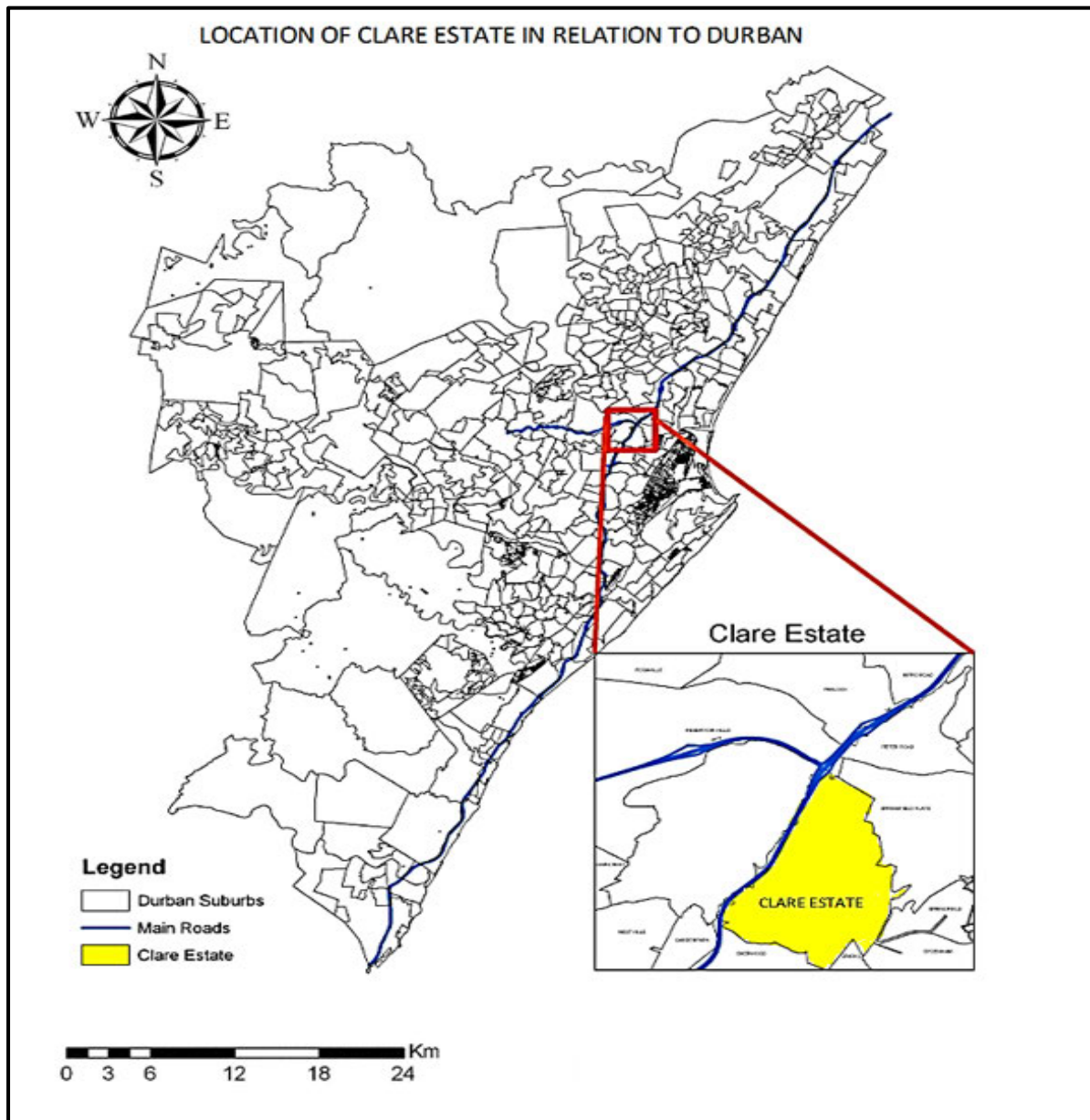


Figure 1: Location of Clare Estate suburb in relation to Durban

Source: (Kortenbout, 2009)

The Informal settlement (Kennedy Road informal settlement) is located North of the Clare Estate study Area. The settlement is in a steep geographic area between M19/Umgeni Road and the landfill site. Refer to figure 2.

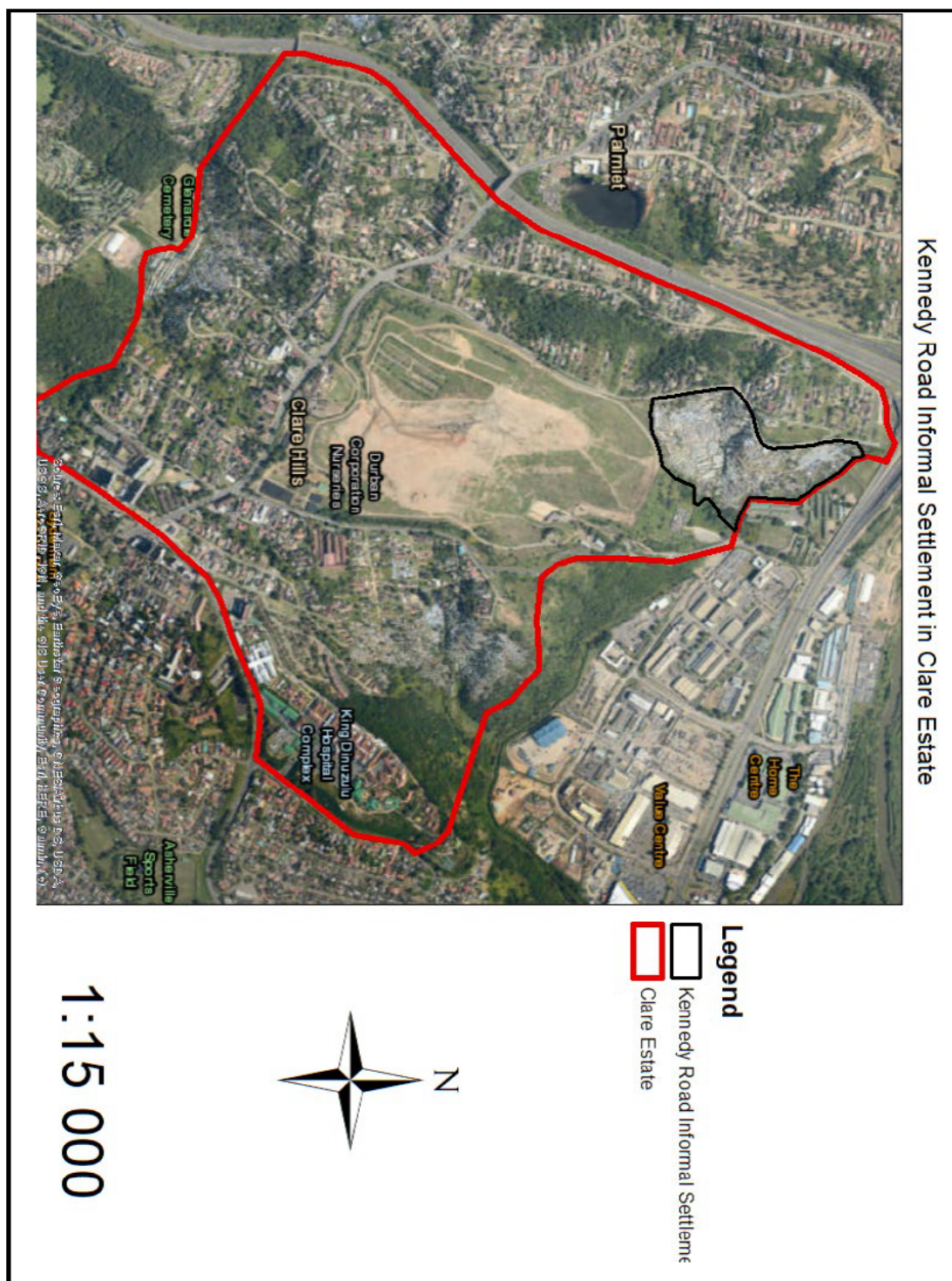


Figure 2: Kennedy Road informant settlement in relation to Clare Estate study are
Source: GIS (2020)

4.4. Description of Population in Clare Estate

The population in Clare Estate residential area is divided into two groups: the residents that reside in the suburb; and those in the informal settlement.

4.4.1. Residents in the suburb

According to the census (2011), Clare Estate suburb residential area is home to 7 799 people from different ethnic groups. The total population of this community previously dominated by Indian people now consists of 69.50% black Africans, 26.40% Indian or Asian, 20.86% coloured, 0.86% Others and 0.36% for Whites. Gender is made up of 52.06% males and 47.94% females. Regarding the employment status, most residents in the Clare Estate suburb are employed in the formal sector of the economy, and only the minority is unemployed. Among those unemployed, most of them are running their businesses; hence, they can generate high incomes that enable them to afford to live a luxurious life (Mbonambi, 2016).

Given the type of employment and incomes of residents in the Clare Estate suburb, Nadesan (2010) indicated that most housing typologies in this settlement is formal housing. The implication is that residents in this settlement have enough income to finance their housing needs. The houses in this settlement are free-standing houses, and the settlement is medium populated with adequate spaces between housing structures (Mbonambi, 2016). The structures are built with the approved material that meets the minimum standard set by the South African government.

Stable, safety and quality houses in the Clare Estate suburb are correlated with good health (Nadesan, 2010). Good health for residents is associated with living in houses that are safe and unaffected by physical or environmental hazards (Raj, 2016). Along with good houses, neighbourhood conditions in the Clare Estate suburb also have positive effects on the health of residents. The socio-economic conditions in this settlement improve the health of residents by providing access to economic opportunities and other public resources, such as good schools, efficient public transportation and effective police force (Mthembu, 2010).

4.1.2 Residents in the informal settlement

According to the census (2011), the Kennedy Road settlement is home to 5 455 people (3 162 households). The total population of this settlement consist of 100% black South Africans. The reason for this is that during the apartheid era, blacks Africans did not have access to well-located land, thus towards the end of apartheid, these individuals occupied vacant land on the margins of suburban areas to access urban opportunities. To this end, many informal settlements on the margins of suburban areas are occupied by black South Africans. Concerning gender, the census (2011) reveals that 54% of the population in Kennedy Road is made up of males and 46% are females. The gender imbalance is grounded on the fact that more males are moving from rural to urban areas searching for employment opportunities as they are expected to look after their families. Upon arrival in urban areas, they find it challenging to live in formal housing; thus, they are forced to start their urban life in informal settlements due to financial difficulties.

Regarding employment status, Mbonambi (2016), in her study, found that 80% of residents in Kennedy Road settlement are not working. The majority of those who work, are employed in the informal sector of the economy, and as a result, they generate an income that is less than R 1 000, 00 per month, while the unemployed depend on government child social grant for survival (Mbonambi, 2016). Their income is not enough to improve their quality of life.

Owing to their incomes, these residents do not afford to finance their housing needs. The informal houses they occupy are free-standing structures with usually one to two rooms per unit (Mbonambi, 2016). Most houses are built using materials, such as plastics, planks, and corrugated iron, making these houses unsuitable and non-durable as they are unbalanced, tiny, filthy, untidy, and overcrowded (Nadesan, 2010).

The poor condition of Housing in Kennedy Road informal settlement is correlated with poor health (Nadesan, 2010). According to Palacios et al. (2020), poor quality housing contributes to health issues, such as injuries, chronic diseases and harm child development. Poor air quality inside the dwelling unit place families and children at significant risk for health issues. For instance, extremely high and low temperatures indoors are correlated with increased mortality, particularly among vulnerable groups, such as children and elderly.

Along with housing conditions, the neighbourhood conditions in the informal settlement negatively impact residents' health (Mbonambi, 2016). The settlement does not provide places for adults and children to exercise and play due to the high crime level, pollution and violence within an area. As a result, the dangers pose a severe threat to their healthy lifestyle. The minimum access to public amenities by informal settlers aggravates the poor living conditions in this settlement (Nadesan, 2010). According to Wicks (2017), the limited access to electricity has led to many shark fires in Kennedy Road informal settlement in previous years due to use of candles, while restricted access to water led to the use of contaminated water that has caused diseases, such as cholera to many residents.

4.5. Description of the infrastructure

According to Nadesan (2010), Clare Estate suburb is classified as reasonably built-up area, with good infrastructural services ranging from electricity to water and sanitation. It also has various public services, including a post office, schools, hospital, sports field and libraries for Clare Estate residents (Amazeballs, 2014).

Unlike the Clare Estate suburb, Kennedy Road informal settlement does not have easy access to social infrastructure, like water supply and sanitation, electricity, drainage, health centres and schools (Mthembu, 2010). In response, residents use an illegal network of water pipes to supply water to individual households (Nadesan, 2010). Similar arrangements are made in response to the inadequate supply of electricity, drainage and toilets (Mbonambi, 2016). The illegal electricity connections pose a threat to the health of residents as it is associated with frequent fires and electrocution injuries and death. According to Goba (2020), this electricity is connected to electrical transformers that supply electricity to the Clare Estate suburb houses. Hence, anything that happens, such as electricity transformers breakdown, affects Clare Estate settlements due to unprofessional and illegal connections.

Along with the illegal connection of water, electricity and other services, Kennedy Road settlement also does not have proper toilets. The lack of toilets has led to the disposal of human waste in public spaces and along the roads used by all residents in the Clare Estate suburb (Mkhize, 2014). It makes the overall environment in Clare Estate to be unhygienic. Closely

linked with unhygienic conditions is also the lack of waste management services that led to the disposal of waste in public spaces (Nadesan, 2010).

The lack of infrastructural and public services in Kennedy Road settlement has led residents to utilize these services in the Clare Estate suburb (Mbonambi, 2016). The resultant has been the deterioration of these services since their extension fails to match the growing demand. The deterioration of services provides the evidence to prove further how the lack of infrastructural and public services in informal community in Clare Estate impacts properties in Clare Estate suburb.

4.6. Conclusion

This chapter presented the background and location of the study area. It has also examined the two different groups found in Clare Estate, including residents that reside in the formal settlement and those that reside in the informal settlement. Moreover, the chapter presented the description of the infrastructure both in the Clare Estate suburb and in Kennedy Road Settlement to provide a prelude to how and why the informal settlement impacts properties in the Clare Estate suburb.

Chapter 5: Research findings and analysis

5.1. Introduction

In the previous chapter, the background of the Clare Estate study area was presented following the research methodology presented in chapter three. This chapter presents the research findings and analysis of data obtained in Clare Estate using open-ended semi-structured interviews, observations and secondary data analysis. The research was conducted in Clare Estate (both in the suburb and in the informal settlement). The study's first objective was achieved through analysing the data obtained from informal settlers, while the other three objectives were achieved through the data collected from residents in the Clare Estate suburb. The data presentation is in Section 5.2. Furthermore, the data analysis and discussion are in Section 5.3.

5.2. Data presentation

This section presents data collected without in-depth analysis. The section is divided into subsections: Demographic profile, Interview responses from informal dwellers, responses from formal dwellers and researcher's observations.

The interviews were conducted in Kennedy Road informal settlement and Clare Estate suburb. Ten residents in Kennedy Road and twenty in the Clare Estate suburb were interviewed.

5.2.1. Demographic profile

In Kennedy Road informal settlement, 60% of the participants were males, and 40% were females. The general reason for the gender bias is that more males were willing to participate than females. Furthermore, the census (2011) indicates more males than females in Kennedy Road informal settlement.

The majority (70%) were shacks owners, while 30% were the tenants. 80% spoke IsiZulu and 20% IsiXhosa. The scenario was not surprising because 80% of respondents were indigenous people from KwaZulu Natal rural areas, while 20% was from the Eastern Cape. These

participants (70%) were between 30 and 50 years, while 30% were between 25 and 30 years. The figures reveal that the majority of participants were in their middle ages. 60% of the respondents were unemployed, 20% was employed in the informal sector, while 20% was self-employed. The self-employed were the streets vendors, while those who had informal employment worked as domestic workers at the adjacent Clare Estate suburb. Those who were unemployed were dependants on Child social grants. Due to this employment status, participants reported an income that is not enough to survive.

In Clare Estate suburb out of 20 participants, 70% were males, and 30% were females. Like in Kennedy Road informal settlement, this gender bias was because more males were willing to participate than females. All participants (100%) were homeowners and English speaking. The structure of participants was not surprising given that all of them were Indian people.

The majority of participants (85%) were between the ages of 40 and 60 years, while the minority (15%) was between 30 and 39 years. The figures reveal that most residents live Clare Estate suburb until they are old because they own property. 70% of these participants were employed in the economy's formal sector, 10% was self-employed, and 20% was unemployed. Those who were self-employed were running stores within the settlement, and those who were unemployed were dependent on other family members.

5.2.2. Kennedy Road informal settlement findings

Kennedy Road informal settlement residents responded to the interview questions as follows:

a) Years of residence

Many residents (60%) indicated that they lived in Kennedy Road informal settlement for more than ten years. 20% lived there for five to ten years, while another 20% lived in the area for less than five years.

b) Place of origin

Many participants (80%) revealed that they are initially from Kwa-Zulu Natal rural areas, and the other 20% reported that they are initially from Eastern Cape rural areas.

c) The living experience in the area

As per the participants' responses, 80% of participants had terrible experiences in Kennedy Road informal settlement, while 20% indicated good experiences. 60% of those with bad experiences raised the issue of crime as the key contributing factor towards their bad experiences in the informal settlement. The other 40% reported that the dirtiness of the settlement exacerbates their bad adventures. The percentage was not surprising given the general poor living condition in South African informal settlements.

d) Factors that attracted people to Clare Estate to reside in Kennedy Road

All participants reported that they were attracted to Kennedy Road informal settlement by accessing the area's economic opportunities. 60% of these participants were attracted by access to wage employment opportunities provided by the Durban Landfill Waste Site and Springfield Industrial Park. Another 40% was attracted by better access to self-employment opportunities. Among these participants, 70% further indicated that they moved to Kennedy Road informal settlement to access free essential services (water and electricity) and social amenities (including schools, a post office, hospital and libraries) for Clare Estate residents. According to these participants, the social amenities are easily accessible when one is living in Kennedy Road.

In addition, 20% of participants indicated that they were attracted to Kennedy Road informal settlement by better access to cheap public transport as the area is closer to Durban CBD. This put these participants in a better position to visit productive spaces in Durban CBD more frequently. Another 20% of participants indicated that they moved to Clare Estate as the area's housing opportunities attracted them.

e) Disadvantages in the area

Despite the above stated vital factors that attracted people to Kennedy Road informal settlement, all participants agreed on some disadvantages of living in this area. 90% of these participants reported that living in Kennedy Road informal settlement exposes them to criminals as there is a lack of safety and security in the area. 70% of the participants further emphasized that living in this area put residents in health risks due to dirtiness. In addition to this, 60% of the participants reported that living in Kennedy Road informal settlement is

difficult because there are no adequate spaces between houses; hence when one shack is burning, it burns all other shacks in proximity.

5.2.3. Clare Estate suburb findings

Clare Estate suburb residents responded to the interview questions as follows:

a) Years of residence

The majority of residents (80%) were born in Clare Estate suburb. 10% lived there for between 10-20 years, while 10% lived there for less than ten years.

b) Place of origin

As per the participant's responses, 80% of the participants grew up in Clare Estate, and they never lived in other areas. Another 20% is originally from other Indian suburbs around Durban. The situation is not surprising given that most Indian people live in and around Durban, putting it among the most prominent cities of Indians in South Africa.

c) Living experience in Clare Estate suburb

75% of the participants indicated that they are no longer having good experiences in Clare Estate suburb. These residents mentioned crime, dirtiness, noise, and air pollution caused by Kennedy Road informal settlement in Clare Estate as the key contributing factors to their poor experiences. Fewer participants (25%) indicated that they still feel good about being in Clare Estate Suburb. Even though all these participants indicated that they were not comfortable with the informal settlement around their area, they still regarded Clare Estate suburb as the better suburb for Indian people.

d) Quality of life in the area

From the interviews conducted, 75% of the participants reported that their quality of life was poor, and 10% of participants reported that their quality of life was inconsistent (sometimes it was better, but on the other times it becomes worse). In addition, 10% of the participants indicated that Kennedy Road informal settlement in Clare Estate affected their quality of life, while 5% of the respondents reported that they were impartial regarding this aspect. Given that most participants indicated that the Kennedy Road informal settlement negatively impacts their

quality of life, their responses will be analysed in the data analysis section. The impacts on the participants' quality of life are attributed to the following challenges: crime, dirtiness, air and noise pollution, among others.

e) Change of lifestyle since the increasing arrival of informal dwellers in the area

Based on participants' responses, the overall consensus was that Kennedy Road informal settlement's presence impacts the social life of residents in Clare Estate. 90% of the interviewed participants reported that the informal settlement changed their social life in the area, which automatically changed their lifestyle. These participants were so sure about this aspect. However, 10% of the participants reported that the informal settlement has no impact, resulting in a change in their social life. The only change that was encountered in this section was the feeling of isolation of participants. The 90% of participants who reported that their social life changed emphasised that they feel isolated due to the informal settlement. These participants indicated that their friends outside Clare Estate do not want to visit them anymore due to the nearby informal settlement's conditions. In turn, this changed their social life.

f) Clare Estate suburb residents' perceptions of the Kennedy Road informal settlement

i. Socio-economic different

A sense of stereotypical labelling was detected from participants' perceptions of the Kennedy Road informal settlement. 85% of the interviewed participants indicated that Kennedy Road informal settlement is socio-economic different from the wider society. These participants emphasized that their settlement does not share many similar characteristics with Kennedy Road informal settlement. According to these participants, even residents in the informal settlement are different from those in the formal settlement.

ii. Deprived and impoverished

Due to different socio-economic, 60% of the participants perceived the informal settlement as deprived and impoverished settlement. In this case, all these participants noticed that informal settlers are poor because they struggle to find proper formal jobs. They mentioned that informal settlers do not have easy access to opportunities and resources like them.

iii. High crime area

The majority (60%) of the interviewed participants emphasized that due to the deprivation and impoverishment in the informal settlement, many informal settlers become criminals because they have no resources and opportunities to earn a better living. Due to this, 55% of interviewed participants emphasized that informal settlers are untrustworthy.

iv. Home to illegal land occupiers

A substantial number (75%) of participants indicated that they perceive the Kennedy Road informal settlement as the home to illegal land occupiers. These participants indicated that the informal settlement residents illegally occupied the land that did not belong to them. They believed that informal settlers were not supposed to be in their area. Due to this perception, many participants (60%) interviewed were not happy about being closer to the informal settlement.

g) Actions against informal settlers

As per the participants' responses, 80% want Kennedy Road informal settlement residents to be relocated to other areas until the whole informal settlement is eradicated. The additional 20% of the participants are against this and want the informal settlers to remain in the informal settlement. These participants indicated that the Kennedy Road informal settlement is the source of cheap labour for them as some informal settlers work as domestic workers. The aforementioned is a primary reason why participants in formal housing do not like the idea of eradicating the informal settlement.

h) The socio-economic impact of the informal settlement in Clare Estate

Due to the Kennedy Road informal settlement's presence, both the social and economic lives of residents in Clare Estate suburb have been impacted. From the interviews conducted, 90% of the participants indicated that the informal settlement has a negative impact in Clare Estate suburb, while the other 10% of the participants noted that the informal settlement has both a positive and negative impact on Clare Estate. The above data was based on the participants' perspectives. The impact of Kennedy Road informal settlement in Clare Estate differs from one participant to another. Most participants complained more about crime, health, noise pollution, while a few complained about the impact on economic development.

Regarding crime, there was a consensus among all participants that Kennedy Road informal settlement increased crime level and impacted the security and safety of residents in the formal housing. All (100%) of the participants indicated that it was such an impact. These participants felt that it was unsafe to live closer to the informal settlement. Regarding the impact on health, 85% of the participants indicated that the accumulation of garbage on the streets closer to their properties by informal settlers increased health issues. According to these residents, their children play in such garbage and end up getting sick. In addition, these participants emphasized that health fires result from poor electrical connections cause air pollution and increased health issues for patients.

Concerning overcrowding, 65% of the interviewed participants emphasized that the increased number of people in Kennedy Road informal settlement have resulted in overcrowded streets. According to these participants, this restricts residents in Clare Estate suburb from involving themselves in outdoor activities on the streets. Furthermore, its results in noise pollution.

Concerning impact on economic development, over half of the participants (55%) that were interviewed believed that the presence of Kennedy Road Informal settlement depleted the space that could be used to create employment opportunities by extending Springfield industrial Park or attracting new investors. Moreover, other participants (20%) emphasized that criminals from the informal settlement steal the goods or merchandise kept on the shops' premises until owners fail to recover the cost of lost goods. The above has led to the closing of many businesses and changing of business owners.

i) The social and economic impact of informal settlements on the value of property

As per participants responses, all participants (100%) indicated that Kennedy Road informal settlement has a negative impact on the value of properties in Clare Estate suburb. These participants mentioned entering property without permission, stealing, pollution (air and noise), and health concerns as the key contributing factors that decrease their properties' value.

j) Actions of authorities considering the impact of Kennedy Road informal settlement in Clare Estate

The government intervention in Clare Estate regarding the impact of Kennedy Road informal settlement on the value of properties of formal housing is a severe shortcoming. Most participants (70%) felt that their requests to the government to solve the informal settlement issues on the value of properties in the Estate had been ignored. The other 30% of the participants felt that the government has attempted to solve residents' issues in Clare Estate settlement but not adequately. Some of the residents are convinced that the government was doing what it could afford regarding the informal settlement in Clare Estate. They mentioned that the government has only replaced some informal houses with serviced tiny houses and provided portable toilets for informal dwellers. The participants argued that the practice was unhelpful and useless in solving the issue of the presence of the informal settlement in Clare Estate.

k) Measures of protecting properties in Clare Estate

As per the participants' responses, there was a consensus among all participants that the Kennedy Road informal settlement has increased crime, threatening the security and safety of participants in the formal settlement. Thus, these participants indicated that they have resorted to various security measures to secure their properties against the informal settlement's impact on their properties.

All participants indicated that they had secured their properties by erecting solid fences. According to these participants, these fences provide safety and security to residents. 55% of these participants added that they had hired security to ensure that criminals do not play closer to their homes. 50% of the interviewed participants further indicated that the security camera system is another mitigation measure they have implemented to reduce the impact of the informal settlement on their properties.

To Question 13. Please provide any additional information. 30% of the participants also indicated that they had eliminated hiding places by cutting trees as an additional measure to eliminate hiding places for criminals.

5.2.4. Observations

5.2.4.1. Housing

The researcher observed that the Clare Estate suburb's housing typologies were formal and informal housing. Formal housing was in Clare Estate suburb, and informal housing was in Kennedy Road Informal Settlement. The houses were free-standing structures. In Kennedy Road Informal Settlement, much of these houses were constructed using wood, plastics and corrugated iron sheets. Given the fact that this settlement was overcrowded, homes too were congested and imbalanced. The preceding disorder was because the land in this settlement was obtained informally as most residents could not afford formal housing as there were poor. The land where Kennedy Road informal settlement is situated was reserved as an open space that could be used to extend the nearby industries and landfill site. Therefore, the land was not reserved for any housing development.

The state of housing in Kennedy Road informal settlement negatively impacts the value of traditional houses in Clare Estate suburb because no one wants to be closer to informal houses as they are unattractive to investors.

5.2.4.2. Infrastructure

Kennedy Road informal settlement does not have infrastructural support. The government has not supplied electricity in this settlement. Hence, residents in this settlement have resorted to illegal electricity connections termed *izinyoka*. These illegal connections pose health risks to all residents in Clare Estate suburb, and they have been a critical factor that has caused fire disasters in the area. The mentioned threat produces excessive smoke that affects all residents in Clare Estate (both in the suburb and informal settlement), especially those who have asthma.

Kennedy Road informal settlement also has no drainage system and sewage pipelines. Hence, during the summer/rainy season, water collects into pools around the settlement. After that, water in pools becomes toxic and contaminated, which breed pests that later affect both formal and informal housing residents and contribute to illnesses. Afterwards, it degrades the environment. Unhygienic conditions caused by unhygienic toilets worsen illnesses.

Toilets in the informal settlement consist of unsanitary chemical toilets located far from other members of the community. These communal toilets are provided by the municipality and are unhygienic and not enough for the entire population of the informal settlement. Hence, sometimes people dispose human waste around the settlement as they do not have enough individual toilets. The smell from such human waste affects both informal settlers and other nearby members of the formal settlement. The described hazard is exacerbated by the lack of a proper waste management scheme.

Waste in Clare Estate is collected along the main road separating the informal and formal settlements. This waste is usually left on the road for a long time unattended. The outlined practice has led to undesired smells that affect residents in the suburb and informal settlements closer to such garbage. It has also led to environmental contamination.

5.2.4.3. Social Infrastructure

In addition to the lack of infrastructure in Kennedy Road informal settlement, the area does not have the social infrastructure, such as recreational services, schools, clinics, post offices. Residents in this area have resorted to using such services in the formal settlement. Due to this practice, social infrastructure, such as schools and clinics, are overcrowded and overused.

5.2.4.4. Social conditions

As per the researcher's observations, the Kennedy Road informal settlement experienced a lack of access to essential services and inadequate housing and faced eviction threats. The settlement is also overcrowded, and it does not have enough space for circulation and provision of services. The described chaos has resulted in poor living conditions and made it easy for criminals to commit crimes. Crime affects both residents in the suburb and informal settlements. The suburb is often a peaceful place to be, but due to the informal settlement in Clare Estate, the suburb sometimes becomes noisy and dirty.

5.3. Data Analysis

This section is organised into four common themes to allow the thematic analysis of data obtained. These themes are aligned with the research objectives. The first theme aligned with the first objective unpacks the factors that attracted people to Clare Estate to reside in the

informal settlement. The second theme aligned with the second objective addresses how Clare Estate residents perceive the informal settlement present in their area. The third theme aligned with the third objective is about the socio-economic impact of informal settlements in Clare Estate on the value of the properties in the Estate. The last theme aligned with the fourth objective discusses the mitigation measures used by residents of Clare Estate to reduce the impact of informal settlements on their properties. The study findings are used as significance indicators to assess the impact of informal settlements on suburban properties.

5.3.1. Theme one: Factors that attracted people to Clare Estate to establish Kennedy Road informal settlement

As mentioned in the literature review, excellent schools, the area's safety, and affordable health care are critical general factors that help create better communities and attract people to a particular area. Together with other more profound and more vital factors, the named factors draw people to an area and encourage them to build a life and put down roots. This theme unpacks the key factors that attracted people to Clare Estate to establish an informal settlement (Kennedy Road informal settlement). The majority of these people are initially from rural KwaZulu-Natal and Eastern Cape.

5.3.1.1. Access to economic opportunities

The phrase 'access to economic' is ubiquitous in almost all studies related to informal settlements. The findings of this study indicated that access to economic opportunities is one of the critical factors that have attracted people to Clare Estate to establish the Kennedy Road settlement. The economic opportunities include access to wage employment and self-employment opportunities.

5.3.1.1.1. Wage employment opportunities

Regarding access to wage employment opportunities, several participants (60%) indicated that Kennedy Road informal Settlement is strategically located near Springfield Industrial Park where there are plenty of employment opportunities and along Durban Landfill Waste Site where other people also find wage employment. According to these participants, this put residents in this area in a better position of being employable. (Refer to figure 3, which shows the location of Springfield Industrial Park and Durban Landfill Waste Site and Clare Estate).

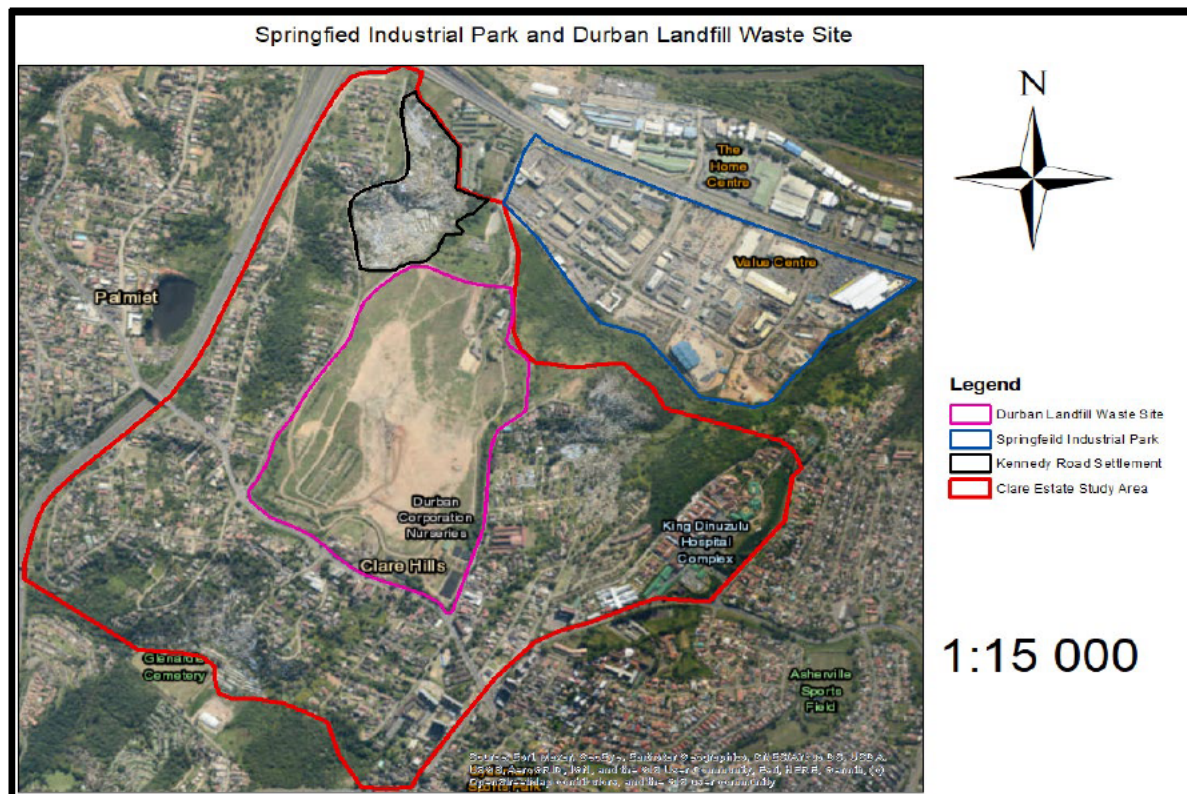


Figure 3: Springfield Industrial Park and Durban Landfill Waste Site location in relation to Clare Estate.

Source: GIS (2020)

Despite that, in Section 4.1.2. it was indicated that most residents in Kennedy Road informal settlement are not working, and those working are employed in the economy's informal sector. As a result, they generate an income that is insufficient for their needs. The best possible explanation for this is that the same Springfield Industrial Park that creates industrial job opportunities for Clare Estate residents fails to create enough opportunities for the ever-increasing population of Kennedy Road informal settlement. The condition leaves the poor with no choice but to work as domestic workers for Indian households in Clare Estate suburb. Hence, these people are forced to reside in informal settlements because they do not get enough income to afford formal housing. The informal settlement poses a threat to their well-being and decreases the quality of their life.

The exact circumstances confirm the association between modernisation and the formation of informal settlements in urban areas. As discussed in Section 2.2.1, modernisation pulls people to large cities for industrial job opportunities to work in different sectors that accelerate and promote the national economic growth while facilitating urbanisation (Martinussen, 1997).

Because underprivileged people from rural areas cannot afford to buy, rent, or build decent housing due to insufficient salaries, they choose to live in cheap and substandard housing units closer to employment opportunities. These substandard units are the building blocks of informal settlements. In Clare Estate, these substandard units are located in Kennedy Road settlement (Clare Estate Informal Settlement), closer to employment opportunities provided by Springfield Industrial Park. (Refer to figure 4, which shows Substandard housing units in Kennedy Road Settlement)



Figure 4: Substandard housing units in Kennedy Road Settlement.

Source: Researcher (2020)

5.2.1.1.2. Self-employment opportunities

Regarding self-employment opportunities, few participants (40%) moved to Clare Estate to establish Kennedy Road Informal Settlement attracted by the proximity of this settlement to Springfield Industrial Parks, which presents self-employment opportunities. These participants indicated that being closer to the Industrial Park allows them to commute to the Industrial Park daily to run their small businesses on the road's sides. The highlighted position was evident in the following quote: “I moved here because it is easy to reach people in the Industrial Park where I sell chicken gizzards and feet on the side of the road” (Participant 2; December 2020). The possible explanation for this is that Springfield Industrial Park attracts the required population threshold to support small businesses run by vendors.

5.3.1.2. Access to amenities

Along with access to economic opportunities, several participants (70%) also indicated that they migrated to Clare Estate to establish Kennedy Road informal settlement as they were attracted by access to available social amenities, including schools, a post office, hospital and libraries for Clare Estate residents. Regarding schools, in particular, it has been noted that Clare Estate suburb is located closer to plenty of schools such as Clareville Primary School, Palmiet Primary School, SM Jhavary Primary School and Burnwood Secondary School among others.

According to participants, these schools are well accessible in Kennedy Road informal settlement, and they offer quality education to their children. Participant 7 (December 2020) asserted this by the following quote: “I came here because this place is well located in relation to schools for my children”. Moreover, another commented that: “Schools here are in the walkable distance; hence, it is easy for our children to attend schools without paying for transport” (Participant 2, December 2020).

5.1.1.3. Access to free basic services (water and electricity)

In the same vein, as it is explained regarding access to schools and other social amenities, people were also attracted to Clare Estate to establish Kennedy Road informal settlement by easy access to the area's essential services. Several participants (70%) indicated that access to water and electricity is accessible in Kennedy Road informal settlement. Participant 9 (2020) indicated this by the following comment: “Where I used to stay, I had to rent a room and also pay for services; hence I moved here to benefit from free water and electricity”.

The finding may be explained by referring to neo-liberal policies adopted by the South African government to deliver government services to all South African Citizens. According to Sebake (2017), the policies have led the South African government to provide social services on user-pay principle. The result was a decline in the level of government investment in social services, such as water, electricity and sanitation. The services, especially electricity and water, are now provided for maximum profit in the expenses of the poor who cannot afford payment due to their irregular salaries. Henceforth, these individuals are moving from place to place, looking for areas where they can access these services for free.

The connection to these services, especially electricity in Kennedy Road informal settlement, is illegal (self-connected electricity) termed '*izinyoka*'. The illegal connections are evident in a mini electricity substation near Kennedy Road informal settlement overburdened by illegal connections leading into the settlement. Thus, this poses health concerns to all informal settlers due to fires from such a connection. (Refer to figure 5 that shows a mini substation close to Kennedy Road informal settlement). The situation poses a threat to the health of both informal and formal settlers.



Figure 5: A mini-electric substation close to Kennedy Road informal settlement
Source: Researcher (2020)

5.3.1.4. Cheap public transport

Cheap public transport has been a long-term factor in attracting people to Clare Estate as the settlement is closer to Durban CBD. The presence of public transport in this settlement is one of the key aspects of access to productive spaces. Transport in Clare Estate is first available, and secondly, residents can pay for it. Few participants (20%) in the area indicated that they chose to live in Kennedy Road informal settlement because the area has easy access to cheap public transport, and thus it is financially sustainable for them to commute from the settlement to their places of work on daily bases. Furthermore, participant 2 (2002) indicated that the available public transport in Kennedy Road informal settlement allows them to reach the city centre to vend their merchandise.

The findings are contrary to findings by Onyango (2018), who acknowledged that access to transport is a considerable burden for informal settlers who are living away from the city centres. Informal dwellers spend approximately 20% of their earnings on public transport to get an opportunity to have access to the city centre. Eelier, Wolch (1981) also arrived at the same common conclusion that both the service dependent poor and their support facilities face budgetary constraints on the location choices, serving to restrict them to the poverty-ridden neighbourhoods. The explained general conclusion does not support the current research finding that indicates that people in Kennedy Road informal settlement have easy access to affordable public transport.

5.3.1.5. Availability of Housing opportunities

Another critical factor that has attracted people to Clare Estate to establish Kennedy Road informal settlement is the availability of housing opportunities. Living in Kennedy Road informal settlement put many residents in an excellent position to benefit from housing developments. The discussed point has attracted some people to this settlement as they hope to benefit from future planned housing projects. The condition was confirmed as few participants (20%) reported that they recently moved to Kennedy Road informal settlement after they have received the news that residents of this settlement are among those who are likely to benefit from the government's plans to relocate residents to ease overcrowding in some of the Durban's densely populated areas as the measure to contain the spread of Covid-19. According to these participants, the Kennedy Road informal Settlement has been identified as one of the areas where this could be piloted, and the KwaZulu-Natal Human Settlements minister Lindiwe Sisulu has already met with representatives of the informal settlement to discuss these proposed relocations.

From the discussion in this section, people were attracted to Clare Estate by better opportunities for wage employment in the surrounding areas; opportunities for self-employment attracted some; others resided there as they were attracted by easy access to social amenities and essential services, while a few were attracted to Clare Estate by better opportunities for housing. The following section examines how Clare Estate residents in the formal settlement perceive the Kennedy Road informal settlement.

5.3.2. Theme two: Perceptions of Clare Estate residents towards Clare Estate informal settlement (Kennedy Road Settlement).

Kennedy Road informal settlement is an excellent example of physically cluttered, chaotic and politically and socially disorganized phenomena. Public opinions have all pervaded and shared such political, social and physical stereotypes about these informal settlements. The concept 'order' can be used to differentiate this informal settlement from the suburb and planned settlements. According to Arefi (2011), order purport the sense of permanent and legality and symbolizes the residents of formal settlements as law-abiding citizens. However, this is less said regarding informal settlements. In Clare Estate, there were various perceptions towards Kennedy Road informal settlement by Clare Estate suburb residents in formal housing. These perceptions suggest that this settlement is both social, economic and physically unstable.

5.3.2.1. Participants' perception of the Informal Settlement as Socio-economic different

Several participants (85%) in Clare Estate suburb perceive Kennedy Road informal settlement as socially and economically different from a formal community. That means the socio-economic statuses of informal settlers are different from those of formal residents. Participant 25 (December 2020) asserted this through the following quote: "People in the informal community are so different from us, we live different lifestyles, and even our economic status is different too". Moreover, another stated that: "Informal settlers are not our kind; it does not even make sense why they are here" (Participant 17, December 2020). The expressed views suggest that the informal settlement consists of individuals that are different from the wider society. Thus, these individuals must fulfil the community's expectations at large about them to be accepted.

Due to social-economic differences between formal and informal communities, residents in Clare Estate suburb do not want Kennedy Road informal settlement near their property. Thus, participant 23 (December 2020) said, "I do not want these people anywhere near my territory. I always keep distance, so they must do the same because we are different, their quality of life is low". The implication is that the formal community members keep their distance from informal settlers because they have different socio-economic backgrounds.

This finding collaborates with Scheinsohn and Cabrera (2009) 's ideas, who argues that society is greatly divided in terms of socio-economic differences. Consequently, such division has led to the segregation and exclusion of certain groups (Schotte et al., 2018). In Clare Estate, it has resulted in the segregation, exclusion and displacement of the poor to urban margins as residents in the formal settlement are complaining about the negative impacts of informal settlements on their property. In general, the differences within society are caused by the fact that people within society are not at the same standard in terms of wealth, resulting in economic and social differences (Nadasen, 2010). Henceforth, the residents in formal housing want separation among different social groups.

5.3.2.2. Participants' perception of the Informal Settlement as the Deprived and impoverished settlement

Closely linked to the perception of Kennedy Road informal settlement as socio-economic different is the perception of this settlement as the deprived and impoverished settlement. Most participants (60%) emphasized that the Kennedy Road informal settlement is impoverished and comprises impoverished and deprived individuals.

The clarified perception was asserted through the following quote: “Informal settlers are poor, and they do not afford to meet their needs like us” (Participant 27, December 2020). The view is rooted in the belief that informal settler's incomes are below the level at which these residents could satisfy their needs. The point was confirmed when several participants indicated that most informal settlers find it challenging to find jobs. Henceforth, they live in the informal settlement because they are poor and move closer to Clare Estate to access opportunities that are not present in their original places.

Many participants (75%) in Clare Estate suburb are not satisfied that they live near impoverished individuals. They mentioned the lack of aspiration, apathy and delinquent behaviour as things they do not like about informal settlers. These participants believe that no matter what, informal settlers will not break out of poverty; hence, the Kennedy Road informal settlement will forever remain deprived, and that is not sustainable as it means deprivation will be the permanent feature of Clare Estate suburb.

The finding supports the idea of the culture of poverty theory. As highlighted in Section 2.2.2, this theory concurs that poor people are poor because of their cultural norms and values (Bourgois, 2015). In that way, it suggests that poor people have different cultural norms and values compared to the wider society and that suggest that people learn these values and norms as they grow up in poor communities and that shape their life opportunities and choices. These values are passed across generations, and as people grow up, they internalise them, which explains why people who grow up in poor communities remain poor (Bourgois, 2015).

From the analysis of the findings, it is evidence that participants in Clare Estate suburb classify informal settlers as deprived and impoverished by focusing on two vulnerabilities they are facing: firstly, inadequate income and secondly, inability to pay for necessities. The difficulties experienced in this area reflect contrary to Satterthwaite and Mitlin (2014) work, who used the multiple dimension approach to understand the deprivation in informal settlements better. They concluded that residents of these settlements are faced with vulnerabilities, such as inadequate and unstable incomes, inconsistency payment of high prices for necessities, inadequate protection of rights through the operation of the law, voicelessness and powerlessness within political systems, inadequate provision of infrastructure, lack of collateral for accessing credit, few or no savings and health burdens from undernutrition and the use of poor-quality food and water (Satterthwaite and Mitlin, 2014). Thus, according to this conclusion, people in Kennedy Road informal settlement are hardly impoverished as it is reported in sub-Section 5.2.1, informal settlers indicated that they have access to amenities and markets. Furthermore, they are closer to the city where they access further opportunities.

5.3.2.3. Participants' perception of the informal settlement as the high crime area

In addition to the perception of the Kennedy Road informal settlement as being impoverished, the participants in Clare Estate suburb further emphasised that the impoverished nature in this settlement has resulted in most informal settlers becoming criminals. Several participants (60%) emphasized that informal settlers turn into criminals because they do not have alternative means to make a living; therefore, being involved in crime is the livelihood strategy. Thus, participant 7 (2020) stated: "These people are becoming criminals because that is the only choice they have; they know that they will get everything they need". The quote emphasizes that the Clare Estate is divided into two groups: the have and those who do not

have. Residents in the suburb see themselves as belonging to the 'have', while they see informal settlers among society's 'have not'.

From the analysis, residents in the formal settlement have acknowledged divisions and inequalities within their area. Formal housing residents are more equal than informal settlers; thus, this leads informal settlers to conduct illegal activities. The interpretation is due to the broader socio-economic gap that makes the poor frustrated with society and become criminals. Thus, this was confirmed when participants indicated that informal settlers become criminals because they are poor and do not have other means to make a living. This perception of informal settlers as criminals because of their impoverished backgrounds led many formal residents to believe that informal settlers are untrustworthy.

Several participants (55%) emphasised that informal settlers are ordinary people during the day, but they commit themselves to illegal activities at night. Participant 13 (December 2020) asserted this through the following quote: "Informal settlers are not honest people, you can stay with them the whole day, but in the night, they come and take your belongings". Participant 21 (December) stated: "I do not trust them; they are dangerous even to their kind, they are killing and robbing each other". The quotes indicate that informal settlers are more frustrated with society, and consequently, they have turned into criminal activities. Since the number of people who occupy land illegally continues to rise, more informal settlers become criminals as they know it will be difficult to identify in overcrowded conditions.

The finding supports the work by Meth (2017), who argues that a lack of proper collection of waste, trimming of overgrown grass and cutting of unnecessary and overgrown trees; and the deficiency in the maintenance of streets lights that leads to the darkness of streets can demoralise residents' confidence in taking care of their settlements. Consequently, this can increase the crime level because criminals can use these settlements as hiding areas and as emergency escape routes after perpetrating the crime. To be specific, unmaintained settlements create a conducive environment for criminals.

5.3.2.4. Participant's perception of the informal settlement as a home to illegal land occupiers

In the discussed findings, it has already been established that informal settlers are regarded as people who do not belong in Clare Estate. Henceforth, several participants (75%) in the Clare Estate suburb perceive the Kennedy Road informal settlement as a residential area for outsiders and illegal occupiers. Illegal occupation of land is doubtlessly unconstitutional; nevertheless, it cannot be disregarded the fact these occupations are a symptom of a need for housing closer to economic opportunities, failure to implement land reforms and land redistribution policies and inadequate delivery of services.

Participants in the Clare Estate suburb emphasised that informal settlers occupied land that did not belong to them. These participants further indicated that these informal settlers must leave this land because it belongs to Clare Estate residents. Participant 22 (December 2020) asserted this through the following quote: "These people are in the wrong place; they must leave us in peace". In addition, participant 26 (December 2020) commented: "These people do not belong here; they came to destroy our open spaces". The participant described that informal settlers illegally occupied the space that was developed as parks to ensure that youth have affordable, safe and accessible outdoor spaces. According to this participant, the loss of this space to informal settlers directly limits the opportunity to play, enhance social skills, do physical exercises, and promote community wellness and overall cohesion.

In conclusion, the participant's perceptions of the informal settlement were attributed to individuals' stereotypical 'labelling' of others. These perceptions also attributed to the social differences that are distinct amongst the different social groups in Clare Estate. The next section assesses the socio-economic impact of informal settlements in Clare Estate on the value of properties.

5.3.3. Theme three: The socio-economic impact of informal settlements in Clare Estate on the value of the properties in the Estate.

The socio-economic conditions of informal settlements affect individuals' lives and work, especially regarding their well-being. The conditions are generally unsafe, and they aggravate the acute socio-economic circumstances in informal settlements and surrounding suburbs. The

government relocated most informal settlers to urban margins because of “pressure from middle/high-income groups. The middle/high-income groups intended to avoid their properties from being devalued because they are close to informal settlements. Their concern is the perceived tax revenue losses compared to other uses, particularly up-market gated communities (Chetty, 2012). This theme assesses the socio-economic impact of the informal settlement in Clare Estate on the value of properties in the estate.

5.3.3.1. The socio-economic impact of Informal settlements in Clare Estate

5.3.3.1.1 Impact on crime and safety

The presence of the Kennedy Road Informal Settlement in Clare Estate has increased the crime level in the area. Due to the increasing number of criminals in the informal settlement as perceived by residents in formal housing in Section 5.3.2.3, 100% of the participants have associated this settlement with the crime by pointing out that most house break-ins are associated with informal settlers. Participant 11 (December 2020) asserted this by indicating that “Due to arrival of informal settlers in Clare Estate area more house break-ins have been experienced”. In addition, participant 29 (December 2020) commented that “Theft in Clare Estate started to increase drastically since informal settlers had occupied land in Kennedy Road informal settlement”.

According to these participants, the evidence for this is that most lost computers, television sets, and broken cables are found in Kennedy Road. Owing to the increased crime level, participants from Clare Estate suburb feel like their safety is at stake. These participants indicated this by emphasising that they feel like they are the easy targets of criminals because they live closer to the informal settlement. They also fear that their children will be robbed or killed when going to school or play-lots due to violent actions associated with Kennedy Road informal settlement.

5.3.3.1.2. Impact on health

Along with the impact on safety, Kennedy Road informal settlement in Clare Estate has also resulted in increased health issues for residents in the suburb. The lack of proper basic services, like waste removal and electricity in this settlement, has negatively impacted residents' quality of life in Clare Estate suburb. According to participants (80%), fires that result from the

explosion of illegal electricity connections contribute to air pollution. The incidences cause panic attacks among people who are suffering from diseases related to asthma.

Furthermore, the settlement is littered with garbage due to the lack of waste removals in the Kennedy Road settlement. Some of the garbage is disposed on the sides of the roads closer to Clare Estate Suburb. (Refer to figure 7, which shows the dirtiness of Clare Estate suburb.

Participant 15 (December 2020) mentioned that their children suffer from diarrheal in most cases because they play on accumulated garbage and end up by mistake eating it and thus get sick. These findings indicate that informal settlers put the health of residents in Clare Estate at risk. Thus, they violate their right stated in Section 24 of the Constitution, act 108 of 1996, that entitles people to the right to a healthy environment (Mabudusha, 2017).



Figure 6: Dirtiness in Clare Estate suburb

Source: Researcher (2020)

5.3.3.1.3. Impact on crowding streets and noise pollution

Closely linked to the impact of informal settlement on health is the impact on crowding and noise pollution. A certain level of a crowded street can make a street lively, vibrant and inviting; however, there is a certain degree of overcrowding that can go beyond a level of acceptability and create an uncomfortable and unacceptable environment for all users. In Clare Estate suburb, several participants (65%) revealed that Kennedy Road Informal Settlement has contributed to unacceptable overcrowding within the area. Unacceptable overcrowding

restricts people to take part in outdoor activities in public spaces including social activities like interacting with people and participating in social projects; and optional activities such as jogging, cycling and standing and sitting around getting fresh air.

These activities take place in a good and rich environment, unlike in Clare Estate. Thus, participant 17 (December 2020) commented: “The environment in Clare Estate is not conducive for residents to walk around the area analysing the countryside and get fresh air, standing and sitting around enjoying life and connecting with other people”. Due to this, participants feel they have lost their sense of belonging in Clare Estate because they are no longer free to commit themselves to the aforementioned activities associated with buying an expensive house in an urban environment.

Furthermore, some participants indicated that overcrowded streets in Clare Estate have contributed to noise pollution. Thus, participant 14 (December 2020) asserted this by the following quote: “Informal settlers are always walking up and down the streets making noise. This is worse during the weekends and on the month-ends when these people are drunk”. The noise by informal settlers can be described as a violation of residents' right to a quiet environment in the suburb. The finding reflects contrary to the imaginations of those who brought expensive urban residences after associating urban areas with a green and quiet environment that offers privacy to its people.

5.3.3.1.4. Impact on economic development

By analysing the economic impact of the Kennedy Road informal settlements in Clare Estate, over half of participants (55%) in the formal settlement expressed the belief that the expansion of Kennedy Road informal settlement in Clare Estate is wasting valuable land that could be easily used to attract new investors and create new employment opportunities in the area. The loss of valuable land means Clare Estate has limited space for expanding industries and attracting investors into the area; hence, a hindering factor to local economic development. Thus, Participant 18 (December 2020) asserted this by the following quote: “The informal settlement is situated on land that is suitable for the development of industries, rather than housing”. The quote shows that the participant believes that economic development must occur in space; unfortunately, that space has been overtaken by informal settlers in Clare Estate.

Along with overtaking land that could expand industries and attract new investors, Kennedy Road informal settlement in Clare Estate has increased crime, as mentioned in Section 5.3.3.1.1. According to 20% of the participants in Clare Estate suburb, the situation has resulted in the abandonment of businesses, as business owners are unable to make up the cost of the loss incurred through theft". Henceforth, the new small businesses are closing down, while existing ones fail to keep pace with their expenses. The resultant is the continuously changing of store ownership and the loss of job opportunities.

5.3.3.2. The contribution of the impact of informal settlements on the value of properties in the Estate

Several participants (100%) indicated that the Kennedy Road informal settlement contributes negatively to the values of their properties in Clare Estate suburb. According to these participants, the entering of private property without permission, increased stealing, increased health concerns and both noise and air pollution decrease the value of their properties. Participant 25 (December 2020) expressed this as follows: "The conditions in the informal settlement and the actions of informal settlers are decreasing the value of our properties, and thus, our investment in housing is turning into a burden". The utterance proves that the conditions in the informal settlements affect informal settlers, but they also affect the value of properties of the nearby suburbs.

The finding agrees with the residents' claim in Hout Bay and Milnerton (in Cape Town Suburbs) that informal settlements in areas near their suburbs would decrease the values of their properties (staff 2001). It is also consistent with the hedonic price model, which implies that informal settlements around suburban properties negatively impact the value of properties because such settlements impose the socio-economic challenges and environmental issues in areas, they are located in (Ayoung et al., 2015). Overcrowding, crime and environmental degradation associated with these informal settlements contribute to the reluctance of homebuyers to invest in properties surrounding them. The situation forces homeowners to decrease prices. They are prepared to sell their properties to get willing buyers in the property market. Thus, this diminishes the returns to their investment.

In conclusion, the presence of Kennedy Road informal settlement in Clare Estate has a negative impact on both social and economic facets of the residents in Clare Estate suburb. The impact

has led the residents in the formal settlement to believe that the informal settlement in Clare Estate impacts the value of their properties. The following section unpacks the mitigation measures used by residents of Clare Estate to reduce the impact of informal settlements on their properties.

5.3.4. Theme four: Mitigation measures used by residents of Clare Estate to reduce the impact of informal settlements on their properties

By analysing all the data provided by participants in Clare Estate suburb, it can be noted that many residents in this settlement are not happy about the situation of the Kennedy Road informal settlement in closer proximity to their residences. All participants (100%) indicated that security and safety in Clare Estate suburb is a significant problem that needs to be addressed urgently as many participants do not feel safe about being closer to Kennedy Road informal settlement. The problem is evident in the following quotation, “I am not comfortable with being closer to the informal settlement. I am afraid of the people living there” (Participant 22, December 2020). Due to being fear, Participant 13 (December 2020) stated: “I wish this informal settlement can be eradicated”.

These expressed views indicate that Clare Estate suburb residents want residents in Kennedy Road informal settlement relocated somewhere else. However, the government's failure to accelerate the process of relocating informal settlers from informal settlements to RDP housing means these residents must wait a little longer before they see their suburbs free of informal settlements. While waiting for the government to correct the situation, these residents have secured their properties using different mitigation measures to lessen the impact of the informal settlements on these properties.

5.3.4.1. Building strong fences

Building strong fences is one of the standard measures for residents in Clare Estate suburb to secure their properties. These fences are built with concrete and secured by having barbed/razor wire, electric wire and sharp-pointed tops in most properties. According to all participants (100%) interviewed, strong fences keep unwanted visitors and criminals away from their properties. Furthermore, it ensures noise reduction and maximum privacy for residents.

5.3.4.2. Hiring security guards

Along with building solid fences, over half of the participants (55%) in Clare Estate indicated that they have also turned to hire security guards as an effective crime deterrent. According to these residents, hiring a security guard is an effective way to track who is coming into their residences and send a message to criminals and vandals that no crime or vandalism is tolerated around their property. The approach prevents crime because no criminal can quickly target a property under surveillance out of all other properties.

5.3.4.3. Adding a security camera system

A security camera system is another critical mitigation measure that residents of Clare Estate have used to reduce the impact of informal settlements on their properties. Half of the participants (100%) agree that a security camera system is an excellent solution for their home security, which works to deter crime and get justice. Nevertheless, Participant 12 and Participant 26 (December 2020) emphasized that sometimes wrongdoers get away with murder even under cameras' surveillance because even with the evidence of crime from cameras, it is difficult for police to chase someone (informal settlers) with unknown names and addresses.

5.3.4.4. Eliminating hiding places

Additional mitigation measures should include complementing fences, security guards and security camera systems. A few participants (30%) indicated that as additional measure they keep shrubs and trees trimmed down around their homes because even though they make their property attractive to potential investors, they also give criminals a place to hide when attempting to break in. Hence, trimming them down eliminates the criminal's hiding options and makes it difficult for him to find another place for cover while entering the property. With fewer options to hide, it is difficult for criminals or vandals even to try to break in.

In conclusion, the Kennedy Road informal settlement has contributed to residents' insecurities in Clare Estate formal suburb. Hence, many participants have secured their properties by proper measures to ensure that they are safe and that their properties are protected. The type of measures means these participants have to endure financial pressure to protect themselves and their properties against the informal settlement. The reason for this is that the security measures are expensive to implement, and thus they worsen the economic lifestyle of many participants in the Clare Estate suburb.

5.4. Conclusion

This chapter presented the key findings of this study that were generated from analysed data obtained from residents in Clare Estate suburb and Kennedy Road informal settlement using open-ended semi-structured interviews, observations and secondary data analysis. The findings were structured in four main themes, with each theme aligned to each research objective. The first theme aligned with the first objective unpacked the key factors that attracted people to Clare Estate. The second theme aligned with the second objective addressed how Clare Estate residents perceive the informal settlement present in their area. The third theme aligned with the third objective was about the socio-economic impact of informal settlements in Clare Estate on the value of the Estate's properties. The last theme aligned with the fourth objective discussed the mitigation measures used by Clare Estate residents to reduce the impact of informal settlements on their properties.

Chapter 6: Conclusion and Recommendations

6.1. Introduction

Centred more on Chapter 5, '*Research findings and analysis*', this chapter presents a summary of findings, research conclusion remarks, and recommendations.

6.2. Summary of findings

In this research study, the main aim was to assess the socio-economic impact of informal settlements on suburban properties that leads to the inability of suburban residents to accept such settlements. The study was undertaken in the Clare Estate suburb, and it had the following objectives:

1. To understand key factors that attracted people to Clare Estate to establish the informal settlement.
2. To examine how Clare Estate residents perceive the informal settlement present in their area.
3. To assess the socio-economic impact of the informal settlement in Clare Estate on the value of the properties in the Estate.
4. To investigate mitigation measures used by residents of Clare Estate to reduce the impact of informal settlements on their properties.

Concerning the objectives mentioned above, a summary of findings is presented below:

Objective number 1: Regarding the first objective, the findings of this study showed that better access to economic opportunities, social amenities and essential services; cheap public transport; and availability of housing opportunities are the key factors that attracted people to Clare Estate residential area. These factors led to the establishment and expansion of Kennedy Road informal settlement near Clare Estate suburb as the Clare Estate suburb failed to accommodate the newcomers in terms of housing and employment. The result was the creation of two communities (formal and informal communities) in the Estate with significantly different socio-economic backgrounds. Hence, conflicts have arisen between these communities.

Objective number 2: Regarding the second objective, the findings revealed that due to conflicts between the Clare Estate suburb and Kennedy Road informal settlement, residents in the Clare Estate suburb perceive the Kennedy Road informal settlement negatively. They viewed the informal settlement as ‘socio-economic different’, ‘deprived and impoverished settlement’, ‘high crime area’, and the ‘home of land invaders. Given these negative perceptions, these residents do not want the informal settlement near their properties.

Objective number three: Concerning this objective, the findings disclosed that Kennedy Road informal settlement negatively impacts both Clare Estate suburb's social and economic facets. As such, residents in the suburb believe that the presence of the informal settlement in Clare Estate suburb decreases the value of properties in the Estate. The above is because homebuyers do not want to invest in properties next to the informal settlement. They want to avoid perceived devaluation of their properties from being near such a settlement. Regardless of these findings, there is still a need to undertake a cross-suburban study on the topic of this study to observe the consistency of findings of the present study compared to other studies. The scenario will provide the extent to which the present study's findings can be applied nationally or internationally.

Objective number four: Regarding this objective, the research findings indicated that security and safety in the Clare Estate suburb is a significant problem that needs to be addressed urgently. Residents in the suburb do not feel safe about being closer to Kennedy Road informal settlement. Thus, these residents have resorted to secure their properties using different mitigation measures to protect themselves, their siblings and their properties. These mitigation measures include building strong fences, hiring security guards, adding a security camera system and eliminating hiding places. With these measures in place, it is difficult for Kennedy Road informal settlement to significantly impact the value of properties in Clare Estate suburb.

6.3. Conclusion Remarks

This research study was based on a small sample of participants; nonetheless, it indicated that informal settlements are a great challenge of the urban environment that negatively impacts suburban areas on the value of properties. This is because these settlements contribute to the decrease of property values as most people are reluctant to invest their monies closer to them.

The challenge is rooted in issues of urbanisation, rural-urban migration and mostly on segregation rooted in the legacy of apartheid.

The government may have invested more resources to solve this challenge in suburban areas and the general urban public; however, the number of informal settlements in South Africa is increasing. The government's responsibility is to solve this challenge and improve the well-being of informal settlers and residents in suburban areas to shift the burden from suburban residents who are forced to pay a huge price to secure their properties using expensive fences, security camera systems and security guards against informal settlements.

6.4. Contribution of the Study

The contribution of this study rests in the analysed research findings, the reviewed relevant literature, and the combination and application of different theories developed in western countries applied in the study that is in a developing country. The contribution to the academic and the housing sector communities will be achieved by disseminating the results of the findings through the UKZN Research Space repository for future researchers to use as a reference.

6.5. Recommendations

In order to offset the undesirable effects of informal settlements on suburban properties, this research study recommends that:

The eThekweni municipality must develop low-cost rental flats and free government housing (RDPs) in this suburb. These flats and RDPs will accommodate the poor individuals in Clare Estate and create control and order over informal settlers. It will minimise the number of informal settlers in Clare Estate and thus, eradicate the negative impact of Kennedy Road informal settlement in Clare Estate suburb on the value of properties. With the public works department and human settlement department, the Municipality must also form a solid partnership to upgrade infrastructures, including water, sewer, roads, and electricity in Clare Estate suburb because the area is already experiencing pressure on infrastructure.

In addition, this study further recommends that Clare Estate residents, local businesses, local government agencies, and police officers come together and form a strong partnership with the environmental affairs department. The main intention of this partnership will be to promote regular cleaning of Clare Estate suburb to keep the suburb user friendly, less favourable to unauthorised activities and more attractive to potential investors. The above will ensure that the settlement is free from unauthorised activities such as illegal invasion and illegal accumulation of cabbage on the streets. Residents in Clare Estate suburb must also form a community watch group to improve the suburb's security and safety and promote overall social cohesion.

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Annexure 1

Qualitative interview schedule

An Assessment of the Socio-Economic Impact of Informal Settlement on Suburban Areas.
The Case of Clare Estate.

University of Kwa-Zulu Natal (UKZN)

My name is Xolisani Dlamini, and I am doing a master thesis in housing discipline. The questions included in this interview schedule addresses aspects surrounding the socio-economic impact of informal settlements on suburban property. Written consent must be written by you (participant) that you agree to take part in the interviews. Interviews will take place during communicated and scheduled times. Due to COVID 19 regulations, interviews will be conducted telephonically to avoid any possible physical contact between the researcher and participants. None of the scheduled interviews will be interrupted. As a participant, you will be asked for a convenient time that will suit you to be interviewed. After the interviews have been completed, the researcher will transcribe the interview, and as a participant, you will be contacted and asked to verify some information you provided during the interview. You will also be asked to provide consent that a researcher can use the information you provided for this study. At any given time after the study has been completed, as a participant, you will be more than allowed to acquire about the findings and the results of this study.

The following questions will be asked in the interview that will be conducted with you. The questionnaire consists of two section sections. Informal settlements residents will answer section A while section B will be answered by Clare Estate residents (property owners).

Section A (Informal settlement residents)

1. How many years have you spent living in this settlement?
2. Where is your place of origin if you are not original from Clare Estate?
3. According to your own experiences, how would you describe this area?
4. What are the advantages of living in this area?
5. What are the disadvantages of this area?

Section B (Clare Estate Residents (Property Owners))

1. For how long you have been living in this area?
2. Where is your place of origin if you are not original from Clare Estate?
3. According to your own experiences, how would you describe this area?
4. How is the quality of life in this area?
5. How do you perceive the informal community in this area?
6. How did your life change since you recognised informal dwellers' increased arrival in this area? Explain your answer.
7. What would you want to see happening with these informal settlements?
8. How would you describe the social impact of informal community on your property?
9. How would you describe the economic impact of informal community on your property?
10. What effect does the social and economic impact of informal settlements have on the value of your property?
11. Are your concerns about the presence of informal settlements in the area taken into consideration by public authorities? Please explain your answer.
12. As a resident, how did ensure that actives happening around the area does not negatively affect your property?
13. Please provide any additional information.

Annexure 2

Informed Consent Document

Dear Participant,

My name is Xolisani Alphonse Dlamini. I am a master's candidate studying at the University of KwaZulu-Natal, Howard College. My research is Titled: An assessment of the socio-economic impact of informal settlements on suburban properties in Clare Estate in eThekwin Municipality. The study aims to assess the impact of informal settlements on suburban properties that leads to the inability of suburban residents to accept such settlements. The research will be conducted in Clare Estate Suburbs. I am interested in interviewing you to share your experiences and observations on the subject matter.

Please note that:

- The information that you provide will be used for scholarly research only.
- Your participation is entirely voluntary. You have a choice to participate, not to participate or stop participating in the research. You will not be penalized for taking such an action.
- Your views in this interview will be presented anonymously. Neither your name nor identity will be disclosed in any form in the study.
- The interview will take about 1 hour.
- The record and other items associated with the interview will be held in a password-protected file accessible only to myself and my supervisors. After five years, in line with the rules of the university, it will be disposed by shredding and burning.
- If you agree to participate please sign the declaration attached to this statement (a separate sheet will be provided for signatures)

I can be contacted at: School of Built Development and Development Studies, University of KwaZulu-Natal, Howard College Campus, Durban.

Email: 215065809@stu.ukzn.ac.za

Cell: 0833742578

My supervisor is Daphne Ntlhe who is located at the School of Built Development and

Development Studies, Howard College Campus, Durban of the University of KwaZulu-Natal. Contact details: email: ntlhed@ukzn.ac.za
Phone number: 031 2602193

The Humanities and Social Sciences Research Ethics Committee contact details are as follows:
Ms Phumelele Ximba, University of KwaZulu-Natal, Research Office, Email: ximbap@ukzn.ac.za, Phone number +27312603587.

Thank you for your contribution to this research

DECLARATION

I..... (*full names of participant*) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participate in the research project.

I understand that I am at liberty to withdraw from the project at any time, should I so desire. I understand the intention of the research. I hereby agree to participate.

I consent to have this interview recorded.

SIGNATURE OF PARTICIPANT

DATE

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