

**RURAL URBAN STUDIES UNIT**



UNIVERSITY OF NATAL DURBAN

**AN INTERMEDIATE SETTLEMENT  
IN THE URBANISATION PROCESS:  
A COMPARATIVE STUDY  
FROM KWAZULU**

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**An Intermediate Settlement in the Urbanisation Process:  
A Comparative Study from KwaZulu**

by

**Julian May**  
**Development Studies Unit**  
**University of Natal**  
**Durban**

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### **Rural Urban Studies Unit**

The Rural Urban Studies Unit was founded in 1983 by the Human Sciences Research Council for the purpose of studying the dynamics of the links between the rural and urban areas of South Africa. It is situated at the University of Natal, Durban and works in close co-operation with the Development Studies Unit.

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## **An Intermediate Settlement in the Urbanisation Process**

### **A Comparative Study from KwaZulu<sup>1</sup>**

#### **1. Introduction**

Since the 1950's, rural-urban migration has led to rapid urban growth throughout the developing world. In South Africa however, the process of urbanisation has been complicated by the legislative restrictions of apartheid which have been placed upon the movements of the black population. Originally developed as a means whereby the mining industry could maintain a supply of cheap labour, controls over the movement of Africans which culminated in the influx control laws and group areas legislation, have had the effect of blocking or distorting the process of black urbanisation.

There have been numerous estimates of the extent of urbanisation in South Africa with for example, Simkin's revising his original estimate of 31,9 percent of the Black population being urbanised in 1980 (Simkins, 1980, p.76) to a higher estimate of 42,5 percent for the same year (Simkins, 1985, p.43).

Rapidly deteriorating productivity levels and living conditions in the bantustans over the last twenty years have resulted in the people who are living in these areas becoming almost entirely reliant upon remittances from wages earned in urban areas. (Derman and Poultney, 1983; Knight and Lenta, 1980; Natrass and May, 1986). The deterioration in living conditions constituted a powerful "push" force

from the rural areas, giving renewed impetus to the rapid spread of informal settlements on the urban periphery (Maasdorp and Haarhof, 1983; Schlemmer and Moller, 1986; Schlemmer and Moller, 1986). These settlements, although still in the bantustans, are located on the outskirts of white controlled urban settlements and thus allow the inhabitants to travel to and from their place of work as "frontier commuters".

In addition to economic forces pushing people into these peri-urban informal settlements, social dynamics exacerbate the process. For instance, in these informal settlements, residents are able to live as a family unit, and may therefore entirely abandon their rural homes. Furthermore, the chronic shortage of housing for blacks in the urban areas, may also have pushed some families out of the formal townships and into the shack settlements. This has produced what Simkins (1985, p.42) sees as a spectrum of settlement patterns, ranging from wholly rural, through a number of intermediate points, to wholly urban settlements (cf. Graaf, 1980, p.8). The informal settlements are located towards the mid point of this spectrum, as a part of the "urban fringe" located on periphery of the formal white controlled cities, and their satellite black townships. In the Durban area, the Urban Foundation (1986, p.2-3) has estimated that as many as 1,416 million blacks were resident in this fringe in 1985.

The sites and services housing project at Mfolweni is one of the various settlement types found in the periphery of Durban. It is unique in that it is a planned settlement, which has been the

receiving area for families relocated from the informal or "squatter" area of Malukazi, some 10 kilometers away, on the edge of the formal township of Umlazi. The resettlement took place partly as an attempt to upgrade to living conditions of these residents who remained in Malukazi and partly in order to develop an entirely new urban settlement. It should also be acknowledged that at least part of the land on which Malukazi is situated is intended for the extension of Umlazi Housing Units 22 and 23 as a part of the formal township.<sup>2</sup> Finally, while Mfolweni predates the orderly urbanisation concept that has been adapted by the State, its subsequent development serves as a physical example of both "orderly urbanisation" as well as the notion of "positive urbanisation" as coined by the Urban Foundation.<sup>3</sup> Indeed, its development has been aided by both of these groups.

This paper attempts to establish whether it is possible to place Mfolweni on an urbanisation spectrum so as to differentiate between this settlement, the unplanned informal settlements and the formal townships. In other words, have the planning exercises which have shaped Mfolweni, and provided it with a formal infrastructure, meant that the residents can be considered to be in an intermediate position between shack dwellers and township residents. Drawing upon survey data, the socio-economic characteristics of the population presently living in Mfolweni will be discussed and an evaluation of their attitudes towards the amenities and housing that are available in the settlement will be given. Comparisons will be made with data gathered in both the township of Umlazi and the spontaneous informal settlement (imijondolo<sup>4</sup>) of Mqaga, both of which are also located on the southern part of the Greater Durban Area.<sup>5</sup> For comparative purposes reference

will also be made to rural data gathered from 1 060 households living in five districts in KwaZulu.<sup>6</sup>

## **2. Differentiation in the Bantustans**

Settlement differentiation goes beyond the mere measurement of inter settlement inequalities. A differentiation study must also consider inequalities in terms of the relations of production, and the way in which households in the settlements are incorporated into the wider or core economy. Moreover, the processes whereby this incorporation changes over time should also be included in any analysis of the economic system as a whole. In other words, a differentiation analysis should provide some indication of the formation and transformation of economic role and class structure by reaching behind the bland statistics of inequality to reveal the political economy of their implications (Gore, 1984, p.207).

Although the concept of differentiation was originally articulated at the beginning of the Twentieth century by a number of theorists, most prominently, Lenin and Chayanov, it was not until the mid 1970's that debate attempted to apply the approach rigorously to underdeveloped societies (Ennew, Hirst and Tribe, 1977; Bernstein, 1979; Friedman, 1979). In essence, two interpretations of differentiation have been examined in this respect. Life-cycle theorists, drawing upon Chayanov related changes in household economic position to its demographic structure. Thus after its initial formation, a household is seen to age, first expanding both its size and productive capacity, and then

contracting as the household begins to fragment. As a development of this theory, a number of Southern African analysts have linked this demographic life-cycle, to the economic life-cycle of the household, and the way in which households are incorporated into the wage economy, as members become wage labourers, gain access to land, retire and so on (Murray, 1978; Spiegel, 1980).

While exclusively Chayanovian style analysis has tended to be rejected on the grounds that it is excessively deterministic, interest in Lenin's concept of social differentiation remains. This view insists that the internal composition and division of labour within households is largely determined by the household's position in the social formation and should not be seen as taking place in isolation from the dominant relations of production. Further, it is argued that the nature of an economic system cannot be derived from generalising from the demographic and economic dynamics of the individual households (Enew, Hirst and Tribe, 1977), and indeed, that it is misleading to assume that household production can be theorized without references to the specific features of the wider economic structures.

Consequently, when trying to identify the extent and manner in which differentiation takes place within and between selected communities, a number of important variables need to be examined. These are:

1. Whether there are differences between the groups in terms of demographic structure and if so, what are the implications of these.



2. Whether there are differences in the economic activities and opportunities of the groups, and again, what are the implications.
3. To what extent has participation in a sites and services scheme benefitted the overall economic situation of residents.
4. Whether as a result of the above, the groups now occupy different positions in the social formation.

Before examining the data from the groups identified in this study, the concept and purpose of a site and services project should be briefly clarified in order to situate Mfolweni (the planned informal settlement) within broader urbanisation trends in South African.

### **3. Sites and Services in Mfolweni**

As distinct from squatter improvement or settlement upgrading programmes, in which existing dwellings are improved and basic infrastructural services are inserted into the settlements (Payne, 1984, pp.2-3), sites and services projects usually involve entirely new developments in the urban periphery. Thus "sites and services" is a composite term which covers the subdivision of urban land and the provision of services for both residential use as well as complementary commercial use. Sites and services projects are aimed at improving the housing conditions for low income groups through the provision of sites on which people can build their own dwellings, or

contract this building to outsiders, and services, such as; public utilities including water supply and sewage disposal, access roads/footpaths, storm water drainage, electricity and street lighting, refuse collecting; community facilities, including health care, educational structures, recreational and cultural facilities; finance; communications; and employment opportunities (Kirke, 1984, p.234).

Mfolweni has been developed as one such settlement and stands in contrast to the mass state funded housing schemes which have resulted in the ordered rows of 51/9 houses which characterize South Africa's black townships, and the crowded, nuclear shack settlements which often surround these. It is located on 85 hectare of farming land which was made available by the KwaZulu Department of Interior and the Makhanya Tribal Authority, 25km to the south of central Durban. As a result, there would appear to be no intrinsic reason behind the siting of Mfolweni, beyond the availability of a substantial tract of unoccupied land. The settlement is far from the nearest railheads, at Umlazi and Isipingo, requiring a 12 kilometre bus ride to the Isipingo Railway Station. In addition, the settlement does not appear to benefit from a local water supply or indeed any other micro-climatic feature. As a result Mfolweni appears unexpectedly after 10 kilometres of travel through an apparently rural area.

The infrastructure and site sub-division of Mfolweni was begun in January 1981 and completed in September 1981. The construction of individual self-built housing units started during April 1981, and is an on-going process. At present, there is a fairly comprehensive

infrastructure, with gravel surfaced roads, stand taps which are placed every 200m, part prefabricated toilets on each site and a night soil disposal system. In addition, service and amenity sites for schools, shops, churches and creches, open park space, reservoirs, refuse disposal and effluent disposal have been allocated, and some of these facilities have already been built, or are in the process of being built. In contrast, in Mgaga, the provided infrastructure consists of only eight taps (Stewart, 1983, p.9). The majority of sites in Mfolweni are 12m by 16m, although there are some sites which range up to 32m and 16m, and the houses are mainly of the wattle and daub type, although there are notable concrete block and brick exceptions. Houses are mostly owned by the residents, whereas the land is held under tribal tenure, as is also the case in Mgaga.

The settlement was originally laid out to consist of 1 653 sites and had grown to approximately 2 200 sites at the time of the survey, housing some 14 400 persons. This yields a population density of about 170 persons per hectare in comparison to 69 persons per hectare in Umlazi, and 133,5 persons per hectare in Mgaga (Horne, Glasson and Partners, 1984). Plans have been drawn up, and work begun on extending the settlement through the addition of sections (B and C). These will have an estimated carrying capacity for a further 28 000 persons.

#### **4. Demographic Structure**

Turning to the demographic characteristics of the four areas, Table 1

shows the age/sex breakdown of individuals living in Mfolweni as compared to Umlazi, Mgaga and rural KwaZulu. The table also indicates the percentage of men and women who were not living in the area at the time of the survey.

**Table 1**  
**Age/Sex Distribution**

Age Group	Rural			Shacks			Site and Services			Township		
	Male	Female	Total	Mgaga			Mfolweni			Umlazi		Total
				Male	Female	Total	Male	Female	Total	Male	Female	
0 - 9	26,1	24,6	24,6	24,2	24,3	24,3	22,1	24,3	24,3	19,9	18,5	18,5
10 - 19	25,2	18,5	24,9	26,1	26,1	26,1	25,5	26,1	26,1	25,2	25,0	25,0
20 - 29	18,3	11,2	18,5	13,3	17,1	17,1	18,7	18,4	18,4	22,8	24,5	24,5
30 - 39	10,9	8,2	11,2	15,1	16,9	16,9	13,5	13,3	13,3	11,8	11,1	11,1
40 - 49	8,7	5,3	8,2	7,1	10,0	10,0	8,6	8,6	8,6	7,3	9,0	9,0
50 - 59	3,1	4,8	5,3	4,0	3,4	3,4	9,3	6,4	6,4	8,4	7,5	7,5
60 - 69	3,9	2,5	4,8	1,1	1,8	1,8	1,8	1,7	1,7	4,0	3,8	3,8
70 +	1,7	19,1	2,5	0,4	0,3	0,3	0,5	1,7	1,7	0,6	0,4	0,4
% Absent	30,4	9,0	19,1	13,1	16,3	14,8	1,8	0,3	1,0	7,4	6,2	6,8
n =	3722	7888	7888	451	534	985	267	300	567	1078	1152	2230

The data indicates that the demographic structure of Mfolweni is more similar to that of Mgaga and the rural areas, than it is to Umlazi.<sup>7</sup> These areas had a more youthful population with 24 percent of the male and female population in Mfolweni, Mgaga and the rural areas, under 10 years of age. In Umlazi, this proportion was 18 percent, and larger proportion of the population fell into the higher age groups, most notably in the 20 - 29 year group. Conversely, a greater proportion of the Umlazi and rural populations were 50 years of age and above (11,7 percent and 12,6 percent respectively).

Only 1,8 percent of the male population surveyed were not living in Mfolweni at the time of the survey. This figure includes not only those who have migrated for reasons of employment, but also those temporary away in hospital, prison or school, as well as those members of the household who live in the rural areas but who regard Mfolweni as being their permanent home. An even smaller percentage of the female population (0,3 percent) were non-residents. This stands in marked contrast to the rural areas in which 30 percent of men and 9 percent of women were absent, and Mgaga, in which a large proportion of women were absent (16,3 percent).

Although in terms of age/sex structure there were some similarities between Mfolweni, Mgaga and the rural areas, in the case of educational achievement, all of the urban areas were noticeably better off. Table 2 provides this data for selected age groups.<sup>9</sup>

Table 2  
Educational Profile by Age Group

Education Level	Rural			Shacks Mgaga			Sites and Services Mfolweni			Township Umhlati		
	7-18	19-35	35-64	7-18	19-35	35-64	7-18	19-35	35-64	7-18	19-35	35-64
More than Std. 3	10.8	13.2	35.6	5.6	9.4	18.7	5.1	4.2	8.5	6.8	1.5	12.8
Less than Std. 3	45.2	20.7	23.4	39.3	11.7	18.7	38.1	10.3	17.9	28.2	3.3	16.0
Std. 3-5	26.9	25.5	24.7	32.2	28.2	31.1	30.7	21.8	22.2	25.1	10.8	21.2
Std. 6-9	16.6	31.6	15.2	20.3	42.2	30.1	23.9	46.7	45.2	35.5	56.0	41.8
Std. 10	0.5	6.2	0.4	2.0	5.8	0	2.3	9.7	2.6	4.0	16.2	3.3
Post Std. 10	0.1	2.8	0.6	0	2.6	1.6	0	7.3	2.6	0.3	12.2	4.9
n =	2435	2194	1602	301	308	193	176	165	117	602	779	486

A smaller proportion of the urban group in each of the selected age groups had received no formal education, and a greater proportion had gone beyond primary school (Std. 6 or higher). Nonetheless, there are also important differences between the three urban areas.<sup>9</sup> In the case of Mfolweni and Mgaga, a larger proportion of those of school-going age (7-18) were concentrated in the lower educational groups (less than Std. 3 and Std. 3 - Std. 5) than was the case in Umlazi. Further, for those who were older than 18 and who attended school during the period since the introduction of Bantu Education (that is, since 1952), a much greater percentage of those in Umlazi had gone beyond Standard 5 than those in Mfolweni and Mgaga. Finally the education profile of the oldest age group (35-64 years) is most favourable in Mfolweni.

Turning to household size, the mean for the Mfolweni sample was 6,2 people compared to 7,5 in Umlazi, 5,2 in Mgaga and 7,6 in the rural areas. It should be noted that household size is not necessarily equivalent to the number of people living in one residential structure. A family may well sub-let or be tenants and indeed in Mfolweni using the population figure provided by the KwaZulu Finance Corporation and the mean household size found by this survey, it can be estimated that approximately 2 368 households were residing in the settlement during 1985. As there are about 2 000 dwellings in Mfolweni, this suggests that there is an average of 1,2 families per dwelling unit or in other words, that some 20 percent of the dwellings in Mfolweni have two families living in them. In Mgaga, the estimated figure was more like 1,9 families per dwelling and in Umlazi, 1,7.

The conclusions which can be drawn from the demographic analysis are:

1. The informal settlements have a youthful population, implying high dependency rates and the presence of households in the expansionary stage of the development cycle. They also do not have as many older inhabitants as is the case in the township and in the rural areas. The sites and services settlement however, appears to be more similar to the established township than is the shack settlement.
2. The shack settlement is to some extent characterized by high levels of out-migration in common with the rural areas. The sites and services settlement however, has a stable population, with virtually no out-migration. This could indicate that members of these households do not need to look outside of the Durban region for employment, or are unable to migrate temporarily from the settlement in case they lose their residential rights.
3. The sharing of residential structures is less common in the sites and services settlement than elsewhere, suggesting either that households do not need to supplement their incomes by receiving rents, or are restricted from doing so due to a shortage of space, or to administrative ruling.
4. Despite these differences, the entire urban population was advantaged in terms of educational achievement, although not unexpectedly, the township had the most favourable educational profile.

## 5. Economic Structure

Turning to the comparative economic status of households, Table 3 gives data showing the occupational activities of the four areas. People involved in more than one activity are listed by their major (in terms of hours) occupation.

Table 3

Economic Activity of Total Sample

Economic Status	Rural	Shacks Mjaga	Sites and Services Mfolweni	Township Umlazi
Pre school	18,6	18,6	18,4	13,9
At school	28,5	26,4	26,9	29,3
Not at school <sup>1</sup>	1,8	1,5	1,9	0,3
Employed <sup>2</sup>	17,9	23,9	24,7	32,1
Self employed <sup>3</sup>	1,9	3,2	2,3	1,7
Work seeker <sup>4</sup>	8,2	10,8	11,4	10,4
Econ. Inact. <sup>5</sup>	23,0	14,8	13,4	11,2
n =	7999	935	528	2036

1. NOT AT SCHOOL refers to people who are of school going age, and are not old enough to legally work but who are not attending school (those 7 to 15 years of age).
2. EMPLOYED refers to those who are formally engaged in wage labour on a full time or part-time basis.
3. SELF-EMPLOYED refers to a) professionals such as doctors and lawyers, b) owners of small business's including self-employed tradesmen, taxi-operators, full-time hawkers and so on.
4. WORK SEEKER refers to those who are unemployed but are looking for employment, or are prepared to start work at short notice. That is to say, the actively unemployed.
5. ECONOMICALLY INACTIVE refers to those who are presently unemployed and who do not participate in the job market. This includes : housewives and pensioners and more generally, those people who are not in the labour market. It may also include those who have fallen out of the labour market disillusioned by an unsuccessful search for work.



Once again, similarities emerge between the two informal settlements and the combined rural areas. Umlazi has fewer pre-school children, more at school, more formally employed and fewer economically inactive. Mfolweni and Mgaga have a similar proportion of the pre-school and not-at-school groups to the rural areas, and appear to lie between Umlazi and the rural areas in respect the percentage of the formally employed and economically inactive. Interestingly, Mfolweni and Mgaga had the highest percentages of those who are self-employed or who are work-seekers.<sup>10</sup> Further, 7 percent of the households in Mgaga had no member family employed, as compared to 5 percent in Mfolweni and only 3,7 percent in Umlazi.

**Table 4**  
**Comparative Household Income Levels**

Monthly Income Level (Rand)	Percentage of Households in Each Income Group			
	Rural	Shacks Mgaga	Sites & Services Mfolweni	Township Umlazi
0 - 50	10,2	9,4	14,3	2,7
51 - 100	24,7	16,8	5,1	1,7
101 - 150	18,0	14,7	4,1	2,3
151 - 200	14,4	11,5	6,1	4,4
201 - 300	14,3	25,1	18,4	11,4
301 - 400	7,7	9,9	15,3	11,1
401 - 500	3,9	8,9	10,2	16,1
501 - 600	2,4	2,6	13,3	12,4
601 - 800	0,7	0,5	7,1	17,1
800 - 1000	0,9	0	3,1	9,4
1001 +	2,8	0,6	3,0	11,4
Household Mean	R184	R216	R405	R589
Household Median	R135	R200	R331	R504
Per Capita Mean	R37,52	R72,08	R75,92	R101,48
Per Capita Median	R24,28	R51,20	R62,32	R 79,36
n =	1064	191	98	298

Table 4 provides comparative income levels for Mfolweni, Umlazi and Mqaga, as well as aggregate incomes for the 5 rural areas. The table also gives the mean and median incomes for each area.<sup>11</sup>

Four markedly different patterns of income distribution emerge, with important differences in the mean and median income levels of each area. Taking the extremes first, Umlazi is clearly the wealthiest area, with a negligible 11 percent of the households having a household income of less than R200 per month. Twenty eight percent earned less than R339 per month, the Household Subsistence Level (a hypothetical minimum income for an average size black household) for the Durban area in 1985 (Institute of Race Relations, 1986, p.130). Finally, households are relatively evenly distributed over all income categories above R200.

At the lower extreme, more than two thirds of the rural households received less than R200 per month and 83 percent had a household income which was less than the HSL. Incomes were more unevenly distributed, with a small minority of households earning in excess of R1 000 per month (3 percent) and 35 percent earning less than R100 per month. Thus the data for the wholly urban and wholly rural samples conforms with the welfare curve and rural/urban spectrum postulated by Simkins (1985, p.42) whereby income levels are higher and inequality lower in the wholly urban end of this spectrum.

In contrast, Mfolweni and Mgaga are far more difficult to situate on any such spectrum. Mean household income in Mgaga is only marginally

higher than that found in the rural areas and 85 percent of households received less than the HSL. Nonetheless, the degree of income inequality in Mqaga appears to be lower than in both Umlazi and the rural areas and more households fell into the R200 to R500 per month group in Mqaga than was the case amongst rural households (44 percent as opposed to 26 percent). Further, per capita incomes in Mqaga are almost double those found in the rural areas, and are similar to those in Mfolweni.

Regarding income sources, in all of the urban areas, wages and/or remittances accounted for some 90 percent of household income. Other sources of income were insignificant except transfer payments at 4 percent in each area. In contrast, in the rural areas, wages and remittances accounted for 70 percent of household income and transfer payments, 17 percent. Agricultural production output, included consumed and informal sector incomes accounted for only 10 percent of household income, a fact which casts doubt on the "ruralness" of these areas.

It can be concluded from the economic analysis that:

1. Informal settlements, by providing people with improved access to the labour market, act as an intermediate stage in the urbanisation process and help smooth the transition between rural and urban areas. Individuals who would, in rural areas, probably be condemned to the economically inactive category, are able to gravitate to the work seeker group in the informal settlement, and potentially also to the formally employed category.

2. In this sense, Mgaga, with its slightly higher household incomes (although concentrated within fairly narrow margins) can be regarded as the first stage in a process of household urbanisation. Likewise Mfolweni is a step further along the urbanisation continuum. Mean household income is higher still, incomes are spread over a wider range and are more unequally distributed. Households are however larger, and therefore per capita incomes are only marginally higher than in the shack settlement.
  
3. The urban settlements are totally reliant on wage labour as a source of income. In the rural areas this reliance is not as strong, although wages and remittances account for more than two thirds of household income. If transfer payments are included as a flow of income from the core economy to the rural areas, it appears that these areas are only rural in name, and lack any real economic base.

Having located Mfolweni on urbanisation/access to the labour market continuum by means of a comparative analysis with a formal township and a totally informal shack settlement, let us turn to an examination of the sites and services project underway in the area. As a sites and services scheme is itself a stage on the policy continuum between the provision of no or very few amenities (as in rural areas and informal shack settlements) and the building of complete townships, this is an appropriate focus on both theoretical and empirical levels.

## 6. Housing and Amenities in Mfolweni

As Drakakis-Smith (1981, p.141) has noted, from the residents point of view, one of the more important attractions of sites and services housing is the security of tenure that it offers together with the provision of adequate infrastructure and the freedom to build at ones own pace.

As such, the owner is in a position to choose construction materials, the household size, and the range of facilities that the dwelling is to offer, according to what he is able to afford. In Mfolweni, 87 percent of the sample (83 households) owned the house in which they lived, 92 percent of these were the first owners, and 83 percent of home-owners had built most of the dwelling themselves. The remaining 17 percent had employed a building contractor, of whom two-thirds owned houses which had cost more than R3 000. However, of the home owners (69 households) who had built most of the dwelling themselves, 22 percent had received some help, mostly from friends or relatives (15 percent) and 4 percent had contracted out a part of the construction, such as roofing, or bricklaying.

The building methods which predominate in Mfolweni greatly facilitate the existence of owner-built and occupied houses. These have largely been adapted and modified from the traditional methods found in the rural areas of the bantustans. Vines (1982, p.15) has identified three main building types in Mfolweni: (1) Wattle and Daub houses; (2) Mud block houses and (3) Solid mud wall Houses. Corrugated iron is

the preferred roofing material. Ply-wood shelters or "umjondolo" style shelters, such as are found in Mgaga, are not permitted by the settlement manager.

Nonetheless the cost of building in Mfolweni for the sample varied considerably, all of these utilize relatively inexpensive components from R200 to R28 000, with an average of R3 100. The breakdown of this cost is given in Table 5.

**Table 5**

**Cost of Dwelling**

R 200 - R 999	38,6
R1000 - R1999	12,0
R2000 - R2999	16,9
R3000 - R5999	16,9
R6000 - R9999	7,2
R10 000 +	8,4

n = 83

This figure is well below that of a typical 51/9 township house, which cost R8 500, excluding labour and R11 500 including labour in 1982 and R14 200 and R19 212 respectively (after adjusting for inflation) in 1985 (Stewart, 1983). Nonetheless, housing in Mfolweni costs far more than in the shack settlement, which had an average construction cost of R84 in 1985. Stewart found that a shack built in Mgaga in 1982 could be bought for R600 (R800 if inflated to 1985) and for R33, it was possible to purchase and have delivered a packing case for a "Toyota" type house (Stewart, 1983, p.10).

Probably the major difference between a formal township and a shack settlement is the nature and level of housing infrastructural finance. Over the past 60 years, the South African central government has followed a policy of providing and financing state-built and state-owned housing for the lower income Black population in informal townships, always disregarding the very existence of self-built 'squatter' settlements, and at times actively repressing these. However, this position has changed recently and private home ownership has become integrated into the government's strategy of orderly urbanisation which includes the acknowledgement of the validity of sites and services projects. In addition, the government has also pledged both funds and support for the development of approved self-help and self-built housing schemes. In Mfolweni one of the ways in which this assistance is taking place is through institutions such as the KwaZulu Finance Corporation (KFC) which, in 1985, had assisted with the financing of some 220 dwellings, or about 11 percent of the total. This figure is reflected by the surveyed households who owned their home of which 12 percent acknowledged financial assistance from the KFC, and 13,3 percent, technical advice and assistance during the construction phase.

Other very limited forms of finance are available to home-builders in Mfolweni. For instance, 2,4 percent of the sample were in receipt of loans from their employers, and 1,2 percent had paid a deposit to a building contractor and were paying off the balance on a monthly basis. This means that 82 percent of home owners had not received any form of financial assistance.

Overall, 76 percent of the home owners in Mfolweni had paid deposits on their homes with an average down payment of R356, that is 26,5 percent of the total cost. Average monthly housing costs, which include rental and repayments were low, at R2,59 per household in comparison to Umlazi, at R34,69 and Mgaga at R3,58, but higher than for rural areas at R1,84 per month. However, this excludes the cost of construction or of making improvements, which when included, increased total housing costs to R40,51 per month in Mfolweni, R82,50 in Umlazi, R11,88 in Mgaga and R11,98 in the rural areas. Amongst those who were still repaying loans, the average installment was R69,80 per month. Finally, it must be remembered that the relative costs of housing also reflect differing levels of amenities, and there may be a number of hidden costs, such as the opportunity cost of the labour needed to fetch water, time taken to travel to shops and so on.

The peripheral location of most sites and services schemes often results in them being some distance from major sources of employment, dramatically increasing the costs of commuting (Madovo and Haldene, 1974), and may require entirely new infrastructural development (for example, access roads and transport links) as well as the establishment of new factors to service this infrastructure. To compare access to the amenities in Mfolweni, Umlazi, Mgaga and the aggregated rural data, a number of facilities were listed, and the respondents were asked to give the distance measured in time taken to travel to the facility concerned. A summary of this data is given in Table 6.



**Table 6**  
**Travelling Time to Amenities**

Type of Amenity	Rural			Shacks Mgaga			Sites and Services Mfolweni			Township Umlazi		
	LT 5 mins	15-30 mins	30 mines+	LT 5 mins	15-30 mins	30 mines+	LT 5 mins	15-30 mins	30 mines+	LT 5 mins	15-30 mins	30 mines+
Post office	12,9	16,3	70,8	0,5	20,9	78,6	10,0	27,8	62,2	24,5	43,6	31,9
School	31,8	39,1	30,1	67,3	25,1	7,6	76,7	20,0	3,3	60,5	28,4	11,1
Bus stop	60,2	28,4	11,4	89,0	9,0	2,0	96,7	3,3	0	85,9	13,1	1,0
Shop	42,0	34,4	23,6	72,9	23,3	3,8	78,9	20,0	1,1	82,6	14,1	3,3
Water source	59,0	22,9	18,1	84,6	12,2	3,2	100,0	0	0	100,0	0	0
Hospital/ clinic	5,8	8,6	85,6	1,6	2,1	96,3	2,0	3,3	94,7	8,4	17,4	74,2
n =	1064			191			98			298		

Given that Mfolweni and Umlazi are planned settlements, one would expect to find facilities within easy reach of most households. Similarly one would expect facilities to be less accessible in Mgaga and Mfolweni which is borne out by the data. Rural areas are quite clearly disadvantaged with regard to access to the listed amenities, with fewer households less than 15 minutes travelling time from the amenity, and more households who were more than 30 minutes from the amenity in question than the urban settlements. Umlazi, on average, appears to be the most advantaged area, although it's size does mean that some households are relatively far from certain amenities despite the comprehensive taxi network. Schools and medical facilities are most noteworthy in this regard. Mfolweni and Mgaga are similar insofar as most households in both areas have to take lengthy trips to the post office, hospital or clinic. However all households in Mfolweni are within 15 minutes travel to their water source as against

only two thirds of those in Mgaga, and 83 percent of those in Mfolweni were less than 5 minutes away from their water source as against 29 percent in Mgaga. Thus in terms of access to public utilities, households in Mfolweni have benefited from its more institutionalised development, although not necessarily in terms of access to certain of the community facilities.

#### **7. Attitudes to Housing and Amenities**

Having briefly analysed the comparative cost of housing in the four areas, and found that most amenities are comparatively well located in Mfolweni in terms of travelling time, let us turn to an examination of the prevailing attitudes in Mfolweni to the quality of housing and amenities and to perceived priorities for improvements. The data used in this section will refer only to the Mfolweni study as it is only in this settlement that infrastructure forms an integral part of the settlement's rationale.

Table 8 gives a five point of satisfaction levels relating to the condition of the house or dwelling unit itself.

**Table 8**  
**Attitudes Regarding Housing**

Very satisfied	9,5
Satisfied	42,1
Indifferent	1,1
Dissatisfied	40,0
Very dissatisfied	7,4

n = 91

Just over half the surveyed households were satisfied with the condition of their dwelling. Of those who were not satisfied, forty percent said that their existing house was too small, and that they wished to extend the home. Thirty five percent said that the construction of the house was not adequate and that the house leaked. Both of these groups could benefit from the introduction of a technical assistance package which targets those who already have built their houses, and who now wish to improve or to extend these houses. Finally eleven percent complained of unsanitary toilets.

Turning to the specific improvements to housing which were identified by the sample, Table 9 present the results of the question, "What are the most important improvements which could be made to your house or site?" It should be noted that the percentages in this table do not total to 100 percent due to multiple responses when household gave combinations of needs.

**Table 9**  
**Expressed Improvements to Housing**

Improvements	Frequency %
Running water in house	74,5
Electricity	55,8
Drainage of site	25,2
Extension of house	18,9
Land for gardening	17,9
Construction improvements	16,8
Lower rent/repayments	2,1

n = 95

The provision of running water in the home took priority, with electricity following behind. Other important suggestions included drainage of the site, land on which the household could plant vegetables and maize, and improvements to the construction of the building, through guttering, plastering with cement, steel window frames, and so on. Finally, it is interesting that almost one fifth of the sample wanted to extend their existing dwelling, even though the settlement was less than 4 years old at the time of survey.

Table 10 shows a satisfaction levels concerning the quality of facilities in the settlement including the location of the house site.

**Table 10**

**Attitudes Regarding Amenities**

Very satisfied	3,5
Satisfied	34,9
Indifferent	5,8
Dissatisfied	51,2
Very dissatisfied	4,7

n = 86

This table suggests that just under two thirds of the sample were either indifferent, or actually were dissatisfied with regard to the quality of services in Mfolweni. Examination of the reason for this dissatisfaction indicates that much of this is due to the quality of the site of the house rather than to the lack of facilities. Thirty percent of the sample complained that the plot size of the house was too small, and a further 21 percent said that they would like to establish a garden, but were unable to due to the plot size. Twenty eight percent of the sample complained that the area as a whole was

damp, and there was inadequate drainage. Finally, 14 percent said that the settlement was unsanitary, with poor sewage and no proper system of rubbish disposal.

Table 11 provides data showing responses to the question, "What are the most important amenities which are needed or which should be improved in this place". As before, this table does not sum to 100 percent.

**Table 11**  
**Expressed Needs and Improvements to Settlement**

Improvements	Frequency %
Running water in house	73,7
Street lighting	72,6
Electricity	55,8
Schools	30,5
Shopping facilities	23,1
Transport subsidy	17,9
Improved toilet sewage	9,5
Clinic	7,4
Sport facilities	5,3
Police station	4,0
Road maintenance	3,2

n = 95

The two most frequently given improvements were the provision of running water within the house, (74 percent of the total sample) and the provision of street lighting (73 percent). Thereafter the provision of electricity (50 percent) a police station (40 percent) are the next most important needs, and more schools (31 percent) were given.

## 8. Conclusion

The data contained in this paper suggests that Mfolweni should be viewed as a functioning and stable settlement. Individuals were concentrated in family units with comparable education, employment and income levels to the other urban areas. Further, there were very few migrants from the settlement, with most people who work, living at home.<sup>12</sup> Both household incomes, and per-capita incomes were lower than those which have been found in Umlazi but higher than those in Mgaga and in rural areas. It is however, impossible to determine a causal relationship between location and income as it is equally likely that the cost of construction in Mfolweni acts as a screen preventing lower income households from moving into the settlement. Consequently it cannot be said that merely moving into a "recognised" informal settlement will materially improve the household economic position, and higher incomes may well be a pre-requisite before a household can relocate into such a settlement and take advantage of the available services. However, a move from the rural areas into either informal settlement does increase access to the labour market, and hence to increased income earning opportunities.

While it is clear that the rural population can be differentiated from all of the urban populations, in terms of demographic structure, economic structure, and access to amenities, and are inserted into the core economy in a differentiated manner,<sup>13</sup> it is less clear that such differentiation has occurred between the three urban areas. Although

households in Mfolweni are better off than those in the shack settlement in terms of income, this advantage is negligible when the larger household size is taken into account. Indeed other than the issue of amenities, the most striking difference between the two informal settlements is the prevalence of a relatively high level of out-migration from the shack settlement, and the virtual absence of this from the sites and services project. It is difficult to say how important this is. Does this mean that the residents of Mfolweni are satisfied with their available opportunities and do not need or want to migrate, or does this mean that they are unable to move in case they lose their residential rights in the sites and services scheme? In terms of security of tenure however, Mfolweni has expanded rapidly whereas Mgaga's future seems uncertain, with the very real threat of demolition and forced removal.

Nonetheless, it does seem possible to differentiate the two informal settlements from the township, as being marginal or peripheral urban settlements. Spatially, Mfolweni is located on the urban fringe, and in fact is further from Durban than is Mgaga. It does appear to be an enclave in which the wealthier members of the fringe population are able to enjoy a higher level of infrastructural development. If this is so, the poor of the informal "imijondolo" settlements may be no closer to being further incorporated into the core economy if they are unable to meet the costs required to enter the site and services scheme. As a result, it seems as if the limited provision of sites and services projects in South Africa is not going to significantly change the existing urban landscape of apartheid, although it is true to say that the 14 000 residents of Mfolweni have benefited from

improved access to amenities, and more permanent residential rights whereas the residents of Mgaga, and many other settlements like it, have no amenities, and lack any real security.

#### Notes

1. Financial assistance by the Rural Urban Studies Unit, established by the HSRC, is hereby acknowledged. Views expressed and conclusions drawn are those of the author, and should not be regarded as necessarily reflecting those of the HSRC. The author would like to thank Jill Natrass for her advice, and Zamakhosi Mpanza with whom the original research was conducted.
2. Stewart (1983) suggests that only those who were willing had moved from Malukazi to Mfolweni, and that they had received a small compensation for the land which they had vacated.
3. In other words, a situation in which Black urbanisation is accepted as inevitable, but in which this urbanisation is integrated into a regional planning framework. For a fuller discussion of orderly and positive urbanisation, see Hindson, (1987).
4. iMijondolo is a Zulu word used to describe the type of housing which characterizes a shack settlement. See Boaden (1986).
5. Surveys were conducted by the Development Studies Unit in each of these settlements. House to house interviews were carried out with 100, 200 and 300 households in Mfolweni, Mgaga and Umlazi respectively. In the case of Mfolweni and Umlazi, households were randomly selected from site maps, whereas in Mgaga, a systematic sample with a random starting point was used.
6. These are the magisterial districts of Emzumbeni, Hlanganani, Maphumulo and Ngutu, and a part of the Inkanyezi district corresponding to the Mbongolwane area. The areas lie both to the north and south of Durban, as well as inland, and include remote settlements as well as denser Betterment villages.
7. Chi square tests between each of the areas, revealed that only in the case of Mfolweni and Mgaga was there no significant difference in age structure ( $\chi^2 = 2,3$ ;  $df = 9$ ;  $p = 0,05$ ). Each area was tested against each other area, and the following age groups were used: 0-9; 10-19; 20-44; 50+.



8. The age groups were selected as follow: 7-18, being those who of school-going age; 19-35, being those who are older than school going age, but who fall into the era of Bantu Education (since 1952) in which there was an increase in the number of black schools (even if this was accompanied by a qualitative drop in standards; 36-64, being those who schooled prior to Bantu Education, but who are below the age of retirement.
9. Chi square tests between each of the areas, and for each of the selected age groups, revealed that there were no significant differences in the following cases: In the 7-18 year group for Mgaga/Mfolweni and in the 36-64 year group, for Mgaga/Mfolweni and Mfolweni/Umlazi, ( $\chi^2 = 0,93; 11,19; 1,49; 13,05; 1,84$  respectively;  $df = 9; p = 0,05$ ).
10. In all areas, the self-employed are probably underestimated since a number of people were involved in secondary activities which could be classed as self-employment but who were classed by their major occupation.
11. Incomes include an imputed value for consumption of home produced agricultural products.
12. Extensive out-migration in remote rural communities calls into question whether even the most "rural" settlements can be entirely construed as a polar extreme to urban settlements. This is a subject requiring considerable further research.
13. That is to say, through an institutionalised system of migrant labour.

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