

A CRITICAL ANALYSIS OF A NEXUS BETWEEN INFORMAL HUMAN SETTLEMENTS AND ETHEKWINI METROPOLITAN ECONOMIC DEVELOPMENT

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ABSTRACT

The KwaZulu- Natal province is prevalent with informal settlements, where people who occupy these areas are, in most cases, in pursuit of employment opportunities. As a result, informal settlement has been a factor to which economic development could be mirrored. This study seeks to ascertain and analyse the nexus between the informal settlement and the economic development within the eThekweni metropolitan area. The study adopted a quantitative approach owing to the larger scale of population, and thus a survey was used as a data collection tool, while descriptive analysis was used as the data analysis tool. The study made the following finding: there is a causal link between the informal settlement and economic development in the eThekweni metropolitan area, and the study will be used to advise the Department of Human Settlement and Economic Development regarding this link, to inform policy analysis, strategy, and governance in the province of KwaZulu- Natal.

Keywords: Human Settlement, Economic Development, Ethekweni Metropolitan, Policy, Strategy.

1. INTRODUCTION

High urban housing costs limited formal housing availability, and the slow pace of housing delivery push newcomers into informal peripheries, where they accept substandard living conditions in exchange for proximity to employment opportunities. Informal settlements thus function not only as sites of residence but also as hubs of informal economic activity, where small-scale trading, casual labour, and cooperative networks enable migrants to sustain themselves while gradually improving their socio-economic standing (Sibiya and Moyo, 2025).

According to the eThekweni Municipality, there are more than 569 informal settlements in the city, which comprise about 250,000 households and are home to more than a quarter of the total population. Regardless of municipal initiatives to mitigate spatial, economic, and social inequalities within informal settlements, these areas have continued to expand on the urban periphery, limiting residents' access to economic and social opportunities. (UN-Habitat, 2019). In response, the Integrated Housing Development Plan (IHDP) developed by the eThekweni Municipality was conceptualised as a strategic framework to advance the creation of sustainable and inclusive human settlements within the metropolitan area.

The plan sought to align with the principles of the National Housing Code (2009) and Outcome 8 of the National Development Plan (NDP) Vision 2030, which prioritise the delivery of adequate housing and the transformation of spatially segregated urban landscapes (eThekweni IDP, 2021; Mvuyana and Nzimakwe, 2022). The IHDP aimed to ensure that by 2020, all residents would have access to a comprehensive housing opportunity that included secure tenure, access to basic services, and support for incremental housing improvements. This vision also encompassed the development of living environments equipped with the social, economic, and physical infrastructure necessary to enhance quality of life and promote integrated urban growth (Mvuyana and Nzimakwe, 2022).

However, the realisation of these objectives has been constrained by persistent challenges in implementation and governance. Despite significant policy progress, the municipality continues to grapple with rapid urbanisation, limited land availability, fiscal constraints, service delivery backlogs, and the expansion of informal settlements (Parikh et al., 2020). These challenges have hindered the municipality's ability to meet the IHDP's targets and have perpetuated socio-spatial inequalities inherited from apartheid-era planning. Furthermore, institutional fragmentation, insufficient intergovernmental coordination, and limited community engagement have significantly hindered the implementation of sustainable housing solutions. (Pieterse, 2019). As a result, the IHDP's aspirations for universal access to adequate housing and improved living conditions remain only partially realised. Addressing these gaps requires a renewed focus on integrated planning, participatory governance, and innovative financing mechanisms that prioritise inclusivity and resilience in urban development.

The aim of this study is to understand, analyse, and suggest effective strategies on the nexus between informal settlement, and economic development in the eThekweni Metropolitan. The study has the following objectives: to ascertain and analyse the nexus between informal human settlement and economic development in the eThekweni metropolitan area.

2. LITERATURE REVIEW

2.1 Evaluating the Implications of Informal Human Settlements in eThekweni Metropolitan Area

The rapid pace of urbanisation and population growth has brought new and complex challenges. Today, cities and towns stand at a pivotal juncture: while they remain engines of innovation, productivity, and cultural exchange, they are simultaneously burdened by rising inequality, infrastructure deficits, housing backlogs, and environmental stress (World Bank, 2023; UN-Habitat, 2022). With over half of the global population currently residing in urban areas, and projections suggesting that nearly two-thirds of humanity will be urban-based by 2050, the need for sustainable and inclusive settlement planning has never been more urgent (United Nations, 2019).

The eThekweni Metropolitan Municipality continues to experience challenges associated with spatial marginalisation and the persistence of informal urban development. This is reflected in the proliferation of informal settlements as people migrate closer to the city in search of employment opportunities, improved services, and proximity to economic hubs. In spite the municipality's status as the economic backbone of KwaZulu-Natal (KZN) and a key contributor to the national economy, spatial inequality remains deeply entrenched. Approximately 25% of eThekweni's population resides in informal settlements, many of which are characterised by inadequate access to basic services such as water, sanitation, electricity, and waste management (eThekweni Municipality, 2023).

Informal settlements provide initial access to urban areas for migrants seeking social and economic opportunities. However, they also represent urban poverty and a response to limited access to affordable formal housing (Department of Human Settlements, 2021). eThekweni remains a major driver of regional economic activity, hosting critical infrastructure, ports, and industries. Nonetheless, its growth has been accompanied by rising unemployment and persistent income inequality (Stats SA, 2022). These challenges illustrate the dual character of urban development in South Africa, where economic progress coexists with structural exclusion and social vulnerability. Addressing these inequalities requires integrated spatial and socio-economic interventions that combine housing provision, basic service delivery, and livelihood support within informal settlements. Enhancing access to infrastructure and inclusive economic participation is therefore essential to transform informal settlements into sustainable, well-serviced urban communities.

2.2 The Socio-Economic Importance of Sustainable Human Settlements

Since as early as 1965, the United Nations has emphasised the critical importance of human settlements management in fostering sustainable living environments, noting that the construction of houses alone is

insufficient to bring about meaningful social transformation, as it does not necessarily improve the quality of life for low- and middle-income households (Adeniran et al., 2021). Even with this early recognition, the world continues to face a persistent crisis of depreciating human settlements, marked by inadequate infrastructure, spatial inequality, and environmental degradation, particularly in developing countries.

Human settlements form the foundation of human existence, shaping how people live, work, and interact with both one another and the environment. From the earliest tribal encampments to the complex urban systems of the twenty-first century, settlements have represented humanity's capacity to adapt, innovate, and sustain communal life. They are more than physical spaces; they are social, economic, and cultural ecosystems where identities are formed, economies are built, and societies evolve (UN-Habitat, 2020). The historical evolution of settlements, from prehistoric dwellings to contemporary urban centres, reflects the enduring human pursuit of safety, opportunity, and progress.

Access to basic amenities, possibilities for livelihood, and participatory governance processes are all essential components of effective human settlements management, which goes beyond simply providing shelter. In this way, building surroundings that support human dignity, resilience, and long-term socioeconomic stability is what sustainable human settlements are all about, not just housing or infrastructure.

2.2.1 Human Settlements and Socio-Economic Development Within South Africa

Although the widespread recognition of adequate housing as a fundamental human right, as affirmed by international instruments and incorporated into over 100 national constitutions, such as Section 26 of the South African Constitution (Act No. 108 of 1996), a persistent global housing crisis affects both developed and developing countries (Marutlulle, 2021). Section 26 of the Bill of Rights guarantees the right to have access to adequate housing and requires the state to implement reasonable legislative and other measures, within available resources, to progressively realise this right (Republic of South Africa, 1996). This constitutional mandate demonstrates South Africa's commitment to addressing historical spatial inequalities and enhancing living conditions, especially for vulnerable and marginalised groups who continue to face inadequate shelter and insecure tenure (Department of Human Settlements, 2023).

In South Africa, infrastructure projects in both urban and rural areas have been connected to promoting local procurement, supporting small, medium, and micro enterprises (SMMEs), and creating opportunities for skills development. These initiatives aim to support inclusive and sustainable economic growth (National Treasury, 2022; Development Bank of Southern Africa, 2021). Nonetheless, the human settlements sector serves as a key mechanism for addressing the spatial inequalities established by apartheid-era planning, which excluded most black South Africans from sustainable and well-located settlements. In addition to addressing these historical disparities, the sector plays a crucial role in promoting economic recovery, spatial transformation, and social stability. Integrated and inclusive human settlement development supports job creation, infrastructure investment, and the growth of local economies. Furthermore, sustainable human settlements are essential to national development priorities, as they ensure equitable access to housing, services, and economic opportunities, thereby supporting social justice and long-term economic resilience (KZN Department of Transport and Human Settlements, 2025).

2.2.2 Human Settlements and Socio-Economic Development in KwaZulu-Natal

The human settlements sector in KZN plays a pivotal role in advancing inclusive economic growth. As a key element of the provincial development agenda, this sector provides access to adequate housing. It catalyses integrated human development, infrastructure investment, and local economic empowerment. Mitigating the enduring impacts of apartheid spatial planning is critical to promoting sustainable and equitable development in both urban and rural areas within the province. The importance of this issue was emphasised by the former Premier of KZN, Dr. Nomusa Dube-Ncube, in her 2024 State of the Province Address (SOPA). She noted that spatial injustices are not only historical artefacts but also active determinants of current developmental outcomes.

As a result, the human settlements department is positioned as a strategic driver for addressing spatial disparities through integrated planning, spatial justice, and sustainable urbanisation (KZN Department of Human Settlements, 2024).

Moreover, the sector contributes directly to economic revitalisation and development by stimulating construction-related employment, enhancing infrastructure networks, and supporting SMMEs involved in housing delivery and services. The development of well-located and serviced settlements has the potential to reduce travel times, improve access to economic opportunities, and foster greater social cohesion (SACN, 2022). Consequently, the transformation of the human settlements landscape in KZN is not only a matter of social justice but a cornerstone for achieving inclusive growth, spatial equity, and sustainable livelihoods across the province.

The Member of the Executive Council (MEC) for Transport and Human Settlements, Mr. Siboniso Duma, further emphasised that the development of road infrastructure and human settlements constitutes a critical driver of job creation, spatial transformation, and local economic development in KZN.

According to Duma, infrastructure investment not only enhances mobility and accessibility but also acts as a catalyst for regional competitiveness and social inclusion. Road construction and housing development stimulate secondary economic activities such as construction services, trade, and local entrepreneurship, which collectively contribute to sustained provincial growth (KZN Department of Transport, 2023; South African Government, 2024).

Additionally, the MEC highlighted that emerging contractors, township entrepreneurs, and rural communities must continue to benefit from infrastructure and housing projects implemented by the Departments of Transport and Human Settlements. This commitment is consistent with the government's broader objective of transformative public procurement, aimed at empowering historically marginalised populations through preferential access to state-funded projects (RSA, 2020). The inclusion of SMMEs and community-based contractors strengthens local ownership of development initiatives and also fosters skills development and job sustainability, particularly among youth and women in rural areas. This developmental vision is also aligned with the KwaZulu-Natal Provincial Growth and Development Strategy (PGDS), which identifies infrastructure-led growth as a strategic pathway to reducing socio-economic inequality and promoting sustainable livelihoods (KZN Planning Commission, 2016). Therefore, integrating infrastructure development with inclusive participation frameworks represents a crucial mechanism for achieving equitable and resilient regional development outcomes.

2.3 The Housing Backlog in eThekweni Municipality and Sustainable Solutions

The persistent housing backlog in the eThekweni Municipality constitutes a significant socio-economic and spatial development challenge in post-apartheid South Africa. Although policy frameworks such as the National Development Plan (NDP) 2030, the National Housing Code (2009), and the KwaZulu-Natal Human Settlements Master Plan (2020–2025) have been implemented, the rate of housing delivery remains insufficient in relation to the rapid urbanisation and population growth, highlighting the growing disparity between housing demand and supply (Magubane, 2021; Dawood, 2025). The municipality has implemented several strategies, including the improvement of informal settlements, provision of social and rental housing, and decommissioning of transit camps, to enhance access to adequate housing and basic services (KZN Department of Human Settlements, 2023). Implementation has been limited by financial constraints, land scarcity, bureaucratic inefficiencies, and environmental risks, especially in areas prone to flooding and other disasters (Damba-Hendrik, 2023).

Informal settlements within the municipality frequently lack secure tenure, adequate water and sanitation services, and reliable electricity. These deficiencies reinforce socio-economic exclusion and vulnerability.

Addressing these issues necessitates an integrated and participatory approach to human settlement planning that connects housing provision with infrastructure investment, environmental sustainability, and local economic empowerment. For example, the advancement of inclusionary housing policies in South African cities is positioned as a spatial transformation tool to improve access for populations excluded from formal housing markets (Madell, 2025). Additionally, a co-production model for the South African housing sector has been proposed, emphasising collaboration among communities, government agencies, and other stakeholders to design and implement context-sensitive and sustainable housing solutions (Maila et al., 2024). A comprehensive understanding of the institutional, economic, and social dimensions of the housing backlog is therefore critical for developing strategies that foster equitable, resilient, and sustainable human settlements in eThekweni Municipality.

3. METHODOLOGY AND DESIGN

This study adopted a quantitative approach owing to the objective to harness views from the larger community. The target population was the residents in the informal settlements in the Durban metropolitan. Data was collected through surveys, which are structured tools designed to gather specific information from a large group of respondents. To arrive at a meaningful conclusion, the study adopted descriptive analysis as the main tool for data analysis.

4. RESULTS PRESENTATION AND ANALYSIS

The following themes were analysed in line with the objective of the study which sought to ascertain and analyse the nexus between human settlement and economic development in the eThekweni Metro.

4.1 *Economic growth and opportunities as a key factor in the informal settlement migration*

The study shows that the main motivation for moving to an informal settlement, many respondents (60.8%) cited proximity to work opportunities as the key factor. This was followed by access to affordable shelter (27.5%), while family or community ties (9.8%) and land occupation (2.0%) were fewer common reasons.

The dominance of economic-related motivations clearly suggests that employment access and livelihood proximity are major drivers behind the growth of informal settlements in the eThekweni Metropolitan area. While a portion of residents moved primarily for shelter needs, the overall trend supports the view that these settlements are not only residential spaces but also strategic locations for economic survival and opportunity within the city.

This finding provides strong preliminary evidence that the increase in informal settlements is largely opportunity-driven, aligning with the study’s core question and highlighting the intersection between urban poverty, housing affordability, and employment geography.

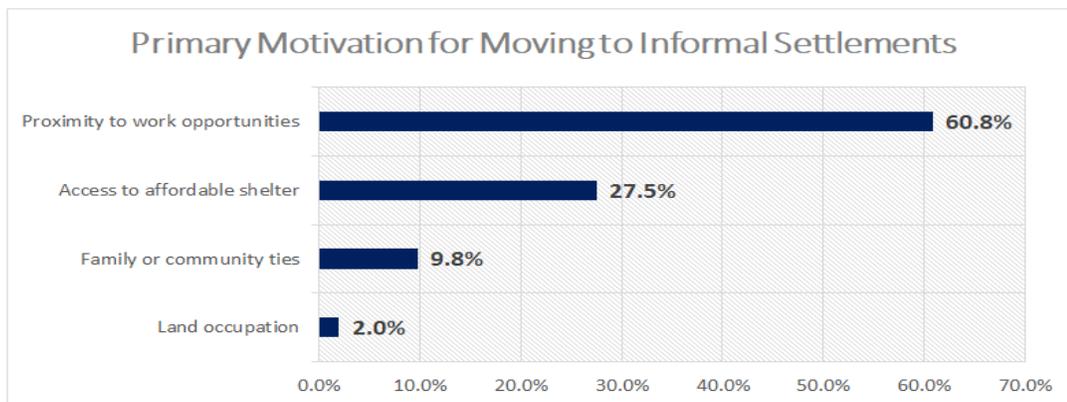


FIGURE 1
POOR LIVING CONDITIONS DESPITE ECONOMIC DEVELOPMENT AND GROWTH PURSUIT IN THE INFORMAL SETTLEMENT RESIDENTS

Most respondents (88.2%) reported living in shanty or informal structures (such as shacks), while smaller proportions occupied mud-built structures (5.9%), cottages (3.9%), and four-room houses (2.0%). This dominance of informal structures highlights the precarious living conditions faced by residents and confirms that informal settlements remain a primary form of low-cost housing for many urban dwellers. The findings suggest that limited access to affordable formal housing continues to push residents toward informal accommodation options.

When viewed alongside the motivations data, where most respondents cited proximity to work opportunities as the key reason for settling, the results point to a dual dynamic: informal settlements in eThekweni are both a quest for affordable shelter and a strategy for economic access. This reflects how shelter and livelihood needs are tightly intertwined in the city’s informal growth patterns

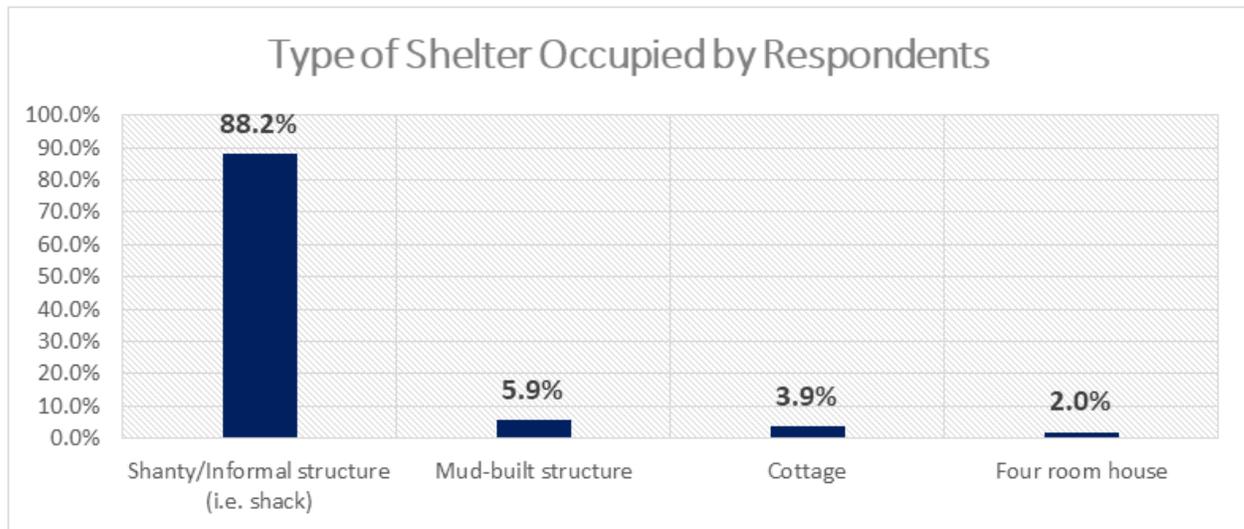


FIGURE 2
ECONOMIC DEVELOPMENT PURSUIT IMPACT ON THE LIVING ARRANGEMENTS AMONG INFORMAL SETTLEMENT RESIDENTS.

The results show that almost half of the respondents (49.0%) live with family members such as parents, spouses, children, or siblings. A smaller portion (31.4%) reported living alone, while 19.6% live with friends.

This indicates that family-based living remains the most common arrangement, reflecting the role of informal settlements in accommodating extended or nuclear family structures within low-income urban areas. However, the relatively high proportion of individuals living alone suggests the presence of single migrants or temporary workers, many of whom may have relocated primarily for employment opportunities.

These findings emphasize that informal settlements cater to diverse household types both family-oriented and economically mobile individuals further supporting the notion that such areas function as both residential and livelihood hubs in eThekweni.

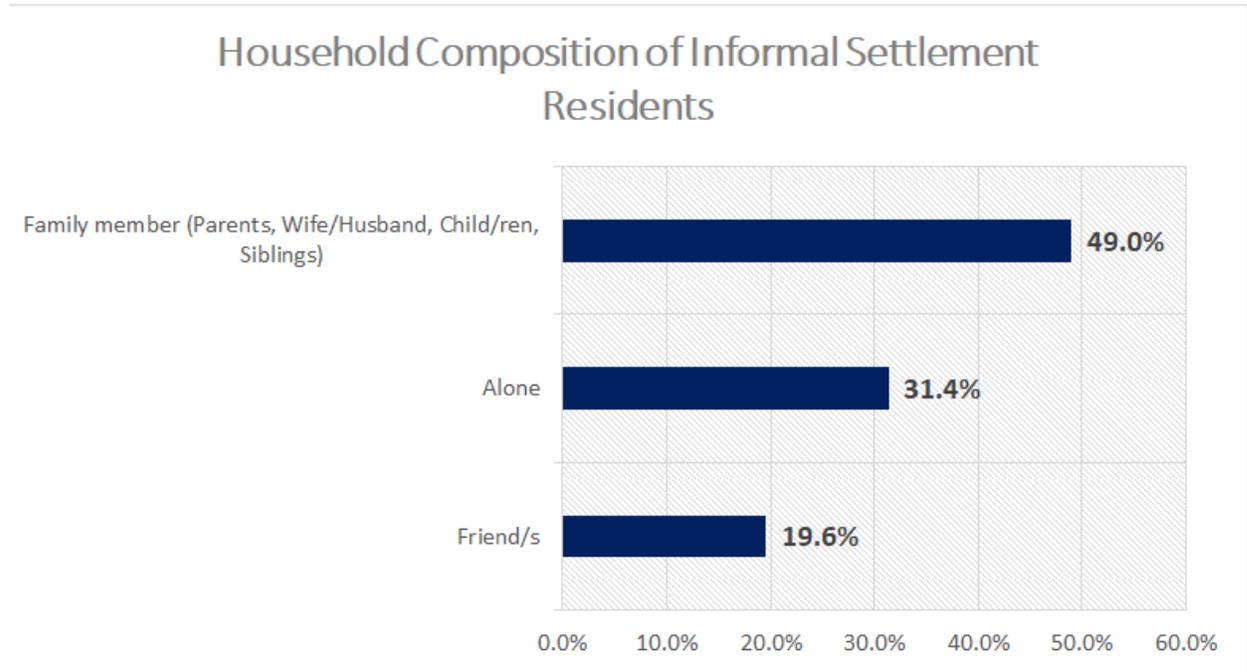


FIGURE 3
PERCEIVED SATISFACTION WITH LIVING CONDITIONS

Most respondents expressed negative perceptions of their current living situation, with 45.1% dissatisfied and 33.3% very dissatisfied. Only 3.9% indicated satisfaction, while 17.6% remained neutral. This overwhelming dissatisfaction reflects the challenging living environments within informal settlements, often characterized by inadequate infrastructure, overcrowding, and limited access to basic services. Such conditions highlight the persistent housing and service delivery gaps that drive residents to tolerate substandard accommodation due to a lack of affordable alternatives.

While earlier findings showed that many residents moved primarily for proximity to work opportunities, this dissatisfaction indicates that economic convenience often comes at the cost of poor living quality. The findings therefore, suggest that while informal settlements offer access to livelihoods, they do not necessarily guarantee improved well-being or adequate shelter standards, reinforcing the complexity of the “shelter vs. opportunity” dynamic central to this study.

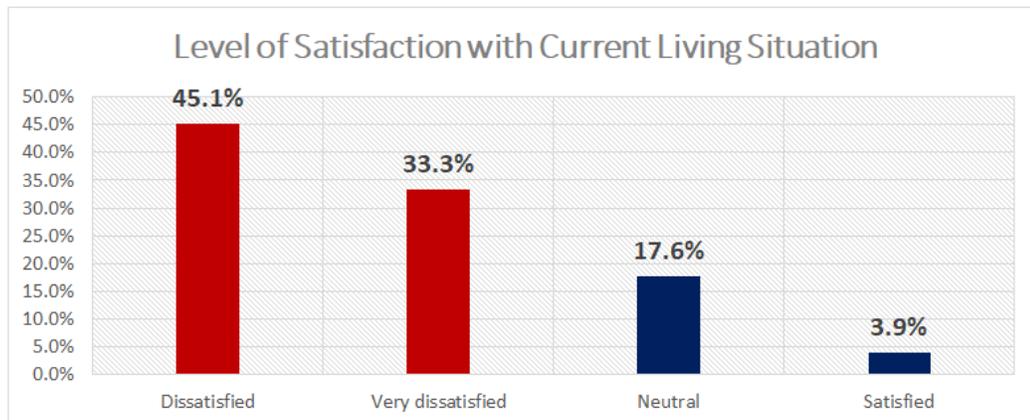


FIGURE 4
EMPLOYMENT AND LIVELIHOOD STATUS OF RESPONDENTS

The results show that two-thirds (66.6%) of respondents were economically active equally split between those employed full-time (33.3%) and those working part-time (25.5%). A further 33.3% were unemployed but actively looking for work, while 7.8% were not seeking employment.

This distribution highlights that informal settlement residents are largely part of the labour force, with many engaged in or seeking income-generating activities. The strong representation of both full-time and part-time workers supports the idea that proximity to work opportunities is a major factor influencing settlement choice, as identified earlier in the motivation analysis.

However, the notable proportion of unemployed job seekers underscores ongoing economic vulnerability within these communities. These findings suggest that while informal settlements serve as strategic locations for access to employment and urban livelihoods, they also reflect the precarious balance between opportunity and poverty that characterizes much of eThekweni’s informal urban economy.

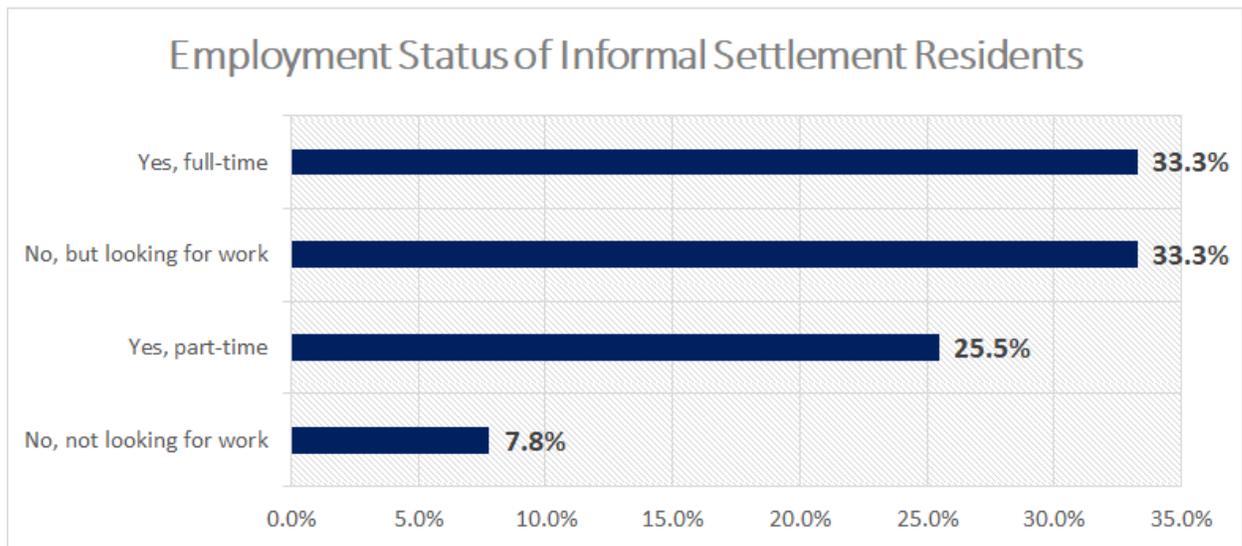


FIGURE 5
PRIMARY SOURCE OF INCOME

The data show that 29.4% of respondents derived their main income from informal employment, while 21.6% were engaged in formal employment and 11.8% were self-employed. A further 37.3% reported being unemployed, reflecting significant levels of joblessness within informal settlements.

This pattern reveals a strong dependence on the informal economy, where casual, irregular, or small-scale trading activities provide a vital means of survival. The presence of both formal and informal earners also indicates that informal settlements host a mix of low-income workers, including those employed in nearby industries, households, and service sectors. The high unemployment rate underscores persistent economic vulnerability, while the prominence of informal work highlights the adaptive strategies residents use to remain close to urban labour markets. Together, these findings reinforce that informal settlements in eThekweni function as economic catchment zones, where people settle primarily for livelihood access rather than housing comfort a central theme of this study’s research question.

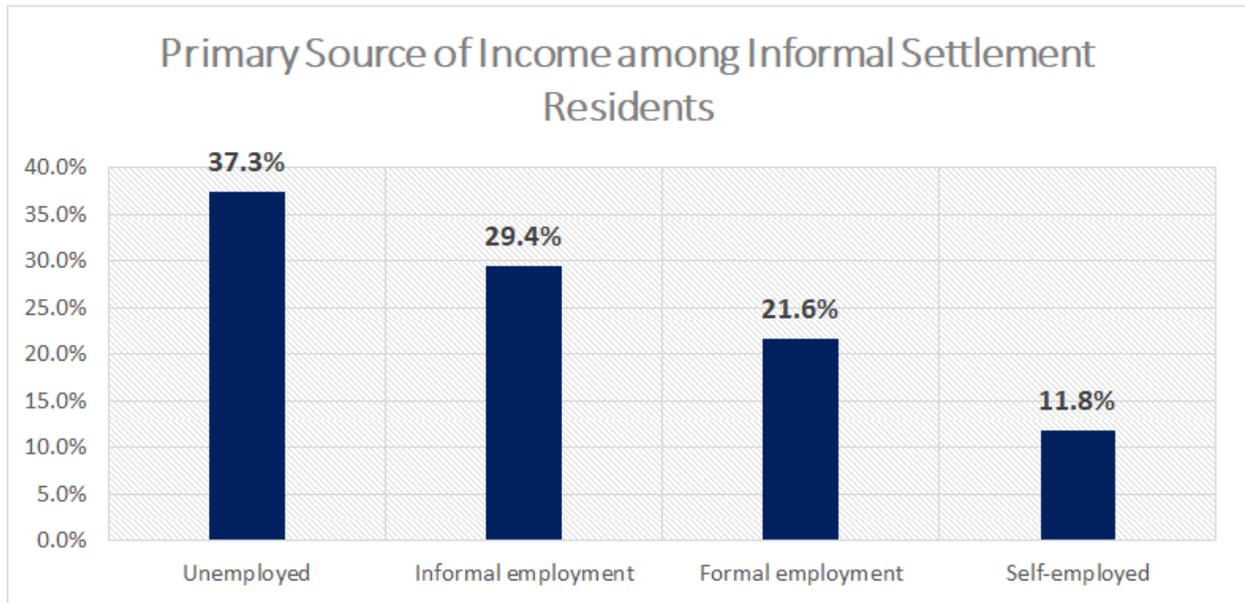


FIGURE 6
PREVALENT ECONOMIC ACTIVITIES CURRENTLY ENGAGED IN ETHEKWINI METRO

Respondents were asked to identify the types of economic activities they are currently engaged in, with the option to select more than one. The most common activity was small-scale trading (31.4%), followed by mechanic or car repair services (9.8%), construction work (7.8%), and gardening and maintenance services (7.8%). Smaller proportions reported engagement in domestic work (5.9%) and welding (3.9%), while 45.1% indicated that they are not currently involved in any economic activity.

The dominance of small-scale trading highlights the importance of micro-entrepreneurship and informal commerce in sustaining livelihoods within informal settlements. Many residents rely on small trading enterprises such as selling food, clothing, or household goods as a flexible means of income generation given limited access to formal jobs.

The presence of construction, repair, and domestic work further reflects the service-oriented and labour-intensive character of economic participation in these communities. However, the high proportion of respondents reporting no economic activity suggests persistent underemployment and income insecurity, reinforcing the link between economic vulnerability and the need for affordable urban housing. These findings further support the study's hypothesis that the growth of informal settlements in eThekweni is closely tied to livelihood-seeking behaviour, as residents settle in areas offering proximity to both formal and informal economic opportunities.

5. CONCLUSION

In conclusion, the ongoing growth of informal settlements in eThekweni Metropolitan Municipality shows that spatial inequality and uneven urban development remain serious challenges. Even though the municipality is the main economic centre of KwaZulu-Natal and plays an important role in South Africa's economy, many residents still live in poor conditions with limited access to basic services. The concentration of informal settlements, housing nearly a quarter of the municipality's residents, highlights the need for more inclusive planning and better service delivery. To address these issues, the municipality should focus on community participation, fair housing development, and investment in sustainable infrastructure. These efforts can assist in building more equal, safe, and resilient communities for all residents.

6. ACKNOWLEDGEMENTS

The authors acknowledge all the participants and the Moses Kotane Research Institute for the funds to pay article processing fees.

7. CONFLICT OF INTEREST

The authors declare no conflict of interest.

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