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THE LIMITS OF AIDED SELF–HELP IN THE BOTSWANA SELF–HELP HOUSING AGENCY (SHHA) PROGRAMME.

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Masters of Science in Housing

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A dissertation submitted to the Faculty of Engineering and the Built Environment, School of Architecture and Planning at the University of Witwatersrand, Johannesburg (Republic of South Africa), in partial fulfilment of the requirements of the degree of Masters of Science in Housing.

Johannesburg, 2007

DECLARATION

I, Joseph Jo' Segopa, declare that this dissertation is my own unaided work. It is being submitted for the degree of Masters of Science in Housing at the University of Witwatersrand, Johannesburg (Republic of South Africa). It has not been submitted before for any other degree or examination in any other university.

Signed by:
Joseph Jo' Segopa

On the 21st September 2007.

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Thank you all!

IN THE NAME OF GOD, THE ALMIGHTY AND THE MERCIFUL

I dedicate this dissertation to the memory of my father

Mr Moses Lucas Segopa

May your soul rest in peace

ABSTRACT

Low income housing delivery still remains a challenge in Botswana. The government initiated various programmes to address this problem and the Self Help Housing Agency (SHHA) is one of those programmes. This is an exclusive programme limited only to a prescribed low income group. While SHHA has proved to offer opportunities in sustainable low income housing delivery (due to the complimentary roles played by government and beneficiaries), housing problems still persist especially for the low income households. This, to a certain extent, is due to shortcomings within the programme. Any recommendations to address those shortcomings will enable government to achieve its objectives in low income housing delivery.

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CHAPTER 1 INTRODUCTION

1.1 Introduction

The purpose of this research is to review the Self Help Housing Agency (SHHA) programme in Botswana and identify the limits with respect to the state involvement in the programme and how such state involvement has hampered the positive progress of the programme. For the purpose of this research self-help housing self-help housing is defined to include self-built housing as well as self-managed and partly state-financed housing delivery whereby both the state and the beneficiary play significant role in contribution of resources, decisions or labour towards housing. The next chapters also offer definitions of self-help housing as they appear in the literature. Kemeny (1992) observes that most housing research studies have been concerned only with measuring the level of housing units shortages and presenting such shortages in terms of overcrowding, poor sanitation and a shortfall in dwelling units in relation to the number of families in any particular community and/or locality.

However, access to housing by low-income households has proved to be a major challenge for most, if not all, of the developing countries (Willis and Tipple, 1999). "The challenge is particularly acute in urban areas where populations are projected to grow" exponentially in the coming years (*ibid.*:1). These housing challenges are escalating and in the process affordability is worsening, inadequate conditions persisting and crowding is becoming more common for low-income households. It is unlikely that these unhealthy conditions will improve without a dramatic improvement and/or restructuring of the housing policies and programmes in most developing countries. In fact Odongo (1979:31) recognises that "[s]hortage of housing is a problem which has become an enduring feature of the urbanisation process in [developing counties]…." Willis and Tipple (1999:1) have observed that:

> "[T]he major housing problem is the shortage of affordable accommodation for the urban poor; the low-income majority. Over the last three decades, most official

housing programmes have failed to reach considerable portions of this group, especially households in the lowest 20 or 40 percentiles of the population"

In trying to address the above problems most countries have adopted aided self help approaches to speed up housing delivery by the respective countries' institutions. However, these aided self help approaches are not without problems and this research, therefore, attempts to identify the limits of aided self-help approaches in the housing delivery with particular emphasis on the Self Help Housing Agency (SHHA) in Botswana. It is also hoped that, through this research, the Department of Housing in Botswana will gain new insights that could be useful in the review of this particular low-income housing programme in the country. The purpose of this research will also be to establish if the existing low-income strategies, especially SHHA programme, respond to the local market conditions whilst at the same time serving low-income families that are in great need of housing. I have observed, through existing literature and my work experience at the Ministry of Lands and Housing in Botswana, that addressing low-income housing issues is not an easy task and that there are variations in the housing market, households' profiles and political realities and these variations dictate that low-income housing interventions must therefore be tailored to suit these variations. A holistic and encompassing approach to low-income housing issues will not necessarily resolve these issues, but rather an approach that is flexible and acknowledges the variations discussed above. I would also like to highlight that providing access to housing to all citizenry is a precondition for Botswana to achieve socio-economic stability and also promote national development.

Housing delivery is a responsibility of various state organs with key complimentary roles played by both the private and parastatal sector. "Recent studies [on] urban housing provision in [developing countries] have recognised [that there are] three major sources" of housing and these are "public, private and popular sectors" (Drakakis-Smith, 1979:22). Whilst these three sources are intricately linked and bound by political and economic forces, they somehow supply different markets. The public sector supplies a mixture of

low and middle-lower income groups whilst the popular sector supplies the poorest of households (*ibid.*).

In Botswana, the SHHA programme is one of the housing strategies that fall under the public sector and it is meant to ensure that low-income households with a salary ranging from P4 400.00 to P36 400.00 (R5 105.45 and R42 236.01) [exchange rate of BWP1 = ZAR1.16033 from Universal Currency Converter at www.xe.com/ucc/convert.cgi on 10th August 2006]) are able to own a house. However, it is disappointing in that just approximately 11 000 households have benefited (by securing SHHA loans) from the programme since its inception and not all these households have managed to complete their houses whilst most of the loans have been used up.

1.2 Background

Housing is an integral part of self-subsistence economy in Botswana, and it is therefore important to note the successful development of the country depends strongly on proper development of the housing sector. In keeping with the principle of "Building a safe and secure nation", as enshrined in the country's Vision 2016, there is a need to promote adequate housing for all income groups. There is also a compelling need to provide an enabling environment to all housing providers for them to deliver on their mandate and produce enough housing stock to accommodate the needs of all people. Housing is also one of the empowering tools for economic development, hence the need to develop the sector (Ministry of Local Government, 2003).

The Botswana government, through the Self Help Housing Agency (SHHA) programme, facilitates the provision of affordable housing to first time low-income households. This programme was instituted in 1974 for urban households but it has since been extended to rural districts (Department of Housing, 1997). Through SHHA the government offers subsidized housing loans from P6 000 to P20 000 (R6 961.98 to R23 206.65), depending on income level, to low-income households within the income range of P4 400 and P36 400 per annum (R5 105.45 and R42 236.01) [exchange rate of BWP1 = ZAR1.16033

from www.xe.com/ucc/convert.cgi on 10th August 2006]). The SHHA programme assumes that individual households are able to compliment the subsidized loans offered by government through self-help means in order to be able to complete their houses.

Larson (1990) points out that building of low-cost and other housing units under the SHHA programme is regulated by the Building Control Act, which prescribes the use of only modern building materials for house construction. This restricted and enforced use of modern materials does not recognize the households' traditional skills in housing construction as a vital resource in low-income housing delivery. Another limitation observed with the SHHA programme is that each Local Authority (Council) designs a set of standard house plans of low-cost houses to guide households. These standard house plans restrict the households in actually developing their houses according to resources available to them at a particular time (ibid.).

Whilst the SHHA programme is based on the self-help concept of housing delivery, there is still dominance of government through funding and regulatory frameworks in low-income delivery that limit such self-help in low-income housing delivery. These standards tend not to appreciate any significant contribution that beneficiaries are able to make towards the construction of their own houses. However, despite all that negativity associated with standards and regulations in housing development, Ward (1982:1) observes that

> "[i]t is argued today that the ingenuity and courage demonstrated by many of the world's urban poor who have constructed their own homes over the past two decades should be harnessed and given institutional backing, both through the regularization and servicing of existing settlements, *as well as the careful sponsorship of new ones*." (my emphasis).

Whilst aided self-help is a primary concept underlying the SHHA programme in Botswana, in practice it has proved difficult to achieve low-income housing delivery through such aided self-help means. The main problem facing the Botswana SHHA programme is linked

to the number of housing units the programme can deliver in a particular financial year. The development of housing units under the SHHA programme is 'supervised' by the SHHA Technical Officers who apply such minimum standards as contained in the Development Control Code, Building Control Regulations, Urban Development Standards and the Town and Country Planning Act of 1977. These legislative instruments prescribe minimum standards for a standard house and have proved to be unaffordable to most low-income households whose housing needs are supposed to be addressed through the same SHHA programme.

The minimum standards governing the implementation of the SHHA programme also limit the contribution by households in the development of their houses through aided self-help means. This contribution is necessary for complimenting the subsidized loans offered by government and also will mean that individual households will be able to define their preferred 'housing' in terms of resources available to them instead of adopting the all embracing unaffordable housing prescribed by regulatory standards.

The SHHA programme (as an initiative to deliver low-income housing) encourages aided self help in housing development. However, in practice such aided self-help has been very limited when one considers the restrictions that beneficiaries face due to the country's 'unaffordable' minimum building standards (Development Control Code, Town and Country Planning Act of 1977, etc) that 'advise' beneficiaries on how to develop their houses and even on when it is deemed appropriate to occupy their houses. "This contradicts the ideal of self-help housing as observed by Kerr and Kwele (2000:1315), who emphasize its positive aspects, namely that 'housing is produced…"

While the Department of Housing in Botswana has experienced limitations in the number of prospective beneficiaries it can reach in one financial year due to its limited budget, this limitation can be overcome (at least to a certain extent) if small-scale contractors and households are allowed to participate in low-income housing delivery. As it stands, on average the Department is able to offer only 1 000 SHHA loans in a year and not all these loans directly translate into completed housing units. At the end of December 2005, the

waiting list for SHHA was around 37 000 applicants. (Department of Housing, unpublished).

The problem that this research report seeks to address is the limits of aided self-help in the SHHA programme and with that indicate how beneficiary self-help can be harnessed to improve low-income housing delivery under the same programme.

1.3 Objectives

The objectives of this research are:

i) Based on existing knowledge on how aided self-help can meet low-income households' needs, to identify if SHHA serves its purpose with regard to **self-help** housing.
ii) To identify short-comings of the SHHA programme in its current state and to identify the reasons for these short-comings.

1.4 Rationale and problem statement

Self-help is a primary concept underlying the SHHA programme in Botswana and yet in practice it has been difficult to achieve low-income housing delivery through self-help means. On the surface it appears to be due to:

i) Inadequate state subsidies (to complete a house). It is apparent that P20 000 is not enough to complete a basic house (2 rooms, and a wet core – kitchen, bathroom and water closet).
ii) Unsustainable state subsidies. Over the years the state has only been able to offer P20 million per year for SHHA. On average this can only benefit 1 000 households (at P20 000 per household) and on request to increase the offer, the state has categorically mentioned that budget constraints allow for any increase. This is despite the fact that the state is aware that as at December, 2005, the

waiting list for the SHHA loan exceeded 25 000 households. It is therefore clear that the state is not able to sustain the subsidy within the SHHA programme.

iii) Unaffordable house plans. Most low income households can not afford to build houses using plans offered by councils. These plans (houses) are both unaffordable in terms of finances and building and development control standards that go with such plans.

The limitations of the Botswana SHHA programme can best be illustrated if one considers the average number of housing units (1 000) that the programme can deliver in a particular financial year. This programme offers subsidized housing loans up to a maximum of P20 000 (R23 206.60) for individual households to develop their houses and the loans are repaid over a period of 15 years. The development of housing units under the SHHA programme is 'supervised' by the SHHA Technical Officers who apply such minimum standards as Development Control Code and Town and Country Planning Act of 1977. These legislative instruments prescribe minimum standards for a standard house and have proved to be unaffordable to most low-income households whose housing needs are supposed to be addressed through the same SHHA programme.

The minimum standards governing the implementation of the SHHA programme also limit the contribution by households in the development of their houses through self-help means. This could have the effect of complimenting the subsidized loans offered by government and also will mean that individual households will be able to define their preferred 'housing' in terms of resources available to them instead of adopting the all embracing unaffordable housing prescribed by regulatory standards.

It is therefore necessary to return to the literature on aided self help and consider which aspects of SHHA are conceptually not in line with what aided self help ought to be. This research, therefore seeks to do just that.

1.5 Research question/s

This research attempts to answer the following two research questions.

a) To what extent does the Self-Help Housing Agency (SHHA) programme in Botswana enable beneficiary self-help in the low-income housing delivery processes?

b) What are factors that limit aided self-help in the SHHA programme in Botswana

1.6 Assumed findings /hypothesis

a) The Self Help Housing Agency (SHHA) programme does very little to enable any beneficiary self-help in the housing process.

b) Development standards and regulations are major limitations to beneficiary self-help in the Botswana Self-Help Housing Agency programme.

1.7 Methodology

Kemeny (1992) advises that it is worth noting in any research that in choosing a particular methodology, careful consideration is made so that whatever is being measured is not just some social fact but rather the outcome of social processes that can be changed. The choice of methodology for this particular research was adopted within the limitations of time and resources as it involved regular commuting between Johannesburg in the Republic of South Africa (place of study) and the two case study areas of Gaborone and Selebi Phikwe in Botswana.

First of all, I consulted extensively the existing literature about state self-help housing delivery and with emphasis on the Botswana SHHA programme. This served to give me a better understanding of the problem under investigation and also how the SHHA programme

fares when judged against other countries. This included an examination of a number of documents and articles (published and unpublished) related to the programme including government legislation, policies, departmental reports, consultancy reports, Terms of Reference for the pilot management of the SHHA programme by a financial institution, etc. Information drawn from these served to offer a base of comparison through which primary data was interpreted e.g. how does the Botswana National Policy on Housing of 1999 deal with the SHHA programme?

The main data collection activities were carried out between 26th February and 9th March 2007. First of all I walked around various designated SHHA neighbourhoods in both Gaborone and Selebi Phikwe to observe first hand the housing conditions in those areas. These observations were recorded in a diary. Then I randomly selected SHHA beneficiaries for interviewees. In total three beneficiaries were interviewed in each of the two towns. In Selebi Phikwe I interviewed two beneficiaries in Botshabelo and one in Western Area whilst in Gaborone I interviewed one beneficiary in each of Old Naledi, Bontleng and Extension 27 low-income areas. The responses from these interviews were recorded by hand (by me) into the questionnaire. It also needs to be noted that although I conducted the interviews in Setswana the recordings of the responses were translated into English. Questions were not always uniform for all the beneficiaries as most of the questions depended on the responses I got from the preceding questions.

Since the data for this investigation also hinges on local and central government issues with respect to the SHHA programme, I also sent structured questionnaires (accompanied by letters of introduction from University of Witwatersrand, authored and signed by my supervisor) to individuals with first hand knowledge and interest in the SHHA programme. The questionnaires were sent to Mr Dixon Dumba, Principal Housing Officer (Policy Division) at the Department of Housing (and thus representing central government), Mrs Cecilia Mbanga, Principal Housing Officer (SHHA Department) at Selebi Phikwe Town Council, Mr Muka Mgadla, Senior Technical Officer (SHHA) also at Selebi Phikwe Town Council and Mr Dizzy Mpoloka, Principal Housing Officer (SHHA Department) at Gaborone City Council. All the other officers besides Mr Dumba represent local government and they

are all actively involved in the administration of the SHHA programme while Mr Dumba was the head of department for the division that is responsible for the SHHA coordination at central government level. Data from SHHA beneficiaries was collected through the use of in-depth semi-structured interviews to generate inputs, opinions and perceptions from residents of the SHHA areas listed above.

Data analysis was descriptive and interpretative. I did my utmost to transcribe the interviews manually and segmented the collected data into meaningful analyzable units. These units were derived from the research objectives and the kind of responses I received.

Initially I had decided to use a dicta phone and also capture my observations camera during the interviews but the interviewees objected to the two as they complained they compromised their privacy, and therefore I settled for writing down the responses by hand. This was a very strenuous exercise and it failed to capture people's emotions and lost some perceptions during the interviews. During most of the interviews some other people who took interest would chip in and that also tended to distract the interviewees or worse still made some of them give answers that they could otherwise not have given. Due to some time constraints, some government officials did not complete the questionnaire but I used the parts they filled in regardless. Although the government officials were officially contacted by email and telephonically, their work commitments meant that I was not able to follow up on the questionnaires through open-ended interviews as I had anticipated.

1.8 Conclusion

Aided self help housing delivery process (in the Botswana SHHA programme) and the problems associated with such a process are not only peculiar to Botswana. Existing literature and specific examples are abound and are reviewed in this paper. The chapter outline in this research paper has been divided as follows:

The first chapter is basically an introduction of the research whose contents are dominated by the initial research proposal. The subsequent chapter provides a background of state self-help

housing. This chapter is based on existing literature on state self-help housing both internationally and locally. The next chapter zeroes in on the general low-income housing situation in Botswana and how the country has attempted to address some of the problems that have been identified by some of the authors and researchers is state self-help. Following immediately after this chapter is a review of the SHHA programme in Botswana. This is the programme that is under review in this research and therefore this chapter focuses on the specifics of SHHA. In chapter 5 the housing situations in the study areas of Gaborone and Selebi Phikwe are discussed and data collected on the existing housing conditions in these areas is analysed. Conclusions and recommendations are made in the last chapter of the research report.

CHAPTER 2 AN OVERVIEW OF STATE SELF-HELP HOUSING

2.1 Introduction

This chapter presents the theoretical background of state self-help housing. It is through this chapter that I will highlight the conceptual framework advising the research report, mention the proponents of state self-help housing and discuss the basic principles underlying the state self-help approach to housing development and/or delivery. This part of the research consists of a review of the existing literature on the topic and different debates by different scholars on self-help will also be presented to enable the reader to follow and ultimately understand where the self-help model SHHA programme was imported from.

2.2 Background on state self-help housing

According to Njoh (1999) self-help housing can be traced to a book by Charles Abrams, "Man's struggle for shelter in an urbanizing world" and to John Turner's work in America. Prior to the works by both Abrams (1964) and Turner (1976) "self-help housing was viewed in the strictly technological sense in which families used their labour in collecting building materials and constructing their own houses (Njoh, 1999: 187). While the history of aided self-help housing is unknown, as per Harris (1999), Kerr and Kwele (2000) observe that state-aided self-help housing became an alternative solution to the urban housing problem in the 1950s when most South American countries began experiencing exponential population growths and rapid urbanization.

> "Unlike public housing or market-oriented policies, aided self-help never had strong political or ideological associations. In one sense this was a strength: at different places and times, it was endorsed from all sides of the political spectrum. In other respects its detachment from parties and ideologies was a weakness. It was not promoted by any political constituency, and aroused opposition from the building industry and trades. At best aided

> self-help has sometimes filled, and at the worst it has slipped through, the cracks in state housing policy" (Harris, 1999: unnumbered).

Nientied and van der Linden (1988:138) also observe that "[f]rom the mid-1960s onwards, several authors took a fresh look at low-income urban housing in the Third World. One of the main policy recommendations was that governments should stop trying to provide standard housing for the poor, and instead should use their human potential by permitting and enabling them to house themselves." The argument here is that although the households might not actually construct the houses for themselves the practice is that beneficiary households should autonomously make critical and key decisions in planning, building and maintaining of the households' houses (*ibid.*). Aided self-help housing delivery was first developed in Europe (including the Soviet Union) and it was only later that it was applied to the third world countries. "[I]n Europe, aided self-help arose as a pragmatic, untheorised, response to severe housing shortages and political unrest after World War I. The early historical record, however, shows that this type of programme [aided self-help housing delivery] was endorsed by governments of all political stripes, including communist and fascist." (*ibid.*: unnumbered).

Between the years of 1918 and 1929 households sought the assistance of their neighbours, colleagues at work and extended family members in the construction of their housing units. In affluent societies the state's involvement was only in the form of enforcing restrictive building regulations to curtail such owner-builder practices (*ibid.*). World War I had debilitating effects on the economy and the housing stock of many countries. The political climate at that forced most governments to do something about the housing problem. After the end of the War, many soldiers and their families were left homeless and governments were forced to take pro-active measures to avoid any civil unrest. Different governments responded differently in addressing the housing situation. Others like the British government opted for public housing and housing cooperatives. In other cities people took the initiative and started building houses for themselves. It was then that most governments decided that it would be reasonable if they (governments) could offer some form of assistance to these people as that would enable the governments

to reach out to a great majority of the population with the limited resources available (*ibid.*).

Most governments reacted indifferently to the self-help housing approach. The most supportive governments were observed to be Finland, Greece and the Soviet Union while Canada and United States of America offered minimal support to such a housing approach. The Finish provided support in the form of housing loans to individuals wishing to develop houses for themselves. The Soviet government on the other hand offered free plots to those who built housing units for their households' use, and a certain percentage in housing finance was also offered to those who were able to raise a down-payment (in cash or labour) of approximately 30 percent towards the development of their own house. This resulted in a construction boom where in the period between 1923 and 1926 owner-built houses accounted to more than two thirds of all new housing units. In a bid to promote this sector, the government also offered a ten-year tax exemption to owner-builder households and hence the cost advantages of self-help were made obvious. Sweat equity which equated to an average of one fifth of total house construction costs played a significant role as a good deal of self-help housing development was undertaken by individual families (*ibid.*).

> "The national programmes of assistance for owner-builders that were developed in Finland, Greece, and the Soviet Union differed widely in their inspiration and character, and were not typical of other European countries. Elsewhere the prevailing attitude to owner-builders was more skeptical. Some of the most critical views and policies were articulated in Britain. In the first third of this century, many thousand families had built homes and cottages for themselves in unregulated plotlands. [D]uring the interwar years these developments came under increasingly strong attack both from local planners and the national government. Critics argued that plotlands were unhealthy, and an aesthetic blight on rural and suburban landscapes. Every effort was made to prevent further developments of this kind, and eventually to remove and redevelop those which had already grown up. Some of the same sorts of

> criticisms were made in many European countries, but elsewhere governments were more willing to recognize that self-help could play a legitimate role in the housing market. Usually this attitude was expressed in benign neglect; occasionally, it was translated into more positive, although still only implicit, support" (Harris, 1999: unnumbered).

Beneficiary contribution towards the development of their housing is very critical in state self-help housing delivery. That is why Ospina (1987:1) argues that "[o]f all the resources now being devoted to improvement of conditions [in housing], those of [the benefiting] people themselves are by far the most significant" and he credits a Londoner and graduate of the Architectural Association, John Turner for popularising this approach to housing. According to Turner (1972:130) "[t]he basic principle of aided and mutual self-help is the employment of the free labour of participating families who thus earn "sweat equity." These families are divided into working groups where they are trained and would then work under expert supervision of housing development professionals (*ibid.*). This is also a view supported by Ward (1982:1) when he argues that self-help housing involves the erection of dwelling units by individual households. "Homes are built, improved and added to by a process commonly known as self-help (*ibid.:*1)." According to Ward (1982) self-help housing may involve an individual household's or a group of households' contribution to the financing, development (or construction), and maintenance of their housing units. The significant contribution to the delivery of housing lies with the individual households (*ibid.*).

Self-help is praised for its ability to offer beneficiaries to play significant and direct roles in housing delivery. Beneficiaries are able to articulate their housing needs and also develop their houses according to their needs and aspirations. Harms (1982:17) writes that "some people see th[is] 'principle' of self-help housing as *a priori* positive, because housing is actually produced and insofar as they assume that it leads to greater autonomy of individual housing users independently of the political, economic, and historical context in which self-help arises." This opinion about self-help housing also supports the view held by Turner (1972) that self-help provides a basis towards a solution for any

housing crisis (and any other social problems). However, Harms (1982) notes that this view is heavily criticized as it tends to look at self-help housing, especially in squatter settlements, in relative isolation from the rest of the main stream societal issues such as economic and structural changes in countries facing the problem of squatter settlements. Self-help was therefore idealized as the optimum and affordable option for informal settlement dwellers in their attempt to develop and/or improve their housing units (*ibid.)*. Njoh (1999) observes that self-help housing also offers an opportunity for the households to recycle scarce resources (materials) especially in urban areas where indigenous building materials are not readily available.

According to Harms (1982:19), the need for housing (just like for such other basic necessities such as food, clothing and health) is universal and "… the way in which these needs are fulfilled varies markedly for different groups in a [given] society and is highly specific to particular forms of social organization and the prevailing mode of production." In traditional societies, dwellings were built either by individual households or with the help of the whole village. This was basically the evolution of self-help as a mode of house development (*ibid.*). Harris and Giles (2003) observe that aided self help was adopted as an alternative to public housing as it was considered a cheaper option to the state funded and developed public housing.

> "Another merit was that it promoted-occupancy, which many believed would encourage social stability, give people pride in their homes and a stake in society while promoting savings and investment [and in most cases] aided self-help was the programme that most beneficiaries seemed to prefer" (*ibid.*:176).

While they acknowledge that the advocacy for self-built housing units may seem technologically regressing, proponents of aided self help housing delivery argue that it offers the choice "… between the less-than-ideal or nothing" (*ibid.*:177).

2.3 Debates on state self-help housing

This section pits proponents of state self-help housing like John Turner and agencies like the World Bank against antagonists of this system of low-income housing delivery amongst them Robert Burgess. Turner (1972) observes that the prescribed housing standards have only served to 'shut out' low-income households from access to housing, at least that which is affordable to them (*ibid.*). The argument, here, is that most objectors to the households' control over housing delivery processes believe that this practice will have the effect of lowering housing standards. Turner (1972:148) writes that "[t]he standards the objectors have in mind … are not something which can be achieved with available resources but, rather, represent the objector's own notion of what housing *ought* to be." Ward (1982) on the other hand observes that as early as the 1950s, the majority of low-income households were not able to afford regular repayments towards the construction of their houses through some of the housing programmes that were offered to them because of their regular incomes. This then resulted in massive defaults on such repayments. According to Turner (1972), minimum standards in housing development constrain the process of housing delivery. These standards are usually set without any input from the low-income people, as most governments tend to adopt a top-down approach in their planning.

It has been observed (Sinha, 1999) that most governments are in support of state funded self-help housing delivery, which in the SHHA case, does not always allow for the employment of small-scale contractors or contributions by households in the form of labour. This is so because the state prescribes minimum qualifications for contractors (and in Botswana this is the case even though housing development is managed by the household – with frequent inspections by Council Officers) and those who do not meet these standards are disqualified.

Whilst self-help practices in housing have been criticized for lowering housing standards proponents of these practices still argue that the benefit associated with the practice far outweigh the negatives. Lea (1979:49) observes "the fact that all major sources of …

housing in [developing countries] make use of self-help because of the dictates of national and individual economic circumstances. [However], a common criticism depicts self-help and public participation as messy, expensive in time and resulting in a lowering of standards." According to Njoh (1999: 188) most opponents of self-help housing argue that it "bore a striking resemblance to squatter settlements, which ... are considered aesthetically unappealing, and a breeding ground for crime and social deviance." This criticism is disqualified on the basis that an appraisal of these self-help methods is that responsibility for major decisions in the housing delivery processes was retained by state development arms (*ibid.*).

On the contrary Burgess (1982:61) argues against self-help in housing and advances that:

> "[u]nder conditions of capitalism most objects are produced by agents different to those who consume them, with the exchange occurring through the market … [and that] the auto production of and consumption of a house does not in itself mean we can understand it outside of the process of commodity formation."

In other words, the argument by Burgess (1982) is that low-income housing (as is true with all other categories of housing) is exposed to all market conditions and therefore cannot be considered in isolation. Burgess (1985) also argues that the costs of state funded self-help housing are increased by legal aspects such as codes regulating plots' subdivisions and therefore these end up as costs borne by the beneficiaries.

> "In effect this means that housing in a capitalist social formation is of interest to classes of people other than those who immediately consume it. … [and] in a capitalist social formation housing [does] not only [have] a use-value [a position that is assumed by Turner's debates in self-help housing] but also an exchange value; it is or can become a commodity whose consumption can only be realized by those with a housing need who can afford to purchase it" (*ibid*.:272).

On the other hand, Ward (1982:1) observes:

> "[i]t is argued today that the ingenuity and courage demonstrated by many of the world's urban poor who have constructed their own homes over the past two decades should be harnessed and given institutional backing, both through the regularization and servicing of existing settlements, *as well as the careful sponsorship of new ones*." (my emphasis).

Burgess (1985) argues that it is necessary for researchers to address three particular basic questions in order to discuss and understand self help housing. The three questions are: what housing really is? What constitutes self-help? And what is the state and what role does the state play in the housing sector?" The following section of the research report therefore concentrates on trying to address these three questions. Kerr and Kwele (2000:1314) on the other hand argue that "…the provision of, and access to, housing including the self-help variety, are … political issues that are limited by the dynamic of capital accumulation and therefore cannot be considered in abstraction from that context." Their observation are closely similar to Burgess' in that they understand the role of self-help housing in terms of how such housing relate to the overall existing housing market, and also within a particular political and economic climate under which such housing market subsists.

According to Turner (1972) aided self-help housing acknowledges the contribution and important role played by the state but recognizes that the most important factor in the whole equation of low-income housing delivery is the benefiting household's involvement in the overall housing delivery process. The argument is that this low-income housing delivery system is able to reach out to people of modest means and share with them the opportunities (access to housing) that have only been enjoyed by more affluent households. Aided self-help housing delivery programmes have been praised for their ability not only to put a roof over households' heads but also reward and build initiatives and self-reliance. It also in a way strengthens households and neighbourhoods (through mutual housing benefit) and brings a sense of homeliness (the use value of a

house) in a household (*ibid.*). "Self-help as an end in itself is seen both in terms of the necessity of user control to ensure the production of appropriate housing and as a means of developing a sense of community identity and the ability for self-governance" (Rakodi, 1989:5). Njoh (1999: 188) observes that Turner's view on self-help housing is that it "constitutes a brand of social decision making about housing development as opposed to the traditional concept, which entailed a particular technological ingredient in the assembling of building components to form housing units."

It is also observed that contrary to popular belief, informal settlements, where self-help housing production is prominent, were not merely "...disorganised hotbeds of unemployment and crime, housing the most marginal members of society, engaged in informal and often illegal activities and living in squalid conditions. Instead many [of these] areas were shown to have a high degree of social organisation, and to contain many formal sector and even public sector employees, who were gradually improving and consolidating their housing" (*ibid.*:5-6). Rakodi (1989) also argues that the sweat-equity contribution by the beneficiary household served to bring down the supply cost of housing delivery. In his support for self-help housing Turner (1976) faults public housing programmes for their inappropriateness and irrelevance in addressing specific and unique housing needs and the inability of the state to implement such programmes in a larger scale to cover a wider section of the population. It is also observed that maximum user-control over housing development ensures that that particular housing unit is relevant and address a particular household's housing needs (*ibid.*).

2.3.1 Definition of housing

Standard housing units provide, among other things, shelter, one of the human species' basic needs. It therefore becomes a problem when a household is unable is unable to secure that housing which satisfies the household's needs. The definition of housing is used here to address prevalent and crucial problems that include substandard housing units and inadequate supply of housing to meet the demands and needs of the low-income households at prices affordable to such households. A simplistic and crude definition of a

house by Chokor (1993:291) "…is a protective shell of the family but perhaps much more fundamentally, a unit of socio-physical space where the family identity is most effectively represented, symbolised and preserved." The argument is that the change in household composition, commitments, values and activities brings about the change the change in the value, meaning and use of housing (*ibid.*). Burgess (1985:271) identifies "three fundamental dimensions" that Marxists use in defining housing. The first dimensions considers housing "as a necessary good … [that] is obviously a means of subsistence [and is] necessary for the reproduction of the labour force." This way housing is not only important to the beneficiaries but rather to a wider range of people especially those who benefit either directly or indirectly in any housing delivery processes.

The second dimension looks at housing from a perspective of a finished product whose precondition for production is its location. In this way land markets play a very significant role in any housing investment. Last but not least, it needs to be acknowledged that housing has both a use value (enjoyed by the beneficiary) and an exchange value. Regardless of how a house has been constructed or whom it is intended to benefit, it can still fetch an exchange value price on the market (*ibid.*). Burgess (1982:58) also disagrees with the argument that "the utility of a house cannot be equated with the material standards [that are ascribed a 'market-value' and which market-values are very distinct from use-values] of the goods and services it embodies."

The above is contrary to the view held by Turner (1972:151) in his argument that "[while] it is possible and practical to measure financial costs, time invested, and even human effort [in housing development], the [most] vital aspects of housing [remain unquantifiable]." In this argument the most important aspect of housing is the satisfaction it accords the occupants and any other class of people, a point that Burgess (1982) identifies as a weakness in Turner's work. Turner (1972) observes that physical attributes do not dictate the value of any object but rather that the relationship and/or comforts that such an object offers its user is the ultimate decider of such value. The arguments posted by Turner (1976) with regard to the value of a house are closely related to the human and

social values enjoyed beneficiaries of such housing units and not the economic value that one can attach to such units, i.e. use-value as opposed to market value.

The main contention by Burgess (1982) with regard to the definition of housing is that the arguments by Turner (1972) are only limited to the use-value of the house and disregard the market value and also that Turner (1972) fails to recognise the market value or commodity status of a house developed through self-help means. Whilst arguments by Burgess (1982) with regard to the definition of housing are narrowly limited to the simplest and crudest sense of housing, i.e. the bricks and mortar and/or other building materials that comprise the construction of structures within which people live, and hence the housing unit's market value, those by Turner (1972) focus on the social, economic and other relationships that exist between such structures and the people who live in those structures. The definition of housing by Turner (1972) focuses on the social relations that directly and indirectly involve activities and actors from all the housing delivery stages (planning, construction, management and occupancy). The latter advocates for a greater beneficiary role in the low-income housing delivery. Housing is not merely shelter but it is a process of delivering such shelter; it is an activity. This definition of housing substitutes the material values of a house by its human use value and also implies that a shack may be more supportive to a household than a standard house (Turner, 1972; van der Linden, 1986).

2.3.2 **Definition of aided self-help**

The definitions of aided self-help housing delivery are varied in nature. In fact Harms (1982:18) observes that "[s]elf help [housing delivery] is seen dialectically on one hand as a social practice adopted by dominated groups [John F.C. Turner's point of view and the views influencing this research] and on the other as a policy solution by established powers and governments [Rod Burgess's point of view]." According to Burgess (1982), aided self-help housing development entails any housing development that seeks to minimise or eliminate any form of wage labour in house construction. However, this

minimisation and/or elimination still does not offer any conclusive resolution as it does not provide any determinant relativity on how they can be measured and therefore:

> "Marxist analysis attempts to clarify [such] confusion by situating the question of the nature of self-help building in terms of the historical development of the capitalist mode of production with its twin characteristics of deepening the social division of labour and of generalising the production of commodities. The historical precondition for this process has been the destruction of small-scale pre-capitalist forms of production based on 'self-help' and a limited division of labour, and their replacement by the large-scale production of commodities through a highly complex division of labour where the self-help component has been eradicated" (*ibid.*:273)

In essence, Burgess (1982) argues that aided self-help housing processes (and any other housing processes for that matter) are all defined by the capitalist mode of production and exchange. Burgess (1982:61) however contends that "[s]elf-help housing as a commodity differs from other housing commodities in so far as it is constructed primarily by the use of the producer, rather being produced for exchange by agents different to the consumer." The difference is in housing as a real commodity against housing as a potential commodity. The argument by Burgess (1982) is that once the house has been produced through a capitalist mode of production (through labour and also using building materials with an exchange value) it does not therefore make sense to look at only the use-value of such house without considering the exchange-value of its constituents elements.

On the other hand, Turner (1972) finds fault in such definition of self-help and he argues that it does not recognise the owner's housing needs and instead prescribes stringent standards and recommendations that demands unrealistically high investment towards housing development. In his own words Turner (1972:148) observes that "[a]n investment of this kind demands a mortgage loan; the property cannot be occupied until it is finished, or at least certified as habitable; it is extremely difficult for the owner to build it himself – he is virtually obliged to employ a general contractor or, more likely, to buy a

ready-made unit in a speculative development or in a publicly sponsored project." It is developments like these that restrict any involvement or any form of self help by the owner in the development of their houses (*ibid.*). Turner (1972) observes that self-help housing affords households the freedom to shape their own environment. This definition is also given prominence by Harms (1982:18) in his observation that self help housing delivery has been interpreted "…as an ideal form of social organisation which involved small-scale, self-sufficient, non-hierarchical and autonomous actions of free and independent self-governing people." This is also a pre-capitalist, pre-feudal and simple mode of production that can be traced to traditional societies where there was limited exchange in terms of money. House development through this mode of production was motivated by solely the fulfilment of the household's housing needs. Emphasis was more on use-value rather exchange-value (*ibid.*).

According to Kerr and Kwele (2000:1315) the distinguishing factor between self-help housing delivery and other housing delivery systems is that the beneficiary family "participate in the construction processes [of their houses] by making different contributions (finance, labour-power, administration, etc.)." In this way the definition of self-help is broadened to cover all housing developments including those aided by the state through state funding. However, it does not really limit housing development to merely self-building by the beneficiary household but also includes houses developed through collective efforts. The main gist of this definition is that the houses are solely developed for owner occupation and not for the market (*ibid.*).

2.3.3 **The role of the state**

It is argued that only the state can make it possible for the households to be involved in the delivery process of their housing (Nientied and van der Linden, 1988; Turner, 1976). However, Turner (1976) and Burgess (1982) differ in that while Turner argues for a somewhat politically neutral state (that is able to adequately understand the housing problems faced by the low-income households), Burgess on the other hand argues that the state can not be depolitised as it represents the elite capitalist market. Kemeny (1992:37)

writes that "[t]here [is] unanimity among housing researchers that the state plays a major – some might say dominant role in the housing market." However, it is the extent and nature of state intervention in housing that different authors [like Burgess and Turner] differ and these differences are articulated in this section of the research report. Burgess (1982:62) identifies planning, construction and management as three sets of operations in housing development under which three different actors play different roles. The actors are the users (households), who are only concerned with the use value of the house, the private sector whose primary concern is profit maximization, and lastly the state to maintain public order (*ibid.*).

While the Liberals argue that the state represents the general populace in development, Marxists argue that the state serves to represent a particular class of people (mainly the elite) in any development and therefore can never be seen to be neutral. Burgess (1982:274) observes and agrees with the argument that "[t]he Marxist theory of the state [questions] the claim made by liberal theory and the state itself that [the state] represents the 'general interest' of the whole of society." Burgess (1982) argues that the state represents the interests of a dominant elite class and is therefore governed by laws which seek to achieve the development of capitalist mode of production. Supporters of Marxist theory (and in that way Burgess' arguments) believe that it has become "… axiomatic that state institutions lack real power and are by and large vehicles for the expression of vested interests, and that political institutions [are] just one of the number of arenas in which power [is] exercised." Karl Marx's dictum that "the state is the executive committee of the ruling class" gives credibility to this point of view (Kemeny, 1992:39). The state (and in this case the capitalist state) can not, therefore, function for the benefit of all social classes, least of all the low-income class in society. The state, at any particular point in time, determines and acts on its own priorities and therefore sets minimum standards to be followed by everyone in society. It has been observed that these standards are mostly just an extension of the dominant class agenda to "secure the reproduction of the capitalist mode of production; to exercise the domination of the bourgeoisie over the subordinate social class; and to conciliate the secondary contradictions within and between the fractions of this class" (*ibid.*: 275). Kemeny

(1992:42) therefore concludes that in this way "… one of the classic functions of the state is [just] that of managing the interests of the ruling class."

Turner (1976) however faults the direct role played by the state in the provision and/or production of low-income housing. He critiques this involvement for what he regards as inflexible, uninspiring and unaffordable low-income housing units. He also observes that housing units developed through direct state involvement are usually only affordable to a few people as compared to the majority that they are targeted (*ibid.*). Turner (1976) also traces these inadequacies in state developed low income housing units to the adoption of 'foreign' housing standards and concepts that have not actually been tested in developing countries. In most if not all instances, the state has only been observed to be concerned with addressing low-income housing problems like overcrowding and informal settlements with little or no regard to different people's different housing needs and aspirations (*ibid.*). It is upon these observations that Turner (1976) advocates for a reduction in the level of the role played by the state to enable beneficiaries to meaningfully participate and make important decisions to address their housing needs.

In the current literature the question of standards is linked more to broader review of regulatory frameworks. Payne and Majale (2004: 24-25) argue that "[r]egulatory frameworks have a significant bearing on … development in general…" The argument is that these regulatory frameworks have influence on "the ability of the poor to access legal housing." According to Payne and Majale (2004: 26) the regulatory frameworks consist of the following three main elements:

- "Planning regulations, which stipulate what development is permitted on urban land,
- Planning standards, which stipulate the level or quality to which all officially acceptable land and housing development should conform,
- Administrative procedures, which stipulate the official steps that all urban developments must follow to be officially acceptable."

Payne and Majale (2004: 25) argue that "it is imperative that the relationship between standards, regulations and procedures be related to the costs and resources available to meet them." It therefore calls for a review in the regulatory frameworks to reflect reality. It is also very important that all regulatory frameworks must be relevant to the local conditions and not unduly excessive in order for these frameworks to be effective and acceptable to the general population that is expected to adhere to them (*ibid.*). Payne and Majale (2004: 56) observe that "the vast majority of poor urban dwellers have been unable to gain access to adequate housing largely due to the regulatory frameworks operating in cities and towns in which they live." These are normally so stringent and unnecessarily exclusive as they are not performance based and therefore do not accommodate a wider range of building materials and components affordable and readily available to poor households. (Payne and Majale, 2004).

Kemeny (1992:47) observes that both Marxists and non-Marxists view the state as "the passive tool of wider societal interests [and these include housing], with, at best, mediating functions." Regulatory frameworks are clearly one means through which the state protects and remedies wider societal interests.

The limits of aided self-help as conceptualised in the literature above can be traced to various factors. Arguments both in support and against self-help housing are very vital in establishing or understanding the limits of aided self-help in housing delivery. It is therefore the purpose of the following chapters to attempt to put such an investigation in perspective with the view to ultimately zero in on the actual limits of aided self-help and make particular recommendations to address each of the limitations.

2.4 Conceptual framework

The pragmatic approach of Turner (1982), though acknowledging the structural arguments by Burgess (1985), will form the basis upon which the conceptual framework of the research will follow. Turner (1982:105) observes that:

> "When dwellers control the major decisions and are free to make their own contributions in the design, construction, or management of their housing, both this process and the environment produced stimulate individual and social well being. When people have no control over nor responsibility for key decisions in the housing process, on the other hand, dwelling environments may instead become a barrier to personal fulfilment and a burden on the economy."

Turner's argument in respect of self-help is not simply restricted to the "… investment of sweat equity by owners in their homes but also the processes of owner-design and management. It is the element of autonomy-which he has defined as the issue of 'who decides'- that is fundamental" (Harris, 2003: 248). In this way Turner is advocating for an increasingly meaningful contribution by beneficiaries of low-income housing projects and that this will lead to an end result (housing unit) "…that best suits changing needs and circumstances of their occupants" (*ibid.*: 248).

This research report therefore tries to establish limitations of the SHHA programme in so far as the planning and social administration of low-income housing delivery is concerned. There is also an attempt to focus on the beneficiary – rather than the housing unit (something that is inherent in Turner's arguments) and the social processes associated with the housing delivery process through the SHHA programme. This gives an idea as to how the state's involvement in the programme has failed the programme beneficiaries in so far as addressing housing inadequacies in Botswana. There is therefore an attempt to resolve the ambiguity between a home and a house and also to consider the input of beneficiaries as to what is desirable between the two. However, this does not mean to say that other aspects necessary for housing delivery will be ignored. These include the market value of the housing unit and how it is influenced by the materials used in construction, labour and the location of the unit.

2.5 Conclusion

The most important observation that comes from the literature that has significant influence in this particular research paper is that in state self-help housing delivery the role of the state can not be ignored. Differences from the literature are limited to the extent and nature of such state involvement. While Burgess (1982) observes that the state's involvement is very critical in not only low income delivery but the whole housing sector, Turner (1972) on the other hand argues that is imperative for government to be involved in a facilitative role especially in low income housing delivery so that beneficiaries could be able to define and achieve their own specific and relevant housing needs. Whilst Ward (1982) argues for the state to pay the role of an enabler in the housing delivery process, Turner (1976) on the other hand proposes that such state involvement in housing should be such that major decisions with regard to low-income housing delivery are made by the beneficiaries of the housing units themselves and that these beneficiaries must also be enabled to participate meaningfully in the planning, designing and development of their housing units. This will include decisions in type of materials to be used, size of house, orientation and construction and occupation schedule for such houses.

Chapter 3 LOW INCOME HOUSING IN BOTSWANA

3.1 Introduction

This chapter gives a review of the low-income housing situation in Botswana. This will include the current problems facing low-income housing delivery, administrative framework available to address low-income housing, programmes that are currently intended to address the low-income housing problems and also the various institutions that have been set up to address this particular problems and their various low-income housing delivery initiatives.

Until 1999, no government policy was available to address low-income housing issues, except for the SHHA programme. It is therefore safe to say that government has started showing firm commitment towards low-income housing delivery with the adoption of the Botswana National Policy on Housing of 1999. I have also observed with concern the poor structural quality of most housing units in the country's rural areas which are made from traditional that have low performance especially during heavy rains and other extreme weather conditions. In instances where the rural population is able to access durable and safe traditional building materials, these have proved to be unaffordable and also created environmental problems as these villages began encroaching on fertile agricultural land. In fact Ministry of Finance and Development Planning (2003: 334) writes that "[d]espite increasing the maximum entitlement of the loan from P400.00 at inception of the SHHA programme in the early 1970s to P20 000.00 as approved in terms of the new National policy on Housing, SHHA structures still generally look unsightly, unfinished and in need of improvement."

3.2 Botswana's population and economic profile

Botswana is a large country with an area of 58 200 square kilometres (km^2) with more than two thirds of its land mass covered by the Kalahari Desert or sandveld. The country lacks large natural water bodies and surface rivers and this has in turn resulted in the

concentration of the country's populace (approximately 80%), settlements and economic activities in the eastern border or hardveld. According to the national population census conducted in August 2001, the population of Botswana is estimated at 1.68 million people. This represents an increase of 27% since the 1991 census. The annual population growth rate was 2.4% compared to the 3.5% during the previous inter-census period with a decrease in average household size from 4.8 persons in 1991 to 4.1 persons in 2001. This slowdown in population growth was expected owing to a decline in the fertility rate among the population. Other factors such as increased women participation in economic activities, increased literacy rates, access to better health care may have had a profound effect on population growth (Ministry of Finance and Development Planning, 2003). However, the recorded rate was very close to the government forecast of a 2.5% annual growth rate, which was surprising considering that the government forecast did not take into account the debilitating impact of HIV/AIDS. (Republic of Botswana)

The country's urban population has increased rapidly and when one counts the major villages among urban centres then the urban population makes approximately 51% of the country's total population. Gaborone experienced a 31% increase in population growth from the 1991 census to reach 186 007 while Selebi Phikwe experienced a 26% increase to reach 49 849. These are the two places that the research study will focus on.

In terms of economic progress since independence in 1966, Botswana has been one of the few success stories of the African continent. Twenty years ago, the country was one of the 20 poorest countries in the world, but today it is considered the richest non-oil producing country in Africa (Republic of Botswana). However, despite this success story on economic growth rising unemployment, persistent poverty widening income inequality still remain because the wealth generated by the mining industry has only been translated into a few jobs.

3.3 Definition of low-income and low-income housing

In Botswana the terms "low-income" and "low-income housing" are defined in various legislative and administrative provisions in different ways so as to accomplish various goals and/or objectives. For the purpose of this research the two terms will be defined according to the Botswana National Policy on Housing of 1999, specifically the Self Help Housing Agency (SHHA) programme. In terms of the two, low-income households refer to households who earn net combined incomes (for both spouses) between P4 400.00 and P36 400.00 per annum (Department of Housing, 1997). It then follows that low-income refers to the above income range while low-income housing refers to houses built through the SHHA programme in specific SHHA areas in urban areas.

3.4 Acknowledged housing challenges in Botswana

According to Kerr and Kwele (2000) Botswana is relatively rich in resources but has been unable to utilize such resources to address the housing problem faced by the majority of the country's citizenry. Despite its economic successes the country has still managed to show similarities with countries that are not economically well off in terms of the apparent "high levels of poverty and a significant housing problem" (*ibid.*:1314) As the country's population grows and becomes more urbanised, policy measures put in place to guide the national housing efforts have become grossly inadequate (Department of Housing, 1997). Low-income households particularly face a broad spectrum of housing challenges. According to National Low Income Housing Coalition (NLIHC) most low-income households in developing countries (and this includes Botswana) face the most visible problem of homelessness and/or households living in and out of temporary housing, and the rest of the problems include households precariously housed in units that lack basic necessities. These are usually overcrowded, unsafe or physically inadequate (*ibid.*). The housing sector in Botswana is faced with the following specific challenges:

3.4.1 Overcrowding

Department of Housing (1997) observed that whilst an analysis of the existing housing stock indicated that the majority of the country's populace has near adequate space by international standards (the average number of rooms per household was 2.6 in 1994 from the same report by the Department of Housing), the distribution is highly skewed in that a few people have too much space while many live in crowded conditions. A consultancy by DCDM Botswana in 2006 (on behalf of Department of Housing) established that in the prevailing cost/pricing regime (for land, building and finance) only one in five households in urban areas could afford even the basic 35 m² house under the SHHA programme. This situation is also relevant in rural areas where the environment is predominantly made up of relatively low incomes and undeveloped financing systems. This situation is also not helped by the incapacity by institutions tasked with housing delivery, both in rural and urban areas.

The problem of residential overcrowding is not peculiar to the case of Botswana as Myers, Baer and Choi (1996: 66) argue that "[e]arly in the century, lower-income households were doubled or tripled up in substandard tenement housing in major cities." According to Department of Housing (1997) the problem of overcrowding in SHHA areas is a very complex one that involves the structure of the household, ethnic diversity, housing availability and affordability and indeed consumer preference. It is not uncommon to find more than six households living in one plot and competing for common services like pit latrines and stand pipe for water. Although possible reasons are abound with regard to overcrowding, the most common ones are lack of housing supply, unaffordable rentals in more affluent places (middle and high income areas), low-incomes and immigrant concentrations all of which are somehow inter-related (*ibid.*). Myers *et al* (1996: 69) note that the effects of overcrowding are "deleterious to people's physical and mental health." However, they argue that such an opinion has not been definitely proven and established and that it is still not clear whether overcrowding is harmful to the people affected or merely socially distasteful to those who observe from outside. However, it has been proven through various medical research studies that some

disease vectors can be passed easily from one person to another in an overcrowded environment. However, in Botswana (especially in SHHA areas), it has been observed that renters are prone to overcrowding than the plot owners and most of these renters are young persons. It is also worth noting that newly arrived families are the most overcrowded than non families and people who have been resident in urban areas for longer periods of time (Kalabamu and Morolong, 2004). For example in Selebi Phikwe in 2000 a total number of 4 457 households resided in one-room accommodation, which is considered a very high rate, considering the fact that 41 percent of the total number of households had four or more people residing in one room. On the other hand, only two percent of the total households have one person residing in three rooms (see table 1 below).

Table 1: Number of rooms by household size

Number of rooms	**Household size**										**Total household**
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	
1	245	1 119	500	327	194	123	81	28	13	14	4 457
2	316	314	234	192	202	151	106	75	47	53	1 690
3	238	243	204	195	175	187	146	103	76	118	16 849
4+	301	364	315	348	283	267	229	156	153	313	2 729
Not stated	5	7	3	4	7	-	3	2	-	4	35
Total household	291	2 047	1 256	106	861	728	565	363	289	502	10 595

Source: Ministry of Local Government (2003)

Ministry of Local Government (2003) further observes that the 2001 Population and Housing Census revealed that the overall population of Selebi Phikwe stood at 49 849 (24 334 males and 25 515 females) rising from 39 772 in 1991 and reflecting a growth rate of 25.34%. What is interesting to note here is that, as already mentioned above, most of the town's population (approximately 25.4%) is concentrated in Botshabelo North (a former informal settlement area now turned SHHA designated area after regularisation) followed by Western Area (another SHHA area) with 12.30% (See the figure 1 below).

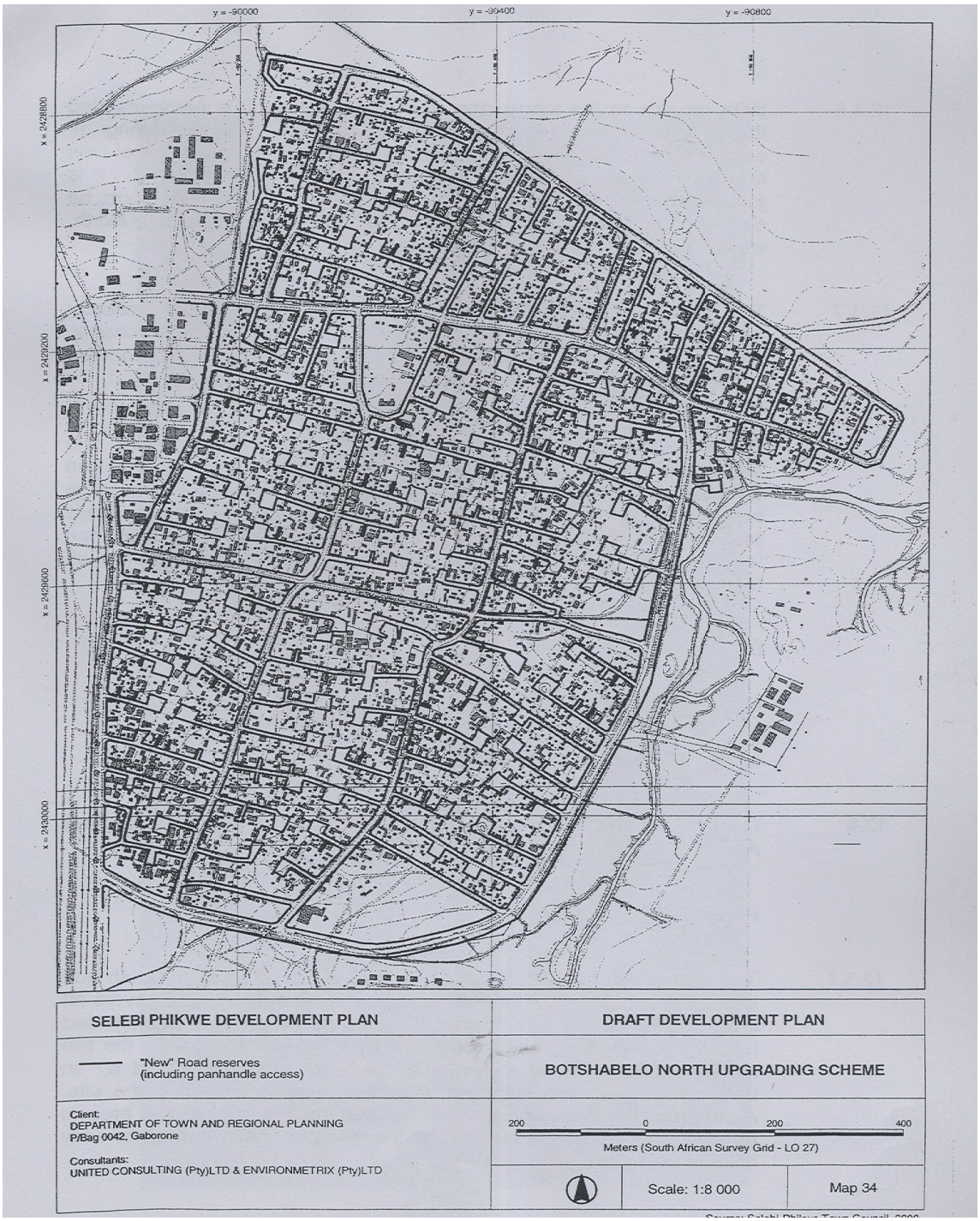

Figure 2: Map of Botshabelo North (showing how overcrowded the area is)

Source: Ministry of Local Government (2003)

3.4.2 Shortage of affordable land for housing

Botswana (a former protectorate), like all the other former African colonies and protectorates, is suffering from the effects of colonisation in that the former colonial power introduced land administration systems that are modelled on the British system. It was generally believed that a land administration based on the European model could provide a better framework for Botswana's urban development while at the same time protecting the rights of property owners in the country's urban centres (Kalabamu and Morolong, 2004). There are three main types of land tenure in Botswana namely state land, which covers wildlife and forest reserves as well as urban areas (and therefore includes SHHA designated areas in the country's urban centres) and makes up to 23% of the total land bank, tribal land, which is mainly the country's small and major villages together with traditional ploughing fields and cattle posts and makes up to 71% of the total land bank and lastly freehold or leasehold farms which make up the remaining 6% of the country's land bank.

In urban areas the common types of land tenure available for citizens are Certificate of Right (COR) and Fixed Period State Grant (FPSG). However, the COR was discontinued in 1992 when it surfaced that although it confers a lifetime occupancy right to the allottee and gave the allottee/holder the right to mortgage the plot, the financial institutions refused to accept such plots as collateral citing the restrictions in transfer of the plots as the main reason for such refusal. However, holders of the COR can convert the certificate to an FPSG after a cadastral survey of the plot has been undertaken and approved by the Director of Surveys and Mapping (in the Ministry of Lands and Housing) and the survey diagram registered with the Registrar of Deeds. The FPSG is a long-term lease over a period of between 50 to 99 years which is registered with the Registrar of Deeds and can be used as collateral when the holder accesses mortgage finance. Under tribal land the tenure types are Certificate of Customary Land Grant solely restricted to Botswana citizens and Common Law Lease for commercial purposes. The former can be converted to the latter and then registered with the Registrar of Deeds and be able to be used for collateral. Lastly freehold land comprises of private farms and in recent times these farms

have been subdivided and developed for residential purposes, especially those bordering Gaborone and Francistown cities (DCDM Botswana, 2006).

Department of Housing (1997) observes that land is a major input in the delivery of housing but there still exist bottlenecks inherent in the delivery process. These include delays in processing land transactions and title deeds, high serviced land costs, lack of efficient utilization of land, inappropriate regulations effecting land use, lack of effective and exclusive land adjudication processes, short of land surveyors and high surveying costs and centralisation of land management. This shortage of affordable land for housing has resulted in overcrowding of existing neighbourhoods and in growth of informal settlements on marginal tracts of land unsuitable for housing (*ibid.*). Serviced land which includes SHHA plots in urban areas in indicatively expensive and hence prospective SHHA beneficiaries are not able to secure low-income and SHHA designated plots due to the high and prohibitive prices (DCDM Botswana, 2006). In addition to that, most plot holders in Botswana, especially the low-income households, do not have registered title deeds for their plots and therefore cannot have access to mortgages and housing finance from financial institutions. This is mainly due to unawareness in terms of possibilities and advantages of conversion from COR to FPSG, high costs of conversion fees (cadastral survey fees which are borne by the plot holder) and lastly time, travel and incidental costs since the only offices dealing with such transactions are located in Gaborone and Francistown and serve the whole country. This is a great disincentive, especially for the low-income households intending to own their own properties, especially housing (DCDM Botswana, 2006).

The other problem is the slow serviced land delivery process. In Gaborone alone, the waiting list for low-income plots (SHHA designated plots) reached a staggering 22 000 in January 2005 and the Gaborone City Council, which administers the SHHA programme was forced to stop the registration of applicants into a waiting list because of the slow land delivery processes. Demand choked supply to the extent that it did not make sense to maintain such a waiting list as most applicants out-qualified the SHHA programme before they could be allocated plots. Much of the serviced land in urban centres has been

allocated to private developers and although the conditions of allocation include an obligation by the private developer to set aside a certain percentage of that serviced land for low-income housing development, an insignificant number of developers do just that. This is because "developers find it impossible to provide for low-income clients, who can only afford adequate standards of housing if they are able to access subsidies available to them through SHHA" (DCDM, Botswana, 2006: 4).

3.4.3 Adaptation of infrastructure and building standards

Housing costs are perceived to be relatively high and unaffordable for the low-income households under the current markets. The implementation of stringent housing standards in Botswana has had the effect of further increasing the costs. All urban centres and major villages have been declared planning areas and therefore all developments (including houses) within these settlements require compliance with the Development Control Code, Building Control Regulations and the Town and Country Planning Act of 1977 (DCDM Botswana, 2006). It is no longer possible to develop houses using traditional construction methods and materials due to the insistence of compliance to these legislative instruments. The increase of prices in the construction sector and the limited use of local building materials in low-income housing, coupled with the high costs of foreign components in housing construction have also been major challenges for the housing delivery process (Department of Housing, 1997). The current costs of infrastructure and associate costs related to set codes, standards and procedures are inappropriate to the housing requirements of the low-income population. It has also been observed that:

> "… that the code [fails] to harmonise its aspired standard and affordability as well as its application to the public and societal value systems. Further the code together with the urban development standards, the building control regulations and the SHHA [procedures] have tended to be a technocrats' domain emphasizing culturally new concepts like single family detached house[s and]

thereby ignoring the Batswana family set-up as the users of dwelling units" (*ibid.*:63).

Thus the higher servicing standards in terms of private water connections, private connection into the main grid for sewer and electricity in low-income areas has also increased costs. DCDM Botswana (2006: 5) observes "that construction costs range from P1 800 and P2 500 per square metre for a contractor-built mid-range house in Gaborone, and can escalate to P3 500 per square metre for high cost houses." It is also worth noting that "sometimes the [SHHA beneficiaries] resent the obligation to construct their houses straightaway according to prescribed rules" as they believe those rules are not only restrictive but also increase the construction costs (van der Linden, 1986: 100).

3.4.4 Coordination among housing delivery institutions

Problems of bureaucracy often get in the way of progress when various uncoordinated organisations and/or institutions are involved in the execution of a single project (van der Linden, 1986). Department of Housing (1997) mentions that coordination among institutions responsible for the housing sector has often been a hindrance to the housing delivery process. These institutions include Department of Housing, Department of Lands, Land Boards, Local Councils and the Botswana Housing Corporation. Whilst all these are responsible, either directly or indirectly for housing delivery in Botswana, their mandates are not so interlinked and coordinated to compliment each other in such endeavour. On top of that it has also been observed that another institutional weakness is the lack of capacity by Local Authorities (both Councils and Land Boards) to achieve their mandates (*ibid.*). Of primary concern in this regard is the lack of a strong central government housing unit to coordinate semi-independent departments. This has also resulted in the legislation relevant to housing being scattered in various statutes dealing with local government, land, town and country planning, and building control. Department of Housing (1997: 133) argues that "[t]here is an inherent need to codify the various provisions into a single act."

There also exists a need for the government to direct, streamline procedures and may be develop an alternative legal framework specifically for low-income housing delivery (van der Linden, 1986). It has been observed that "often simultaneously, [and] for the execution of [new projects and programmes] new organisations were created within, or outside, existing agencies. It was often felt that this was a feasible solution than a complete overhaul of the extant bureaucracy" (*ibid.*: 106). In Botswana this strong argument for the establishment of new and relatively independent institutions has been heeded in so far as the establishment of Department of Housing was effected. However, the Department's reliance on other institutions has negatively impacted on the successful attainment of the objective of low-income housing delivery as it deals with other institutions that already have their own commitments which do not include low-income housing delivery (Department of Housing, 1997).

3.4.5 Inaccessibility of housing finance

It is a challenge to the government to create an enabling financial environment through institutional, legislative and fiscal reforms in order to ensure that everyone, especially the low-income households have got access to housing finance. While housing finance has been very illusive to low-income households it is still observed there is a great deal of commitment needed from the Botswana government to replace bureaucracy with market discipline and integrate fully housing finance sub-sector into the comprehensive financial housing system (Department of Housing, 1997). A study of the housing finance and the financial system, by Department of Housing (1997:33) has revealed the unfortunate scenario that "[a]part from the government owned financial institutions, the financial sector [in Botswana] is dominated by foreign-owned commercial banks and other non non-bank financial institutions." the financial "Sustainable housing finance is a critical factor in any strategy for housing delivery. Housing finance encompasses the institutions, markets and instruments employed to mobilize and invest savings in housing." Apart from the SHHA programme and the Integrated Poverty Alleviation and Housing Schemes, there are no other financial institutions that extend housing finance to low-income households (Department of Housing, 1997:33). Financial institutions, especially

banks, offer housing finance with terms and conditions that make it expensive for the low-income households to access such finance. This is a result of the national fiscal policies and economic conditions such as high interest rates and restricted investment selection directed to other sectors than housing. The Botswana Building Society (BBS) is the only dedicated home loan provider in the country and operates not more than ten branches located mainly in the urban and peri-urban areas. A study of the BBS books in 1997 reflected that only three percent (3%) of the total mortgage portfolio of P213 million is accounted for by the low-income group of households as the institution also showed a certain bias in favour of urban middle and high-income households. However, despite all the above BBS still dominates the formal housing sector whereas commercial banks like Standard Chattered Bank of Botswana, Barclays Bank of Botswana, First National Bank Botswana and National Development Bank, etc all confine themselves primarily to construction loans (*ibid.*).

The other aspect that makes housing finance inaccessible for low-income households is that the above foreign-owned commercial banks use conservative lending policies that are based on standards and criteria set in their foreign based headquarters. These conditions tend to favour only high-income borrowers and corporate entities, and exclude a majority of the country's population (Department of Housing, 1997).

3.4.6 Some generalities

It needs to be highlighted that self-help does not necessarily have to imply that the households actually build their houses with their own hands but rather that they are actively involved in various ways in the development of their houses. This could be in terms of complimenting what government offers them as SHHA loan or through taking part in major decision making processes related to the construction of the house (van der Linden, 1986). Just like other sites and services programme observed by van der Linden (1986: 100) one problem with the SHHA programme is that "regular employment is … a condition for acceptance into the programme …" (primary condition of eligibility premised upon cost-recovery and therefore), it is not surprising that most SHHA

beneficiaries are not able to actually take part in the actual construction of their houses due to work commitments. Another problem associated with this factor is that the informally employed beneficiaries are sometime not able to meet their SHHA loan repayment obligation due to the inconsistency in their income (Department of Housing, 1997).

There have also been incidences of unreliable income figures being presented to councils by some households. In fact there are some middle-income upper and high-income household groups who falsify their income and are then able to qualify for the SHHA loan at the expense of the deserving applicants. Some of the households conveniently provide income for one spouse if they realise that the provision of the income for both spouses will make them ineligible for the SHHA loan (van der Linden, 1986; Department of Housing, 1997). It is also observed by Department of Housing (unpublished) that the amount of money made available by government every year (P22 million) is not consistent with the demand for the SHHA programme. To add on to this particular problem is the fact that repayments had not been put back into a revolving fund but were put into different votes by Local Authorities who used such funds for other expenses besides the SHHA programme (*ibid.*).

3.5 Botswana national policy framework on housing

According to Malpass and Dumba (unpublished manuscript), housing was not one of the top government priorities during independence in 1966 and it was only until 1982 "that a formal statement of housing policy was produced. The Policy was intended meet both short and long term goals." Whilst the long term goal was to ensure safe and sanitary housing for everyone, the two short term goals were:

a) To encourage the building of new urban housing for all income levels at a pace which will ensure that no citizen of an urban area is forced to reside in an unauthorised settlement;

b) To begin improving the quality of housing in rural areas by offering government assistance in the form of additional village and regional planning, and the introduction of a modified version of the self-help sites and services scheme.

(Malpass and Dumba, unpublished manuscript)

This policy has been reviewed as recently as December 1997 and under the new National Policy on Housing of 1999 the government seeks to achieve the following:

i) A strong shift in a housing policy for the poor, with specific emphasis on a new housing subsidy scheme, increased cost recovery and improved affordability.
ii) A far-reaching institutional revamping to improve households' accountability and at the same time allow better quality and cost control over each site.
iii) A new emphasis on the environmental and social aspects of housing projects. The government has prepared a policy framework which calls for participation of households in decision-making during housing delivery processes.

(Department of Housing, 1997)

3.6 The treatment of low-income housing in Botswana's housing policy

As already mentioned above, squatting has not been a major feature of urbanisation in Botswana, and low-income housing which makes up the largest percentage of the urban housing stock is administered mainly through Self-Help Housing Agency (under the aegis of Local Authorities), the Integrated Poverty Alleviation and Housing Scheme and other Non Governmental Organisations like Habitat for Humanity and various religious institutions.

3.6.1 Self-Help Housing Agency (SHHA) programme

The SHHA programme relies on the individual plot holder's contribution in the form of own labour and/or other resources. Malpass and Dumba (unpublished) describe this "as both an urban form of traditional self-provisioning and a policy, which, at the time of

inception, was directly in line with the nostrums of the international funding bodies and their expert advisers." This is targeted at low-income within a particular income bracket. The government provides basic infrastructure and services in SHHA neighbourhoods and also extend SHHA loans and technical advice to plot holders. Plot holders are in turn expected to develop their plots within four years of allocation; pay service levy and loan repayments. (Malpass and Dumba, unpublished manuscript).

3.6.2 Integrated Poverty Alleviation and Housing Scheme

When it was established that past housing programmes (notably the SHHA programme) often tended to exclude the poorest households, the government introduced the Integrated Poverty Alleviation and Housing Scheme to assist poor households to generate income, earn a living and build houses through organised self-help. Assisted with a loan and technical assistance by government, the poor can produce building materials, earn income from the sales and use the same materials to build their houses (Department of Housing, unpublished). The programme was piloted at Mahalapye, Francistown and Ghanzi "in order to integrate skills acquisition, employment creation, income generation and shelter provision" (Ministry of Finance and Development Planning, 2003: 333). The focus of the scheme is to assist households who do not qualify for the SHHA programme to establish income-generating ventures to enable them to raise enough money to construct houses for themselves. The ventures that were selected were in the area of building materials production where bricks, paving slabs and kerbstones are produced by beneficiaries (*ibid.*).

3.6.3 Habitat for Humanity

Department of Housing (1997) mentions that the government is also committed to provide an enabling environment such that other organisations that are involved in addressing the housing problem, especially for the low income households, would be able to work in partnership with government to achieve their objectives. Whilst the government would not be committing resources such as finances and manpower, at least

such organisation should be able to access vital information that is necessary for them to achieve their intended goals and objectives. This information includes the country's economic profile that can be accessed at Central Statistics Office, data base containing the number and location of the country's destitute population and orphans from the Social and Community Development office at Local Authorities, housing need and/or demand from both the Department of Housing and Local Authorities, etc (*ibid*.). Habitat for Humanity is one such organization and in fact it is the main non governmental organization that is involved in low income housing delivery.

DCDM Botswana (2006) writes that Habitat for Humanity is a Christian, non-governmental organization providing housing for low-income households in need. The organization first came to Botswana in 1992 and has affiliates and/or agencies spread over the country, especially in rural areas. It is estimated that since 1992 the organisation has been able to deliver over 1 200 housing units. Through Habitat for Humanity, communities are organised into self-help housing groups, where individual households are then provided with building materials and technical assistance to enable them to develop their own houses. The cost of the materials and skilled labour represent the amount of loan that an individual household is expected to pay back. Through the self-help housing groups participants take turns to help each other in the construction of the houses and the repayments (for the loans) are channelled back into a revolving fund to enable the next family to access the loan. The mortgage is usually between 7 and 12 years to make repayments affordable and interest charged is meant to cover inflation. Participating households provide all labour for their own and their fellow housing group's houses through volunteer labour called sweat equity. This includes making hand moulded bricks, materials transport and assisting the builder with construction by providing unskilled labour at the site (*ibid.*).

3.7 Conclusion

From the literature above, it can be concluded that while affordable housing for all constitutes a major policy objective of the Botswana government, the housing situation in

the country still remains problematic especially for low-income citizens. Despite the various government initiatives highlighted above, the country still struggles with a housing shortage which is particularly pronounced within the low-income category of the population. The Self Help Housing Agency (SHHA) programme is envisaged as a major component of the broader vision of addressing the nation's housing shortage and particularly serves the lower income to middle lower income categories of the country's population.

Although it did not really solve the housing problems altogether, the review of the National Policy on Housing by Department of Housing (1997) offered insight on the specific problems facing different income groups in terms of access to housing. From this review, government has been able to introduce specific programmes that are relevant to low income groups. Programmes such as the Integrated Poverty Alleviation and Housing scheme have been very important in addressing housing needs for the poorest of the poorest who, otherwise, could not get assistance from the SHHA programme. External assistance has also come from non governmental organizations like Habitat for Humanity through their low income housing delivery programme.

Chapter 4 SELF-HELP HOUSING AGENCY (SHHA)

4.1 Introduction

This chapter gives an in depth review of the SHHA programme. It starts by mentioning when and why the programme was started and its roll out to rural districts. The chapter will also highlight problems facing the SHHA programme and how the particular problems are particularly important to this study. It needs to be noted that in Botswana, unlike other developing countries, the majority of the low income population is accommodated in publicly promoted and managed sites and services schemes, rather in informal settlements. Malpass and Dumba (unpublished manuscript) write that "underlying self-help housing is an implicit home ownership model of housing provision and that low-income housing policy has unequivocally focused on promoting owner occupation. People in Botswana like in other developing countries aspire to home ownership, and therefore through the SHHA programme the government sought to satisfy this preference.

4.2 Inception of the SHHA programme

The Self-Help Housing Agency (SHHA) programme was introduced in 1974 as "a non-conventional shelter strategy … to facilitate the provision of affordable housing to first time low-income urban households" (Department of Housing, 1997:74). The programme is funded by the Ministry of Lands and Housing and coordinated by the Department of Housing. Implementation is undertaken by Town/District Councils. Through this programme, the government services residential plots in SHHA neighbourhoods and provides basic infrastructure such roads, drains, potable water sewerage and electricity. Prospective SHHA beneficiaries whose households' incomes range between P4 400 and P36 400 per annum then apply for the plots and are considered on first-come, first served basis (*ibid.*).

SHHA loans are provided by councils to SHHA plot holders who wish to buy/construct/improve their dwellings. Despite the fact that the SHHA programme was formulated on the concept of self-help meaning self-building, very few (if there are any at all) households actually build their houses themselves. Instead most households prefer to engage a builder (Larson, 1989). Low-income housing under SHHA is provided on a full cost-recovery and the beneficiaries are expected to pay back the SHHA loan plus interest. An applicant for the loan must be in possession of an approved building plan or standard plans provided by council and will be expected to sign an agreement to repay the loan over 15 years at 10% interest per annum. The application for a loan is approved by the SHHA Management Committee of Council. Before the new National Policy on Housing was approved by Parliament in 1999, the SHHA programme operated in the five urban areas of Gaborone, Francistown, Selebi Phikwe, Lobatse and Jwaneng, and the two township areas of Ghanzi and Kasane. The SHHA Building Material Loan maximum entitlement was pegged at P 6000. The loan was provided for materials only and could not be used to pay for labour costs (Department of Housing, 2006).

Under the current National Policy on Housing, the SHHA programme has been extended to non-township areas and the Building Material Loan maximum entitlement has been increased to P20 000 and can now be used to pay for both labour and building material costs. It is estimated that the new maximum entitlement is enough for the construction of a basic two roomed housing unit of $25M^2$ including the wet core. Councils use what is known as a voucher system whereby beneficiaries purchase their requirements through local building material merchants. The exception is Ghanzi which operates a SHHA warehouse because of the remoteness of the area. It is premised that beneficiaries would contribute their labour and/or resources towards the development of their houses. When calculating whether a household qualifies for a SHHA loan, the monthly loan repayment must not exceed 25 percent of the household's income. This therefore means that a very small income will thus reduce the probability of borrowing a larger sum of money (as SHHA loan) and the affected households will be expected to raise more money in some other ways to compliment what government can offer them. The following are a summary of the eligibility criteria for a household to qualify for a SHHA loan.

An eligibility criterion for plots and SHHA loan is based on Government Guidelines developed over periods of time. An applicant for a Self Help Housing Agency plot and loan must satisfy the following criteria:-

a) Must earn between P4 400 – P36, 400 per annum at the time of allocation. Council should update information regarding income every year. If the applicant on the waiting list earns more than the specified income criteria, applicant must be advised in writing to enable him/her to register with institutions which he/she qualifies for. *Please note that where applicant is married, spouse income should be taken into consideration in assessing eligibility.* (This criterion will be reviewed from time to time).

b) Must be a citizen of Botswana;

c) Must not be less than 18 years old; however applicants below the age of 21 years but above 16 years may be allowed to apply for and be allocated plots provided they are employed and self supporting. Married persons under the age of 21 will attain maturity through marriage and therefore will have full capacity;

d) The applicant or spouse must not own any other residential plot/house in designated urban areas (where a SHHA programme is in operation) and also in the following townships; Kasane and Ghanzi. Individuals married out of community of property will not be considered for SHHA programme separately.

e) Must be formally employed or legitimately self employed in the town and its planning area in which the application is being lodged.

f) Self employed individuals/household such as business persons and farmers within the same income bracket who will be allowed to repay the loans at intervals to be agreed with the Council

Pensioners who earn between P4 400 and P36 400 per annum and are of ages less than 60 years old also qualify.

g) An applicant or spouse must not have benefited from the SHHA Loan before in designated urban and Non-Township areas where the SHHA programme is in operation. Individuals married out of community of property will not be considered for SHHA Loans separately.

h) Surety Guarantee

- Since a number of plot holders may be over the age of 60 (which is the limit for applying for a SHHA Loan) or are destitute, or unable to afford repayments of the SHHA loan, they may be denied access to a SHHA loan. The procedure shall enable such people to apply for a SHHA loan provided that the loan, so granted includes a suretor. A suretor is person who guarantees that all payments for the loan will be made and become legally liable to make those payments. Therefore the suretor pays the loan on behalf of the person using the building material loan. The suretor should not earn less than P4, 400 per annum. There is no maximum limit for the amount he/she can earn.

In addition to the above, the following rules should apply:-

i) If an applicant who has lodged an application is transferred to another town, he/she must be allocated a plot in the town of original application when his/her turn comes up on the waiting list.

ii) An individual who has sold a SHHA plot must not be allowed to register on the waiting list for a period of 5 years.

iii) If any applicant marries a spouse who is a registered owner of a plot, whether or not it is developed, prior to council allocating him/her a plot, applicant must withdraw his/her name from the waiting list.

(iv) As a matter of procedure, all single applicants, including widows and widowers, must sign a declaration that they will withdraw their names from the waiting list once they marry an individual who already has a residential plot.

(v) If an applicant dies, the widow/widower whose name is reflected on the application form can take over the application.

(vi) If an applicant retires without accommodation he/she should be allowed to apply for a plot in an area of his/her choice.

(Department of Housing, 2005; 12-14)

Whilst the programme has been able to extend loans to approximately two thirds of all urban households in the country, it has also effectively averted the incidences of squatter settlements in the country's urban areas. The programme was rolled out to rural districts in 1999 and it ceased being urban area focused (*ibid.*). According to Larson (1989) the cornerstones of the SHHA programme are cost-recovery and affordability.

4.3 Rollout of SHHA to rural districts

After a review of the SHHA programme was completed in 1992, government introduced parallel programme to address the housing condition in Botswana. These programmes were the Accelerated Land Servicing Programme (ALSP) and the Major Village Infrastructure programme under which basic infrastructure and services are being provided in the major villages. A similar sanitation programme to what pertains in SHHA areas (within urban centres) was also implemented (Department of Housing, 1996). The SHHA programme was extended to Non-Township areas in 1999 and more people are

now entitled to it than was the case in the past. This therefore means an increase in the number of beneficiaries (Department of Housing, 2006). The SHHA programme is regarded as a relatively successful programme (with regard to its number of beneficiaries) which should be continued subject to correcting certain inadequacies and it was on this basis that a recommendation was made that the rural equivalent of this programme be launched. Ministry of Finance and Development Planning (2003) estimates that one in every five households (compared to one in every three households in urban areas) in rural areas requires a SHHA loan. This figure translates into 54 000 households if one base one's estimate on the maximum entitlement of P20 000.00 (*ibid.*).

4.4 Acknowledged problems with the SHHA programme

Department of Housing (1997) observes that the SHHA programme has not been without difficulties and the identified problems are discussed below. It was hoped that with the review of the National Policy on Housing in 1997, these problems were going to be solved, but as it shall be shown in subsequent chapters, some of these problems still exist and have continued to hamper the SHHA programme.

4.4.1 Land for housing

The cost of security of tenure in SHHA areas is also unaffordable for the majority of low-income households. Most of these plot holders can not afford to raise funds for the cadastral survey necessary for one to obtain a Fixed Period State Grant (FPSG), which extends a 99 year lease of the plot to the plot holder (Malpass and Dumba, unpublished manuscript). DCDM (2006:4) concurs with the above statement with the observation that "[f]or many individuals, the primary impediment for acquiring a house is access to land. Land is particularly a constraint for low and lower middle income households in almost all urban areas, peri-urban areas, and in the serviced areas of many major villages." With regard to the SHHA low-income housing delivery, the slow pace of land acquisition and servicing of SHHA plots in the country's urban centres has resulted in very long waiting lists and this has limited the development of housing through the programme. The overall

waiting lists for SHHA plots in all the country's urban centres totalled nearly 50 000 as at January 2005 (*ibid.*).

Kalabamu and Morolong (2004: 1) also argue that "the legislative provisions and the administrative systems that were established [by Botswana's former colonialist to government the land delivery process] were unable to cope with the rapid urban growth that occurred after [Botswana's] independence." While the government favoured state-led developmental approaches associated with large scale public interventions in the urban delivery systems, the cost of implementation and compliance to such systems proved unaffordable to low-income households. Once land became a scarce resource for low income households they were forced to come up with cheaper alternatives to enable themselves and their families to have access to land. These alternatives included squatting on the periphery of the country's urban areas or similar arrangements. SHHA areas like Botshabelo in Selebi Phikwe, Old Naledi and Bontleng in Gaborone first started as squatter settlements before they were regularised and recognised as low-income areas and incorporated into the two towns' development plans. It is upon these premises that Kalabamu and Morolong (2004: 3) observe that while "informal settlements occurred outside the urban administrative boundary, [it still demonstrated] both problems with the formal land delivery system and processes by which traditional land allocation systems, which the state sanctions, are adapting to urban demand."

4.4.2 Eligibility into the SHHA programme

Malpass and Dumba (unpublished manuscript) argue that SHHA fails to reach the poorest, because so many people have incomes below the threshold. This progressive exclusion of the poor has forced them into renting rooms or huts on SHHA neighbourhoods (*ibid.*). Over the years commercial banks were the only institutions that provided property financing mainly on short-term or long-term renewable terms. However, these loans proved to be unaffordable to for the low-income households due to the stringent lending terms that included high qualifying incomes, high interest rates, short repayments period and collateral requirements, and the fact that loans do not give

out small loan sums (less then P20 000). The SHHA programme is meant to cater for those households who can not qualify for housing finance under the above listed terms. The development of SHHA has therefore been impeded in that a considerable number of people have been left out because they do not meet the qualifying income limit for the programme and are also not able to raise enough funds from other lending institutions (DCDM Botswana, 2006).

Another interesting observation made by van der Linden (1986: 101-102) is that proof of "incomes are a poor indicator of what households can and are willing to invest in housing." The argument here is that many households who have been rendered ineligible due to lower incomes but are in need of housing would in fact be willing to invest whatever resources to be able to own houses and therefore a revision of the income criteria might be necessary to reflect the demand for housing as opposed to the affordability of housing. In a case like this van der Linden (1986: 102) calls for low-income housing delivery "projects with very low-entry costs, but also with the opportunity to add substantial amounts of (unsubsidised) investments. In such projects, the only admission criterion for applicants would be that they are able to make amortization and full repayment costs." This way most of the poorer households who earn below the qualifying income for the SHHA loan but need and are willing to pay for a roof over their head would be able to qualify for that loan.

4.4.3 Loan amount and repayment arrears

Malpass and Dumba (unpublished manuscript) have also observed, as a long established problem, the poor cost recovery performance by Local Councils which has resulted in high levels of arrears in terms of both service levies and loan repayments. Councils have not been able to effectively follow up arrears. This is due to lack of requisite financial expertise or trained manpower for administering loans. Furthermore, records in Councils are not kept up to date and this makes it difficult to follow up defaulters. On the other hand beneficiaries who have taken loans are not paying promptly and large amounts are consequently owed. Different methods of collection of loans from the beneficiaries have

been employed with very little success. These include house-to-house collection, encouragement through seminars, summons and letters requesting beneficiaries to pay. The level of arrears is worrying now that the maximum loan entitlement has been increased (Department of Housing, 2006).

Councils are service providers and their work is intertwined with local politics. For example, an attempt to prosecute SHHA defaulters involves a laborious sequence of procedures which can be intertwined with local politics with the result that prosecution action is weakened. In the long run, there will be no effective deterrent to discourage defaulters and the threat of eviction will not be taken seriously. This might rather different with financial institutions which can take legal action easily with the result that their defaulters are inclined to pay their dues on time but this also needs to be done in a sensitive way that recognise the fact that SHHA beneficiaries are low-income households but still require housing as a basic need.

4.4.4 Codes and regulations (the effect on the costs)

The imposition of imported high standards is one of the major causes of limited success in the SHHA programme. DCDM Botswana (2006:4) observes that "[h]ousing costs are … relatively high and affordable for the low income groups of people under the current market rates." These costs have also been increased by the implementation of stringent housing standards and regulations. Since the declaration of most villages and all towns as Planning Areas all houses in all these areas are required to comply with the Development Control Code and Building Control Regulation under which traditional construction using locally harvested materials (mud, thatch, gum poles, etc) is no longer possible. The resultant construction costs are far beyond the financial capacity of the low and lower-middle income groups. "The economy of Botswana has experienced a steady growth rate that has averaged 5.7% in real terms over the last ten years and this compares to a slightly lower average growth rate of 4% for the construction sector alone" (*ibid.*:6). The insistence by Local Planning Authorities on the use of expensively produced imported building materials has also negatively affected the delivery of low-income housing

through the SHHA programme (Department of Housing, 1997). While Department of Housing (1997:62) acknowledges that there is a "…need for building codes and regulations [because] … human settlements, like any other organisation need structural ordering principles to enhance environmental comfort." There is also observation that the scope is evident for reducing infrastructure and building costs by reviewing codes, standards and procedures for the grand purpose of making these more appropriate to the housing situation of the low-income households, especially with the particular emphasis on the use of local materials and traditional building technologies.

According to Department of Housing (1997) the Government of Botswana established regulations and guidelines concerned with physical planning, building construction, provision of infrastructure and services, public health and safety to ensure decent living environment in the human settlements. These regulations and guidelines serve to enhance the quality of the dwelling and the general living environment. Physical planning standards include zoning ordinances which use devices such as plot sizes, building setbacks, height limitations, maximum densities, environmental performance, while building codes specify fire and safety requirements and the specification on building material. The application of these standards has negatively affected the delivery of low income housing through the SHHA programme in that they have brought upon other cost implications with their adherence.

According to Department of Housing (1997) a previous review of the SHHA programme had recommended that the Building Control (Grade II Dwelling Houses) Regulations be revised to accommodate indigenous materials such as mud-cement bricks and fibre-cement roofing material and it has been observed that this has not been done.

4.5 **Existing policy recommendations on SHHA continuation**

Department of Housing (1997) argues that although the SHHA programme has not been without difficulties, there are a lot of positives that can be derived from the programme.

Some of the policy recommendations in Department of Housing (1997) are discussed below:

a) Expedite the issuance of title deeds to plot holders.
b) Review the SHHA loan ceiling periodically and make loans available for house improvement (as against solely for house construction). These improvement loans could be provided on different terms and arrangements that the initial SHHA loan.
c) Undertake a survey of SHHA consolidation and socio-economic studies of selected areas.
d) Upgrade SHHA management capacity in local Councils including collections and cost recovery.
e) Continue with SHHA in principle but at the same time improving the project design after evaluation especially in respect of affordability, planning standards and cost recover.
f) Government should encourage *self-build* practices (my emphasis).
g) Subsidise SHHA plot prices in order to enhance affordability.

Through the policy recommendations, Department of Housing (1997) hopes that the above will be the remedial measures needed to turn the SHHA programme around.

4.6 Conclusion

The literature above has in way proved that whilst the objectives for the SHHA were and continue to be relevant in today's housing situation, there is however still a need to review the programme to address the many short comings that have come to be associated with the problem. Problems within the programme are not limited to certain components and aspects of the scheme but are rather diverse and it is therefore the purpose of the next chapter to identify problems (within the SHHA programme) from the case study areas of Gaborone and Selebi Phikwe and how the particular problems can be addressed with the greater context of the national SHHA programme.

SHHA still remains the most pronounced low income housing delivery programme in Botswana. Although the programme was adapted from a model used by international lending financial institutions, especially the World Bank, its conditions are relevant to Botswana and it is only a few of these conditions that are 'foreign' and therefore need to be reviewed. Complimentary legislative instruments guiding development (including housing development) also need to be reviewd to make such instruments consistent with the economic conditions prevalent in Botswana with special emphasis on the low income households.

CHAPTER 5 CASE STUDIES

5.1 Introduction

Although not a statistically significant proportion of all the towns and villages where SHHA is being implemented, Gaborone and Selebi Phikwe remain nevertheless indicative of the issues confronting the SHHA programme. It is the purpose of this research project to offer a qualitative approach. The research also aims at discussing trials and achievements of low-income households who have benefited from the SHHA programme, to gain insight into their lives, and to present such material in an accessible manner

5.2 Background on study areas

The two areas of study represent the major forms of human settlements in Botswana. At the top of the hierarchy is Gaborone (a city), and Selebi Phikwe (a town) represents the numerous towns where the programme is implemented. All these two areas are planning areas and therefore developments in each of these settlements follow the building control code, planning standards and other development regulations. The map in figure 2 below shows the location of the study areas in Botswana.

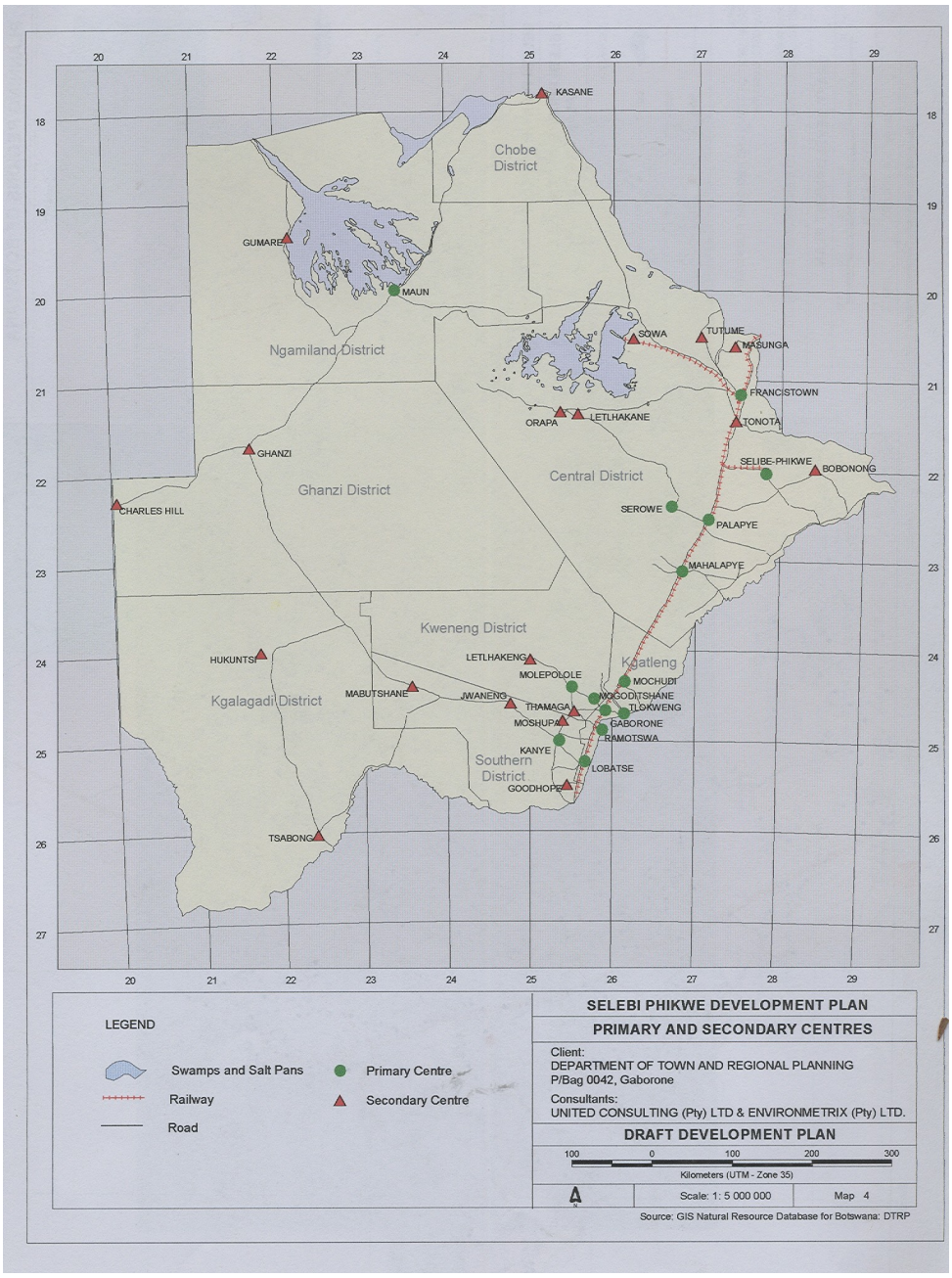

Figure 3: Map of Botswana showing location of Gaborone and Selebi Phikwe

Source: Ministry of Local Government (2003)

5.2.1 Gaborone

Kalabamu and Morolong (2004:20) observe that "[a]t the time of its conception as the capital of independent Botswana in the early 1960s, Gaborone was a small trading centre with a population of about 3 900 Europeans." By the time the country attained independence in 1966 a considerable number of government offices had been built and houses for middle and senior government officials had also been developed. Only about 511 plots were set aside in the Bontleng area for self-help housing as it was thought that labourers employed in the development of the new capital would return to their home villages at the end of their contracts (*ibid.*).

Gaborone has since grown rapidly in terms of status, population and acreage covered and the place was raised from a town to a city in 1986. According to the 2001 census, Gaborone is home to more than 186 000 people. The growth in population of Gaborone has been paralleled by similar growth in surrounding villages. "The rapid population growth experienced in [neighbouring] … settlements appears to reveal the inability of formal institutions to satisfy the demand for land, housing and other services" (*ibid.*: 18). At the end of their contracts most labourers had built themselves houses on a piece of state land that came to be known as Old Naledi informal settlement (later upgraded and included into the formal city structural plan). The development of Old Naledi as an informal settlement forced Gaborone City Council to initiate its first self-help housing project in Bontleng where about 380 plots were surveyed and allocated albeit with little control over either allocation or house construction. More of these self-help housing projects (with the financial assistance of United Kingdom Overseas Development Association, USAID and Canadian International Development Agency) followed in Extension 14, Broadhurst and Tsholofelo areas. The new developments in Broadhurst and Tsholofelo areas provided about 6 000 plots for low, medium and high-income housing, industrial and commercial facilities. Self-help housing plots accounted to around 70% of all the 6 000 plots. Some residents were relocated to these areas from Old Naledi to decongest the later area (*ibid.*).

DCDM Botswana (2006) observes that as at January 2005 the SHHA plots waiting list for Gaborone exceeded 22 000 and this figure is substantially more than the total number of plots allocated since the SHHA programme started in the city (which is 13 288). Registration of SHHA plots applicants had to be stopped in 2004 because of the unavailability of plots in Gaborone (*ibid.*). However, it also needs to be highlighted that whilst most of the city's neighbourhoods can be said to developed, the low-income areas (SHHA areas) are dominated by incomplete structures and residents have confirmed that they have already benefited from the SHHA programme and therefore do not have any other means to complete the structures. Most of these residents have nevertheless moved into these incomplete structures and have indicated that they will complete their structures as and when funds become available (*ibid.*) (see the picture on figure 4 below).

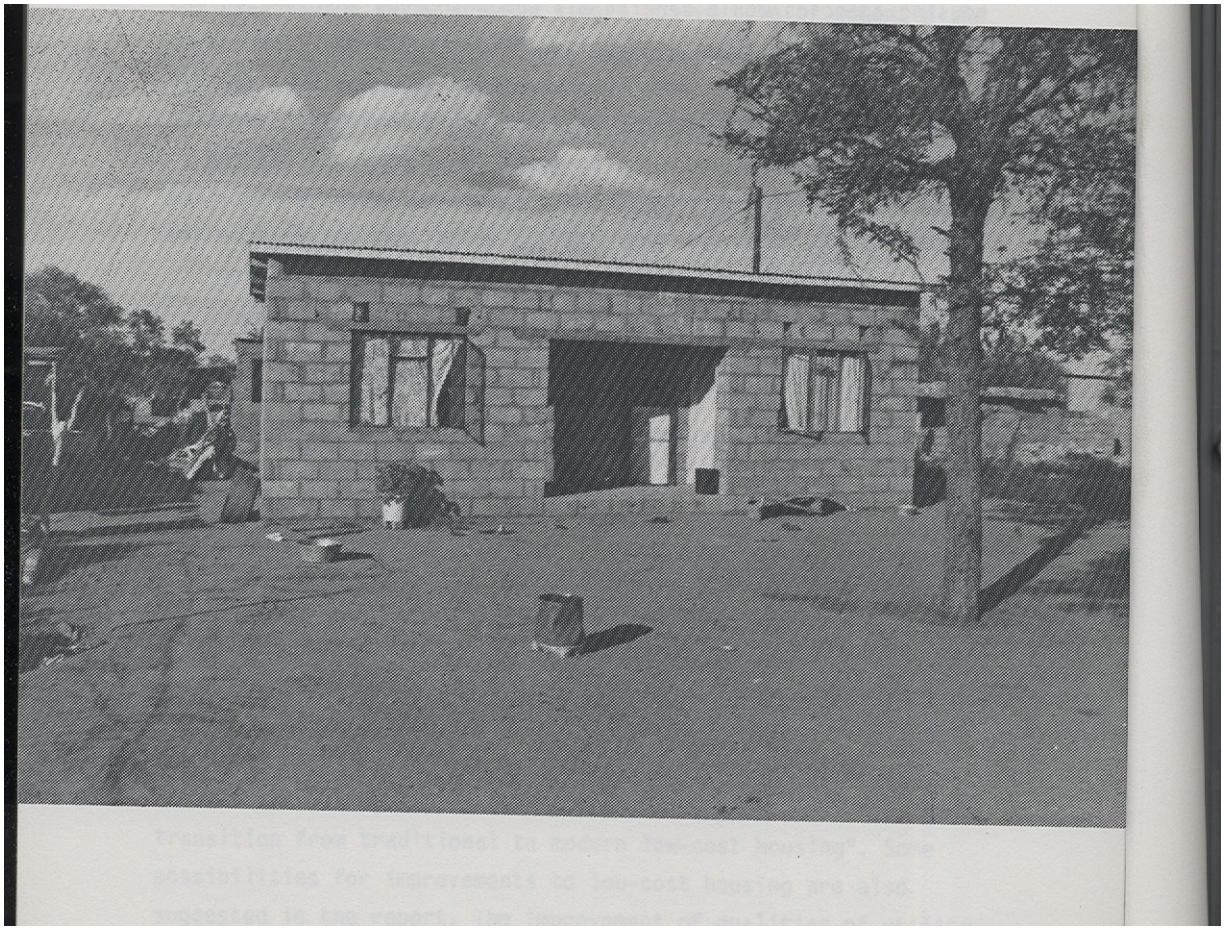

Figure 4: Incomplete but occupied SHHA house.
Source: Larson, 1989.

5.2.2 Selebi Phikwe

This is a town situated in the eastern part of Botswana, about 415 kilometres by road from Gaborone and about 150 kilometres south east of Francistown (the country's second city), and 60 kilometres east of the Gaborone-Francistown road. This town was declared a planning area in 1980 and therefore development within the town have to follow the Town and Planning Act of 1977. Land for developments in Selebi Phikwe is allocated and administered by Department of Lands (under the Ministry of Lands and Housing), while Selebi Town Council remains the responsible Planning Authority and exercises all local government functions over the entire planning area (Ministry of Local Government, 2003).

There are different institutions responsible for the provision of housing in Selebi Phikwe. These include the two Ministries of Local Government and Lands and Housing and the Botswana Housing Corporation. The Botswana Housing Corporation is responsible for providing housing to all citizens (public and private). It provides houses for both rental and sale. The Ministry of Local Government manages land and related functions through the SHHA programme administered at Selebi Phikwe Town Council whilst Ministry of Lands and Housing is responsible for the facilitation of national housing development programme. The SHHA programme administered by the Council is funded by the Ministry of Finance Development Planning (like all programme in government) through Project Memoranda prepared at the Ministry of Lands and Housing. The Department of Housing (within the Ministry of Lands and Housing) plays a very important role of providing professional and technical advice on issues relating to housing. It is the duty of this Department to link Local Authorities (in this case Selebi Phikwe Town Council) with the planning unit of the Ministry of Finance and Development Planning for housing finance and also to oversee the implementation of the SHHA programme.

Selebi Phikwe was planned and developed as a mining town in 1968 and the town was initially "planned to have morphology and structure that was segregative in terms of design concept. The urban fabric structure stretches in an east-west direction." (Ministry

of Local Government, 2003:47). The town is sited to the south-west of the Phikwe shaft and its initial structure was that it segregated the low-cost housing area to the south of the mall. The former informal settlement of Botshabelo is isolated from the rest of the town, with the site and services areas located in the western and south-east extensions (*ibid.*). (see map on figure 4 below)

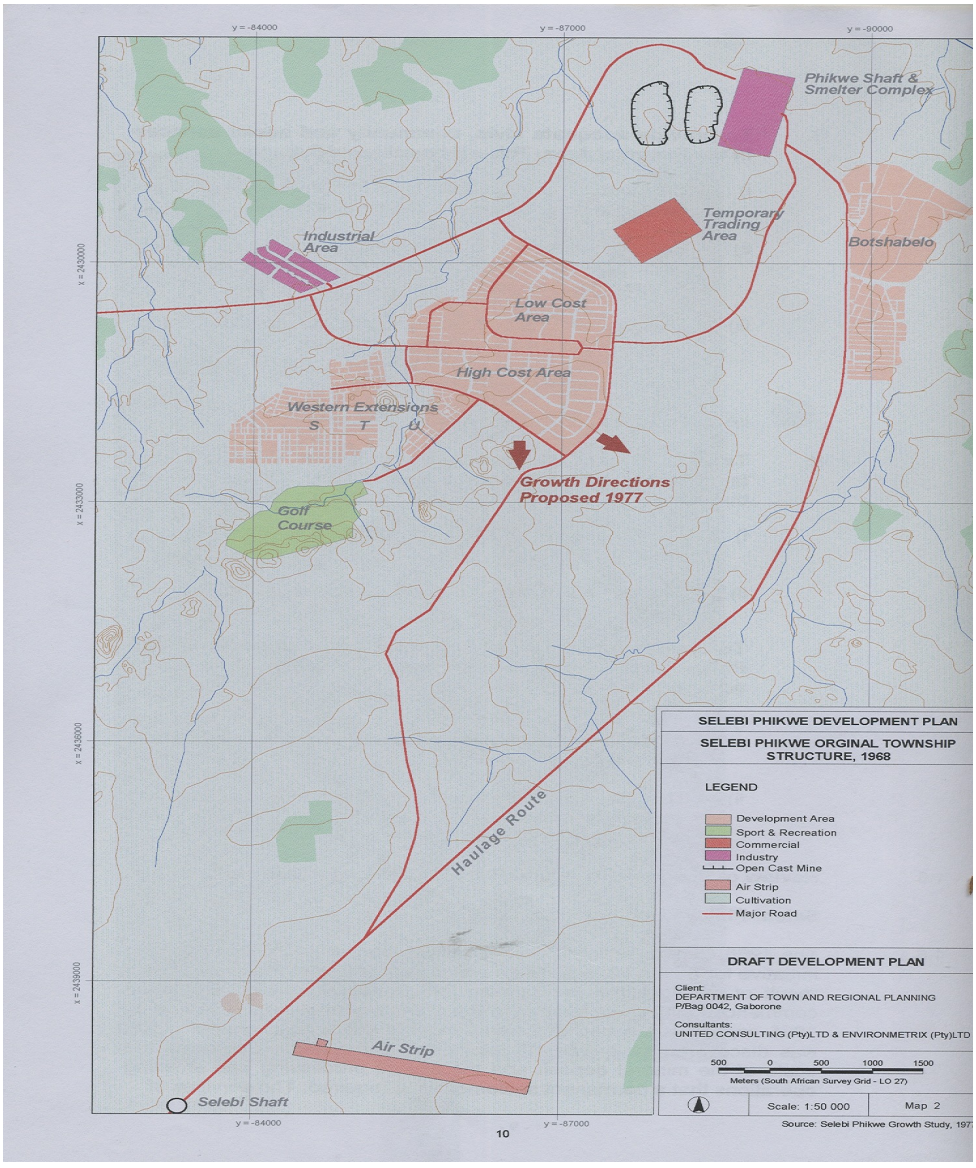

Figure 5: Land use map for Selebi Phikwe. Note the low income areas of Botshabelo and Western Area extension.

Source: Ministry of Local Government (2003)

As at the beginning of 2003, there were 11 235 residential plots in Selebi Phikwe which number was far outstripped by the demand for housing in the town. This high demand for housing has resulted in a very long waiting list for both SHHA plots and the SHHA loans. There were also some incidences of squatting especially in Mekoro location and the area north of Botshabelo. Whilst the waiting list for medium and high income residential plots stood at around 5 300, the SHHA waiting list exceeded 8 500 (*ibid.*). Ministry of Local Government (2003) estimated that at the end of 2006 there would be on average an extra 6 860 applicants for both the SHHA plots and loans.

5.3 Data analysis and findings

This research is primarily focused on aided self help housing delivery by the SHHA programme in Botswana. This programme is premised on the following:

- Beneficiary self help where labour and complimentary finances are provided by the benefiting households themselves, and;
- State involvement in the form of house design and part financing for house development.

The following represent the findings from the field survey carried out between February, 27th and March 9th 2007. The findings presented below are structured in a way that they are relevant to specific objectives of the research report as discussed in Chapter 1.

5.3.1 Observations

The conditions of housing in both Selebi Phikwe and Gaborone vary depending on the location and housing type. In Gaborone, I walked around the low income areas of Old Naledi, Bontleng (both of which initially developed as informal settlements but have since been upgraded to SHHA areas), and Extension 27 in Broadhurst which is a planned SHHA area. In Selebi Phikwe the survey was done in Botshabelo (a former informal settlement area now upgraded to a SHHA area) and Western Area which is a planned

SHHA area. What is common in all these areas, although not primary to this research report is that they all exhibit sub-standard or deplorable levels in the provision of infrastructure services like roads, sewerage and electricity. Sanitation conditions in a majority of the households are also poor. There is also a majority of uncompleted housing units that have been occupied in these neighbourhoods with explicit disregard for the urban planning standards, development control code, the Town and Country Planning Act and the SHHA Operations manual on occupation of houses after construction (See picture on figure 5 below).

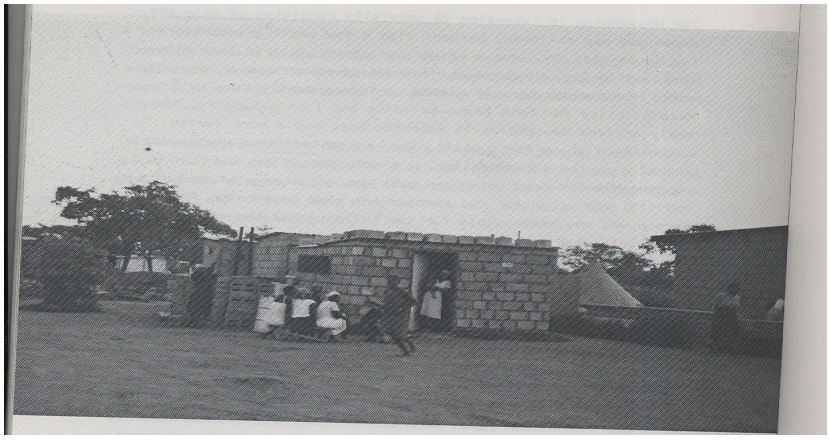

Figure 6: A household relaxing in front of their 'house.' This house was constructed without any regard for building regulations

Source: Larson (1989).

5.3.2 Objective 1: How SHHA incorporates state self-help housing delivery

In order to answer the above objective I asked a number of questions to my interviewees, and the answers are presented below. A questionnaire and face-to-face interviewees were used. All the government officers were forwarded a questionnaire whilst I conducted face-to-face interviews with the beneficiaries. In order to protect their identity, the beneficiaries are referred to in alphabets A to F.

5.3.2.1 **Definition of state self-help by SHHA**

There was little difference in so far as government officers and SHHA beneficiaries define self help housing delivery. All respondents acknowledged that aided self-help housing delivery concerns itself with a particular partnership between government and programme beneficiaries in house development. According to the Principal Housing Officer (Policy) at the Department of Housing, Mr Dixon Dumba, state self help within the SHHA programme is defined as:

> "To the Botswana government, self help seemed to offer a way of solving housing problems on a cost effective basis. It provided for government an economic way of facilitating households to build for themselves without government actually constructing houses."

Another government employee at Selebi Phikwe Town Council, Mr Muka Mgadla, who is a Senior Technical Officer tasked with inspection during construction of houses through SHHA also mentioned that SHHA denies state self-help housing as "[p]rovision of shelter for low income group with partial assistance by government.″ Whilst government provide housing finance in the form of SHHA loans, standard house plans and subsidized low income plots, beneficiaries' contribution can range from providing labour during construction, engaging their own architects to draw up house plans for them to providing finances to compliment what they are able to qualify for in the SHHA programme. Mrs Cecilia Mbanga, the Principal Housing Officer and Head of Department for the SHHA cadre at Selebi Phikwe Town Council observes that the SHHA programme defines state self-help housing delivery as the:

> "provision of low income housing on subsidized basis and also a strategy for low income home ownership using participant's labour – otherwise known as sweat equity."

The six beneficiaries interviewed also provided a similar definition of state self-help housing delivery by SHHA. A certain SHHA beneficiary A in Gaborone (Old Naledi area) defines state self-help housing delivery as:

> "government providing a loan for my household housing needs and with me and my family taking part in the actual house construction as helping hands to the small contractor engaged to construct the house. Our family contribution should account for 40% of the total housing development cost whilst the rest of the cost is borne by government through the SHHA loan."

This view is also supported by beneficiary B from Selebi Phikwe (in the Botshabelo area) who also observed that it is important for the benefiting family to play an active role in the development of their house. He mentioned that this could either be in supplementing whatever loan one is able to secure from government by buying building materials such as pit-sand, concrete and some cement from the family income. He mentioned that in his case he only used the SHHA loan from government for roofing and paying the contractor.

5.3.2.2 **Level of beneficiary households' involvement in housing delivery**

There is somehow a disagreement between government officers and SHHA beneficiaries with regard to whether beneficiaries contribute towards the development of their houses. Mr Mgadla mentioned that beneficiaries tend to rely entirely on government for the SHHA loan and most expect that this loan should be able to cover all costs for the housing development. Mrs Mbanga on the other hand also observes that the "self – help aspect is very minimal." On the other hand Mr Dumba notes that "[t]he aspect has lost prominence as more responsibilities are undertaken by private small scale construction interest." and that most SHHA beneficiaries are simply using standard thirty-five square metre two-roomed plans for their housing needs irrespective of their family sizes.

Whilst government officers argued that most beneficiaries are content with the standard plans and the SHHA loan from government, beneficiaries on the other hand argued that

they were heavily contributing to the development of their houses. Beneficiaries observed that it was not possible to complete a house with the maximum loan amount of P20 000 so they have been forced to compliment whatever amount they are able to qualify for as SHHA loan with some household income earned through various means like selling their animals or engaging in small business at their homes (like selling home brew). In fact beneficiary C in Selebi Phikwe (Western Area) argued that:

> "[he] spent more than P40 000 from the sale of his cattle to complete [his] house after the initial loan from government amounting to P20 000 could only cover construction up to window level."

Beneficiary A (from Gaborone) opined that he was forced to disregard incessant orders by inspectors from Gaborone City Council by renting out some of the uncompleted rooms in his houses before they have been technically passed by the Council inspectors to enable his family to earn an extra income that would make it possible for them to complete the house.

However, both sets of respondents (government officers and SHHA beneficiaries) are in agreement that the SHHA programme in so far as aided self-help is concerned is appropriate, cost effective and sustainable.

5.3.2.3 **Does SHHA serve its initial purpose**

Mrs Mbanga observed that

> "[f]rom its initial form and structure and as a programme imported from Latin America and Puerto Rico in particular, and to some extent as means of providing low-income housing it does serve its intended purpose when one considers the number of households who have benefited from SHHA.″

This view is however disputed by Mr Dumba who argues that:

> "[i]t is not adhering to its intended objectives because it is increasingly focussing on those who can afford in view of the prominence of sustainability and also that the self help element is being replaced by use of small scale builders."

Mr Dumba also argues that whilst a number of families have benefited from the programme in terms of SHHA loans (a point raised by both Mrs Mbanga and Mr Mgadla) those numbers have not actually been translated into completed housing units. He also argues that the continued use of small contractors against sweat-equity from the households has actually made house development expensive a case he exemplified by the numerous uncompleted housing units in most SHHA areas around the whole country. He also mentioned that:

> "most if not all of those families have actually exhausted their SHHA loans and therefore are unable to complete their housing units. In terms of success the programme has been able to provide most households with loans but not shelter, which is the main objective meant under the programme. However, all is not lost and it is just up to government especially Council officers as people on the ground to encourage the self-help aspect within communities and discourage SHHA beneficiaries against too much dependence on contractors who end up using up a considerable sum of their SHHA loans."

There is also a contrasting view held by SHHA beneficiaries in so far as the programme serving its intended purpose is concerned. Beneficiaries A, C, D and F observe that without the programme most of the low income neighbourhoods in the country's urban centres will consist of undeveloped land. They argued that the programme has enabled the low-income urban population to afford housing for their households. In fact beneficiary D remarked that:

> "before the introduction of SHHA in the early 1970s I had very slim hopes of ever owning a house. It was through the SHHA loan of P6 000 that I was given back then that I managed to build the first house in my yard."

The beneficiary also mentioned that since then three of his eldest children have also been able to be allocated plots in Gaborone and also have completed houses for their families.

"Without the assistance of government through SHHA, we could still be staying as a very big extended family in a shack. I therefore acknowledge the contribution government played in enabling me to provide housing to my family and my children families and I am sure more and more people are still going to benefit from the programme" he opined.

Beneficiary B and E on the other hand are of the view that the original intention by the SHHA programme was to deliver houses to the low-income households. In fact in her own words beneficiary E opined this way:

> "What the programme has only served to do is impoverish us with its loans. Not even many of us who were given the maximum loan of P20 000.00 have been able to complete our houses and yet the loans have been exhausted. The programme is about housing delivery and not loans. You might get the loan but if you do not have a house after utilizing that loan can we really say the programme has been beneficial?"

The two beneficiaries' main argument is that government does not seem to care how they are able to complete their housing units from the 'inadequate' maximum loan amount of P20 000 and beneficiary B even remarked that:

> "these council officers are only concerned with us paying back the loans they have given to us and not what we have done with such loans. It is even worse when you pay them through a stop-order because they would not even show up

at your yard during the time they are supposed to inspect construction of the house."

5.3.2.4 Modifications on the original concept

While it came out from the interviews that Botswana government adopted the programme from some foreign institutions and/or governments, there was also an attempt by government to make the programme relevant to the housing and economic situation in Botswana. This therefore necessitated some form of amendments, modifications, additions and subtractions to the original concept so that it achieves its intended purposes in so far as low-income housing delivery in Botswana is concerned. According to Mr Dumba funding institutions like the World Bank and developing countries in Latin America can be credited for giving the state self-help housing delivery process, which the SHHA programme is premised upon, prominence in the 1960s. Botswana government then modelled the programme to a format that would enable it to only cater for a certain part of the low-income urban population.

According to Mrs Mbanga the government also "incorporated and consolidated into SHHA the site and services scheme and upgrading aspects which are also accompanied by provision of basic infrastructure and services within SHHA neighbourhoods." Mr Mgadla also noted that the government incorporated into the scheme tenure security to enable households to own the plots that they developed their SHHA funded houses. Mr Dumba also mentioned that there is an ongoing consultancy that seeks to "change the funding arrangement under the SHHA programme so that emphasis can now be placed on private sector funding in the development of superstructure." In so far as SHHA beneficiaries are concerned the six interview were not aware of the initial concept that SHHA came from and hence could not really say whether there has been modifications to the programme or not.

However, what the beneficiaries are aware of is that the project has undergone a review sometime in the early 1990s. (Mr Mpoloka and Mr Dumba mentioned that the first

review was in 1992 whilst the second one was in 1999). The two officers above explained that after the first review in 1992 the qualifying income bracket for households was between P1 800 and P10 000 per annum and "the qualifying households were then provided with a security of tenure through the Fixed Period State Grant (FPSG) that was accompanied by a building material loan of P3 600 to cover part of the house construction costs." Government also provided tarred roads, individual connections for potable water, sewerage and electricity. Before this review government only provided a maximum loan amount of P1 200, low income plots under Certificate of Right (COR) bare basic infrastructure such as earth roads, drains, public water stand pipes and pit latrines' substructure. According to Mr Dumba, Mr Mpoloka, Mr Mgadla and Mrs Mbanga and all the beneficiaries in 1999 government commissioned another review which brought about changes such as "extension of the programme to non-township areas, the increase of the building material loan to P20 000, qualifying income eligibility criteria was perked between P4 400 and P36 400 per annum."

5.3.3 Objective 2: Short comings in the Botswana SHHA programme

This subsection presents the short comings of the SHHA as observed by the respondents. The problems highlighted here were observed by government officers and the SHHA beneficiaries.

5.3.3.1 **Problems in the current SHHA programme**

This research study has managed to uncover a number of problems bedevilling the SHHA programme. Although the initial assumption was that the programme will accelerate housing delivery for the low-income households, beneficiaries complained that the programme was now out of reach for the low-income households and in fact beneficiary A remarked that: "SHHA now focuses on the "rich" poor that can afford the plot prices and the interest rates charged to for the repayment of the SHHA loan." Mr Dumba mentioned that:

> "the current qualifying income eligibility bracket tends to leave out the poor and at its best can only offer them loans ranging from P6 000 to P10 000 and these amounts are not adequate enough to complete a housing unit. This is because for one to qualify for P20 000 one is supposed to earn between P10 250 and P36 400 per annum when a majority of the low-income people are either unemployed or employed in the informal sector where it is very difficult to earn such amounts."

This has therefore meant that people who are able to qualify for meaningful amounts under the SHHA programme are those in the lower middle-income group, some of whom have access to finance from other lending institutions. Mr Dumba also mentioned that "the improved servicing standards (and associated cost recovery measures by government) in SHHA neighbourhoods has also served to make plots unaffordable to the low-income households."

There are two other problems that were highlighted by the government officers that are not necessary primary to this research but which are however worth being discussed. First of these two as mentioned by Mr Dumba is the fact "the current staff at SHHA departments in Councils do not possess the requisite qualification for loan administration and yet they are expected to effectively and prudently administer the SHHA loan system." Mr Dumba argues that it is due to this unfortunate observation that the government has seen it to carry out a pilot management of the SHHA loan by a private financial institution. He explained that under the current loan administration by government, through Local Councils

> "After approval of the funds by Government, Councils submit requests for loans to the Department of Housing. They attach a list of potential beneficiaries who will have been approved by the SHHA Committee. According to the National Policy on Housing, the maximum amount which a plot holder is entitled to will be an amount whose monthly repayment does not exceed 25% of monthly income (excluding allowances and other benefits) before deductions. After the loan is

released to Councils, beneficiaries are invited to come forward and sign loan agreement forms at Council offices. In the meantime the funds are held by Local Authorities. When the funds are disbursed, the beneficiaries are provided with vouchers to take to approved commercial building material suppliers. During construction, the cost of labour is paid directly to the beneficiary's contractor by the council."

Mr Dumba further explained that the SHHA programme has throughout the years experienced problems with regard to default in repayments of loans and the general management of the loan books and that these problems have compelled government to consider shifting the management of SHHA loans from Local Councils to better equipped financial institutions. It was explained, by Mr Dumba, that beneficiaries who have taken loans are not paying promptly and large amounts are consequently owed. Different methods of collection of loans from the beneficiaries have been employed with very little success. These include house-to-house collection, encouragement through seminars, summons and letters requesting beneficiaries to pay. The arrears have therefore even risen to worrying levels after the maximum loan entitlement was increased. In addition, it was also assumed that with the SHHA programme extended to Non-Township areas and more people entitled to it than was the case in the past therefore that means that the management of the scheme will be a very cumbersome exercise and it will not be easy for Councils to cope.

According to Mr Dumba:

> "councils have not been able to effectively follow up arrears. This is due to lack of requisite financial expertise or trained manpower for administering loans. Furthermore, records in Councils are not kept up to date and this makes it difficult to follow up defaulters. Management of the SHHA loan facility by a financial institution is deemed to be a solution since the organizations have the infrastructure, manpower and track record to carry out the task."

As a result a majority of the SHHA beneficiaries are not able honour their loan repayments obligations and therefore sustainability of the programme has been very difficult to achieve under such unfortunate circumstances.

5.3.3.2 The value of state self-help housing

As observed earlier, housing conditions in SHHA areas are significantly of a lower standard. All the interviewees (government officers and SHHA beneficiaries) concurred on this as summarised by beneficiary B who said,

> "We do not normally manage to engage contractors but just have to be content with small time artisans because of their apparent cheap construction labour charges. Our houses therefore can not really adequately compare to the houses constructed by big and professional construction companies. However, although we do not use these big time contractors as earlier mentioned the situation of quality and quantity is gradually improving."

However, he was also quick to point out that this goes only as far as monetary value is concerned and not the use value of their properties. Respondents were in agreement that state self help housing is usually of a lower standard and hence the monetary value of such property has also been low. They observed that such houses usually fetch low prizes in the open market and this is also not helped by the location factors of such neighbourhoods. In fact beneficiary E rhetorically asked:

> "[h]ow do you expect my house to be of any value if I am surrounded by all these shacks (obviously referring to the quality of the houses around his plot), the noise, shebeens and all the filth that is all over the place?"

Whilst government officials argued that there was no significant influence on the use value, the SHHA beneficiaries observed that there is a sense of ownership on a house that a household has actually played a significant role in its construction. They also made

reference to the higher use value of such house as compared to an institutional house. Most mentioned that they would prefer to live in a house that they have actually built themselves than live in prototype houses built for civil servants or for rental by Botswana Housing Corporation.

Mr Dumba also observes that "those households who have been priced out in the formal housing market but are above the SHHA qualifying income bracket end up buying SHHA plots." This has had the effect of displacing the intended SHHA beneficiaries from their designated neighbourhoods in towns and some of them have ended up illegally occupying pieces of land on the periphery of the towns as squatters. Government has, however, moved swiftly to demolish such squatter settlements.

5.4 Opportunities in aided self help housing

In addition to the findings that relate directly to the objectives set out in Chapter 1, this study also revealed that they are existing opportunities in aided self-help housing delivery. In terms of the opportunities offered by state self-help housing it was interesting to note that the government officers and the SHHA beneficiaries were unanimous in their response. All respondents concurred that state self-help housing delivery offers great opportunities for beneficiaries in so far as it enables home ownership for the low-income populace in Botswana.

In fact Mrs Mbanga mentions that:

> "the subsidized rates peculiar to the SHHA programme, the low interest rate of 10 per cent for the SHHA loan and the 15 years long repayment period for the loan all paint a not so gloomy picture for prospective SHHA beneficiaries."

Mr Dumba, on the other hand, believes that:

"SHHA facilitates cheaper construction of housing units for low-income households, incremental improvement or extension of housing units by households as and when households' incomes permit and it also ultimately empowers households socially and economically through development and ownership of their own property." (See figure 7 below)

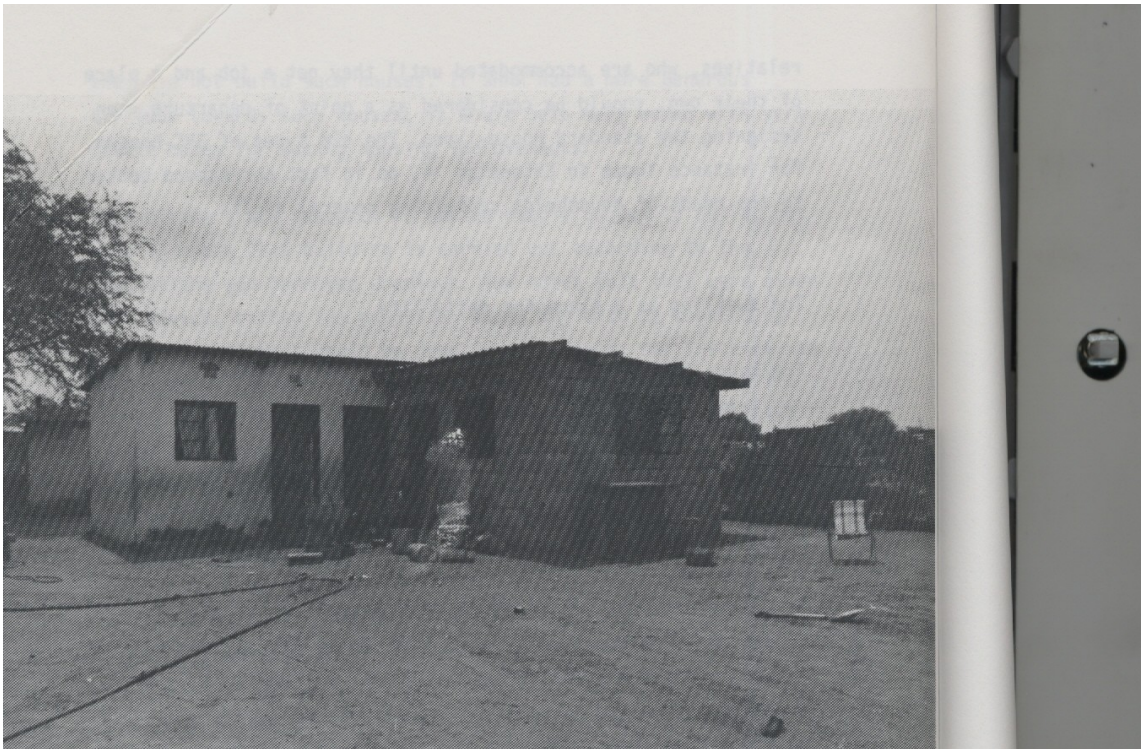

Figure 7: Incremental extension of a SHHA house

Source: Larson (1989)

Mr Dumba further opined that the state self-help housing delivery by SHHA provides the Botswana government with an economic opportunity to facilitate home ownership by low-income households through self reliance and with minimal and sustainable involvement by government. Unlike other housing delivery schemes government is not directly involved in the production (construction) of houses for the low-income households.

5.5 Evaluation of the findings

Despite some of the imperfections noted, the state self-help housing delivery through the SHHA programme in Botswana has been able to relatively enable home ownership by low income households. However, this study also confirms that are still areas within the SHHA programme that need urgent attention in order to increase the success of the programme. It is also worth noting that although some study areas like Botshabelo in Selebi Phikwe and Old Naledi and Bontleng in Gaborone originally emerged as informal or squatter settlements (hence were unplanned and characterised by irrational plot layout, contradicting land uses and unsightly illegal structures that also included housing units) the government provided for the regularisation of such settlements to enable the residents to have right to their plots and ultimately improve their housing conditions through SHHA. This was a welcome move by the government as regularization of the settlements enabled the initial squatters to have security of tenure and therefore qualify for the SHHA programme, albeit under special circumstances (of regularization where illegally settled households managed to legalize their occupation of land). It is highlighted in the findings that access to affordable serviced land is one of the major problems that is affecting the SHHA programme and so this regularization played a very significant role in addressing that problem.

It is also evident from the study that both the SHHA beneficiaries and government officers acknowledged the important complimentary roles played by the state and the beneficiaries in low-income housing delivery through state self-help contained in the Botswana SHHA programme. However, it is also worth noting at this juncture that being a subsidized housing delivery scheme the SHHA programme also invited other sections of the income groups apart from the originally intended low-income households and the result was that the originally intended SHHA beneficiaries were bought out of their SHHA rights and privileges by these new entrants. These entrants include the middle-income lower group of households who apparently could access housing finance from other lending institutions on top of SHHA. Government did not seem to move in to address this problem in order to protect the rights of the low-income households. It is also

worth mentioning that the modifications, additions, subtractions and/or amendments to the original concept of state self-help housing that characterized the SHHA programme over the years did not take into account the resultant cost implications of the programme to the low-income households.

Whilst these amendments and modifications were made to improve on the level of success of the programme, amendments such as improvement of infrastructure and services in SHHA areas and the insistence of approved house plans and the resultant strict Town and Country Plan Act, Development Control Code and Urban Building Standards conditions only served to increase the cost of housing development out of reach of the majority of low-income households. In proposing these improvements government failed to cushion the low-income households against the negative impacts of the same improvements. Another point of concern regards the intended move by government to engage a private financial institution to manage the SHHA programme. Whilst it is clear what the government intends to achieve by such an exercise, it is also clear that the interests of the low-income households have actually not been taken care of. It is obvious that the primary reason for private institutions to exist is solely for profit making and cost recovery whilst on the other Local Authorities, which are currently managing and administering the SHHA programme, exist to provide services to the country's large population. It is not clear how government intends reconciling the profit-making nature of these financial institutions and the obligations the government has of ensuring that Botswana's citizens are provided with the best infrastructure and service that is affordable to everyone. It has also been clear by the beneficiaries that a majority of the low-income households are not able to complete their housing units from the SHHA loans they are offered from Councils. This is a clear indication that whilst the programme was initially aimed at low-income housing delivery it has failed in that regard as the beneficiaries claimed that government (through Local Authorities) was obsessed with the loan repayments and has little or no concern of the number of housing units such loans have been able to complete.

However, it is not all gloom and doom for the programme as earlier mentioned. Apart from the positives that were mentioned at the beginning of this analysis section, there are some opportunities that government can draw a better benefit from for beneficiaries, to improve on the relative success of SHHA. For instance the SHHA interest rates are below the unaffordable market rates, plot prices have been subsidised and the programme also allows for incremental improvement and extension of housing units by households. It will be important for government to provide an enabling environment to make sure that these opportunities benefit low-income households. A particular case to start with will be to reconcile incremental development (improvement and extension) and the restrictive Acts and development control codes. Whilst SHHA allows for such incremental development, the said legislative instruments disallow anyone to occupy uncompleted buildings and buildings under construction. It is also very important to note that SHHA beneficiaries assigned a very high use-value to their housing units and in fact showed preference and bias in their own self-built houses as compared to standard and prototype houses developed through other government schemes or through the Botswana Housing Corporation. However, on the same note it is therefore important for the government and the beneficiaries to acknowledge both the use-value and the cost-value of housing units (regardless of how the housing units were produced). These values are both important in housing and none of them can just be wished away in preference of the other.

5.6 Conclusion

While Selebi Phikwe and Gaborone belong to different rungs of the ladder in the settlement hierarchy, their low-income areas or neighbourhoods, with specific reference to the SHHA areas within the two settlements, exhibited similar or common settlement patterns and housing conditions. The study confirmed that the SHHA areas in both settlements (and ultimately in the whole country) are characterised by poor housing conditions (as discussed) as shown by both the researcher's observation and the responses from the interviewees. SHHA problems are therefore not peculiar to a particular settlement and/or town (city) but are rather common amongst all settlements. The next chapter offers further discussion on how the Botswana government has treated the

identified findings above and also serve to recommend new ways of addressing and resolving the short comings especially making use of the apparent numerous opportunities within the SHHA programme.

CHAPTER 6 CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

The previous chapter identified major findings and analyses of data from the investigation. Although there is an obvious general agreement from the respondents on the merits, shortcomings and opportunities for the SHHA programme, the actual implementation of state self-help housing delivery through the programme has posed major challenges for both government and beneficiaries. The general Botswana policy framework, especially the Botswana National Policy on Housing of 1999 and the legislative landscape, made famous by all development control codes and associated Acts categorically supports access to basic shelter for all the country's citizens. The Botswana National Policy on Housing of 1999 goes further and recommends specific programmes to achieve and facilitate housing delivery for the low-income households. The inclusion of that particular vulnerable income group of people is just but one of the pinnacles of democracy that Botswana prides herself on and is a critical success factor in facilitating home ownership by low-income households.

6.2 Policy implications on the research findings and recommendations

While the government has done remarkably well for access to housing for the country's other income groups, this research has highlighted areas that require improvements with regard to the state self-help housing delivery process for the low income group of people through the SHHA programme. The major issues of concern include access to housing finance, access to affordable land and the restrictive legislative instruments governing housing development.

6.2.1 Legislative instruments governing housing development

The current legislative instruments in housing development restrict developers, including SHHA beneficiaries, to the use of expensive and unaffordable imported building

materials. Department of Housing (1997) argues that "[g]reater effort needs to be put into promoting materials production locally; inventorying materials sources; researching production possibilities; and developing cost effective technologies." However, the current instruments especially the Town and Country Planning Act of 1977, Development Control Code and Urban Development Standards still do not recognize local materials especially mud and thatch even though it has been proven that the strength of the two can be enhanced. The above instruments still prescribe bricks and mortar for walling and corrugated iron sheets and tiles for roofing all of which are unaffordable to low-income households. It is therefore recommended that building standards must be lowered, since the current ones are modelled after developed counties and the government should also recognise the use of local and traditional building materials. However, emphasis on health, safety, durability and affordability should not be lost in the endeavour to achieve the above.

Connected to the above is the issue of incremental development. At its inception, the SHHA programme was intended to allow for incremental housing development but the Development Control Code does not recognise that. SHHA beneficiaries are not allowed to move into their housing units whilst still under construction. However, I observed that they have ignored such conditions as most of the houses in SHHA areas are occupied although they are at different stages of construction. Since beneficiaries are not able to complete their houses from the SHHA loan, they argued that they need to be afforded time to raise funds to enable them to complete their housing units and that in the meantime they should be allowed to occupy their uncompleted housing units. This makes sense and government should therefore allow beneficiaries to move into their housing units once they have reached advanced stages of construction. This would also enable SHHA plot holders to rent out some of their rooms to raise enough capital to complete their houses.

6.2.2 Access to housing finance

An analysis of housing finance in Botswana has revealed that the available housing finance mechanisms are urban focused, irrelevant to the poorest of the poorest households and are unaffordable to the majority of the country's population and therefore do not address the specific needs of low-income households. Department of Housing (1997) argue that "government should encourage more competition in mortgage lending." However, this still falls short of addressing the needs of low-income households, especially the SHHA beneficiaries as targeted this research. I would however agree with the recommendation by Department of Housing (1997) that there is a need to establish a new mortgage programme which shall focus on retail lending for low-income households. This should be a microfinance institution that would offer both savings and credit services. There is a lot of potential in achieving this objective through the Poverty Alleviation and Housing Scheme programme. However, government needs to recast the objectives of this programme to incorporate the aspect of savings so that beneficiaries are able to borrow against their savings to compliment the loans they get from SHHA. Since beneficiaries through the programme also produce building materials like bricks, they could also borrow in kind instead of hard cash, which can easily be misused for something else other than housing development. Beneficiaries would therefore be expected to pay back in cash the equivalent of the materials they got from the project.

6.2.3 Access to affordable land

Land ownership is a prerequisite in home ownership. Kalabamu and Morolong (2004) observe that "[c]ontemporary rules and definitions of ownership of state land [in Botswana] are both confusing and ambiguous." It is not possible for plot holders in Botswana to buy land but plot holders can only lease land. In this instance it is necessary for SHHA plot holders to be informed that they are lease holders to their plots and not outright owners. Whilst I acknowledge the point made by Kalabamu and Morolong (2004) that the so-called prices for land are actually costs for servicing land and that the real price of land have not been factored in and also that the costs that government incurs

in the purchase of freehold farms is not actually passed on to the plot beneficiaries, I am of the opinion that such costs of services have the effects of making plots unaffordable to low-income households. However, it is recommended that government should instead consider spreading payments for SHHA plots over longer periods than the two years currently in place. The government should desist from exorbitant upfront payments for land to enable low-income households to raise capital to purchase plots. The servicing of SHHA areas, however, should not be compromised and government must also seek the cooperation of such organisations as Habitat for Humanity and other non-profit making non-governmental organisations in the servicing of low-income areas to cushion the low-income households against paying high prices in the name of cost-recovery. The level of infrastructure for serviced plots in SHHA areas should be reviewed bearing in mind affordability of such plots.

It also emerged during the study that SHHA beneficiaries are well aware of their contribution in state self-help housing delivery. It is therefore important for the government to harness the fact that beneficiaries are aware of their and government complimentary roles in housing delivery through SHHA

6.3 **Conclusions and areas for future research**

The introduction of the Self Help Housing Agency (SHHA) programme by Botswana government in the 1970s has helped significantly to facilitate the delivery of low income housing. However, as mentioned earlier, the programme has major shortcomings which will need to be addressed so that it could achieve the desired goals and objectives. It is very important to note that this programme alone cannot solve the housing crisis in Botswana, but its contribution towards seeking a solution to the problem is priceless. It has also emerged from this particular study that government has failed to reconcile the conditions of beneficiaries' eligibility into the programme with the stringent development legislatory instruments. In order for the SHHA programme to achieve its intended objectives, it is necessary for the government to review some of the requirements under legislative instruments such as Development Control Code, Building Standards and the

Town and Country Planning so that these instruments could accommodate the limited resources that are available to the low income households and also acknowledge their chronic need for housing.

As the Department of Housing embarks on the consultancy for pilot management of the SHHA programme, it is also important for the consultant to reconcile the social obligation by government in low-income housing delivery with the market and business sense of administering a housing loan book. It is important that in addressing the plight of low-income households, the government's commitment to cost-recovery should not be lost while at the same time the plight of the low income households with regard to access to housing should not be compromised.

It is also imperative that for the government, especially the Department of Housing, to review its policy framework (National Policy on Housing of 1999), to enable programmes such as the Poverty Alleviation and Housing Scheme to achieve their intended objectives. According to the above schemes objectives state self-help and beneficiary contribution are vital in low-income housing delivery. Nevertheless the degree to which this recognition and intention are translated into concrete action or results has been disappointing as there seems to be a lot of mistrust between government and low-income households.

The government introduced the SHHA programme as a mechanism for state assisted and self-help low-income housing delivery. It is therefore incumbent on the state and the SHHA beneficiaries to always remember that they both have equal and significant roles to play in housing delivery through the SHHA programme. In the absence of finer, clear details regarding how each one of them has to contribute in terms of responsibilities, they are all bound to fail. At worst the SHHA programme will seem irrelevant and worthless in state self-help housing delivery processes. The state and the SHHA beneficiaries should treat each other as implementing partners in SHHA. In order to achieve to achieve the above, it is important that information flow from both partners should be smooth. Government officers should by all means provide as much information about the

programme as possible to prospective SHHA beneficiaries and make them aware of both the government and beneficiary obligation with regard the success of the programme. Beneficiaries must be aware of the implications of their default in repayments and government on the other hand must carry out continuous monitoring of the programme, through SHHA building inspectors, so that feedback on the programme is not delayed until only at a review commissioned by Cabinet, after 10 years or so.

Future research projects could, amongst others, look into:

- The possible ways of enhancing cooperation between SHHA beneficiaries and the state (through SHHA officers at Local Authorities and at the Department of Housing).
- Assessing the impact of lowering building and infrastructure standards to best suit the income levels of SHHA beneficiaries.
- How best to reconcile the social obligations by government through its Local Authorities and the business sense of the SHHA programme so that beneficiaries are able to repay the loans they get from Local Authorities with out feeling hard done.
- Whether it will be possible and make sense for government to consider separate legislative instruments especially for low-income households and the effects of such an exercise on the wider housing market.

Although government-sponsored low-cost housing for the poor still plays an important role in shelter provision policies in developing countries like Botswana, experience suggests that by itself it is too costly and limited in scope to meet the shelter needs of the poorest households.

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PERSONAL COMMUNICATION

Self Help Housing Agency (SHHA) beneficiaries

Beneficiary A interviewed in Old Naledi (Gaborone) on 28th February 2007.
Beneficiary B interviewed in Botshabelo (Selebi Phikwe) on 2nd March 2007.
Beneficiary C interviewed in Western Area (Selebi Phikwe) on 3rd March 2007.
Beneficiary D interviewed in Bontleng (Gaborone) on 28th February 2007.
Beneficiary E interviewed in Extension 27 (Gaborone) on 1st March 2007.
Beneficiary F interviewed in Botshabelo (Selebi Phikwe) on 5th March 2007.

Government officers

Mr Dixon Dumba: Questionnaire sent to him via email on 26th February 2007 and completed questionnaire collected on 8th March 2007 in Gaborone.

Mrs Cecilia Mbanga: Questionnaire delivered to her by hand on 2nd March 2007 and completed questionnaire received via email on 14th March 2007.

Mr Muka Mgadla: Questionnaire delivered by hand on 2nd March 2007 and completed questionnaire received via email on 12th March 2007.

Mr Dizzy Mpoloka: Questionnaire sent to him on 26th February 2007 and part-filled questionnaire received via email on 15th March 2007.