

AN EVALUATION OF THE SELF-HELP HOUSING SCHEME IN BOTSWANA, CASE OF GABORONE CITY

Horatio Ikgopoleng, Branko Cavrić

Botswana like other developing countries faces a problem of acute shortage of housing, particularly for low-income urban families. The current housing problems are the outcomes of the economic, demographic and social changes which the country has experienced since independence in 1966. In particular the urbanisation process which surfaced in the early 1980's. The government has sought to cope with the problem of low-income urban housing by establishing a Self-Help Housing (SHHA) programme in the main urban centres.

The evaluation findings reveal that, on the whole, the impact of the SHHA approach on the improvement of low-income urban housing has been unsuccessful. The major problems of the scheme are lack of serviced land and inadequate finances for plot development. This has been exacerbated by the high urban development standards which are out of the reach of low-income urban families. The evaluation study also reveals that, there are some indications of non low-income urban households living in SHHA areas. The available evidence reveals that the number of those people in SHHA areas is not as big as has been speculated by most people in the country. However this paper calls for more investigation in this issue and a need for more tight measures to control this illicit practice.

The major conclusions are that housing policies in Botswana are not supportive of the general housing conditions in low-income urban areas. Therefore there is a need for urban planners and policy makers of Botswana to take more positive action towards the improvement of low-income urban areas. This would require pragmatic policies geared towards the improvement of those areas.

Keywords: Botswana, Low-income housing, self help housing

INTRODUCTION

During the last three decades, most developing countries have experienced fast urbanisation. It has been a world-wide phenomenon since the early 1950's (Choguill 1993, Tipple 1991, Gugler 1992). The literature by most housing advocates spelt out that urbanisation is the root cause of housing problems in urban areas of developing countries.

The current speed of urbanisation is probably not excessive, but the numbers involved are enormous. The United Nations projects that by 2025 over 4 billion people (86%) of the global population will be living in urban areas of developing countries and there will be 486 mega-cities in the developing world with at least one million population (Choguill, 1996). Over the next 25 years most of the newcomers will be absorbed in towns and cities (Jaycox,

2002). The earth's natural resources can no longer support this current rate of population growth, and the built environment continues to deteriorate as a result of increased demand for housing and social services. Urbanisation in Sub-Saharan countries has not been accompanied by concomitant economic prosperity as it was in developed nations. For example countries like Botswana urbanised from a very poor base.

In the end the urbanisation process produces cities. In turn, "cities are synonymous with growth ... they are subject to dramatic crisis especially in developing countries. Poverty, environmental decline, lack of ... services, deterioration of existing services, ... (lack of) access to land and shelter" (UNCHS/World Bank, 1995), all of which aspects contribute significantly to the development of serious housing problems such as poverty and

mushrooming of slums and squatter settlements.

Despite the scale of rapid urbanisation, generally people moving into urban areas seek to improve their standards of living. People migrate to cities mainly to seek for job opportunities, they perceived that urban areas offer better prospects for higher incomes. They often live in squatter settlements where decent housing, and infrastructure and social services are remarkably missing.

SELF-HELP HOUSING: CONCEPT AND RATIONALE

The ideas of Turner (1976) and Mangin (1967) have been very influential in self-help housing. They brought about a shift in policy to one where the poor should be left to solve their own housing problems through self-help

initiatives. It was also influenced by the World Bank and other lending institutions by giving financial and technical assistance to low-income people.

This concept underwent a marked transition between the 1960's and 1970's, it can be traced as far back as the humans' earliest activities in production of their own housing. It is a rural phenomenon where people build houses for themselves in villages. Abrams (1969) dated the concept as far back as the era of cave dwellers.

Self help is a term that has been used to describe the participation of low income households in the production of their own housing. The main difference between self-help and conventional housing is that houses can be occupied before they are fully developed. Self help housing has the advantage that it is flexible, therefore the poor can develop their houses over time. The urban poor can develop their houses gradually because it will result in lower labour costs as compared to conventional housing, because they would invest their own labour in the construction process. It has also been recognised as having the potential for social and community development (Pugh, 1996).

Turner (1976) and Mangin (1967) advocated that instead of eradicating the slum and squatter areas they should be improved. They found this out from their studies in Peru which demonstrated that over time spontaneous housing tended to improve. They described how the development of shacks to standard houses described how neighbourhoods developed incrementally and gradually.

They viewed conventional housing programmes as ineffective in providing housing for the majority of the urban population. The poor under favourable conditions can build houses of their dreams, through self-help they can express their housing needs. They realised that the aspirations of the poor were not different from the middle income, both groups hope to improve their homes over time.

However there are some theorists with Marxist ideas, who criticised self help on the ground that, it is based on the idea that the poor's time

is free i.e. they have no time for leisure. Some argued that it is a method of exploitation on low income people in the sense that it forces the poor to provide for themselves while the middle and high income groups are provided for by the government (Choguill 1994, Pugh, 1996). Some felt it displaces other people from their jobs, for example artisans and builders end up losing their jobs in the construction industry. Burgess (1977) argued that it does not bring about equality in society, it widens the gap between the rich and poor.

Despite the arguments against self help, it has become central to housing policies of most developing countries. It comprises over fifty per cent of the housing stock in most developing countries (Pugh, 1996). In the mid-1970's The World Bank promoted the use of aided self-help in low income housing. It did not associate self-help with shelter only, it widened it to community-based organisations.

The new policies of housing that were proposed by the World Bank and UNCHS (Global strategy for shelter to the year 2000) in the late 1980's, focused more on human settlements and their contribution to economic growth and linking it to governments, markets and non-governmental organisations.

THEORETICAL BASIS OF SELF-HELP HOUSING

Land in Self-Help Housing Projects

Land issue is the most critical input in self-help housing. It has many uses other than shelter, it is essential for access to employment, credit, infrastructure and service facilities. Therefore the availability of land is a critical factor determining the ability of the poor to construct their own housing.

The urban poor often face difficulties in obtaining proper land suitable for housing. They often live on the outskirts (city fringes) of the major cities, on land with no security of tenure or land that lacks planning permission from urban authorities because it is located beyond the urban perimeter. These areas are subject to flooding, steep hillsides, swampy areas etc. For example Bangkok in Thailand is located in a flood plain, Dar es Salaam and Manila in Phillipines (Choguill, 1994). These

towns are located near a rubbish dumping area, which have serious environmental problems to the local people.

The second issue concerns plot tenure, the urban poor often build houses on illegal land (with no legal title) which faces a threat of eviction or their houses being demolished. The low-income need to have faith in land tenure system because it can improve the chances of the poor to increase their access to credit and start contributing to cost recovery of housing services. Mauclasan(1985) argues that the security of land will allow the low income to invest in their own houses.

The land prices are a major factor in determining the use of land for housing. Land prices falls steeply as distance from city centre increases. At peripheral locations, land price may be low enough for a poor family to purchase or rent. However it may have negative implications for other financial costs like transport to employment centres.

Service facilities in Self Help Housing Projects

Rapid growth of urban population in developing countries has led to a corresponding increase in demand for basic urban services. Service facilities are remarkably missing in low-income settlements, if available they are often in poor condition, and hence require considerable rehabilitation. Many urban dwellings lack piped water, electricity and methods of sewage and garbage disposal pose major hazard to public health (Gwebu, 2002). They also lack basic education and health which they can use to improve their income earning potential, this traps them in a cycle of poverty from which it is difficult to break (Rondenelli, 1988).

The other factor is the cost of providing those services. A vast majority of the low-income urban dwellers do not have the capacity to pay for services and because of lack of funds, existing facilities are in most cases not properly maintained. In addition to that the problem has been exacerbated by the concentration of the poor in large cities, they have outstripped the available services in major cities.

Finance in Self Help Housing Projects

The urban authorities of developing countries have small, costly and unpredictable financial arrangements for low income housing. Poor families do not have access to formal credit for house construction (Fruet, 2003). In most developing countries, housing is often accorded a low priority when allocating scarce resources, which have instead been channelled to sectors like agriculture and defence ministries (Gugler, 1992). The urban authorities have exacerbated the problem, by introducing excessively high building standards which are only reached by higher incomes households.

On the other hand the non financial institutions place other constraints on housing finance: The absence of a title deed is one of the main obstacles to normal housing finance, mainly due to poor land administration. The urban poor cannot get mortgage loans because they have no proper security to pledge. This makes it difficult for them to have access to credit.

Most developing countries have upgraded their existing housing stock through slum improvement programmes. Funds were obtained from World Bank on a cost-recovery basis. Such programmes have succeeded in some countries and failed in others. Most governments tended to promote unrealistically high standards of housing and this led to default in rental payments.

The United Nations Global Shelter Strategy calls for support of informal sector credit system. Accessibility to land has been cited as being crucial in enhancing access to credit. Policy makers should be encouraged to restructure their public expenditure so that poverty alleviation programs for example housing should get the lion's share in their overall budgets.

Building Materials in Self-Help Projects

Building materials are an important component in the house construction process, their contribution to the low-income housing can not be under-estimated. They are used both in construction and maintenance processes of housing.

There has been a growing concern over the provision of affordable building materials for low-income housing, They are considered to be one of the main constraints on self-help housing. Although little research has been done on this, the available evidence has shown that, an acute shortage of building materials prevents the urban poor to provide adequate shelter for themselves (Choguill, 1994)

Among developing countries the material that is used for housing is increasingly being imported. The imported materials have high transport costs in distribution and marketing; this makes the price for them too high by the time they reach the urban poor. The price of

materials will continue to increase because the current housing policies of most developing countries do not support the use of local building materials. Building standards require the use of modern building materials like corrugated iron, roof tiles, cement etc. The use of these modern materials has serious technological problems for the urban poor; they need highly skilled personnel to use them. Inappropriate building standards/regulations have negative effects on housing and infrastructure, they have led to a low quality of building materials and construction techniques used in informal low cost settlements (Turner 1976). Building standards are largely

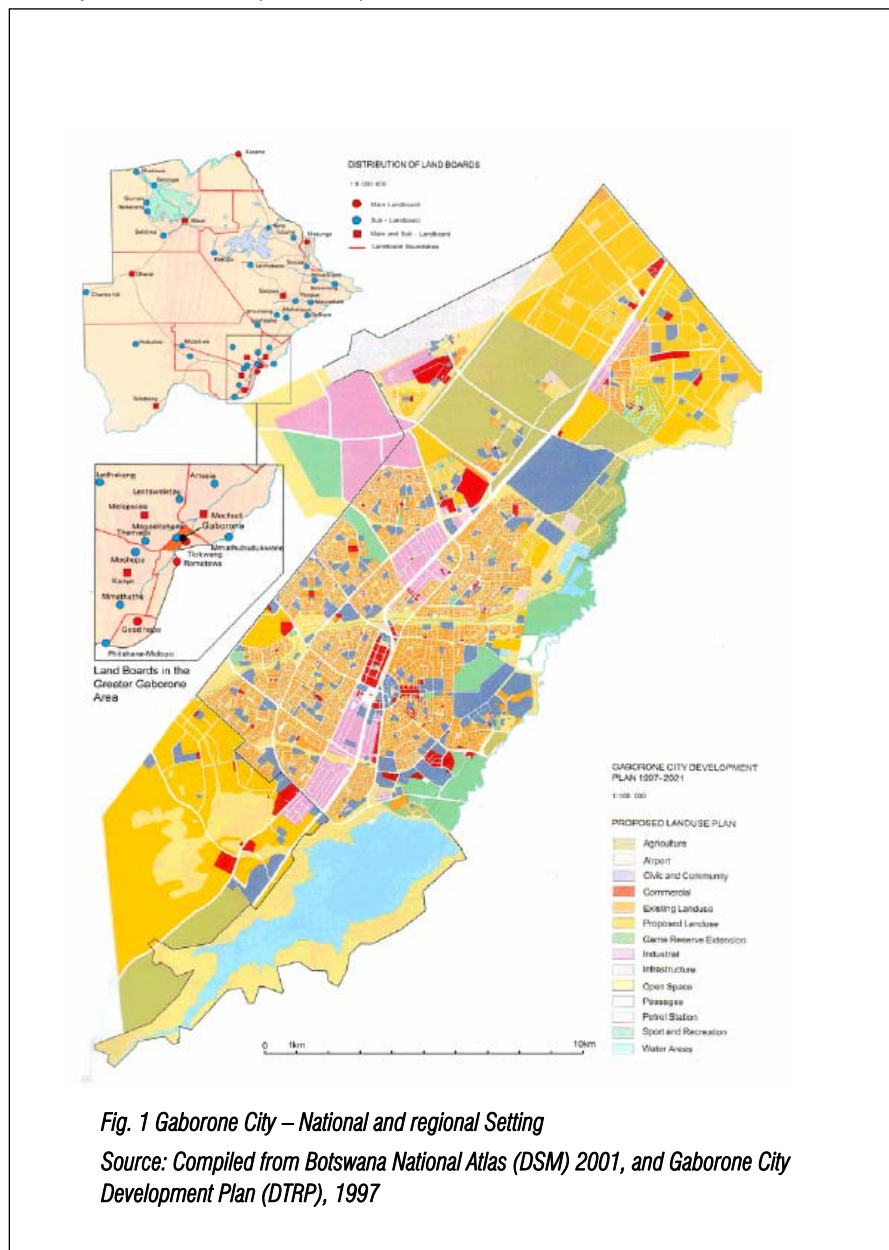


Fig. 1 Gaborone City – National and regional Setting

Source: Compiled from Botswana National Atlas (DSM) 2001, and Gaborone City Development Plan (DTRP), 1997

incompatible income levels and conflict with real local situations (Mabogunje, Hardoy and Misra, 1978). In developing countries few standards are based on local experience as most of them are inherited from colonial powers; these are out of reach of many low-income people. They are also not relevant to local culture and therefore conflict with local norms and values.

BACKGROUND TO THE STUDY AREA

Gaborone is the capital city of Botswana. It is one of the fastest growing city in Sub-Saharan Africa with an estimated population of 200,000. (see Fig. 1) Gaborone like other cities in Africa have grown as a result of urban rural migration. This rapid growth has created social, economic and environmental problems in most of the low income areas (Gwebu, 2002).

Gaborone was chosen out of a total of eight major towns of Botswana, mainly because of the following reasons:

- It has the worst problems of housing and increasing number of squatter settlements as compared to other towns.
- It is experiencing rapid population growth in the country .
- It possesses many of the typical properties of a primate city.

BRIF OVERVIEW OF SELF-HOUSING PROGRAMME

The Self Help Housing Programme was first introduced in 1978. The programme was established to provide an effective means of allowing access to affordable housing for low-income households. With the assistance of international bodies such as the International Bank for Reconstruction and Development (World Bank) and United States Agency for International Development (USAID) (Kalabamu, 2002). Appropriate strategies were examined and the programme was accepted as a viable strategy for urban development

Given that the Batswana (people of Botswana) have always built adequate housing for themselves in rural areas, self-help was seen as the most cost-effective way of providing housing for urban dwellers, particularly the poor. The SHHA programme sought to

emphasise self reliance(one of Botswana's four national principles) and the spirit of self-help.

Under this programme which is administered by the Urban Councils, the plots were allocated virtually free of charge, building material loan provided at a subsidised interest rate. Occupiers had to pay a service levy (charge for provision of services). However these services were of very poor quality and the houses were of very poor quality due to lack of building standards.

The programme was further reviewed, the new urban development standards have been introduced, this has meant that low-income urban areas are serviced to higher standards. This has brought changes to plot sizes, cost of plots, tenure system, financial arrangements, construction and maintenance of urban services.

PROVISION OF SERVICED LAND

The empirical studies of Turner and Mangin has been highly influential to Botswana's housing policy. The government has adopted the policy of upgrading and provision of site and service schemes under the SHHA programme and it also calls for cost recovery mechanisms. The site and service schemes involves the servicing of land and its subsequent allocation to low-income families

to develop over time using materials from government.

One of the major problems causing shortages of urban housing was identified as shortage of serviced land. The Accelerated Land Servicing Programme(ALSP) was introduced with the intention being to implement an accelerated construction programme for the provision of sufficient serviced residential, commercial and industrial land in urban areas. Through its pricing policy for serviced land under the (ALSP), Government aims to achieve full cost recovery. This is intended to be achieved through cross-subsidy, where industrial, commercial and developers will pay "market prices", first time residential plots in high and middle income groups will pay low income (SHHA) will pay affordable prices.

The Accelerated Land Servicing Programme also coincided with the introduction of the Allocation of State-Land Policy in 1990, whose aims were to speed up the process of State-Land allocation and ensure that land was allocated to Botswana equitably.

Table 1: A summary of the new urban development standards in SHHA areas

	Old SHHA Standards	New SHHA Standards
1. Income Criteria	P800-P7000 per annum	P1800-P12,000 per annum
2. Plot Price	Allocated free. Holder pays a portion of development costs in service levy	Affordable prices
3. Tenure	COR	FPSG
4. Registration	Government is registered owner of land. Holder is registered with the Town Council	Owner is registers in Deeds Registry, in terms of a 99 year lease.
5. Building materials loan	Maximum P1 200 at 9% per annum paid within 15 years	Maximum P3 600 at 10 % per annum paid in 15 years
6. Infrastructure	Pit latrines, Stand-pipes and no electricity	Waterborne sewerage water reticulation to plots. Electricity easily connectable.
7. Recurrent costs	Plot holders pay service levy	Owner pays rates
8. Mortgage	No registered mortgage possible but rights in COR could not be ceded as security for a loan.	Owner may register a mortgage against a plot
9. Building materials	Cement and Corrugated iron	No change

Source: Annual Report SHHA 2005

AIMS AND OBJECTIVES OF THE STUDY

Broad Aim

The main broad aim of this research is to determine whether the primary objective of the SHHA programme has been met in providing an affordable low-cost housing in Botswana.

The objective stated above arises from the concern about the deteriorating living conditions of the low-income households in urban centres of Botswana, particularly in Gaborone. The evidence comes from an increase in number of squatter settlements, signs of poverty among the low-income areas and overcrowding in living units. The other concern arises as to why there is a strong belief that some of the SHHA plots are occupied by middle and higher income groups at the expense of low-income households.

Based on those broad aims, the study met the following objectives as set out below.

Objectives

(a) To examine the sources of finance of finance for plot acquisition and development

The SHHA programme is administered by the Urban Councils in the country. The Urban Council's expenditure is met by Central Government deficit grants. Presently the Central Government has reduced this expenditure to Urban Councils, which means that the SHHA programme is getting less finances from the Central Government. On the other hand the shortage of finances for SHHA programme has been exacerbated by poor cost recovery resulting from defaults in payment of the building materials loans (Gwebu, 2002). In light of those problems, this objective seeks to establish the principal source of finance available to low-income households for the development of SHHA plots.

(b) To examine the existing SHHA plot tenure system, and to determine the extent to which this system inhibits or enhances the development of adequate and affordable housing on SHHA plots. Plot tenure plays a major role in the housing development. It is one of the requirements needed by financial

institutions for mortgage. The title is used as security in financial institutions.

The previous form of tenure in SHHA areas was the Certificate of Rights (COR). The COR was an easy method of providing secure tenure, which did not involve the expense of legal fees or cadastral surveys. The main problem with this form of tenure was that it was not accepted as collateral by financial institutions, in case the owner of the plot wanted to secure funds for development of the plot. Recognising the problems associated with this form of tenure, it has been changed to a Fixed Period State Grant (FPSG). This appears to provide a simple, improved form of title deed that would probably be accepted as collateral by financial institutions. This objective will examine the present plot tenure system and establish as to whether SHHA residents have security of tenure. It will also identify the main obstacles that inhibit the acquisition of titles under this new form of tenure.

Plot transfer system

SHHA residents can, if they wish transfer ownership of their plots to other people. The transfer of FPSG plots is a private transaction between buyer and seller and does not require Council's approval as it was the case with the COR.

The development covenant of the SHHA plot states that a plot can only be transferred/sold if the previous owner has owned for a period not less than ten years. If it sold before ten years elapses the "buyer" pays a penalty of Ten Thousand Pula.

There is a growing concern about the abuse of the present plot transfer system. This abuse is in the form of "fronting". This is a system whereby an eligible applicant obtains a plot for a relative or any other person who is not eligible for the plot under the SHHA programme. This objective will examine the extent of that problem by identifying and assessing the various methods that has been used for plot transfer.

Plot allocation system

Availability of land is one of the factors which enhance the development of housing in low-income areas. There has been some concern

about shortage of serviced land in low-income areas. This has affected the whole allocation process to an extent that the waiting lists have begun to grow in most urban centres.

The Accelerated Land Servicing programme (ALSP) and the State-Land allocation committees have been introduced in low-income areas to address the problems mentioned above. ALSP is a major development initiative aimed at provision of serviced land to SHHA areas. State-Land allocation committees have been set to speed up the plot allocation process. This objective will establish as to whether these two initiatives have brought any changes in the plot allocation process. This will be determined by evaluating the waiting period for SHHA plots, from the time the application was submitted to the time the plot was allocated.

The availability and maintenance of services

Botswana has experienced rapid population growth in urban centres, this has been caused by migration. For people arriving in towns from rural areas, it is common to stay with friends or relatives or rent a room. This has tended to be concentrated particularly in SHHA areas where lower standard rental accommodation exists for low-income people. This objective seek to find out whether the existing service facilities have catered for that rapid population growth in SHHA areas and determine whether the services are maintained to an adequate standard. The plot-holders will be asked to give their views on the maintenance of service facilities in their areas.

RESEARCH METHODOLOGY

There are fifteen officially registered SHHA areas in Gaborone. Ten out of a total of fifteen survey areas were selected for the survey. The survey areas were chosen according to sizes. They were ranked according to their population and then the first ten survey areas were chosen for this study, so as to get a big representative sample. The areas of investigation were Bontleng, Old-Naledi, New-Naledi, Gaborone West, Ginja, Broadhurst, Tsholofelo, Ledumang, Maruapula and White-City. The locations of these areas were easily definable

by bordering streets with the help of a detailed map of Gaborone City.

Housing and household information was obtained through the administration of formal interviews. In order to ensure an even coverage the proportional allocation technique was used to select the number of households. This is a special form of stratified sampling where the sample size is chosen to be proportional to the stratum size. The technique was such that the number of households to be interviewed from each area depended on the size of that particular survey area. Within each plot, the plot owner was targeted or his spouse.

Documentary information was obtained from Gaborone City Council, University Library, Help Housing Authority Offices, planning journals, Botswana's government reports, development plans, seminar papers, newspapers and from interviews with officers of Botswana government, parastatals and private sector. These sources provided the necessary background details about the study.

Apart from secondary information, key informants such as representatives from SHHA, Councillors, community based organizations, Department of Town Planning, Department of Lands, Other knowledgeable informants were chosen from various parastatals and private sector, these included officers holding key positions with special expertise to the housing sector. These included Botswana Power Corporation, Water Utilities Corporation, Commercial banks, Botswana Housing Corporation, Time Projects and various consultants in housing and construction industries.

FINDINGS OF THE STUDY

Employment status

An analysis of the employment status revealed that 55% of the respondents had informal employment and the remaining percentage is distributed equally among those who are employed by the government and by the private sector. It was discovered in the field that most of the respondents who were not formally employed, were engaged in a variety of activities such as selling vegetables, brewing traditional beer, hair dressing, etc.

Table 2: The number of respondents from each survey area

Name of Area	Number of households	Number of households to be interviewed	Adjusted Sample
Bontleng	5769	9	8
Old-Naledi	20652	32	36
Ledumang	3008	5	6
New-Naledi	1623	2	3
Gaborone-West	16202	24	26
Tsholofelo	4160	6	6
Ginja	1849	3	4
Maruapula	4045	6	5
Broadhurst	1557	2	3
White-City	7751	12	12
TOTAL	66613	100	109

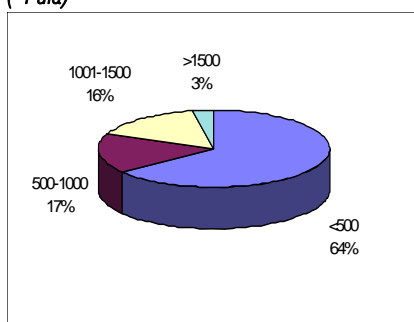
Source: Field survey, 2006.

Given that the majority of respondents were not formally employed and majority (64%) earning less than 500 Pula, it implies that the majority of them have not benefited from the building

materials loan offered by the government under the SHHA programme. The criterion that is used for giving out these loans requires one to be formally employed. They will also face a similar problem in financial institutions whose criterion for housing loans requires one to be formally employed.

Having established information on socio-economic background of respondents, the analysis now focuses on the research objectives.

Figure 2: The respondent's monthly income (*Pula)



Source: Field survey, 2005

(a) Sources of finance for plot acquisition and house development in SHHA areas.

The sources of finance were investigated according to employment status of respondents. The employment status of households by source of finance. It shows that on average the majority of plot holders secure

finances for house development from their own resources.

Now given that we already know the income levels of plot holders from Figure 2, it is important to establish whether income has an effect on finances of plot development. Table 3 below summarises the monthly income status of households and sources of finance for plot development. It shows that 86% of plot holders who earn less than 500 Pula, still secure finances from their own resources.

(b) The plot tenure system

The aim of this variable is to examine the SHHA plot tenure system. The summary of plot tenure system shows that only 12% of the plot-holders had titles for their plots and 33% are in the process of getting titles. Under the FPSG plot tenure, the plot-holders are required to pay costs for title registration. It is therefore important to find out if the cost for title registration have an effect on the present plot tenure system. This was investigated by establishing whether there is a relationship between plot tenure and the income status of a household. There is a slight differences of plot tenure according to different income groups. It shows that 38 % of the respondents who earn 500 Pula had titles for their plots while 30 % of those who earn more than 1000 Pula had titles. A chi-square test was further done to find out more about the relationship between income status of a household and plot tenure. It suggests that income status has a significant relationship with the type of plot tenureship. This finding reveals that those households with more income are in a better position to acquire titles for their plots as compared to those with

less income. In conclusion it can be argued that few plot-holders have acquired titles for their plots under the present FPSG plot tenure system.

(c) Method of plot transfer

The method of plot transfer was investigated through the various methods of plot acquisition in the study area. It was revealed that 68% of the plots which were acquired through the SHHA programme were transferred to the present owners without titles and 84% of the

relationship between income status of a household and method of transfer, it was shown that the two are statistically significant. The conclusion that can be drawn from this findings is that there is no evidence of plots being transferred unlawfully given that most of the plots were transferred through the legal method.

d) Allocation of plots

The general approach to plot allocation is on a "first-come first-serve basis". Figure 3

and waterborne sewerage, but in most cases they reported that they could only afford a very small monthly payment for the cost of such services.

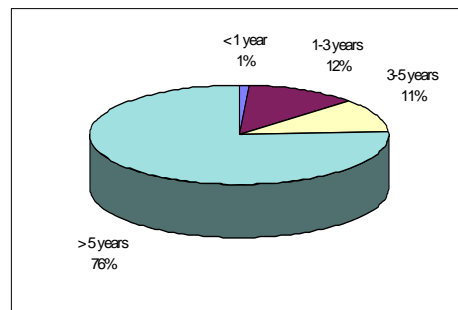
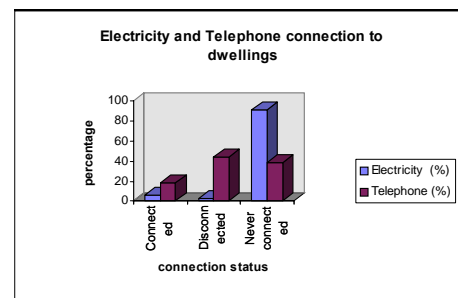


Figure 3: Applicant's waiting period for plots.

Source: Field-survey, 2005

A further analysis was done to investigate the respondent's views on maintenance of services facilities. Most respondents expressed dissatisfaction with maintenance service facilities in their areas, roads (77 %) were ranked the highest of all services that were poorly maintained, it was followed by public phones (69 %) and waste management (64 %) respectively. From the information gathered during interviews, most respondents preferred their streets to be lit, phones to be located in central areas to avoid being vandalised and increase of rubbish bins because at the time of the survey two households shared one rubbish bin.

Figure 4: Electricity and telephone connection to dwellings



Source: Field-survey, 2005

CONCLUSION

The conclusions of the whole study will be made through comparison of the project objectives and the end results. The broad aim of this study has been largely achieved in a number of ways. Sufficient evidence has shown that the SHHA programme has not pursued its

Table 3: Respondent's source of finance by type of employment

Source of finance	Type of employment		
	government	informal	private
government	1	1	0
BBS	6	22	9
banks	8	21	19
Small loans from friends and gifts	6	27	22
own resources	80	28	51
No. of cases	17	67	69

Source: Field survey, 2005

plots which were purchased were transferred to the owners through the legal method. A legal method of transfer involves a lawyer who is a mediator between two people involved in a plot transfer, the people involved had to pay some legal fees.

As it is shown above that some plots have been transferred through the legal method, it is essential to establish whether there is a relationship between income status of a household and method of plot transfer. A further analysis revealed that the majority of the plots were still transferred to the present owners through the legal method. A chi-square test was done to find out more about the

summarises the status of plot allocation in SHHA areas. It reveals that plot allocation is typically very slow, 76% of applicants waited more than five years before being allocated plots. The allocation process may be slow while finance for development may not be available which further exacerbate the problem. The ALSP programme has not made any significant impact in provision plots for low-income aspirant home seekers.

(e) Service facilities

Nearly all respondents obtained water from communal standpipes and relied on pit latrines for on-site sanitation. Figure 4 below, shows that 91% of respondents did not have electricity connected to their dwellings. It is important to note that 44% of the respondents had private phones disconnected from their dwellings. This implies that it might be cheaper for low-income to connect private phones to their dwellings but very expensive to maintain them. During the field survey, most respondents reported that they would like to upgrade services including electricity, individual water connection

Table 4: Means of plot acquisition and system of plot transfer

Transfer	Plot acquisition		
	Purchase	Inheritance	SHHA
	%	%	%
Lease	0	0	11
Legal means	84	44	18
Title	12	0	3
No title	4	56	68
No. of cases	25	10	37

Source: Field-survey, 2005

objective of providing an affordable housing to low-income households. The first issue concerns finance for plot development. Lack of finance seems to be the main constraint which prevents house development in SHHA areas. It has also shown that the available source of finance; the building materials have been unable to provide adequate funding to a reasonable and affordable standard. The second issue concerns the acute shortage of land which delays the plot allocation process and consequently frustrating aspirant home owners.

The second broad aim has also been achieved, this concerns the issue of SHHA plots being "hijacked" by non low-income households. The results show that this problem is not big as it has been speculated. The study reveals that there are some suspicions of this illicit practice happening in SHHA areas.

The major conclusions are that housing policies in Botswana are not supportive of the general housing and living conditions in low-income urban areas.

A critical analysis of the SHHA programme has shown that attention will need to be given to the following main points in the preparation of future low-income urban housing programme in Botswana:

There is a need for finance assistance to low-income households in Botswana, this will require an innovative approach that will not only satisfy demand but also involve more private sector participation and cost effective use of resources. The government could assume the costs of plots so that people are faced with housing construction costs or could provide one loan for costs of plot and house development rather than providing one loan for building materials. An emphasis should not be placed on income from employment; this discriminates against those with irregular or informal sources of income. In view of the affordability problems, there is need to ensure fair and equitable allocation and clear targeting of subsidies to lower income households.

The previous form of tenure used by SHHA, the COR is a good form of tenure that satisfies the objectives of the programme. The government should persuade BBS to modify its policies to

permit lending to COR-holders. The commercial banks and building society should also adapt to the nation's needs by lending to lower income.

Land shortage is one of the main obstacles of house development. In order to reduce the existing shortages of low-income housing, allocation of SHHA plots should be resumed at an earliest possible date. All traditional villages adjacent to major centres should be brought within the planning areas of the major towns so as to get more land for low-income housing.

There is a need for development of a coherent housing policy framework. Since a national housing policy was last prepared in 1982, there have been significant changes in housing provision and overall trends of urbanisation. These have created uncertainties, conflicts and loopholes in policy, which have represented growing problems of low-income urban housing. A new policy needs to be developed as a tool for addressing of low-income urban housing problems, it will also require an extensive consultation with the general public. This should clearly pronounce urban and housing policy and target it to the most needy people, to prevent worsening of living conditions in existing low income urban areas.

There is a need for more flexible building standards and design. The use of local building materials should be incorporated in revised building standards in order to reduce construction costs and promote appropriate building construction technology as a tool for cost recovery and affordability. The technology involved should be simple, it should incorporate the use local materials that could be understood by local people. There is need for increasing scope for developing the indigenous construction industry and other services related to housing. There is need for urgent research and production of suitable local building materials such as clay, bricks, mud plastering, suitable sand, grass thatch, clay tiles, poles etc., and a need to reinforce the traditional building technologies.

While it was beyond the scope of this research to prepare a detailed assessment of comparative experiences of self-help housing with other developing countries. Some particular aspects of self-help housing have

been identified in some developing countries which can offer useful lessons for Botswana. Some useful experiences of other countries have been identified by Choguill (1994) in his analysis of the 47 self-help projects. He identified factors that promote successful construction of low-income housing. These are, existence of effective community organisation in self-help housing programmes and the need to empower householders; particularly women with construction skills through training so as to implement the policies of self help housing effectively.

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