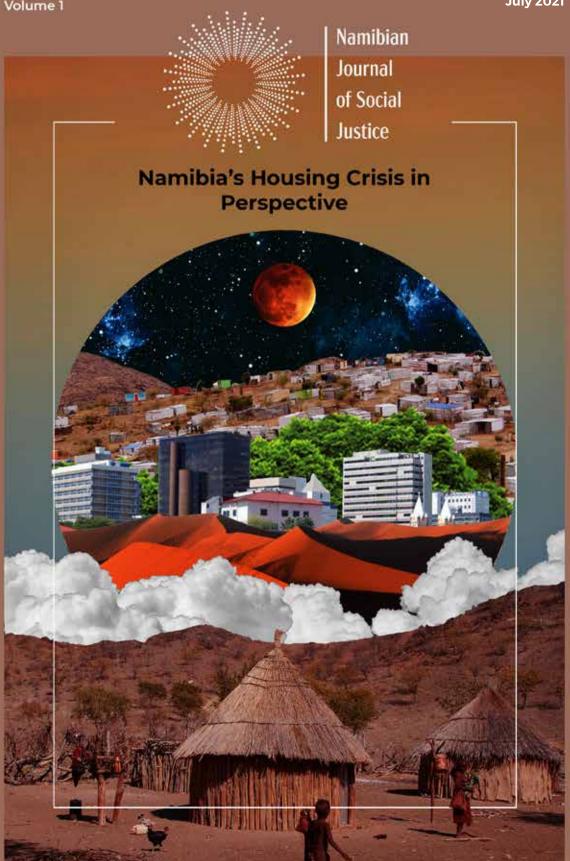
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Namibia's Housing Crisis in Perspective

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Albius Mwiya

Introduction

Botswana has a land area of 585,370 square kilometres with a small population of just over 2 million according to the 2011 Population and Housing Census. Traditionally a pastoral society, with a predominately rural population, an ever-increasing numbers of Batswana have moved to urban areas and larger villages in the last three decades. In 2000, urban growth rates have been estimated at about 7% per annum (Government of Botswana, 2011).

Between the early 1970s and the early 1990s the percentage of the urban population more than doubled. Botswana instituted a national urban development strategy in 1978 and a national housing policy in 1982. The government has only provided housing to its direct employees while the urban poor and new migrants from the rural areas have been left to fend for themselves (Mosha, 2010).

The provision of shelter was not considered a top priority by the Government until the 1980s. There was no attempt before Independence in 1966 to prepare either a national, regional or local housing plan and those that existed were usually for the areas where the white European settlers lived. Fifteen years later, there was a realisation that the problem of slums and squatter settlements which were mushrooming in almost all of Botswana's urban centres required urgent attention. The rapid urbanisation led government to introduce tenure regimes such as the Certificate of Rights to curb squatter problems and the Fixed Period State Grant (FPSG) for the middle and high income groups. Beneficiaries are issued with a Certificate of Rights (COR) which allows them to enjoy the use of the plot while the state still owns the land. This tenure is secure, inheritable and can be ceded with the consent of the Council. Although COR can be given as collateral, financial institutions are hesitant to accept it since the land still belongs to the state and require consent of the Council. In order to address this challenge Government approved the conversion from COR to Fixed Period State Grant (FPSG). This is a simple form of title deed and is accepted as

collateral by financial institutions. With this tenure system, the beneficiary can transfer the ownership of their plot to another person without the approval of the relevant council. It provides a secure tenure that is so much needed (Self-Help Housing Agency, 2006).

This case study highlights the policies introduced by the Government of Botswana to address the problem of lack of decent housing for all income groups in Botswana. This includes the issue of providing affordable housing to the poor in urban areas and the issue of abolishing informal settlements in urban areas. The challenges and measures taken to address those are outlined challenges and the conclusion highlights the achievements of the programmes.

Background

other Like many developing countries, Botswana experienced a rapid migration of people from the rural areas to urban centres which puts pressure on housing delivery in most towns. People started erecting shelters on unserviced land and this led to the emergence of informal settlements in most urban centres in Botswana. The first squatter settlements started in Francistown in the 1950s when African settled on Tati Frahold land along river banks. By 1975, 60% of Francistown residents were squatters. Other squatter settlements in Francistown included Monarch, Somerset East and West and

Tati Town. Old Naledi and Botshabelo squatter settlements started as workers' camps for labourers engaged in the construction of Gaborone and Selebi Phikwe respectively. Squatter settlements developed in Kasane, Jwanang, Sowa Town, Gaborone and Francistown (Mosha, 2010).

In order to address the problem of housing, the government of Botswana came up with the several policies. Firstly, there is the Botswana Housing Policy 2000. This has the objective to provide access to good quality basic shelter both in urban and rural areas. In urban areas, central government provides serviced land, policy and guidance to local administrative councils. Central government further construction provides finance to councils which in turn lends it to beneficiaries. Beneficiaries are selected by the councils and are expected to build a core house which is a two-bedroomed house which should conform to local building regulations. In rural areas, the implementation does not differ much from the urban areas. The Land Boards in the rural areas select the beneficiaries and allocate land free of charge. Central government provides funding to the district councils which in turn disburse to the beneficiaries (Self-Help Housing Agency, 2006).

Secondly, there is the National Policy on Housing of 1981. It states that the government has to:

- facilitate various settlements in partnership with other stakeholders;
- (2) channel more resources (and emphasis) to low and middleincome housing in both urban and rural areas;
- (3) promote housing as an instrument for economic empowerment and poverty alleviation; and
- (4) foster a spirit of partnership with private sector and all major employers in home development and facilitating home ownership.

Thirdly, there is the Urban Development Policy of 1983 which has the following objectives: all settlements must have a spatial plan and the land has to be serviced before allocation. Subsidies for land delivery for lowincome groups were introduced while the principle of cost recovery applied to middle income groups and the principle of market prices applied to high income groups. Urban centres were not subsidised by rural areas and Botswana followed a mixed residential development strategy which means that all residential neighbourhoods must include low, middle- and highincome areas. This approach was adopted to ensure that the services reach everybody and that all informal settlements will be provided with all amenities (Government of Botswana, 1991).

After realising the rapid growth of squatters in urban centres such as Gaborone, Selebi Phikwe, Francistown and Kasane, Government reacted quickly by introducing an incremental Slum Upgrading Programme, first by providing basic necessities (earth roads, sand pipes, pit latrines) and then better services like tarred roads, reticulated water, sewer systems, social amenities, etc. The Government decided on upgrading the squatter areas and this approach was also followed by the Chobe District Council in Kasane (Government of Botswana, 1991).

Botswana established the Self-Help Housing Agency (SHHA) in 1973 to facilitate access to serviced residential plots and housing financing by lowincome households. Beneficiaries are given free serviced plots and a Fixed Period State Grant. Government provides services such as tarred roads, water connections, electricity, streetlights and other amenities. Plot owners are required to develop their own houses within a period of two years. They are encouraged to use locally produced certified building material. Plot owners are given loans to purchase building materials. They only pay a service fee and do not pay rates. Initially this programme was for urban areas only but now it has been extended to the rural areas as well (Government of Botswana, 1991).

Under a Presidential directive a new SHHA Programme was introduced in 2009 to include those households who could not qualify for the old SHHA programme. The 2 new initiatives, the new SHHA programme and the TurnKey Housing Programme provide housing loans of up to 45,000 Pula at zero interest. The National Development Bank, the Botswana Building Society (BBS) and commercial banks provide funding to all income categories and government provides guarantees. For all the low-income housing programmes, government provides funding through the Department of Housing which in turn channels it to the District Councils (Mosha, 2010).

In addition, Botswana established the Integrated Poverty Alleviation and Housing Scheme in 1990 to provide and to promote housing shelter instrument for economic as an empowerment and poverty alleviation. The Government provides funding to poor households to set-up projects to produce building materials. This income helps them to then construct their own houses.

The Case of Kasane

Kasane is a small town located in the Chobe district in the northern part of Botswana. It is the headquarters of the Chobe District. According to the Population and the Housing Census of 2011, the population of Kasane stood at about 9,000 people. Kasane town has experienced a high demand for housing owing to the rapid influx of people from rural areas in search of employment opportunities and a better life. New migrants started constructing their makeshift houses out of mud walls and thatched roofs in unauthorised areas. These areas were without basic services such as roads, water, electricity and proper sanitation. The Chobe District Council is responsible for the provision of housing, amongst other things. This necessitated the Council to develop innovative ways to encourage people to build their own residential houses (Ikgopoleng and Cavric, 2011).

The Chobe District Council implemented the following programmes to provide affordable housing and curb the mushrooming of slum/squatter settlements in Kasane. The Integrated Poverty Alleviation and Housing Schemes w has three objectives:

- To promote housing as an instrument of economic development and poverty alleviation;
- (2) To provide capital by Government to poor householders to set up project to produce building materials; and
- (3) To enable households to participate in business ventures for them to earn a wage which in turn assist them to build houses for themselves.

The programme is implemented in three phases. The first phase involves training the beneficiaries in the production and marketing of standard building materials. such as stock bricks, blocks, pavement bricks/ slabs and kerbstones which are sold at competitive prices on the local market. Participants are paid basic salaries from revenue generated from the programme (Mosha, 2010).

The second phase involves the training of beneficiaries to construct their own houses. They are trained on the most cost-effective construction methods and are given loans for building materials to construct their dwellings and are expected to acquire other materials not available at site since they earn a wage. The objective of home ownership is achieved during this phase.

The third phase of the programme is the repayment of the capital amount provided by Government – this is the establishment of the revolving loan fund to sustain replication of the project in other settlements, which constitutes the final phase of the project (Mosha, 2010).

The following were the key successes of this programme:

• Public participation in the upgrading process in the preparation of layouts, plot

demarcation and regularisation; and

• Allowing freedom to residents by Government on the design and construction of their homes. This ensured that cultural traditions are not destroyed and it achieved maximum cooperation.

legalisation Tenure provided is in the form of two systems: The Certificate of Rights (CORs) means that the holder has the right of usage but the land belongs to the state. This provides security of tenure and allows COR beneficiaries to enjoy the use of the plot while the state still owns the land. This tenure is secure, inheritable and can be ceded with the consent of the Council. This tenure system can be converted to the Fixed Period State Grant (FPSG), which is a simple form of title deed and is accepted as collateral by financial institutions. With this tenure system, the beneficiary can transfer the ownership of their plot to another person without the approval of the Council (Government of Botswana, 2014).

The second system is the regularisation of irregular settlements which is done through infrastructure provision, social services and amenities and other improvements. Subsequent provision of infrastructure is provided through self-help methods as opposed to investment by public and private sectors (Mosha, 2010).

Challenges

The programme is faced with challenges bureaucratic such as procedures within council during procurement of building materials for the scheme as the scheme was competing with other independent brick moulders in the village. District Councils are different and autonomous bodies. The beneficiaries of this project are paid an allowance which is regarded as a salary. Since the payment depends on the profit gained from the sale of the produced building materials, Councils pay different allowances to beneficiaries. Meaning some Councils pay more than others. The payment structure of beneficiaries is thus different between Councils (Ikgopoleng and Cavric, 2011).

There were no clear criteria for beneficiaries to exit the scheme and the beneficiaries exit the scheme at their own time without the council's intervention. Beneficiaries are not able to run the project on their own after the first two years. The project is expected to reach optimal operational capacity and be self-sustaining. Beneficiaries are expected after two years to run their projects without the involvement of the Council (Ikgopoleng and Cavric, 2011).

Conclusion

The housing programme in Kasane has ensured that certified structures werebuilt. Thebeneficiaries were trained and equipped with skills to make bricks, paving slabs, kerbstone etc. They were given allowances from the profit made from the sale of the project's products. They were encouraged to use the allowance to obtain building materials for the construction or improvement of their own houses (Mosha, 2010).

The poverty levels amongst the beneficiaries were reduced through gainful employment in the construction sector. The beneficiaries were trained in the production and marketing of standard building materials such as stock bricks, blocks, pavement slabs and kerbstones for sale at competitive prices on the local market (Mosha, 2010).

Through this strategy of Self-Help Squatter Upgrading and Site and Services Programme, low-income groups have been provided with serviced land to build their own houses. Today self-help urban housing accommodates more than 60% of the urban population in Botswana. Thus, the country has made tremendous strides in providing decent shelter and basic infrastructure to all income groups. Its policy has concentrated mostly on low and middle-income groups. People with different income levels are encouraged to construct their own houses at their own pace. This approach ensures that no person in the urban area is forced to live in an unauthorised area (Mosha, 2010).

Housing programmes have been designed in such a way that they accommodate a broad range of income groups. The success has come through careful physical planning, use of legal instruments and involving the people in slum upgrading. The urban development standards and the development control code (1995) has enabled the equitable provision of services (Mosha, 2010).

The Government has managed to finance upgrading of its infrastructure to almost entirely eliminate slums and has been successful in facilitating incremental upgrading. new The housing policy and the new land policy approached the question of shelter in a holistic manner as both facilitated steps to address shelter and infrastructure provision to meet future needs. The scheme has had a positive impact since its inception and sustainable shelter development has taken centre stage. The poverty alleviation and housing scheme model managed to address the most pertinent socio-economic problems of the Chobe District Community. Ultimately, the programme could only succeed because of Government's commitment to the right to decent housing for every citizen.

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