

Women's Access to Housing in Urban Areas

Meeting the Needs of the Most Vulnerable in Housing

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I am a Senior Town Planner in the Department of Town and Regional Planning (DTRP)¹, Ministry of Lands and Housing. I am responsible for development control and urban design issues in the department. I am a reference group member for the review of the Self Help Housing Agency (SHHA²) policy and a member of the Botswana Technology Centre (BOTEC³) research project on sustainable housing.

This paper describes the shelter situation of Botswana and pinpoints the legal and financial constraints for women to get access to housing. The paper further analysis the cultural, economic, social and other barriers which are obstacles to equal rights and possibilities for women in this respect and presents ways of moving forward. In the past, Botswana had followed customary rules which had limited women's access to housing through purchase or inheritance. Such constraints depend to some extent on the marital status of women, that is if they are married, unmarried, divorced or widowed. Gender is therefore an issue in housing delivery because of the connection between access to housing and sustainable development. In Botswana and in a worldwide scale, 30 to 40% of the urban population live in female headed households, and this paper therefore analysis the impact these barriers have on these kinds of households.

¹ DTRP – Department of Town and Regional Planning

² SHHA – Self Help Housing Agency

³ BOTEC – Botswana Technology Center

Shelter Situation Analysis

Geography and Administration

Botswana is a landlocked country dominated in geographical terms by the Kalahari Desert. Botswana is situated in the Southern African region and about two thirds of the country lies within the tropics. The country is bordered by Zambia and Zimbabwe to the north – east, Namibia to the north and west, and South Africa to the south and south-east. The area of Botswana is approximately 581 730 square kilometres.

Often described as Africa's fastest growing city, Gaborone is a vibrant and colourful city. As the capital city, Gaborone is the seat of government as well as the country's commercial and administrative heart. Gaborone was chosen to be a capital city because of its strategic location, its proximity to the railway line, its established administrative offices, its non-association with any particular tribe, and most importantly, its closeness to a mining source.

Demography and Health

The population of Botswana was estimated at 1,680,863 as per the 2001 Population and Housing census. There was an increase of 354 067 over the ten year period from 1991 to 2001. This represents an average annual growth rate of 2.2% compared to 3.5% between 1981 and 1991 and 4.5% during the period 1971-1981. The national average annual population growth rate has been declining over the years (CSO⁴ 2003). The main features of Botswana's population are: declining fertility rate, increasing mortality rate and the declining expectation of life.

There are more females than males in Botswana except in urban areas. This can be described by the pattern of migration of males within the economically active age cohorts who migrate to urban areas leaving behind their wives to take care of children and other family chores.

There has been a notable decline in all fertility indicators. There has been a notable decline in the total fertility rate from 6.6 in 1981 to 3.3 in 2001. The crude

⁴ CSO, Central Statistics Office

death rate rose from 11.5 to 13.5 between 1991 and 2001. The increase in the mortality rates has impacted negatively on the life expectancy at birth, which was estimated at 55.7 years in 2001, a loss of approximately 10 years from 63.5 years in 1991. This is most probably a result of HIV/AIDS and has far reaching socio-economic policy implications for Botswana.

Economy

The economy of Botswana continues to record a strong positive growth. GDP grew by 8.3% in 2004/2005, compared to a growth rate of 3.4% recorded during the previous year. The significant growth was due to the mining sector, which recorded a very high growth rate. The recent annual surveys of formal sector employment show growth rates higher than the population growth rate of 2.4% per annum (Budget Speech 2006). From March 2004 to March 2005 formal sector employment grew by 2.8%. There is a wide range of informal employment activities that have sprung up around the country, ranging from car washing to hairdressing and provision of meals. There are many forms of employment that enterprising individuals have created for themselves, sometimes assisted by government with schemes such as CEDA⁵, and at times on the basis of their own resources. There is considerable scope for further improvements regarding poverty alleviation. The existing programmes and social safety nets continue to make the desired impacts on poverty. The engagement of a fulltime Poverty Alleviation Advisor is expected to provide further impetus to implementation of the Poverty Alleviation initiatives. Integrated Pilot Poverty Alleviation and Housing schemes have been started in some parts of the country in order to integrate skills acquisitions, employment creation, income generation and shelter provision (NSP6, 2000).

Shelter Related Fact and Figures

The statistical definition of urban areas trends point to fast increasing urbanisation in Botswana. This is due to the growing concentration of the population around towns and cities. This trend creates additional pressure on the provision and distribution of goods and services such as water, food, electricity, housing and sewerage, and also

⁵ CEDA, Citizen Entrepreneurship Development Agency

opportunities for education, health and employment. While policy interventions have been biased towards addressing rural-urban migration, it is clear that the transformation of whole settlements from rural to urban status has been due to the impact of economic developments on the population, both in these areas and in urban areas adjacent to them.

In some cities and towns like Gaborone, there is a serious problem of severe overcrowding in some areas. It is therefore not feasible to provide complete services for these kinds of neighbourhoods which are inhabited by possibly up to 46 000 people in areas which would have a normal, planned population of 8 500 people. Even if it is possible to provide sewers to 1 700 plots that cater for the quantities generated from 46 000 people, traffic generation, school provision, health provision, civic and community facilities etc cannot function properly for a population up to six times greater than the settlement planned for, not to mention the social tensions and other problems that are the consequences of such congestion. Overpopulation may turn a potentially viable and healthy environment into a slum area.

Access to Shelter

An analysis of the existing housing stock shows that while the majority of households have near adequate space by international standards, the distribution is highly skewed in that a few people have too much space while many live in crowded conditions. Two households out of three in urban areas are renters. The biggest provider in urban areas is SHHA (45%), followed by BHC (28%) and others (27%) (NHP⁷ 2000). However, it is not everybody who has access to SHHA and BHC⁸ housing, or can afford to rent in the market. Demographic trends indicate that the incremental housing need over the next decade is about 12 000 dwellings a year. But only a proportion of that figure can afford to purchase, build or rent decent housing in the market. In the prevailing cost/pricing regime (for land, building and finance) only one household in five could afford even the basic 50 square meter house.

⁶ NSP, National Settlement Policy

⁷ NHP, National Housing Policy

⁸ BHC, Botswana Housing Corporation

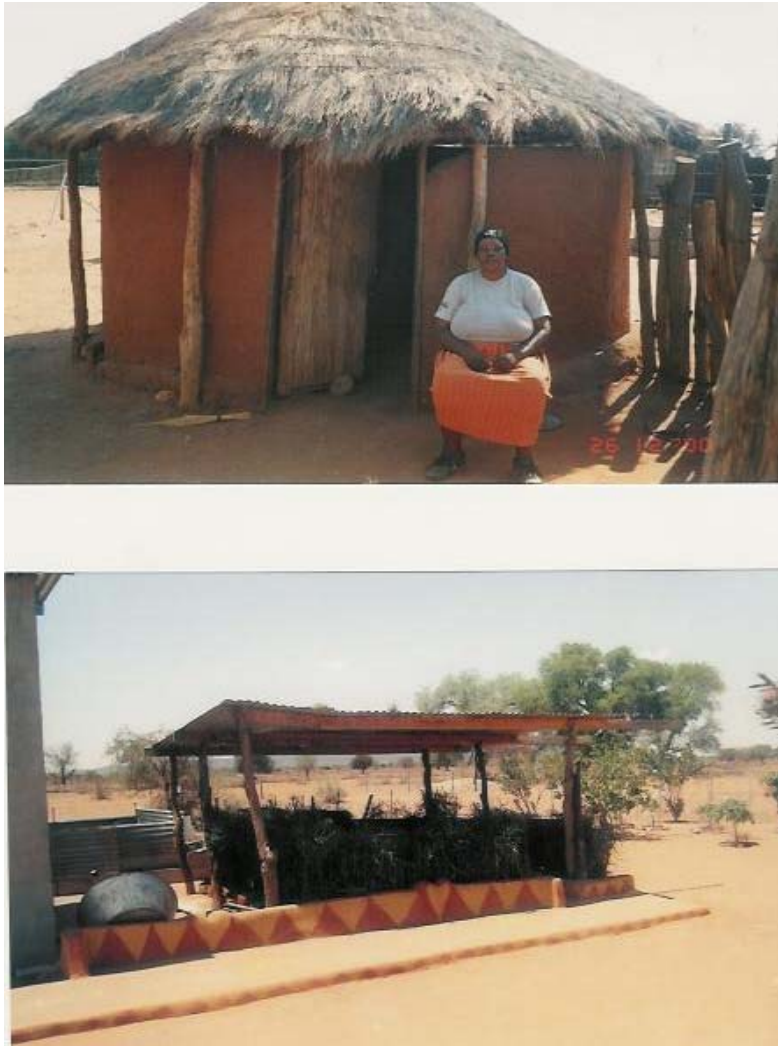


Figure 1: Substandard dwelling

In Botswana's urban areas, the majority of people have poor or no access to sanitation and power for lighting and cooking, more especially women who are responsible for all the daily household chores. The quality and availability of urban housing need to be improved, in an environment of relatively low incomes and undeveloped financing systems. The land authorities are doing much to make plots available but they find it difficult to cope owing to inadequate capacity. 64% of households in Botswana, most of who are female headed, live in substandard dwellings (Figure 1) in the form of traditional huts (mud/reed and thatch or iron roof); another 3% live in non-dwellings (Habitat 2005).

To low income families, which are mostly female headed households, housing means more than just shelter. Apart from being a major incentive to save, housing is the chief asset a household can own. More importantly, it is a source of income

(rentals) and a suitable location of other income generating activities. Studies have shown that among the urban very poor people, female headed households constitute 42% as opposed 16% for male headed households. The same applies to the very poor category, i.e. 42% viz 28% (BIDPA9 2003). Existing Housing Policy direction in the housing sector is guided by the National Policy on Housing (NPH) and the Revised National Policy on Housing of 2000. Other influences such as Habitat II defined complimentary roles of Government and the private sector. The main aim of the NPH is to facilitate the provision of decent and affordable housing for all within a safe and sanitary environment. NPH will also promote housing as an instrument for economic empowerment and poverty alleviation. On housing delivery system, the three programmes aimed at providing housing for the poor are explained. They are SHHA, the Integrated Poverty Alleviation and Housing Scheme and the Destitute Policy Scheme.

Housing finance is a critical factor in any strategy for shelter delivery. Housing finance encompasses the institutions, markets and instruments employed to mobilize and invest savings in housing. Analysis of housing finance has revealed that the available housing finance mechanisms are unaffordable to the majority of the people, and do not address the needs of the poor, which are mostly female headed households.

Actors in Shelter Delivery and their Roles

Government's role in the housing sector has so far been as financier, direct producer of housing units and landlord. The roles further include guidance, facilitation, motivation, regulation, innovation, education and training.

The role of the private sector (corporate) in housing production is still rather low. There are numerous constraints that discourage private business interests from venturing into real estate. These include less developed market, slow delivery of plots and unaffordable construction finance for low-income groups.

⁹ BDIPA, Botswana Institute for Development Policy Analysis

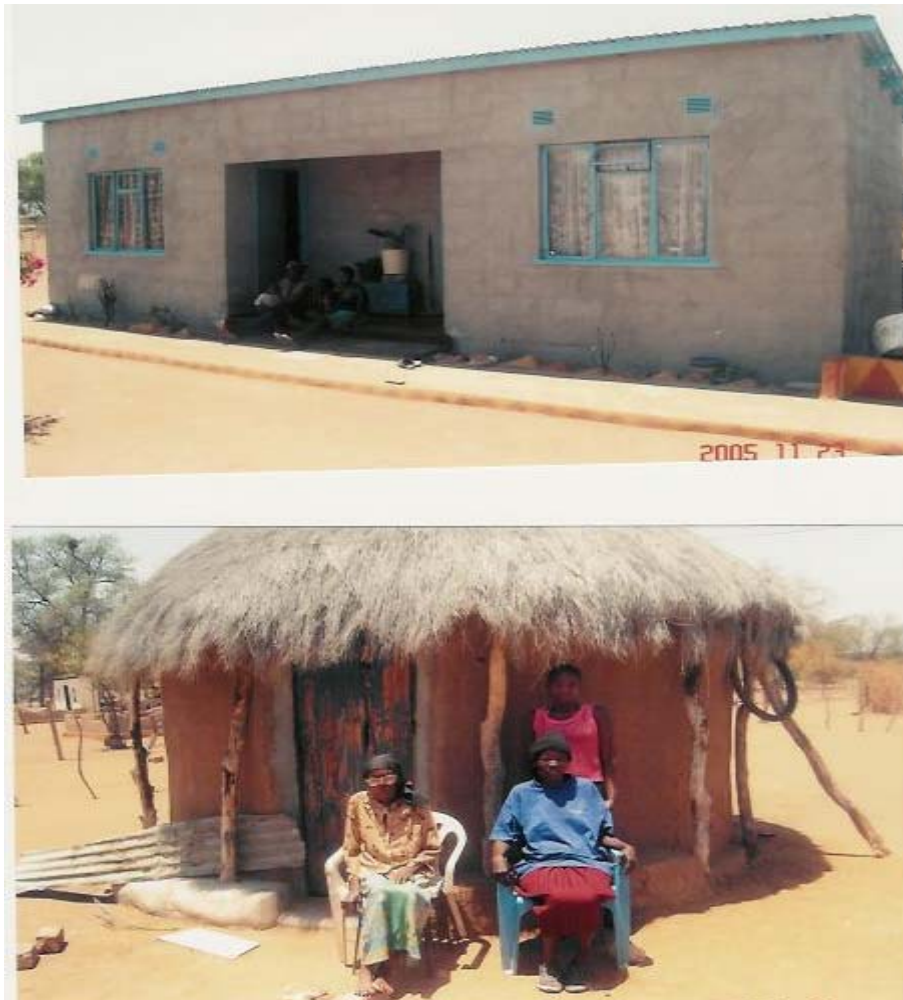


Figure 2: Low-cost housing units

There are some non-governmental organisations in Botswana like Habitat for Humanity Botswana and Housing Action Trusts who assist low income groups by providing low cost housing using low cost building materials (Figure 2) and by providing no-interest mortgages. These NGOs¹⁰ work hand in hand with some research organisations like the University of Botswana and Botswana Technology Centre. The NGOs also work with Community organisations like Village Development Committees to assist the very poor.

Design

One of the major short term objectives of the 1981 NPH was to improve the quality of housing through government assistance in the form of regional planning. The

¹⁰ NGO, Non-Governmental Organization

overall performance in the achievement of this short term goal of the NPH and physical planning has been high. The Department of Town and Regional Planning (DTRP) has been the lead institution in this achievement. The Town and Country Planning Act is the major tool for the implementation of NSP. In addition, Urban Development Standards (UDS¹¹ of 1992) and the Development Control Code (DCC¹² of 1992) were prepared to provide the necessary regulations for the enforcement of the TCPA and to facilitate planning at the local level, especially land use planning, plot sizes for different uses; and for social and physical infrastructure planning and development control.

The actual physical planning work started in the urban centres and later in the major villages and rural areas for various reasons. One of the reasons is the lack of information and data in rural areas as compared to towns and also that consultations had to be carried out with local inhabitants in the preparation of settlement development plans.

The existing residential development in some parts of towns and cities does not however conform to the statutory Development Control Regulations. It is a matter of concern that the housing stock has not been subject to any consistent building control. Development control is there to ensure safety, health, amenity, access and hygiene as well as ensuring that the land will keep its value.

It has been realised in recent years that building standards have been very high and have prevented housing development. Some changes have however been made but these have related mainly to the type of building materials permitted. The high infrastructure standards and land size regulations remain in place. These are unaffordable to low income groups who constitute the majority of home seekers.

Recent studies have shown that women are not consulted or given the chance to participate in the planning and designing of housing schemes although they can make useful contribution. House ownership, both in urban and rural areas, is higher among female headed households (BIDPA 1996). There are also female headed landlords than males in urban areas. This can be interpreted as a credit to SHHA because

¹¹ UDS, Urban Development Standards

¹² Development Control Code

women get more SHHA plots than men. The problem however arises when women are not able to develop the plots by themselves and/or choose to transfer title to their spouses and the latter then chase the women away. Many such cases have been reported (NPH 1997).

There has however been tremendous improvement in the land tenure system, which now does not differentiate between the sexes and women can own property in their own right. Urbanisation, economic prosperity and rising educational levels have also resulted in changes in the way women view their housing rights and domestic responsibilities.

Gender Inequality

The gender issue has been identified as a major problem here. Although gender refers to both sexes, here the focus is on women since generally women suffer more than men in their quest for decent housing. Enabling women to own and rent houses is one of the best ways of empowering them. A large majority of urban Batswana cannot afford to own even the simplest or most basic house; but women are affected even more seriously because they are generally poorer than men. Women can however make useful contributions in decision makings if they are involved at all planning stages.

The development plans as well as laws and regulations are often silent on the issues affecting women and women empowerment. As already mentioned above, the very poor in the country are dominated by female headed households and women are mostly not involved in the formulation of laws and policies, general participation in decision making and live in very poor housing conditions.

The recognition of the gender issues in preparing a planning or housing project is a first step towards gender awareness. These perspectives must be applied in all documents throughout the planning process from terms of reference, programme, planning proposal to evaluation. It must also be used in all types of planning from regional to detailed planning (Larsson A, 2001).

Housing practices should not tend to marginalize women to the extent that their special needs do not get specific attention in housing allocation or consideration. Single-mother family units suffer most as a result of such practices.

Challenges Faced in Urbanisation

In spite of considerable economic progress since independence, the general standard of housing is unsatisfactory for most of the urban population. In many urban areas there is overcrowding and unauthorised construction of unplanned dwellings built of unsuitable materials. Combined with a lack of basic infrastructure such as water supply, sewerage and roads, buildings in these areas create unacceptable low standard environments with a danger of epidemic diseases and outbreaks of fire.

The housing shortages and unsatisfactory housing conditions in Botswana began to manifest itself when the rate of house construction could not keep up with the massive rate of migration of rural population to the urban areas (Kalabamu F, 1998). It is therefore in urban areas that the worst housing problems manifest themselves and the greatest need for new housing development is now in urban areas. This does not however mean that there are no problems for provision of housing in the rural areas. In rural areas, most people are capable of building their own traditional dwelling units at a price they can afford. The problem there is that there is need for improvements in terms of services and standards of housing.

Several studies have been carried out on access to housing by women in Botswana. Issues in these studies and from my own observations include the following:

- Women are exposed to serious health hazards through strenuous domestic work, exposure to toxic chemicals and cleaning agents, lack of water, inadequate sanitation (see section on housing stock trends), infectious diseases and domestic violence.
- Environmental degradation and energy deficits affect women more than men, since women are the ones who have to look for fuel wood and means of lightening the house in poor urban areas.
- Residential areas are not planned with the needs of women in mind, for example, access to child-care centres for working mothers or proximity of work and home.
- women are not consulted or given the chance to participate in the planning and designing of new housing schemes although they can make useful contributions.

- It is difficult for women to get access to credit; lenders always ask for a male guarantor, although women are more responsible and offer better security;
- Landlords are prejudiced against women and women with children.

There have however been improvements in the land tenure system, which now does not differentiate between sexes and women can now own or inherit property in their own right. However, out of ignorance, some land authorities still require the husband's signature before allocating land to a married woman.

Most women also still cannot afford to raise enough money on their own to build decent houses. NGOs and the planning profession at large can however assist by sensitising women about the contributions they can make in planning, how to get their voices heard and how they can organize themselves to build their own houses, make useful contributions in decision-making and be independent.

Equal Opportunities and Possibilities

Even though a housing project cannot change the laws of a country as pointed out by Larsson, measures can be taken to lessen the effects. It is clear from the aforesaid discussions that female headed households are increasing and most are not able to cope because they are generally poor. It is therefore important that housing projects should be carefully designed to make sure that woman headed households are given the same opportunity to participate as the households of married couples. Women households are likely to benefit from projects addressed to the poorest. The following are proposed for change and improvement:

- It is important that access to basic services (water supply, sanitation, waste collection, power) is improved for all people.
- The planning of residential areas should take into account the specific needs of women and families with children and participation be improved. The preparation of physical development plans should as much as possible clearly state how women participation would be enhanced and highlight the contributions that women can make in planning.
- Workshops should be organized by both NGOs and the planning profession in both urban and rural areas geared towards sensitising women of their involvement in all the stages of planning.

- Gender equality in access to housing credits and training opportunities should be promoted.
- The Ministries responsible should, through the National Housing Policy and other policies, outline special programmes and issues on women and shelter which should promote gender equality in access to housing credits and training opportunities; and make women partners in the planning and design process.

Overcoming the Barriers

Women's participation in planning involves both educated people such as professionals and politicians and other community leaders, and grassroots women in residential areas. It is especially important for professionals and other leaders to try to meet grassroots women on their own terms, to listen to their grievances and be prepared to learn from them. Different means have to be adopted for working with different groups.

Below is a presentation of what I intend to do in order to promote and implement the proposal for change and improvement, both on short term basis and long term basis:

Short Term Goals

1. Liase with NGOs (mostly women organizations) to assist in involving disadvantaged women in all the stages of planning to create awareness through workshops and other activities
2. Encourage the existing kgotla¹⁴ system to improve and encourage women participation

Long Term Goals

1. Lobby the Department of Town and Regional Planning to include a chapter/section in all physical development plans, which is currently not the case, dealing specifically with social aspects (gender, poverty alleviation).

¹⁴ Kgotla – Traditional meeting place

2. Facilitate NGOs, Women organisations, Religious associations, Youth Groups and those living in poverty to individually and collectively plan, programme and implement self-built housing projects in urban areas.

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