Journal of Sustainable Development in Africa (Volume 16, No.4, 2014)

ISSN: 1520-5509

Clarion University of Pennsylvania, Clarion, Pennsylvania

HOUSING IMPLICATIONS ON SUSTAINABLE DEVELOPMENT IN MASERU-LESOTHO

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ABSTRACT

The main argument of this paper is that lack of housing threatens prospects for sustainable development in Maseru. With the increasing urbanization most of the population from other parts of Lesotho move to Maseru, the only city in the country where employment and education opportunities and basic services are concentrated. Housing as a requirement for sustainable development far lags behind this burgeoning population and instead there is increasing poverty in the city. This requires a concerted effort from all stakeholders including the government, the private sector and civil society to come up with policy to address housing problems in Maseru and lead to attainment of sustainable development. This paper serves as a basis for such policy debates and as a guide towards addressing the housing problems in promoting sustainable development in Maseru. The paper is presented in six sections: introduction, methodology, literature review, findings and discussions, conclusion and recommendations.

Keywords: Sustainable Development, Substandard Housing, Informal Settlements, Slums, Urbanization, Housing and Land Markets.

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INTRODUCTION

Housing in Maseru is a symptom of poverty which threatens sustainable development. Lesotho and Maseru's historic development trends have impacted on housing development in Maseru. However, urbanization significantly exacerbated this problem. Maseru has largely experienced unprecedented and largely unplanned growth causing inadequate and skewed distribution of services. A city has arisen in an area that previously contained rural settlements scattered around a small (colonial) administrative centre. It is now exploding with people from remote villages around the country seeking employment opportunities and better services. Perceived employment opportunities draw them, resulting from the concentration of jobs and facilities in the city. Though the city has become a magnet for them, it lacks enough absorptive capacity. There is, hence, jobless growth and poverty escalation in Maseru. The continuing retrenchments in South African mines have also increased population in Maseru, adding to more strain on the existing basic services including housing, which frequently remain inaccessible in the city. At the same time, Maseru continues to expand into peri-urban villages, which for a long time have been poor. These areas depended on subsistence agriculture. However, land previously used for cultivation is fast disappearing due to new settlers from other parts of the country. These varied processes of urban growth (inward migration and urban encroachment) have affected the manifestations of poverty including housing and created different experiences of poverty in Maseru and, in turn, making housing inaccessible to the poor. However, urban governance is failing to cope with the demands of this growth, thus increased poverty which hinders sustainable development. This requires a concerted effort from all stakeholders including the government, the private sector and civil society to come up with policy to address housing problems in Maseru and lead to attainment of sustainable development. Figures 1 indicates the location of Maseru, the study area, both in Lesotho and Southern Africa.

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Figure 1: Location of Maseru

Source: http://www.mappery.com/maps/Lesotho-physical-Map-2.gif

METHODOLOGY

The study engaged documentary review, interviews and observation to unpack the main thesis of this paper establishing the link between housing, urbanization and sustainable development through interpretive analysis and inference. About 120 interviews were conducted in three communities of Thibella, Sekamaneng and Motimposo where only poor households were visited. This sample was selectively chosen on the fact that often problems of housing can only be identified with poor households.

LITERATURE REVIEW

This section discusses theories of sustainable development and sustainability as a framework along which this article articulates. The section further encapsulates debates on housing as a requirement for sustainable development around the world, particularly in Sub-Saharan Africa during this era of urbanization. It examines the challenges cities' governance face in relation to housing which obstruct sustainable urban development.

The idea of sustainable development grew from numerous environmental movements in earlier decades and was defined in 1987 by the World Commission on Environment and Development (*Brundtland Commission 1987*) as: 'Development that meets the needs of the present without compromising the ability of future generations to meet their own needs'. This contributed to the understanding that sustainable development encompasses a number of issues and highlights sustainability as the idea of environmental, economic and social progress and equity, all within the limits of the world's natural resources. The importance of sustainability as an outcome of the 1992 Rio Earth Summit attended by 152 world leaders was enshrined in Agenda 21, a plan of action, and a recommendation that all countries should produce national sustainable development strategies. This was followed by the Millenium Ecosystem Assessment in 2005 emphasizing the environmental protection.

Despite these binding conventions moving towards sustainability appears to be slow in developing countries. For example, there are 1.3 billion people without access to clean water; more than 660 million without sanitation and live on less than 2 dollars a day; approximately 2 billion without access to electricity and approximately 1 billion people are living in slums (World Bank Development Indicators, 2008). In this age of immense wealth there is increasingly fewer hands which have access to it. There is high income inequality where the wealthiest 20 percent of the world account for 76.6 percent of total private consumption and the poorest only 1.5 percent (United Nations Human Development Report, 2005 and World Bank Development Indicators, 2008). There has been little change in poverty levels, inequality or sustainable development, in the last decades as the World Development Movement (in Anup, 2013, p.1) notes "Despite thousands of fine words the last decade has joined the 1980's as another 'lost decade for sustainable development' with deepening poverty, global inequality and environmental destruction". Many poor countries lack the physical infrastructure, ideas and human capacity to integrate sustainability into their development planning. Besides, they are often quite skeptical about rich countries' real commitment to sustainable development and demand a more equitable sharing of environmental costs and responsibilities. Many people also believe that environmental problems can wait until developing countries are richer (Anup, 2009 and 2013). Nonetheless, threats to sustainability require urgent attention to speed up the rate of change in human society so that it can adequately respond to the dynamics of its technology, economy, accelerated population growth, the environmental and social rates ofchange, while growing structural inertia reduces the ability to respond in time. The sustainability goal translates more accurately into agoal of sustainable development, "economic development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs." If we would achieve environmental sustainability coupled with a continuation of present trends of poverty, rapid population growth and inequality, where a small minority lives in luxury, partly at the expense of an underprivileged majority, this would be socially unsustainable in the long run because of the stresses caused by the institutionalized injustice (Bossel, 1999, p.2). Housing is one important need in developing countries which requires rigorous effort from institutions responsible so that slums are eradicated and sustainable development achieved. This study shows this importance with reference to a rapidly urbanizing city, Maseru.

The world has undergone a demographic transformation that has never before occurred in the history of mankind. Whereas before the 21st century the majority of people lived in rural settings, now more than half the world's population lives in cities. In addition, the number of cities in the world has more than quadrupled since 1950. Sub-Saharan Africa is home to around 900 million people, a number that is projected to grow to 1.2 billion by 2025, and to 2 billion by 2050, with an average population growth rate of more than 2 percent for most countries (African Institute for Development Policy (AFIDEP), 2012). This trend applies also to Africa, a continent that is experiencing an annual urbanization rate of 5 percent urbanizing faster than any other continent. Although urbanization does present various opportunities, cities in Africa must develop sustainably in a manner that can maintain and support urban health and environmental well-being (Jackson, 2013).

Throughout African cities, there is overwhelming establishment and growth of urban slums. Nearly three quarters of Sub-Saharan African city dwellers live in slum dwellings. It is mainly due to this rapid population growth in the continent cities which has made Africa stand to be the only continent where poverty continues to worsen with repercussions on sustainable urban development over the next decades. Many African countries have experienced rapidly increasing inequality, rising informality and mushrooming urban slums and informal settlements as well as low levels of quality of life. At the same time, the continent is experiencing vigorous and sustained economic growth. Much of this economic growth is riding on the back of the urbanization process, as cities are engines of growth and development in the continent. The 'slum sickness' is spreading across African cities. Without understanding its causes and exacerbating factors, this problem is likely to spread at a remarkable pace. Importantly, the rapidly growing cities and economies need to be strategically and actively guided to assure longer-term sustainability. This means that good governance needs to find expression in policies and strategies that guide urban development in desirable paths that are grounded in sustainability. Among the more urgent interventions is the need to address housing problems, land use planning, land allocation, use and administration to steer African nations towards sustainable urbanization. Therefore, it is critical that policymakers at the community, city, national, and international level understand the unique characteristics of this demographic shift and the implications it has for urban policy design (African Elections, 2010 and Jackson, 2013). This paper summarizes the characteristics and causes of the housing problem and expansion of urban slums within the urban areas of Maseru. After reviewing these trends, the paper discusses what implications these findings have with regard to housing and sustainable urban development of Maseru and thereafter suggests the way forward for policy-making.

FINDINGS AND DISCUSSIONS

Housing Development in Maseru

Like in many African cities, housing in Maseru is inadequate to accommodate the burgeoning population. Until 1975, the Lesotho's government housing efforts were almost entirely aimed at meeting the needs of civil servants and expatriate technicians. It is estimated that 215 housing units worth R2 130 were financed by the government and 700 units at the cost of 1 000 were low-income housing units. However, the rapid growth of the urban areas in Lesotho kept aggravating the shortage of suitable housing in Maseru and secondary urban centres, such as Maputsoe. The main reason is that the Second Five-Year Development Plan of 1975-1980 emphasized industrial development, which attracted job seekers to these centres. It is estimated that the new urban housing units needed during the five-year plan period (1975-80) were 9 000 of which 6 000 were for the low income households with family income of about R100 to R120 (R1.00 = US\$1.15) in Maseru. Building or contracting costs were too high for these income levels leaving many poor people without access to housing. Consequently affordable shelter solutions remained largely sites-and-services and self-help housing schemes which could be provided on a non-subsidized basis for the low-income group (International Development Agency (IDA), 1978, p.1). This indicates that efforts to provide public housing in the country were planned with only a limited number of housing units for low-income people.

According to the IDA, there were factors that restricted development of an effective housing and shelter policy within the economy. The first factor had been the absence of any financial vehicle to marshal resources for the sector until the legislation to create a new financial institution for housing and shelter, the Lesotho Building Finance (BFC), was enacted in 1976. The second factor was an inadequate legal structure to permit the transfer of interests in land which the Land Act of 1973 and Administration of Lands Act of 1973 could not solve, as they were not fully operational because of political concerns regarding the allocation of land (IDA, 1978, p.3).

Other additional restraining factors to the development of private housing in Lesotho include a high level of government intervention through the provision of heavily subsidized housing for civil servants and expatriate personnel, and the fact that the responsibility of housing is spread through government and quasi-government agencies (e.g. Buildings and Maintenance department). Moreover, weak institutional structures for the production of housing and lack of housing policy have further constrained the development of an effective housing program (Shale, 1997 and Leduka, 2004). This explains the lack of sufficient housing to cater for the increasing population in Maseru.

The urban authority still has failed to keep up with the demand for urban housing. The rate of urban growth in Maseru for a long time has had an effect of creating an imbalance in terms of demand and supply of urban housing as well as between the income of families and housing costs. In his report on housing in Maseru, Metcalf (1981, p.24) indicates that,

The Maseru housing market has been poorly served by the economics of demand and supply. There is a service shortage of decent, safe and sanitaryshelter for low and middle-income families that cannot be alleviated in the near future.

The relationship between demand and supply in urban housing is not improving. Though there is no current statistical data on housing to show the current picture in Maseru, from observation the demand is still higher than supply as people are without accommodation. There are also some substantial problems in the housing sector, e.g. poor conditions, lack of physical planning and infrastructure, lack of finance for private house construction and land tenure problems. The central problem is the high cost of housing and land. The heavy cost of acquiring land impinges on municipal financial resources making it difficult for the municipality to acquire land for the people who need housing. This is particularly difficult since the country itself is in debt and crippled by corruption and embezzlement of public funds. Though the government was determined through the Poverty Reduction Strategy of 2003 (PRS) that the residents of the peri-urban areas, areas that are filling with new arrivals searching for work, should not be neglected and comprehensive infrastructure plans were to be implemented to ensure that not only the factories but also the people who work in them should be well catered for (PRSP, 2003, p.23), all proved in vain as the PRS was never implemented.

The general situation in Lesotho is that the vast majority of housing is owner-constructed and financed. In the urban areas, and to some extent in rural areas, owners typically collect materials over time and eventually build the houses after the assembling of all the building materials. In this way, it normally takes a household a minimum of three years to put the building materials together before the actual construction of the house starts (PRSP, 2003, p.23). Rakodi and Leduka (2000, p.1) have observed the trend elsewhere in Africa that housing, whether in areas of illegal subdivision or in areas with tenure based on indigenous systems of land allocation, is built on an individual rather than mass produced basis. They argue that lack of capacity in housing finance, construction and building materials in many African cities is a constraint in housing production. Households in Maseru with unreliable or irregular incomes tend to experience this situation.

In rare cases, homebuilders are able to access limited credit. Even where credit exists, it is unaffordable to the majority of the poor people because of the stringent conditions imposed by commercial banks, including high interest rates and deposits of around 10 percent of the loan. In this case, only the elite are able to benefit, as they are able to meet the requirements in most cases. The formal real estate market is poorly developed and private sector developers are discouraged from playing a role in housing provision because of difficulties they experience in obtaining land (PRS, 2003, p.116). Some private developers like the Lesotho Housing and Development Corporation (LHLDC) provide housing and land at exorbitant prices and only the elite in the country are able to afford them. The situation is such that the elite continue to live in better places including the areas such as the 'White city' where private developers have secured land and housing for sale. These areas enjoy all the benefits and privileges that the city can offer in terms of services. The poor are restricted to overcrowded areas, which used to be the 'Dark city' during colonial times. The name is no more in use today but these areas still bear the same features of the Dark city- the squalid areas of squatter settlements without social services. This spatial segregation indicates the dynamics of development in Maseru, which have increased the level of poverty among the poor people.

To substantiate this point the PRS assessment of the housing sector undertaken in 1998 revealed that, while people are generally successful in their efforts to provide some measure of shelter for their families, most of this housing is provided informally, constructed by the owner and financed by individual savings. In the urban areas, it is often constructed on illegally–held land without basic services, the situation prevailing in many African and Southern African cities, where there are large informal (illegal) settlements that are neglected in terms of providing basic services (UNCHS and UNEP, 1997 and

Elate, 2004). Nairobi is one such city with slums like Maseru, though it is at a greater magnitude but similarly neglected in terms of basic services (a slum refers to a heavily populated area of a city characterized by poverty, including poor housing without basic services) (Olima, 2001;Beckel, 2001 and UN Human Settlements Programme, 2003). Africa Environment Outlook (2000) also maintains that rapid urbanization in Africa has given rise to enormous problems including the emergence of informal settlements and slums, shortage in basic urban services and encroachment on agricultural land, as we have seen with Maseru city, leading to increasing urban poverty.

The poor confront tenure problems in their informal settlements. Even though the land tenure system in Lesotho allows every citizen access to land, as land is a public asset, those who have migrated to the city do not have access to land because they left their former settlements where they had user rights. It has become difficult for them to secure land again because land has become a commodity with high prices not affordable to them. The urban poor in Maseru have no security of tenure. They build illegal settlements risking possible forced eviction at any time or rent inferior housing. These houses lack proper construction (being made up of corrugated iron sheets or even mud) and tend to be unsafe slums prone to natural hazards. Thus, urban poverty has worsened since the post-colonial period because of the continuous migration of the rural poor into the urban areas in search of livelihood and failure to find adequate means to support themselves, which has resulted in growth of slum life in the city, particularly in places like Thibella. Local policies aggravate these problems, because they do not make ample developed land available to the poor or upgrade the slums. Urban development policies are not flexible enough to regularize tenure or provide forms of tenure security in some unauthorized settlements as an upgrading scheme. Regulations and procedures for acquiring urban land for settlements are cumbersome and characterized by red tape (Shale, 1997 and Leduka, 2004). Moreover, Leduka (2004, p.34) states that

Formal delivery systems are regarded as too expensive because a lot of money has to be paid out, chief amongst which are survey fees. In addition, there is an obligation to pay ground rent once a leasehold has been secured.

These bureaucratic standards and codes make housing unaffordable and create lack of access to credit for the poor. For one to acquire a plot of land, firstly there must be production of the plan of the house to the municipality. To have a plan is a costly exercise in Lesotho, which the poor cannot afford, let alone the payment for the land, which is also not affordable. Thus, social stratification is created within Maseru where prices of sites differentiate between social groups that can or cannot afford them, pushing those who cannot afford into disastrous polluted areas and widening the inequality gap between the rich and the poor and hence worsened poverty in Maseru. Even with the proposed development policies and plans, Maseru remained an underdeveloped city.

Maseru Urban Development Policy

Even as the city boundary was redefined first in 1980 and the peri-urban areas legally became part of the city, Maseru lagged behind with physical planning. The Urban Government Act 1983 provided for the development of settlement areas and planning of the town. This policy initiative saw an increased foreign aid for upgrading settlements and providing low-income housing. However, with the difficulties on achieving land reform where land remained a public asset and the problem of

agricultural land loss to uncontrolled urbanization, it became difficult for the government to implement this policy further compounding on housing problems and leaving the poor without proper housing.

The physical planning that was eventually established was within the central government which developed the Maseru Development Plan in 1990 to deal with town planning, land use, infrastructure and administration. However, it was difficult to implement development plans, as there was no unit responsible since the District Councils had been abolished. Later the Maseru City Council (MCC) was established in 1989 but since then the Maseru Development Plan of 1990 did not go ahead. The challenge that has been facing the Council has been that of developing the resources and the implementation capacity necessary to provide for the development and redevelopment of Maseru. Another challenge has been that the provision of urban corridors and the relief roads as part of the plan is complex due to mainly unplanned housing development that has covered the landscape. Therefore the MCC has not been successful in implementing the Plan. As Ambrose (1993,p.194) noted, even if it were to be successful, it would improve quality of life for only 10 percent of the total population of Lesotho. The largest part of the current Maseru consists of developments without proper physical planning. Luxurious houses mingle with substandard housing ('Malaene'- from the English word 'line') made up of small cement blockhouses, a similar case with Motimposo and Sekamaneng. Plots are relatively large as they were obtainable from subdivisions of units of the field size by the field owners. However, it seems that every migrant who settles in Maseru aspires for Malaene. He/she uses the land for horticultural activities until he/she acquires sufficient capital to construct Malaene, perceived as better investment for future (Ambrose, 1993 and Leduka, 2004). Nonetheless, the plan only remained on paper, leaving the city in chaotic housing development showing absence of sustainable development in Maseru.

Housing Problems in Thibella, Sekamaneng and Motimposo

The population of Maseru constitutes about twenty percent of the total population of 1.8 million. Slums also are a feature of urban areas in Maseru. They lack access to basic services. In the same way as in other African cities, slums without basic services are a sign of lack of development and increased poverty. World Bank and IMF have always insisted these are not the consequences of neo-liberalism, especially structural adjustment programmes but of bad governance (Mike, 2004, p.11).

Provision of housing in Maseru has been a challenge since the colonial era. The problem continued even after independence mostly due to poor governance consequently escalating poverty. It is estimated that the government intended to build 9 000 new urban housing units during the five-year plan period (1975-80) of which 6 000 were for the low income households with family income of about R100 to R120 in Maseru. Building or contracting costs were too high for these income levels leaving many poor people without access to housing. The poor in Sekamaneng, Thibella and Motimposo lived in very bad housing as an alternative (see Table 1).

Table 1: Housing problems in Thibella, Sekamaneng and Motimposo

Housing problems	Frequency (%)		
	Sekamaneng	Motimposo	Thibella
low quality type	7.5	20	17.5
Overcrowding		25	22.5
Insecurity	2.5	7.5	
Lack of security of tenure		27.5	80

Source: Field Survey, 2009.

At the time of this study, the problems of housing were characterized by *low quality type* meaning poor housing including shacks. About 7.5 percent of houses were dilapidated in Sekamaneng, 20 percent in Motimposo and 17.5 percent in Thibella. Some lived in shacks: in Motimposo 5 percent of households lived in single-roomed shacks, 30 percent of households did so in Thibella while Sekamaneng had no people living in a shack. The reason for this is that in former rural areas such as this, owning a house is a priority and a valuable asset hence many people own houses. Overcrowding is another feature: in Motimposo 25 percent of households had two or more people living in a single room and 22.5 percent had small living space in Thibella 42.5 percent of households had small space for usage while Sekamaneng had no such case because there were enough rooms for household members. *Insecurity* is another problem. In Sekamaneng 2.5 percent of households lived in a house where windows were old iron sheets locked with nails, and 7.5 percent in Motimposo, while in Thibella there was no such case as the area is in the interior of the city and at least landlords provided housing with windows. Lack of security of tenure was also a problem. Some 80 percent of households were tenants in Thibella, and 27.5 percent in Motimposo did not have security of tenure, as they did not own those houses and shacks, and owners could evict them any time. Sekamaneng was an exception where there was security of tenure. This is a settlement still in the stage of transition to becoming fully densified and 'urban'. People who settled in the area had land used for housing (Field Survey, 2009). The condition of housing as portrayed by these data is a result of land and housing market prices that are too high and thus unaffordable. There is also lack of space for settlements since landowners have sold their land, including agricultural land, due to population growth in their areas (Daemane and Mots'oene, 2012). The other problem is that there is lack of commitment on the part of government to have a pro-poor policy on land and housing that would enhance sustainable development.

Housing and Land Markets

In Lesotho today there is no free land as used to be the case in the past. People who do not own land have to buy from different markets available in the country. These markets include the Lesotho Housing and Development Corporation (LHLDC), Pulamaliboho Housing Scheme and individuals who have more land and are willing to sell part of it. The LHLDC

is a private entity that buys the land from the state, and then sells plots to individuals. The size and location of the plot determines the amount to be paid. This organization also builds different types of houses for sale or rent around the city but in designated areas. Also the prices differ depending on the type, size and location of the house. The prices of land and housing in LHLDC specifically are exorbitantly high. In an interview with the officer in charge, the researcher established that there were no sites that could be affordable for the poor purely because the institution is profit-oriented operating as a business, therefore one has to buy at the given price (Field Survey, 2009). It is important to state that, given the severity of poverty among the poor in Maseru as already explained, none of them could raise enough money to buy either land or housing from this entity.

On the other hand, there is a government run project on housing called Pulamaliboho housing scheme. It targets low-income earners who are employed or have a steady means of income every month to facilitate deductions for the gradual payment for the house. According to evidence, the type of people this research has centred on did not fall under this specified category because the majority depended on piecework and were unable to fulfill the requirements of the scheme. Again, this project has chosen specific areas to build these houses, and none of the three communities under this research study was included. Even the number of these houses is quite small compared to the rate of urbanization. It is evident that the relationship between demand and supply in urban housing is not improving at all. This trend started long after independence. Scholars like Metcalf (1981, p.24) also affirmed that there is poor servicing of the Maseru housing market by the economics of demand and supply, and further that the shortage of decent, safe and sanitary shelter for low and middle-income families remains unaddressed.

Besides the two markets described above, there is also a private market where individuals who have extra land normally sell to people in need of land. The price here is subject to negotiations where the seller sets the price and the buyer bargains depending on the willingness to buy. The land sold includes agricultural land and part of the already occupied land, mostly in Sekamaneng and Motimposo. During the study, immigrants bought the whole of the land used for agriculture by original inhabitants in the Sekamaneng area. Some of the inhabitants claimed that they had disposed off their land because they heard that the government was going to repossess it as part of the encroachment of the city. This land had previously formed the basis for livelihood in many households and consequently these households could not sustain their lives as they previously relied on agriculture. Habofoane from Sekamaneng had sold out his land in fear that it would be taken by government in 1985. He stated: "we relied mostly agriculture for our survival. However, I sold my agricultural land in 1985 as I heard government will take it without compensation." (Interview, Habofoanoe Khoele, January 2009).

The apportionment of the already occupied plots has led to overcrowding, most particularly in the Motimposo area. Some houses cannot be easily accessed by road as there is not enough space left between the houses and there is little space for infrastructural development. In Thibella, also the apportionment of land was such that the original owners had divided it into pieces for renting. There was no sale of land but it was only leased out temporarily to the occupants who had to pay the ground rent for putting up their own shelter. Thabo confirmed this:

I stay in these 2 shacks for which I pay a ground rent of M100.00 a month. There is a toilet in this place but the owner refuses us with it, we use the gully. We get water from the public tap at 50 cents for 20 litres but when I have no water and there is no money we get water from the passing gully and cook it for drinking (Interview, Thabo Letsie, March 2009).

Mathabang who originally came from Mafeteng district seeking for employment in Maseru also reported: "I have rented the space for putting up this iron sheet room at M50.00 a month and we all sleep in it, me, my husband, my daughter and my son" (interview, Mathabang Mokhoalinyane, March 2009). The household faced the same problems as those of Thabo and other tenants regarding basic services. This has resulted in an appalling state of shelter where more than ten shacks are crowded on a small piece of land and there is little space in between those shacks. This demonstrates that land ownership directly relates to housing ownership in Lesotho. If one owns land, one can easily put up a shelter, but if one does not have land it is not possible to build himself a shelter and one would have to rent it. As it is now, there are no pro-poor land and housing markets in Lesotho. The scenario above supports Masika, de Haan and Baden's (1997) attestation that the price and availability of land and housing remain an important influence on housing prices and conditions, leading to the development of illegal or informal land markets where the poor have limited capacity to pay. This is found to have increased the number of people living in shantytowns, slums, overcrowded or unsanitary housing or simply on the streets in many poor countries' cities as housing lags ever further behind (UNCHS, 1995), which is the experience in Maseru today. On the other hand, the financial institutions are not willing to give credit to the poor because they are classified as non-credit-worthy citizens who fail to meet the credit requirements. All these circumstances have pushed the poor into unfavourable living conditions such as squatter areas and renting of substandard housing, such as seen in Motimposo and Thibella (Field Survey, 2009).

The argument this section is making is that land ownership is fundamental to housing ownership. Moser (1998) points out that housing is also an important productive asset since access to credit to secure livelihood may depend on property ownership. However, where land and housing ownership is not possible, as is the case with the poor in Maseru, it makes life extremely difficult. Many factors regarding the land system in Lesotho and lack of pro-poor housing policy have had much influence on the levels of poverty in Maseru. The urban poor have no choice but to rely on informal land and housing markets for access to land and shelter (UNCHS, 2003). This situation is mostly a result of bad governance, lack of political will, failed policies and corruption, the same way as attested by Cities Alliance (2007). UNCHS (1995) also observes that inadequate incomes go together with very poor and overcrowded housing and living conditions and often insecure tenure (as indicated earlier). Lack of housing in the urban areas is the most central feature of urban poverty (UNCHS, 1995) and lack of sustainable development. The provision of other services (water and electricity) exists mostly in middle-income areas and these services remain inaccessible to poor areas, further worsening their poverty situation.

Consequential Challenges Facing the Urban Poor

The growth of Maseru has been characterized by haphazard, unleashing an agglomeration of unplanned settlements, which have sprung up without proper planning and development control requirements. Consequently, these settlements do not get recognition from the city authorities, who describe them as 'illegal'. Consequently, the Municipal authorities have also tended to ignore them in the provision of the necessary basic services such as water, refuse collection, electricity and sewerage disposal. According to UNCHS and UNEP (1997), when such settlements are described as 'illegal' and so are not provided with security of tenure, stable structures, adequate water supply and sanitation, waste disposal facilities and have poor electricity supplies, all these factors create unhealthy living conditions and social problems. The situation in Lesotho is reportedly extreme, where only 7 percent of households have garbage disposal facilities (UN, 1996). As the study revealed, the situation continues to worsen as many households still dispose of garbage openly (as was the case in Motimposo, Sekamaneng and Thibella). The urban poor lack the provision of free clean water, sewerage, vector control and other related basic needs. For example, several times the Municipal has tried to correct the situation on garbage disposal by introducing a levy for collection of the refuse but without success. Poor urban households show resistance and are heard over the media in the country claiming not to have money to pay for the refuse collection, indicating that they are unable even to raise money to pay for their funeral schemes. That being the case, garbage is dumped everywhere; some residents burn it within their yards promoting unsustainable urban environment in Maseru.

The above situation has made the urban areas occupied by poor citizens in Maseru hygienically dangerous. Overcrowding and unhygienic conditions affect the well-being of these people (a typical example being Thibella). There is vulnerability to diseases due to poor quality air, water and sanitation. These poor people also experience unsafe working conditions especially for those in the informal sector; those working in the industries also suffer from industrial occupational risks such as inhaling dangerous chemicals. Housing and dumping places are dangerously adjacent in Maseru city, thus making residential environments prone to air pollution, further aggravating bad conditions for the health of the poor urban dwellers.

There are sporadic evictions causing loss of physical capital, social and informal networks, and this reduces the sense of security among the poor. The formal sector institutions in Lesotho have failed to respond effectively to the needs of the informal settlements and lower income households. The scenario exposes the fact that, though there are policy related causes of these problems such as land and housing regulations that make proper housing unaffordable, the poor find their way through the informal markets. Leduka (2000) supports this by saying that the excluded people in Maseru force their way around the rigidity of existing urban development policies to accommodate themselves by getting land from the 'informal' markets. This has led to overcrowding in Maseru city and there is emergence of squatter settlements and increasing numbers of pavement dwellers, indicating a failure of government to develop Maseru to match the population increase thus lack of sustainable development. The same trend has occurred in many Third World cities including those of Africa to this day where there is failure to match the growth of population with the infrastructure and services (UNCHS, 2003). The poor are unable to meet the cost of the utilities which is exorbitantly high thus depriving them of the opportunity for a decent life. This is a symptom of underdevelopment and poverty.

Housing can be an important asset that cushions households against severe poverty. Housing insecurity, along with a lack of employment opportunities, human capital endowments, and other assets, increases the vulnerability of the poor. Housing not only provides shelter, but is also a productive asset. It is a resource during times of economic adversity, when other sources of income are reduced. Homeowners often use their housing and land productively through home-based enterprises, raising income by renting part or all of their house, sub-dividing their plot, or, as a last resort, selling off their property (Moser, 1996 and Moser and McIlwaine, 1997). In Maseru, there were different types of housing for different groups of people used differently by owners.

In this study, certain criteria were used to identify different types of housing factors, such as ownership and value. There are four types of housing: first, built by individuals who can afford the cost and mostly owned by high-income earners. Second, housing that is built out of less costly material but also owner financed and usually owned by middle to low-income households dependent on the ability to raise money for construction of such housing. The third comprises housing made up of corrugated iron sheets known as 'shacks', usually owner constructed. It is owned by poor people who are in the low-income strata, some of whom want to escape rental accommodation while others have no option but have to pay ground rent to landlords to put up such housing. The last category is of rental units in longer terraces/lines, (malaene). Some of the housing is on land subdivisions acquired from chiefs or from individual sellers, Land for most of the high and some of the middleincome earners housing is acquired from land markets (e.g. Lesotho Housing and Development Corporation (LHLDC)). Housing in Maseru has been shown to provide shelter and in some cases served to generate income (Field survey, 2009 and PRS, 2003). These categories are adopted to demonstrate that poor people in Maseru live in poor housing which cannot generate sustainable livelihood. Evidence indicates that the housing they occupied was used mainly for shelter and small productive activities generating little income for survival and not providing a livelihood. For example, those living in shacks used their housing for producing and selling home-brewed beer. This was the case with 'Mapalesa Lesia (48) who lived in a rented shack in Thibella. She claimed to have lived in Thibella for many years brewing and selling beer to generate money only sufficient to buy everyday necessities (Field Survey, 2009). This is contrary to the view that housing can be an asset for a livelihood on which one can claim support and sustenance during economic crisis (Moser, 1996 and Moser and Mcllwaine, 1997) which cannot be the case with the poor in Maseru, an indication of lack of sustainable development.

Housing and land in Maseru were mostly used by individual landowners and companies to generate income, a case which does not differ from experiences across the continent. Rakodi (1997) has observed that in Africa the increasingly commercialized process by which land previously held under indigenous tenure is disposed of, the markets that are developing in such land, and the processes of house production with which they are associated indicate that the traditional responsibilities of community leaders are gradually giving way to profit-making land practices. Opportunities are available for brokers with purely commercial aims and the process of illegal subdivision and house production on this land increasingly resembles that of land held under forms of individual tenure.

Housing provides households with an alternative range of strategies to reduce poverty and promote sustainable development. It can be used to protect against inflation, to transfer assets inter-generationally, and as a productive asset. Housing as an asset can be used as rental property, to produce food or raise livestock on the plot, or to run a commercial or small-scale

manufacturing operation - in other words, a home-based enterprise. Poverty influences households' capacity to use housing productively, with the better off having greatest potential to benefit from it (Moser and Mcllwaine, 1997). Evidence from the present study revealed that some people derived their livelihood from their housing in the three communities. 'Mamats'eliso who lived in Thibella confirmed: "I have these 7 shacks which I rent at M40.00 a month each, which I also survive on. I have also rented one room out of the two rooms of my house" (Interview, 'Mamats'eliso Moreke, March 2009). 'MamohobeloaThoabela living in Motimposo also concurred, "I have these 5 rooms, 3 of them are rented out for M100.00 each" (Interview, 'MamohobeloaThoabela, February 2009). Though these people were able to use their housing productively, thus generating income, the income was too little to cover all basic needs. For example, 'Mamats'eliso Moreke received monthly rent from tenants which she spent on health care for her household members. However, she indicated that the money was insufficient to cater for other basic needs including food. She further engaged in brewing and selling traditional beer to add to the income from rent (Field survey, 2009). Even with these extra activities to generate livelihood, the poor clearly remained poor.

Furthermore, some 27.5 percent of the poor households from Motimposo and 80 percent from Thibella did not possess any assets such as housing or land, as they were tenants. Thibella is different from the other two areas, with a large number of tenants living in rented accommodation. The poor who were renting used the rooms for both shelter and home-based production such as brewing and selling of beer (Field Survey, 2009). 'Manthabiseng who rented in Motimposo indicated, "I have rented this single room at M35.00 per month. I am not employed, I rely on brewing and selling beer, I find it still better than home because I have means to survive as I prepare and sell beer everyday here" (Interview, ManthabisengMohale, February 2009).

Home-based enterprises play an extremely important role in contributing to household income (Moser and McIlwaine, 1997).
'Mats'epo from Motimposo also survived on income from sale of home-made beer. She indicated, "I have rented this single room at M60.00 a month, I live solely on selling of beer. The money I get helps me pay my debts, rent and buy food and other small items. I brew every time, it does not get finished I manage to make a living out of it" (Interview, 'Mats'epo Nkhema, February 2009). Nkoale Kou and 'Mamothepane Morie from Thibella also lived in a rented accommodation which they use for production of beer for survival (Field Survey, 2009). These case studies show that poor households also survived by using their rented housing productively as a coping strategy not as a livelihood. The strategy was volatile in that it depended on several factors, such as the availability of money to continue the stay, and to continue with the beer brewing activity. This as short-term coping strategy exposed these poor households to vulnerability and therefore they were poor. The important point shown by the above examples is that rented accommodation, although unstable without security of tenure and subject to spontaneous evictions, still generated coping means through brewing by poor households.

In the same manner, housing tenure security remains important for people to maintain a stable sustainable livelihood (Moser, 1996 and Moser et al, 1997). However, these poor people did not have security of tenure, and were subject to eviction by their landlords at anytime they failed to pay rent. At the time of the survey in Thibella, Thabo Letsie was busy constructing a shack on another place after eviction by 'Mamats'eliso Moreke from her land after failing to pay ground rent. Similarly, those in shacks were also subject to eviction by local authorities. Shacks in Maseru are often removed because they are considered to promote crime. However, it is important to note that a larger percentage of female-headed households rented

out rooms (about 78 percent) than male headed households (about 2 percent), suggesting that room rental is an important housing mechanism for these families (Field Survey, 2009).

Access to land and the ability to build their own house remain important for households to be able to maintain a sustainable livelihood. The household can make investment or lease out such a property or engage in any productive activity. However, the poor cannot easily access land and housing through formal land markets. Prices in the land and housing markets are exorbitantly high in the case of Lesotho making it impossible for the poor to acquire either. For example, the Lesotho Housing and Development Corporation (LHLDC) provides housing from a price of R400 000.00. LHLDC is the only company that sells housing in Maseru. It operates on a profit-making basis, hence it charges high prices for housing. It does not provide low-income housing. It sells plots from the cost of M/R15 000.00 in Maseru (Lesotho Housing and Development Corporation, 2009). LHLDC operates as a profit-making organization, which does not target poor people. Consequently, these poor people have no option but to live in poor quality housing in order to pay less rent. Yet housing is a productive asset that can cushion households against severe poverty (Moser, 1996, p.44).

CONCLUSION

From the analysis made housing is one of the manifestations of poverty in Maseru which obstructs sustainable development. The urban poor in Thibella, Motimposo and Sekamaneng live in very bad housing conditions without basic services, putting many at health risk. This type of housing is self-financed using locally acquired materials to provide only shelter and does not promote the hygiene required by health standards. It lacks enough space as households are large, comprising an average of 4 to 5 members sharing the space. In addition, the poor are unable to get decent housing due to stringent land and housing market conditions existing within the urban area resulting in occupation of land without security of tenure. This is an indicator of underdevelopment and poverty. Decent housing for the poor provided with basic services- the requirement for sustainable development, is not foreseeable in the near future as current housing arrangements are not inclusive of the poor. Meanwhile these people are at risk of infectious diseases including TB. They live in a very distressing environment. Generally, the country faces serious challenges of spread of infectious diseases including TB and other illnesses such as bronchitis and water-borne diseases (GOL Report, 1999) that also reflect poor conditions. Observably, this situation is pervasive particularly in Maseru as many people are dying from these diseases.

There were several factors responsible for lack of access to land and housing. Land that served as an asset and livelihood in the past in the three communities no longer served such a purpose. With the increasing pressure from urbanization, owners disposed of the land and lost their livelihood. On the other hand, insecurity of tenure of both land and housing has increased vulnerability among the poor. They have been unable to access land and housing from the formal markets which offered these at a high cost. Most of the poor households lived in rented accommodation where they were unable to generate sustainable livelihoods. They were often subject to evictions from time to time from their accommodation. Even those who had access to housing resources could not have their livelihoods met as only little income was received, with little effect on their level of vulnerability. With this kind of life, the poor households relied on survival strategies.

Poor people living in these areas face social and economic exclusion, with limited access to basic social infrastructure and services. The failure of the Lesotho government to address these problems is largely due to a number of challenges: lack of

resources, designs of infrastructure and services set at levels unaffordable to the urban poor, rapid urbanization exceeding capacities to implement city development plans, measures that often did not reach the urban poor, non-involvement of beneficiaries/communities in planning and implementing urban development and absence of policies and flexible by-laws to deal with problems of urbanization such as squatter and informal settlements. Too often, the response of urban governance has been to try to eradicate the informal settlements by means of slum clearance, further deepening the vulnerability of the already marginalized many.

RECOMMENDATIONS

The spiraling rate of urbanization in Lesotho has been spurred on by the growth of manufacturing industries, which have drawn many work seekers to town and the rapidly expanding peri-urban areas, with Maseru having absorbed the largest share of this population influx. Lack of housing, the present settlement pattern and the supply of utilities to these areas is of concern, and underline the need for a coordinated approach towards sustainable development.

Housing problems can be addressed through provision of low cost housing, particularly for the poor, as was done in the late 1970s in Maseru. Again, the problem can be dealt with by providing land at low cost to allow those who cannot afford the available housing a chance to get land to construct their own housing. That would require the government to subsidize the cost of land sold by private companies, including Lesotho Housing and Development Corporation (LHLDC) in order to reduce the cost to the prices affordable by the poor.

The LHLDC is tasked with meeting the shelter needs of people in Lesotho by providing a variety of housing sites, home ownership and rental accommodation options to cater for a wide spectrum of income levels in the most effective manner available. The operational activities performed by the LHLDC include the development, upgrading and servicing of land and housing, as well as the provision of rental accommodation. However, an assessment of the housing sector undertaken a few years ago revealed that most housing is provided informally, constructed by the owner, and financed by the individual savings. As such, formal sector institutions must improve their response to the needs of lower income households in order to attain sustainable development. This will involve further development of the real estate market as well as encouraging private sector developers to accommodate this group. With access to land, government should provide land for the poor and facilitate individual access to housing development loans.

Programmes envisaged under the Poverty Reduction Strategy of 2003 to ensure planned settlement of peri-urban areas and affordable access to housing include: improving the planning of settlements through reviewing, updating and implementing the National Settlement and Shelter policies in line with the existing legislation, establishing a National Housing Authority, and facilitating access to land for private sector housing development, should be implemented to effectively encourage sustainable development. The process of reviewing and updating the National Settlement and Shelter policies which has been slowed down by changes in governance where continuity in office is hampered putting all these initiatives towards sustainable development to a standstill, should be sped up. Communities must be integrated in the review and implementation to ensure the effectiveness of such policies.

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