

## Challenges Faced by Youth When Acquiring Real Estate Properties in Africa. A Botswana Perspective

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### Abstract

The research explored challenges faced by Botswana youth in acquiring real estate properties. The experiences in Africa and Botswana were reviewed on land and housing acquisition processes, property knowledge, problems associated with property acquisition, youth property financing structures in Botswana, income sustainability and the role of government on financial access. Besides analyzing the factors that affect property acquisition, the study also identified their impact on the money market (loanable funds) as well as supply of land and housing ownership within the country. Confirmatory and descriptive research designs were used to gather data. Questionnaires were distributed to forty (40) respondents from the various ministerial arms of the government, private developers, non-government organizations, and members of public who were mainly the youth. A discovery was made that the land acquisition process was cumbersome, taking almost a decade for one to be allocated land. It needed someone with a steady job earning a decent income to be considered by financial institutions to own a property, yet the country suffers from a high unemployment rate. Particular challenges facing the younger generation in Botswana in terms of reconciling new lifestyles with traditional cultural values and belief systems were revealed. The study indicated the importance of property financing and land availability as effective ways of youth development. The most common problems discovered in Botswana included shortage of housing, poor housing quality, a high cost of accommodation and scarcity of services land. Apart from the Botswana Housing Corporation, private developers were noted to alleviate the housing deficit in the country, provided a concerted effort from both the government and the private developers was established where the government would provide serviced land only to reputable private developers.

**Keywords;** Real estate properties, Republic of Botswana, Housing challenges.

### 1.INTRODUCTION

A lack of basic shelter and the provision of housing for low-income households is one of the major problems faced by the majority of people in developing economies in Africa (Venter, 2006; Davey, 2006; le Roux, 2011). Low-income groups are omitted from many attributes of urban lifestyles such as political voice, security, good quality housing and adequate income, that are not only vital in terms of citizenship but remain a monopoly of the privileged minority (Garau et al., 2005).

Adeyemi, Boikhutso, & Moffat, (2003), asserts that the Republic of Botswana, is currently regarded as a model of African democracy because it consistently held free and fair elections every five years since its independence from colonial administration in 1966. The majority of Botswana's population (70%) are considered to be the youth and this study focused on the general challenges faced by such in property acquisition (focusing on land or housing) in Botswana, mainly in Gaborone the capital city and its surrounding villages such as Mogoditshane, Tlokweng, Gabane and Metsimotlhabe. The literature on youth in Botswana points to contradictions which obscure age-based definitions of youth (Joseph, 2016; Maundeni, 2004; McIlwaine and Datta, 2004; Preece and Mosweunyane, 2004). Botswana National Youth Policy 1996 defines youth as individuals aged 12-29 years but according to the Revised National Youth Policy 2010 youth refers to persons of ages 15-35 years. However, to comply with the legal age of majority of 18 years, the research was adopted the definition of youth used in the Young Farmers Fund, a financial scheme introduced by the Government of Botswana in 2007 to target youth aged 18-35 years (extended in 2009 to include people aged 40 years). The review covered global and local issues of concern in all youth categories covering the school leavers, graduates, employed, unemployed, self-employed or entrepreneurs, contract employment or internship programs. According to Adeyemi, Boikhutso, & Moffat, (2003) teaching and learning of citizenship education at the junior secondary level in Botswana, gives entitlement to a Botswana citizen to obtain land for free, to buy land or houses that are built by the Botswana Housing Corporation, and to vote from the age of 18. Under this identity men and women have equal rights as citizens, though not necessarily equal status in practice.

In terms of land tenure, land in Botswana can be categorised into three groups namely; The Tribal Land, being the largest tenure system as it consists of 72% of the country; State Land accounts for 23% of the country and consists of national parks, game reserves, forest reserves, towns and townships; and thirdly the Freehold tenure which accounts for 5%. Botswana has long had customary rules and procedures governing land rights. An important feature of customary land tenure system was the 'right of avail' that was automatically shared by all people belonging to a particular tribe. This right did not depend on the discretion of the chief. He was required to

provide residential, arable and grazing land for all his subjects. A tribesman was entitled to land without giving anything for it, but he had a duty to protect and conserve it. Although the concept of individual ownership was unknown, the rights to residential land were exclusive and permanent. The holder could protect his rights by civil action against any person, even the chief, except when land needed to be acquired in the public interest. In this case the chief would allocate an equivalent piece of land in compensation. Customary law permitted tribesmen to transfer interests in residential land among themselves. Although the concept of land sales was unknown, there was no rule forbidding payment for improvements. The free transfer of unimproved land could be taken for granted. It was received free and was given free. It was not viewed as a commercial asset.

Allocation of arable land was to family heads. The tenure of allocations was permanent, although allottees often requested new allocations when the original fields lost fertility. Rights to arable land differed from rights to residential land in that the holder enjoyed exclusive occupation only when the land was under cultivation. After harvest it reverted to communal use, if only for grazing purposes. A holder had the right to allow anyone in need to cultivate part of his allocation and to collect payment or part of the harvest in return for the land clearing and ploughing done by the holder. An area that was neither residential nor arable was regarded as grazing land. All had the right to graze their animals there. There was no fencing and cattle roamed and mingled freely. However, each owner was entitled to a site for the purpose of drawing water, usually from a well. Once a water well was sunk, the holder acquired exclusive rights to it. These customary rules are, of course, unexceptional. They will be recognized across the vast savannah areas of Africa. In Botswana, they provide the basic framework of customary land law. They have secured the land rights of the great majority of the population for generations. Today, this framework has to accommodate new rules to cope with changes brought about by the growth in the human population, changes in land use practices and technology, economic growth and urbanization.

A consistent thread running through Botswana's land-related policies and legislations the aspiration to provide the land, shelter and production needs of all citizens. A related principle was that the land itself should not be bought and sold, only the unextinguished improvements thereon. The principles are rooted in customary law, but in an urbanizing Botswana with a rapidly developing urban land market it is increasingly difficult to sustain them.

According to Tembo, Manisa and Maphale, (2001), the demand for land was deemed high in areas that were near towns and cities (urban villages). The demand for land was high in urban villages that surround Gaborone, the city, such as Tlokweng and Mogoditshane. The population of Tlokweng in the 1991 census was 12,501 whilst it is projected at 20,998 in 200, signifying a rise in population of 67% in 10 years (CSO projections, 1997). The population of Mogoditshane was 14,246 in 1991 and was projected as 22,957 signifying an increase of 61%, the growth was attributed to migration from rural areas to towns and urban villages near towns like Gaborone. These demographic pictures required a concerted effort on the part of the government to look at improving the standard of living in the tribal areas because the standard of infrastructure and services was below that obtaining in towns.

## **2.LITERATURE REVIEW**

### **2.1 Types of land and its acquisition in Botswana**

Land can be acquired for public purposes by government/government agency, as authorized by the law, from the individual landowner(s) after paying for fixed assets in compensation of losses incurred by land owner(s) due to surrendering of his/their land to the concerned government agency.

State land, most importantly urban land, is administered according to the State Land Act by central government and local government councils. In urban areas, state land is allocated to citizens for residential purposes, as 99-year fixed-period state grants (FPSGs) which are registered in the Deeds Registry. For business or industrial purposes grants are for 50 years. In low-income housing areas, land used to be allocated to eligible households in terms of a certificate of rights (COR), but this form of tenure on state land has been discontinued in favor of the FPSG. State land is also occupied by the state as wildlife and forest reserves, research stations, roads, military purposes, large dams, etc.

Customary land was allocated free and each family was entitled to land for residential, livestock grazing and arable farming. The families were given exclusive rights to residential and arable land and these rights were secure, inheritable and transferable. The customary land rights did not lapse with time. Grazing land was used communally by those who had livestock. The farmers were allowed to drill boreholes or open wells and had exclusive rights to such developments only. Grazing areas were also used for other customary purposes such as cutting grass and collection of wood and wild fruits.

Freehold land, which is mainly farms, is administered under the Land Control Act which was enacted in 1975. This Act provides for the control of transactions in agricultural land. These farms are found in blocks at Gantsi, Molopo, Tuli Block, South East and North East. The transfer of these farms to noncitizens is controlled through the Land Control Act. Freehold land has been reduced as it is bought to augment urban state land and smaller districts. The latest trend is that freehold farms near urban areas are being gradually converted to urban

land use such as residential, commercial, industrial, etc. These conversions are controlled through the Town and Country Planning Act - which was enacted in 1977. This Act is also used to control the development of land in urban areas and settlements declared planning areas.

## **2.2 Property challenges**

Some of the problematic land issues that currently experienced by Botswana centred on the population and economic growth exerting enormous pressure on land. Policies are continuously developed to ensure equitable distribution of land among people and various uses. Land allocation was intended to facilitate economic and social development. Some changes have been made, in both state land and customary land to enhance security of tenure to enable landholders to secure loans from lending institutions. The government also provided financial assistance for the development of land but however, even with these measures in place, the land continued to remain undeveloped for years for various reasons some of which include speculation. Whenever necessary the government acquired freehold land to augment customary land and state land.

## **2.3 Financial institutions**

Apart from the property finance schemes, commercial banks are the most common financial institutions providing housing finance, particularly mortgage bonds in countries such as China, India, Japan and Indonesia (Zhang, Wang, & Qu, 2012). Zhang et al. highlighted that commercial banks raise capital by way of deposits or by issuing bonds as well as through securitization then pool these large amounts of deposits and act as intermediaries to manage the mismatch between short-term deposits and long-term loans. Some countries have established housing banks as a way of overcoming the colossal housing finance problem, which has become a global phenomenon. However, the role of housing banks differs from country to country. In Asia, for example, housing banks play different roles such as regulatory or supplementary roles in housing finance. India's National Housing Bank primarily performs a regulatory role while China's housing banks played an initial experimental role in housing finance and exited when commercial banks began providing mortgage finance (Zhang et al.).

The current housing finance challenge in developing countries is succinctly summarized by UN-Habitat as being that adequate shelter which is built formally is often unaffordable, while informally built housing is affordable but often inadequate (UN-Habitat, 2005). This means that access to property finance is not only out of reach for the urban poor, but also for lower and middle-income households (Tomlinson, 2007).

Property finance in Botswana was relatively high by African standards, but considered low globally. According to the second FinScope survey undertaken in Botswana (2009), 67 per cent of the population was financially served, using either formal and/or informal products; 41 per cent of the population was formally banked, and 33 per cent was financially excluded. Lending to households by the banking sector mainly targeted consumer spending in unsecured debt, rather than lending for mortgage finance. While lending to property housing had increased, that had been eclipsed by lending for other forms of consumer expenditure. Low savings levels also negatively affected housing finance. FinScope 2009 states that up to 59 per cent of the population do not save for retirement. These low savings levels further contracted with the recession in 2009.

## **2.4 The need for property finance**

Property finance was cited as the most crucial factor in housing production, giving support to housing markets while strengthening the financial sector and contributing to the overall economic growth, and this issue appears to be among the most challenging topics in development finance (Okpala, 1994; Kohn & Pischke, 2011; Chiquier & Lea, 2009). Property finance builds assets and provides better livelihoods, thus contributing towards poverty reduction by expanding shelter opportunities for the poor (Buckley & Kalarickal, 2005). However, a challenge observed by Nenova (2010) was the difficulty to expand financial access to middle and lower income people for them to develop both sound and accessible housing. Other challenges may be ineffectiveness of regulatory regimes of government, as well as difficulties in land ownership. Kohn and Pischke (2011) stated that housing finance involved challenging policy issues. This forms the basis for investigating housing finance to low-income groups and the challenges faced therein. According to Levaku (2012), housing is one of the basic needs of society. It is the place which witnesses all the important events in the life of a human being.

Studies on some of the challenges in property housing for the low income earners have been conducted in Botswana and elsewhere before. The most recent study on challenges in financing housing for low income earners was conducted in India by Rao and Apparao in 2012. They studied the present housing conditions in India and found that the housing shortage was a universal phenomenon and that it was most acute in developing countries. Kohn further stated that providing property finance on a large scale to borrowers in the USA who could not afford to repay was one of the main causes of the global financial crisis. Some people may have access to these financial products but choose not to borrow and enter into credit risks, preferring to remain without proper shelter. Consideration must be based on affordability when borrowing. This factor specifically covers the household earnings and the affordability to buy a house.

Another factor determining access to property finance was the borrower's criteria, which involves the risk of defaulting in making repayments of their loan. These determinants include proof of income, level of income, age, and previous record of the borrower. Mabaso and Martins (1995) further indicated that methods of financing property were more important and necessary for the less privileged population who did not qualify for subsidized homeownership. Poor households had little or no chance of finding accommodation within the rules of the finance institutions involved in housing finance. Furthermore, housing finance faced other problems, such as insufficient funding, target market, and affordability of on-going cost of subsidized houses. On the other hand, housing credit also faced a lack of both community-based delivery and market.

### **2.5 Role of government on access to property finance.**

Housing the nation was perceived to be one of the greatest challenges experienced by governments (Venter, 2006; Tipple & Willis, 1991). According to Mitchell and Bevan (1992) developing countries have been observed not to be fully providing shelter for poor people due to limited resources; and housing was often accorded a low priority in resource allocation. Only developed countries are taking the lead in ensuring that their people in need have shelter by building houses for them. The South African government has strategized to address their housing problem through the Reconstruction and Development Programme (RDP), which aims to transform South Africa by eliminating the inequalities associated with decades of apartheid (Baba, 1998; Mabaso & Martins, 1995). Housing, especially in urban areas, has remained a major problem in Southern Africa and there are huge challenges for human settlement development in terms of changes in social structures and processes, including gender relations. Larsson et al. (2003), states that all these challenges are faced by Governments, Non-Government Organizations and private sector civil society, as well as individual men and women. Only strategic plans pursued can be used to face these challenges.

The role of governments, therefore, was to partner with the private sector to deliver on low-income housing needs, and to make use of subsidies to the poor by provision of land and finance which are the most critical factors considered in property ownership. Most importantly, governments should revise housing policies to improve affordability because the current policies have been implemented with development objectives in mind, hence the housing benefits should go to the relevant households (le Roux, 2011). Amongst their responsibilities: "Governments are allowed and responsible for funding, building and owning homes to rent to its poorest citizens, not only to improve abhorrent living conditions but also to stimulate the economy by creating jobs in construction and related industries" (Bennett et al., 2006: 19).

The South African government used the housing subsidy as one of the main instruments in addressing poverty and inequality. Access was qualified and beneficiaries must behave in certain ways to show that they deserve the housing benefit. South African communities are encouraged to participate in the process of housing development rather than being recipients of government deliveries (Khan & Thring, 2003). They further indicated that addressing issues of poor access to facilities, opportunities and amenities require far-reaching reforms in sectors as diverse as finance and land.

### **2.6 Experiences in Africa**

According to Kalili, Adongo and Larson (2008) quoting Itewa (2002), at Namibia's independence, the country was faced with a biased pattern of human settlements as a result of apartheid policies followed by the colonial government. Immediately after independence, the Namibian government identified housing as one of its top development priorities (Kalili, 2008). Accordingly, the Namibian government had put in place a number of housing finance schemes, which promoted access to housing, thus recognizing it as a human right (Mwilima, Phillipus & Fleermuys, 2011). In Namibia, housing expenditure accounted for about 21% of the national consumption basket and is the second largest household expenditure item, after food and beverages (Kalili, Adongo & Larson, 2008).

According to FinScope Tanzania 2009, 53 per cent of all adults in Tanzania earn less than TZs 50,000 (roughly US\$30) per month. Only nine per cent of urban adults are employed in the formal sector, and another 22 per cent earn their incomes from running their own business (not farm related). Forty-one percent of all urban adults in Tanzania rely on two or more sources of income. According to the World Bank's Doing Business Survey (2011) it takes on average 73 days to register a property in the country; the cost of the registration process costs approximately 4.4 per cent of the property value. The foreclosure process in Tanzania needs reform. All foreclosures require court action and there is a reported cautiousness by banks to lend because of the difficulties encountered with this process. These include long delays because of the backlog of cases in the courts as well confusion over which courts hold jurisdiction, allowing for "forum shopping" by litigants. One bank said that as a result, mortgage lending is more like "relationship" banking in which the lender relies on its knowledge of the client rather than solely on the collateral value of the property being financed. Reforms to property law, including the Mortgage Financing (Special Provisions) Act 2008, which repeals certain sections of the Land Act, are an effort to ease the use of land as collateral.



## **2.7 Property finance in Botswana**

Financial access is highly topical in Botswana, reflecting a number of extensive concerns about the lack of a complete coverage of the population by the financial sector. This relates to the dominance by the commercial banks, which focus their products, services and facilities on certain segments of the population, primarily the waged, urban employees. Public concern has focused on both income and geographical-related exclusion. Even though the development of the banking sector in recent years has led to new banks and branches being established in some urban areas, as well as new products and services, the number of branches in rural areas has decreased (Jefferis, 2007). Only about 45 % of the population lives in settlements with permanent banking presence, and many large population centers have no local access to banking services. According to the FinScope 2004 survey, about access to financial services in Botswana, 54 % of the 1200 respondents<sup>3</sup> were financially served, i.e. used financial services of some kind. Of these segment, 49 % used financial services provided by the formal sector. Among these services, credit or loan products constituted 21 % (von Rudloff, 2007).

The Ministry of Lands and Housing exists to provide excellent services in management and development of land, as well as facilitation of housing delivery in the country. However many responsibilities have been allocated to local authorities. In Botswana, the rapid urbanization has enhanced demand for housing that has resulted in a steady development of residential areas in most major towns. The supply of housing is not however commensurate with demand as evidenced by the high prices of residential property. It has amongst others resulted in cases of fraudulent land ownership claims, especially in Gaborone where people are illegally selling land that they do not have legal title to (Boshoff, Kachepa and Pienaar, 2013). The Registrar of Deeds attributed this to a high concentration of people in urban areas and shortage of affordable housing. (Boshoff et al.).

## **2.8 Poverty alleviation and housing programmes in Botswana**

The poverty alleviation and housing programme targets people who are unemployed. Government services and builds infrastructure on industrial plots and buy machinery and other inputs for producing building materials. The engaged people are taught how to produce building materials and after training within the programme some move away to find better job opportunities, some establish their own business while some stay within the programme. The profits are the allowances and by making it possible for people to get an income, it is also meant to facilitate the housing situation (Kuaho Mpho, 07-10-2010).

### **2.8.1 Botswana Housing Corporation**

Botswana Housing Corporation (BHC) is a parastatal that was established as a national agency to provide housing both for government, local authorities and the general public at large. At first, its main mandate was to cater for the low segment of urban households, but with time this was slowly neglected following market changes (Frank Paar, 11-10-2010). Altogether the BHC has built 17,000 houses in urban areas, in three categories, high, medium and low rent. Of the three categories, the low income housing is the greatest, however BHC is moving towards catering more for the middle and high income segments, something the organisation has been heavily criticized (Mosha, 2010).

### **2.8.2 Self Help Housing Agency**

In order to assist the lower income groups to obtain houses the Self Help Housing Agency (SHHA) in each town in Botswana allocates portions of land averaging approximately 400 square metres to citizens. Such land is not subject to title deeds registered at the Deeds office and is held in terms of certificates of rights. The owner is, with the consent of the relevant township authority, at liberty to sell, lease or otherwise alienate such property. However a mortgage bond cannot be taken over such property as it is not subject to any formal diagrams. Self Help Housing Agency (SHHA) was introduced as a non-conventional shelter strategy, in 1974 to facilitate the provision of affordable housing to first time low-income urban households in which low-income households got plots. As there is a lack of land in urban areas not much land can be allocated through SHHA in these areas. However every time new land is released SHHA gets a percentage. Today, the SHHA program is not confined only to urban centers and the larger villages, rural SHHA programs operate throughout Botswana, but in all rural SHHA areas, land is provided by the applicant (through the normal Tribal Land Grant process) i.e. you cannot apply for a SHHA loan if you do not already have a Plot (Mosha, 2010). The house improvement loans, which are interest free, have a maximum size of 45000 P. To be eligible for a SHHA loan the person need a monthly income of P300-3000 and must have built something on the plot already (for tribal land). There is a problem that very few people pay back the loans, although they are interest free. In 2009, 635 loans were granted (Aron Samuel, 07-10- 2010).

### **2.8.3 The Turnkey programme,**

The Turnkey programme, was established in 2008 as there was a large number of incomplete structures in Botswana at that time. The council engage construction and build the house including sewerage, electricity etc. It is a way for the government to try to target the middle income group that falls below the requirements for mortgages from commercial banks and Botswana Building Society (BBS). Applicants need to show regular

income above 36 400 P per year, but do not need to be formally employed. In 2009 the Turnkey programme had 916 beneficiaries (Kuaho Mpho, 07-10-2010).

### 2.9 Property finance on employment and job creation

The property rental market is highly exploitative as evidenced by high land values and house rentals. The shortage of affordable housing has further resulted in overcrowding as most people could not afford to meet high rentals (GRB, 2001:20). According to the 2006 inter-census surveys, an average household in urban areas was estimated to be 4.25. The high rise in rent and sale prices is therefore, a product of the failure to meet the demands of the urban population. For the period 1997 – 2002, about 1,991 privately built new houses were developed in Gaborone according to Gaborone City Council (GCC) records despite receiving over 5,260 building plan application in the same period. (GRB, 2001: 34).

In its effort to solve the problem of inadequate provision of urban housing, the government mandated Botswana Housing Corporation (BHC) to provide affordable housing to citizens targeted at the low, middle and high income groups of the society. In addition, to redress the housing problem for the low income groups in urban areas, the government introduced Self Help Housing Agency (SHHA). In this scheme, the funds are allocated directly to City Councils to disburse to applicants at subsidized interest rates. The demand for SHAA loans have continued to grow but the funds have become dwindling coupled with poor management and supervision. The demand for urban housing in Botswana is certainly evident and needs to be addressed. It is from this premise that the housing backlog has increased demand and scope of private housing development especially in Gaborone. According to Carric & Mosha (2001:7), demographic projection shows that it would be necessary to develop 12,000 dwelling units in the next ten years in order to meet present and expected needs. To meet the needs of the ever increasing housing demand, private property developers have come forward with their initiatives in housing provision.

Lansley (1979) argued that free market in housing is ideal as resources would be employed in the production of housing in such a way as to maximize output. In other words, the market will produce optimum stock of housing hence the resulting stock will correspond to the structure and preferences of the individuals. His argument is that market produce an equitable allocation and is seen in this way as satisfying both supply and equity objective. One would agree that housing like any other goods is not a free commodity and in addition, not affordable to all hence the market approach appears realistic.

### 3. METHODOLOGY

A mixed methods research strategy was employed where confirmatory research and descriptive research designs were used to gather the data. About 80 questionnaires containing both closed and open questions were drawn and distributed using a stratified sampling technique to various respondents in the Government Departments, Commercial Banks, Parastatal Organizations, Non-Government Organizations and individual from the members of the public. The collected data was analyzed descriptively and presented in pictograms for ease of analysis. All data collected was processed using the SPSS Version 22 software to generate frequencies and percentages.

### 4. DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

The table 4.8 below shows the results regarding the challenges faced by organizations in assisting youth.

**Table 4.8 challenges experienced by organizations in assisting youth**

Challenges experienced by Organizations	Number of Respondents
Lack of Interest	26
Age restriction imposed by Government	15
No pay slip	35
No Security for funds	52
Lack of Knowledge	16
Low salary	25
Unskilled people	12
Gave up easily, low self esteem	8
Financial Budgeting	1
Lack of Employment	18

The general observation according to the responses received is that young Batswana are not much into property acquisition because the current process do not favor them rather those who have funds at their disposal and the waiting period to allocated land by the government is too long. The criteria employed by most property

finance institutions strongly restrict the access of low-income groups, mostly the youth due to the loan security and high deposit required to be eligible for property financing. To access mortgages, borrowers are required to have some sort of collateral for the loan, real estate has been the most popular security recognized by lending institutions, a condition that acts as a major handicap to the poor, and to women as they have the legal right to get titled land in their name in African countries in particular (UNCHS, 1994).

## 5. FINDING, CONCLUSIONS AND RECOMMENDATIONS

It was found that land allocation process was cumbersome and disadvantaging young Batswana. The study revealed that generally young Batswana do not apply for property loans due to lack of financial documents required such as pay slips, high interest rates on mortgage loans, the difficulty and lengthy procedure. Thus the majority of Batswana never applied for property loans due to fear of being rejected. Despite criticisms from the general public, Botswana Housing Corporation significantly contributed to the provision of housing in Botswana as evidenced by the housing units developed between 2004 and 2008.

Whilst government had in the past availed land for development to private developers, some failed develop the required services whilst others could not pay the full purchase price of the acquired plots. Therefore recommendations from the study were that the BHC should be given more opportunities for real estate property administration to Batswana.

Private developers were noted to alleviate the housing deficit in the country, provided a concerted effort from both the government and the private developers was established where the government would provide serviced land only to reputable private developers. It was apparent, that some private developers were only profit driven hence the government was urged to formulate policies and ensure that society's low income groups were catered for. Whilst mortgage finance seemed to be easily assessable in Botswana, affordability was revealed to be a major problem. Hence, there was a recommendation for the governments to come up with strategies to overcome these problem through strong and effective housing and land acquisition policies.

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