HABITAT II

National Report for Swaziland

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SWAZILAND NATIONAL REPORT

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List of Acronyms

CMA  Common Monetary Area
CSO  Central Statistics Office
E   Emalangeni (Swaziland National Currency E 3.65) = US 1.00
EIU  Economic Intelligence Authority
HSA  Human Settlement Authority
GDP  Gross Domestic Product
GOS  Government of Swaziland
GSS  Global Strategy for Shelter
MEPD Ministry of Economic Planning and Development
MHUD Ministry of Housing and Urban Development
MoF  Ministry of Finance
MOTC Ministry of Transport and Communication
MOWC Ministry of Works and Construction
NDS  National Development Strategies
NGO  Non-governmental Organisation
NPDP National Physical Development Plan
RWSB Rural Water Supply Board
SACU Southern African Customs Union
SBS  Swaziland Building Society
SDSB Swaziland Development and Savings Bank
SEA  Swaziland Environment Authority
SEB  Swaziland Electricity Board
SGO  Surveyor General's Office
SNHB Swaziland National Housing Board
SNL  Swazi Nation Land
SPTC Swaziland Post and Telecommunications
SWSC Swaziland Water Services Corporation
TDL  Title Deed Land
UNCED United Nations Conference on Environment and Development
UDP  Urban Development Project
UNDP United Nations Development Programme
Foreword

by the Honourable J.P. Carmichael, Minister for Housing and Urban Development

"Like many developing countries, Swaziland is facing increasing pressure in its cities and towns from the rapid rate of urbanisation.

The human settlement problems in Swaziland are many and varied. First and foremost, the current rate of population is unsustainable. It is currently at 3.2% and is one of the highest in the world. This is putting pressure on the land for more food, cities and towns for more housing, the economy for more jobs. Existing facilities are being stretched beyond the limits and there is a demand for more services which there does not exist the capacity to supply. The issues of land tenure and women's access to land further exacerbate the problem.

The preparation of this national report has been an opportunity for Swaziland to examine its human settlement problems. It has provided forums for everyone concerned with human settlements to gather together to discuss the major issues and to examine solutions to the problems. The major success of the report is that the solutions proposed are ones which have commitments from the key players. This means that the solutions are workable, practical and above all, achievable.

Many people have worked together to produce a meaningful report and I thank the members of the national committee and everyone else who participated for their good work. They came forward with many ideas and suggestions which have been incorporated into the report.

The National Plan of Action has a five year time scale and I'm certain that the human settlements in Swaziland will see an improvement over the next five years. The Urban Indicators provide a useful tool for measuring the achievements.

It is with pleasure that I present this report to the United Nations. I think it provides a useful insight into human settlement problems in Swaziland and offer realistic solutions to how the problems faced can be tackled.

J.P. Carmichael
Minister of Housing and Urban Development
Executive Summary

The Government of Swaziland, in preparation for the United Nations Conference on Human Settlements (UNHCS) - Habitat II in Istanbul 1996, established a National Committee comprising individuals from a large variation of public and private institutions involved in the process of urbanisation and settlement, to prepare Swaziland's National Report. This report has been prepared according to the National Guidelines provided by the UNHCS, and is the result of a consultative process, including all the agencies which provide a service in, or merely have and impact on, settlements in Swaziland. It covers the existing situation of human settlements in Swaziland and to what degree they support human development through the provision of infrastructure, shelter, and social services, as well as a National Plan of Action for implementation and monitoring over the following five years.

Swaziland is a landlocked country in Southern Africa, covering an area of approximately 17,000 sq km. It is one of the smallest countries in Africa and has the smallest capital city (Mbabane - 60,000 people). However, the settlement problems typical of other larger developing countries are still evident. Swaziland's population growth is one of the highest in the world (3.2%), but the rate of urbanisation is higher than the rate of population growth. The two largest cities of Mbabane and Manzini are growing at 4.7% and 5.7% respectively. It is predicted that by 2005, Swaziland will have more of her population living in urban centres than in any other country in east and southern Africa. Already more than 75% of the urban population are settled in the country's two cities and the corridor between them.

In Swaziland, there is a strong linkage between the urban and rural sectors. Although this report is submitted to the "City Summit" the problems and conditions of the rural areas cannot be omitted from consideration, and ultimately, from the National Plan of Action. It is the deficiencies that exist in the rural areas of the country that are increasing the rate of urbanisation and exacerbating problems already experienced due to the natural population growth of the cities and towns. The settlement hierarchy in Swaziland is unbalanced. There are the high order urban centres and the low order rural development nodes with few secondary order towns to act as "first screens" to the population drift and focus urbanisation away from the two major cities.

Two factors, namely the population growth and the worsening economic situation, are making the aim of sustainable development more and more difficult to attain. In 1996, the total estimated population will be 938,000, and assuming a 3.2% annual growth rate over the next decades, the population of Swaziland will have doubled by the year 2008, and continue to double every 20 years. In addition, 44% of the population is under the age of 15 years which gives rise to a continually high population growth rate and a high dependency ratio in relation to the economically active portion of the population. Current population growth and urbanisation rates are clearly unsustainable in economic, physical and social terms and it is necessary for the National Plan of Action to address this.

The issue of HIV/AIDS is also a significant one in Swaziland. The epidemic has spread rapidly and it is currently estimated that 22% of the sexually active population is infected. This will have disastrous consequences for national development. The disease affects the economically active sectors of the community - 65% of the AIDS cases now occur in adults between 20 and 49 years.
In 1993, it was estimated that 18% of all university students were infected. Most of these highly skilled people will be lost to the workforce within 10 years of graduating. The associated health costs will further drain the Government’s already limited finances. All the gains made over the last twenty years in reducing infant and child mortality will be reversed. Infant and child mortality will increase drastically. (Summary, Situation Analysis, Children and Women in Swaziland, UNICEF, Mbabane, April 1994)

Swaziland is currently experiencing changes in the regional economic context as South Africa opens up to international investment. In 1992, the fiscal situation deteriorated markedly as expenditure growth continued to outpace that of revenue, resulting in a budgetary deficit following five consecutive years of surplus. A reduction in direct foreign investment, stagnation in government revenues and increased government spending, indicates that the deficit is likely to continue to the foreseeable future. Government has moved to stem this rapidly deteriorating situation by adopting a twin pronged approach. First, to rein in the expenditure side of the budget, since 1994/95 financial year, there has been zero growth in the national budget, in terms of allocations to operating ministries, departments and parastatals. Second, the Public Sector Management Programme (PSMP) has been launched, which seeks to address the problems of a ballooning civil service, streamline government ministries and to infuse a new civil service culture. The limited funds available, have to be prudently spent if increased investment is to be made in infrastructure and service improvements in human settlements.

The high population growth rate has also resulted in increasing pressure on the natural resources such as the depletion of natural forests for use as shelter and fuel. Due to the overutilisation of land, poor conservation measures, controls and enforcement, as well as overgrazing by the ever increasing numbers of livestock, soil erosion is a serious problem in Swaziland.

Cities are for people and they have to be assessed in terms of human development and opportunities - "Sustainable human development is development that not only generates economic growth but distributes its benefits equitably; that regenerates the environment rather than destroying it; that empowers people rather than marginalising them. It is development that gives priority to the poor, enlarging their choices and opportunities and providing for their participation in decisions that affect their lives. It is development that is pro-people, pro-nature, pro-jobs and pro-women." (1994 Human Development Report, UNDP)

Assessment of the current conditions of Swaziland’s settlements is undertaken with the aid of urban indicators which evaluate their performance in terms of, amongst others, social services, infrastructure, environmental management and shelter provision and affordability. From this investigation, four major priorities were identified which then become the focus for the National Plan of Action.

As previously discussed, the rate of urbanisation is one of the key features of human settlements in Swaziland. Due to both the natural population growth in the urban centres, as well as the increase in the rural-urban migration due to the increasing hardships and costs of agricultural production and rural subsistence, a strategy is needed which strengthens the capacity of the rural
areas. This would include improving services and facilities in rural centres as well as increasing efficiency of agricultural production. Development, in a national sense, is guided only to a limited extent and with the lack of nationally adopted framework, development tends to be project-led rather than guided by policy, the result of individual and uncoordinated public and private efforts.

As almost half of all the housing in the urban areas of Swaziland is in the informal housing category, people living in the informal areas live in large, unplanned settlements with high densities, which are inappropriate due to the lack of water supply, sanitation and other services. These people have no tenure over the land they live on and this is a major constraint to their economic growth and national development generally. Some of these settlements have been in existence for as long as 20 years, thereby becoming established socially but not formally. In the higher density areas in particular, problems of contaminated water supply, sanitation and soil erosion are evident. The Government has been unable to provide these people with services, not to mention housing. Past Government ventures in this regard have failed due to inappropriate levels of service resulting in plots which are unaffordable to the targeted low income market. The lack of public participation and rigid plans which do not recognise existing physical and social patterns, have exacerbated this problem. There is a dire need for enabling policies in this field, which improve these people’s ability to help themselves.

The level to which people can access the land and housing market, as well as land use in the rural areas, is affected by the complicated issue of land tenure in Swaziland. There are basically three types of tenure: customary or traditional tenure (Swazi Nation Land or SNL), freehold title land and Crown (or Government) Land. SNL: falls under the traditional control of the chiefs, and ultimately His Majesty the King. There is no official SNL inside the urban areas; as urban boundaries expand, it is incorporated and converted to crown land before being divided. There are however, a number of sites inside urban areas which are regarded by some as SNL. Many of the informal settlements in the urban areas have developed on Crown Land, under temporary occupancy permits, which have prevented people from building permanent structures. The lack of affordable serviced land with secure tenure is the main cause of the shelter problem.

Increased rates of urbanisation have presented challenges to Government in terms of urban management. Although the urbanisation rate is not particularly high is comparison to other countries in the region, the institutional capacity and technical skills of the local authorities have been sorely tested. As a result, there are numerous problems with regards to infrastructure - the cost of its installation, operation and maintenance. A number of government agencies responsible for the provision and management of urban services, ranging from water supply to housing finance, need to be strengthened to enable them to operate efficiently. Many implementing agencies suffer from problems with organisational structure, financing and manpower development. In addition, the management of local areas presents a constraint to effective and comprehensive management. Many local governments, through their own deficiencies, are not financially self-sufficient and rely on Central Government for subventions. In the light of the downturn (not cyclical but structural) in the national economy, subsidies have to be targeted, fully justifiable, transparent and accounted for to the granting body.

Human development is also intertwined with economic strategies on a nation wide scale. "It is
the land and its people together, who attract or repel finance, and create or destroy capital" (Mc Dermott 1995 Issues Paper for the NDS). Swaziland was numbered 117 on the Human Development Index of the United Nations in 1994, out of 173 countries surveyed. According to this index, this means that there is still a requirement to meet the physiological and safety needs of the population i.e. infrastructure supply, uncontaminated air and water, and the efficient elimination of waste.

Due to social, as well as legal, constraints, Swazi women are not allowed full equitable participation in development issues: for example, women married under community of property are prevented from owning land. No woman can "khonta" on Swazi Nation Land (SNL) in her own right, she must do it through her husband or another male relative, even her son. Women's contribution to the improvement of life in both urban and rural settlements in enormous and must be acknowledged.

The National Plan of Action recommends the adoption of a nationally recognised shelter strategy which is integrated into the Nation's micro-economic development strategy. The introduction of mechanisms and policies which improve the ability of the low income earners to access shelter is particularly important. Developments making available Crown Land in the urban centres will stimulate the land and housing market, revitalise the construction sector and improve job creation. Sustainable public methods of delivering serviced sites which are affordable to the poor, also have to be developed.

The Plan addresses the issue of local government, in the attempt to render local authorities financially self sufficient and less reliant on declining central government subventions. This requires better technical performance in delivering and billing for urban services. Improved financial positions, together with a reconciliation between traditional and modern management structures and institutional capacity building programmes, will improve the local authorities' management record. In addition, regular local government elections and increased public accountability will increase public participation in urban issues.

The Government of Swaziland will not be starting from scratch when implementing the National Plan of Action. There are many strategies and policies which are already being developed, the adoption of which will further the proposals of the National Plan of Action. Current initiatives include a drafted Urban Government Policy\(^1\), discussions towards rural and urban land policies

\(^1\) To "khonta" or "kukhonta" in Siswati means to access residential rights on communal or Swazi Nation Land (SNL) in Swaziland. A tributary relationship is thus established between the resident and the local traditional leadership, normally comprising of a chief. There are normally rights and obligations of both parties in this relationship.

\(^2\) This has already been completed, and circulated widely for comment. It is expected that it will be passed shortly by Cabinet, and thereafter constitute the main body of the revisions/reforms due in the Urban Government Act of 1969,
and improvements in land registration and information. Proposed reforms which will improve the land and housing market include sectional title legislation and residential tenancy legislation. The Government is presently developing a National Development Strategy. A focus has been suggested on zeroing into the development of the human resource, its aim being "to provide an environment whereby its people are willing and able to develop both themselves and their land to their highest potentials" (Mc Dermott 1995 Issues Paper for the NDS). This effort hopes to establish a culture of entrepreneurship in the context of strong government leadership and vision.

The imminent implementation of the Swaziland Urban Development Project will bring about the introduction of a number of policies which begin to solve many of the problems described above. Innovation strategies, such as proportional tenure, will go far in improving the affordability of upgraded sites and the ability of the low income groups to own property. The proposed introduction of a 99 year leasehold title will provide security of tenure in these areas. The Urban Development Project has set precedent for the continued participation of project beneficiaries. The development of a resettlement and compensation policy, as well as plot allocation procedures will hopefully be adopted by all government ministries in future projects.

As in all development projects, proposals are tested through their implementation. The implementation of the Urban Development Project, as well the proposals of this National Plan of Action, will require the political will to improve the standard of living in Swaziland's human settlements. Without this commitment, the people will not benefit form either of these plans and their quality of life will continue to decline in the context of rapid population growth and urbanisation.

which is the principal piece of legislation regulating urban governments and the whole arena of centre-local relations.
Part A - Introduction

1. The Process

In accordance with the Habitat II guidelines, a National Committee was formed, which included individuals from a large variation of institutions, both public and private, which are involved in the process of urbanisation and settlement. The purpose of this committee was three-fold. Initially it was responsible for guiding the preparation of the National Report for Presentation at the UNCHS Habitat II in Istanbul 1996. The broader setting and current trends were outlined with the aid of the recently completed National Physical Development Plan (NPDP) - Background Study. The preparation of the NPDP document included the review of over 180 studies, reports and articles as well as interviews with key informants from both public and private sector and officials from the Central Agencies and represents up to date statistics and views.

Members of the National Committee then decided to use, as a starting point, the list of issues which was put together by the African Ministries responsible for human settlements in the African region. This list was compiled at the preparatory meeting of Habitat II in Nairobi in March 1994. A number of issues were adjusted and a few were added by the National Committee in the light of the particular issues and problems specific to Swaziland, until the four major themes of urbanisation, adequate shelter, urban management and human development emerged, and which are then addressed by the National Plan of Action.

Secondly, the National Committee then organised a workshop involving all the identified stakeholders (see Appendix I), which addressed the four themes as outlined above. Through the medium of this workshop, sharper focus was brought onto the issues and tentative commitments which could be made by the major players were delineated.

Third, the National Committee embarked on a programme of publicising the Habitat II Conference and organise and held a number of workshops covering the issues such as appropriate building materials etc.
2. The Participants

The National Committee is comprised of representatives from the following areas:

a  *Representatives from all levels of government*

   Town Clerk, Mbabane City Council
   Town Clerk, Manzini City Council
   Town Clerk, Pigg's Peak Town Council
   Town Clerk, Nhlangano Town Council
   Principal Secretary, Ministry of Natural Resources
   Principal Secretary, Ministry of Agriculture
   Principal Secretary, Ministry of Health
   Principal Secretary, Ministry of Finance
   Principal Secretary, Ministry of Economic Planning
   Principal Secretary, Ministry of Tinkhundla

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Part A - Introduction

b  *Civic leaders, prominent personalities, national and local politicians*

   Hon D. Masango M.P., Consumer Association
   Mr. M. Nkosi, Member of Human Settlement Authority
   Ms. E. Sowazi
   Mr. S.S. Mokgokong

c  *Academic and scientists*

   Geography Department, University of Swaziland
   Building Section, Swaziland College of Technology

d  *Leaders from community-based and non-governmental organisations*

   Manager, Swaziland Association for Crime Prevention and Rehabilitation of Offenders
   Women's Resource Centre, Council of Churches
   Director, NGO Assembly
   Swaziland National Society of the Handicapped
   Swaziland National Association of Rent Payers
   Yonge Nawe
   Junior Professional Officer, United Nations Development Programme
e  Private Sector Representatives

Managing Director, Tisuka Taka Ngwane
Managing Director, Swaziland Business Growth Trust
Central Bank of Swaziland

f  Human Settlement professionals

Managing Director, Swaziland National Housing Board
Chairman of the Human Settlement Authority
Principal Secretary, Ministry of Housing and Urban Development
Director, Housing and Human Settlements
Valuation Officer, MNRE/MHUD
Housing Research and Development Officer
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Part B - Assessment and Priorities

1. The Broader Setting

1.1 Introduction

The Kingdom of Swaziland is situated in Southern Africa, surrounded on the north, south and west by South Africa and on the east by Mozambique. The country became a British Protectorate in 1902 and gained independence, under the leadership of His Majesty King Sobhuza II, in 1968. It is one of three remaining monarchies in Africa.

This landlocked country covering an area of approximately 17,000 km², lies between 25 and 27 degrees south and 31 to 32 degrees east. Mbabane, the administrative capital is situated 225 km by road from Maputo, the nearest harbour and 370 km form Johannesburg in South Africa. Although Swaziland is one of the smallest countries in Africa and has the smallest capital city (approximately 60,000 people), the rate of population growth and urbanisation have led to numerous problems, for example, unplanned and unserviced settlements of informal housing, insufficient infrastructure and problems with solid waste disposal and sewage treatment.

As in any developing country, Swaziland's settlement problems are a result of numerous forces and policies with respect to the socio-economic context. This section briefly outlines how the spatial settlements in Swaziland have been, and are being, shaped by these influences.

1.2 Economic Context

1.2.1 Regional Situation

Swaziland's economy is highly dependent on external trade, particularly with South Africa. Its economic and financial relations with several of its Southern African neighbours (Botswana, Lesotho, Namibia and South Africa) are extremely close, reflecting a long history of mutual trade and monetary interlinkage. Economic cooperation and integration with its neighbours are thus of particular importance for the traditionally open Swazi economy and the country faces new challenges in the context of the changing regional situations.

Swaziland is a member of four major regional groupings: the Preferential Trade Agreement; the Southern African Development Community; the Southern African Customs Union, and the Common Monetary Area. The organisations are all aimed at enhancing regional economic integration and facilitating the flow of goods.
It is generally believed that the Southern African Customs Union (SACU) and the Common Monetary Area (CMA) have led to substantial trade creation for Swaziland. South Africa is partner to Swaziland for 73 percent of total trade flows and is the source of 90 percent of its imports (Draft NPDP 1995). The SACU arrangement allows Swaziland to benefit from the availability of goods from lower cost suppliers in South Africa, while at the same time enjoying preferential access to the South African market. The only real hindrance to the free movement of most goods between member countries (maize is a notable exception in Swaziland's case) are the transport costs involved. Swazi industry has also benefitted from positive spill-over effects such as a high rate of technology.

For the five year period 1987 - 1991, the economy of Swaziland benefitted from both generally favourable climatic conditions, and a sustainable increase in foreign direct investment inflows as sanctions against South Africa tightened. As a result, the annual real growth rate averaged 7.2 percent over the period -- well above the rate of population growth -- and real per capita income increased steadily.

However beginning in 1991/92, real growth began to slow as investment inflows eased, and the ongoing recession in South Africa reduced the demand for Swazi exports. Swaziland was also affected by the severe regional drought in 1992, which resulted in an increase in agricultural imports. Another factor behind the slow down in the economy is the lifting of sanctions against South Africa, which has coincided with a steady fall in direct foreign investment.

1.2.2 Local Situation

For the past three decades, Swaziland has achieved growth rates consistently higher than elsewhere in Africa, making it a middle income country and no longer classified as one of the least developed countries in the world (EIU, 1992).

Resources

Economic developments in Swaziland are largely determined by movements in the agriculture and manufacturing sectors. The combined share of the two sectors amounted to 54 percent of GDP in 1991 (NPDP 1995).

Agriculture plays a vital role in the Swaziland economy, even though its relative importance in domestic output has been gradually declining. It is the principal source of livelihood for over 70 percent of the population and the largest source of employment and family income in rural Swaziland (in addition to being a major source of inputs to the manufacturing sector, and an important export sector).

Agricultural production and tenure are divided into two sub-sectors. Generally, the modern commercial sub-sector, developed by foreign private capital, operates on Title Deed Land (TDL). It is largely irrigation-fed, and produces maize and other food crops, and livestock. Swazi Nation Land (SNL), operates under a communal land tenure
system. It is largely rain-fed, and vulnerable to drought and changes in rainfall patterns.

A number of significant impediments have hindered efforts to increase agricultural production and attain a position of food self sufficiency. These have included the susceptibility of production to changing rainfall conditions, overgrazing, and a shortage of land suitable for production.

The substantial growth in Swaziland's economy after 1985 was dominated by manufacturing expansion. Increased inflows of foreign direct investment, mainly for South Africa, contributed to a rapid expansion of the manufacturing sector, which grew from 21 percent of GDP in 1986 to 40 percent in 1991.

As a result of the limited size of the local market, the bulk of output from the agriculture and manufacturing sector is exported, while a considerable portion of inputs and final consumer goods are imported, again predominantly from South Africa. During 1987-93, the share of exports and imports of goods and services in GDP averaged 80 percent respectively. The openness of the economy, coupled with its geographical location, renders economic performance particularly vulnerable to developments in South Africa.

Preliminary estimates of GDP indicate real growth of about 3 percent in 1993 and in 1994.

**Government Finances and Civil Service**

Government expenditure is 38 percent of GDP, and is projected to rise to 40 percent this year (Draft NPDP 1995). This is high by regional and world standards, and the absorption of resources by the government is thus substantial.

Government employment is now one-third of paid employment, and is still growing. Even if these employees are fully and usefully employed, the problem remains of establishing a proper balance between government and private sector employment. In this respect, the experience of recent years indicate that the government is beginning to crowd out the private sector. Civil service wage awards and the new pension provision have gone beyond cost of living re-alignment and are putting upward pressure on wages throughout the economy. In the wage setting process, the private sector is now following the lead of the public sector.

The civil service, as defined in Swaziland's official employment statistics, is large. Including members of the armed forces, temporary workers, and employees of City Councils, the civil service totals nearly 31 employees per 1 000 inhabitants, which is high by sub-Saharan Africa standards. Taken as a whole, the public sector accounts for a total of 32 percent of paid employment. This is attributable in part, to the fact that, in Swaziland, teachers and health workers are directly employed by the Government, and account for nearly 41 percent of the civil service.
Employment in the parastatals is relatively small and accounts for less than 5,000 workers, or approximately 5 percent of wage employment.

In 1992, the fiscal situation deteriorated markedly, as expenditure growth continued to outpace that of revenue, resulting in a budgetary deficit, following five consecutive years of surplus. Expenditure grew by more than 34 percent in fiscal year 1992/93. This reflected that first contribution of E 50 million to establish a fully funded pension scheme, as well as substantial increases in civil service wages. The second payment to the pension scheme of E 50 million was made early in fiscal year 1993/94 (the fiscal year runs from April to March). In addition, in late 1993/94 the Government purchased a new aeroplane which cost E 115 million.

Despite a sharp rise in SACU revenues in recent years, directly associated with the relocation of business to Swaziland, in response to the imposition in 1985 of financial sanctions on South Africa, expenditure growth has continued to outpace that of revenue. The 1994/95 budget implies a further deterioration in the fiscal position, with a projected deficit equal to 7 percent of GDP.

The remedial steps (the internal/voluntary structural adjustment) taken by Government to address this deterioration in the fiscus, reining in public expenditures, and bringing the budget to an even keel, led Government to embark on a two-pronged strategy:

Starting from the 1994/95 budget, there has been zero growth impacting both on capital and recurrent expenditure, which was significantly boosted by the civil service unions accepting a below inflation increase for the 1995/96 financial year. In tandem with this development, Government launched the Public Sector Management Programme (PSMP), which seeks to reform and re-prioritise the civil service.

There is a need to provide additional tax incentives in order to retain existing investment and attract foreign investment in the manufacturing sector. The authorities will therefore need to take a number of steps to increase revenue.

Even if these revenue enhancement measures are taken, a large budget deficit is likely to persist for the foreseeable future. This is expected to lead to a further run down of the central government’s domestic bank deposits as well as its foreign exchange reserve holdings. Lower deposits and reserves imply a reduction in interest income in the budget. This fall in income needs to be offset by constraints on government spending.

The Public Sector

The public sector in Swaziland consists of the Central Government, local authorities, a number of public enterprises and several public financial institutions. The Central Government comprises a set of ministries and departments, which are financed by budgetary allocations in each fiscal year (April to March).

There is also a parallel government that deals primarily with traditional affairs and
customs of the people, consisting of the royal family and the Council of Elders. The traditional institutions are financed by subventions from the budget to the King's Office and Swaziland National Treasury.

At the apex of this dual system is the institution of the monarchy, comprising of the King and Queen Mother exercising wide ranging powers.

Over and above the Central Government, the public sector consists of 31 institutions: 24 of these are classified as Category A, public enterprises (including the Post and Telecommunications Corporation and the Water Services Corporation) which report to their parent ministries. The public enterprise sector accounts for 15 percent of GDP and

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3 Cabinet is appointed by the King, drawn from Parliament which is both appointed (appointees of the King) and elected (from constituencies on non-party lines). Major Cabinet decisions require the consent of the King, and legislation has to receive royal assent before coming into force.

4 Category A public enterprises are listed below:

- Central Cooperative Union (CCU)
- Central Transport Administration (CTA)
- National Agricultural Marketing Board (NAMB)
- National Industrial Development Corporation of Swaziland (NIDCs)
- National Maize Corporation (NMC)
- Piggs Peak Hotel and Casino (Pty) Ltd
- Royal Swazi National Airways Corporation (RSNAC)
- Sebenta National Institute
- Small Enterprises Development Company (SEDCO)
- Swaziland Cotton Board (SCB)
- Swaziland Dairy Board (SDB)
- Swaziland Development and Savings Bank (SDSB)
- Swaziland Electricity Board (SEB)
- Swaziland National Housing Board (SNHB)
- Swaziland National Provident Fund
- Swaziland National Trust Commission (SNTC)
- Swaziland Post and Telecommunications Corporation (PTC)
- Swaziland Railway (SR)
- Swaziland Royal Insurance Corporation (SRIC)
- Swaziland Television Authority (STA)
- Swaziland Tourism Development Company (STDC)
5 percent of total employment in Swaziland.

The Public Enterprises are generally independent of the Central Government in many expenditure decisions, but require government approval to raise loans. In practice, they have tended to meet their borrowing needs, particularly for foreign borrowing, through the Central Government, which borrows directly and then on-lends to the enterprises. They are in general able to finance only a small part of their investments from operating surpluses, so government expenditure and net lending covers most public sector investment.

Total debt outstanding from public enterprises amounted to E 275 million in 1993. The government intends to proceed with capital restructuring for the Water Services Corporation, Swaziland Railways, and the Development and Savings Bank. There are also plans to improve cost recovery through the adjustment of prices and tariffs and to pursue the negotiation of long term performance contracts for key parastatals. Furthermore, a Public Sector Management Programme is being introduced to review expenditure and funding structures and to enhance the efficiency of the public enterprise sector.

1.3 Social Context

1.3.1 Population Growth and Distribution

The 1996 total population will be an estimated 938 000 people. Assuming 3.2 percent annual growth rate over the next decades, the population of Swaziland will have doubled by the year 2008 (NPDP 1995).

In addition, more than half of the total population is under the age of 15. This together with one of the highest fertility rates in the world (6.36), gives rise to a continuing high population growth rate and a high dependency ratio.

*Impact of HIV/AIDS on Population Growth*

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Swaziland Trade Fair Company (STFC)
Swaziland Water Services Corporation (SWSC)
University of Swaziland (UNISWA)
Water and Sewerage Board (WSB)
The issue of HIV/AIDS is also a significant one in Swaziland. Studies specifically carried out in Swaziland\(^5\), where the disease was first identified in 1986, have concluded that by 2003 AIDS will be a major cause of morbidity and mortality in the country. Notified cases have increased dramatically from less than ten cases in 1987 to 160 cases in 1993. Also, a recent study estimates that only 20 percent of all cases are in fact notified. Therefore the true figure may be as high as 2065 AIDS cases and an HIV incidence of eight percent in the total population. Figures from UNICEF show that the epidemic is still growing and may not reach a levelling off point until 30-40% of the population is infected.

This will have disastrous consequences for national development. The disease affects the economically active sector of the community - 65% of AIDS cases now occur in adults between 20 and 49 years. In 1993 it was estimated that 18% of all university students were infected. Most of these highly skilled people will be lost to the workforce within 10 years of graduating. The associated health costs will further drain the Government's already limited finances. In addition, most children born to HIV infected mothers will die or be orphaned during childhood. By 1996, over 2% of Swazi children could be orphaned because of AIDS. All the gains made over the last 20 years in reducing infant and child mortality will be reversed. Infant and child mortality will increase drastically. It is estimated that by the years 2006, there will be 16% fewer 6 year olds than there would have been without HIV/AIDS. (Summary, Situation Analysis, Children and Women in Swaziland, UNICEF, Mbabane, April 1994).

**Impact of International Migration**

The proportion of the absentee population is in the order of five percent of the total population. The figure has remained constant over the past twenty five years. The country of destination of Swazis outside of Swaziland is primarily South Africa (94 percent). In 1986 there were 31,072 Swazis outside of the country; an estimated 29,336 were in South Africa, which offers relatively high paid jobs on its gold mines. Of the 31,072 absentee recorded in the 1986 census, 28 percent stayed away from one to five years. There is a tendency for mine workers in particular to stay away from home for longer periods (over five years) as they are paid higher salaries commensurate with their length of job experience. This leaves a larger proportion of women to provide for their families and establish homesteads, making their role in development even more important.

**1.4 Urbanisation Trends**

*Population Distribution*

\(^5\)The most comprehensive study to date: A. Whiteside and G. Wood "Socio-Economic Impact of HIV/AIDS in Swaziland", prepared for MEPD/GOS 1993.
Although existing levels of urbanisation are not particularly high in comparison to other countries in the region, the UNDP estimates that at current rates of urbanisation, Swaziland will have more of its population living in urban centres than any other country in east and Southern Africa (more than 50 percent), by 2005. The rate of urbanisation is one of the major human settlement issues in Swaziland.

Greater Manzini and Mbabane together account for a substantial 56 percent of the country's urban population. This is due to the perceived employment opportunities in and around these two cities. Another contributory factor is the under-developed absorptive capacity of smaller secondary towns and urban centres which the government has not systematically addressed because there is no clearly defined human settlement hierarchy in the country.

These cities have experienced 4.7 and 5.7 percent annual growth rates from 1976 to 1986. This is due to both the natural population growth within the cities as well as urban migration of people looking for employment (since the increased costs of agricultural subsistence have forced them to abandon farming). Whilst posing a challenge to urban administrations in the two cities to adequately accommodate and provide growth, the rates are by no means unmanageable.

A number of smaller centres have had extremely wide variations in growth rates, primarily as a consequence of their limited economic bases, often highly dependent on the fate of a single large employer. For example, when the Havelock asbestos mine closed down (which has since re-opened), Bulembu suffered a dramatic decline in population.

Existing Settlement Hierarchy

There is currently a vaguely defined human settlement hierarchy in Swaziland (The seven tier human settlement hierarchy proposed by the NPD seeks to address this)⁶.

The Urban Government Act (No.8), 1969 provides for the establishment of only two tiers of urban settlement (Town Councils and Town Boards). Besides these are the company towns, not gazetted, and owing their existence to the economic activity generated by that town e.g. Bhunya (pulp mill), Simunye (sugar mill), Bulembu (asbestos mine).

Furthermore there are a number of centres on SNL which act as urban centres with respect to marketing of agricultural inputs and outputs, and yet they are not recognized, either by the Urban Government Act or the national census as urban centres. The Ministry of Economic Planning and Development's National Development Plan alludes to the need to designate a number of these as "rural growth centres".

⁶ See under Part C - The National Plan of Action, 3. Activities and 3.1 Urbanisation
Gazetting Urban Areas

In terms of the Urban Government Act, 1969 the Minister of Housing and Urban Development is empowered, by notice in the government gazette, to declare any area to be a town, and define the boundaries of and assign a name to that town. By legal Notice 136/1992 (effective 25 April 1992), the Minister was further empowered to establish a higher tier of urban settlements as "Cities". In terms of the Act, the following Urban Councils have been gazetted:

- City Councils of Mbabane and Manzini;
- Town Councils of Nhlangano, Piggs Peak and Siteki, declared as municipalities;
- Town Boards of Mankayane, Lavumisa, Vuvulane, Hlatikulu, Matsapha, Ngwenya and Ezulwini.

Cities are municipalities which have reached full economic sustainability and are economically significant to the nation. They elect their local leaders who appoint the City Clerk and make their own decisions relative to local programs and revenue sources.

Municipalities are urban centres which have not yet attained economic self-sustainability. They differ from the cities primarily in size and scope of functions and professional staff.

Town Boards have population densities which are sufficient to warrant municipal services but insufficient inhabitants and fiscal capacity to warrant independent local government. Town Boards are elected and advisory and operate under the supervision of MHUD which provides maintenance and improvement programs.

The Minister has also recently published (October 1994) his intention to declare two additional urban areas as Town Boards. The NPDP has developed guidelines as to the criterion and basis on which centres are to be gazetted as City or Town Councils or Town Boards.

Local authorities are largely dependent on central government grants for their capital expenditure, especially where the beneficiaries are the larger population and not that necessarily residing in that town (tarring a distributor road that serves as a by-pass for the national road network). The smaller, recently declared Town Council and Town Board areas, are now generating revenues from rates (property taxes) in their areas which go towards recurrent expenditures. Capital expenditure is still largely determined by national spending priorities.

Subventions to local authorities will continue to constitute an important source of revenue for those governments. By the same token, they are one of the most efficient and transparent vehicles through which the central government, through the annual budget, can provide services to urban residents.
The subventions being provided to declared urban areas is not lost on rural populations. The Ministry of Housing and Urban Development is facing increasing local lobbying from scattered communities wishing to have their centres declared as urban areas. At the same time, the declaration of urban areas can have a negative impact on those living in there due to their inability to pay rates. This results in displacement of lower income residents and the development of informal settlements on the outside boundaries of urban areas. These areas are then beyond the jurisdiction of the City Council which cannot then supply services.

Secondary towns are potentially able to play an important role in regional development and economic growth as well as regional administration. Secondary towns in other countries in the region such as Kenya, Mozambique and Zimbabwe - which all have relatively well-defined human settlement hierarchies - play important roles in:

- being the foci of regional and district levels of government and administration;
- being vital as input/output marketing centres for the agricultural sector;
- acting as "first screens" to the rural and urban population drift and spreading urbanisation away from the primate city;
- having potential to catalyse regional development and growth.

However for secondary town to fulfil these roles, they must be both carefully selected and well managed.

**Company Towns**

After the cities of Mbabane and Manzini, company towns are the largest urban centres in the country. Seven company towns have been established under the then Private Townships Board. In addition there are the so-called "Railway towns" associated with the railways and a number of mining settlements might also be included as company towns.

These settlements do not portray any of the model features of urban centres. They vary enormously with respect to population sizes, level of infrastructure and housing, and diversification of the economic activities present within each town. On the one hand, one finds centres in which all activities within the town are strictly controlled by company management and there has been no diversification of economic activities. These towns are dependent on the life of the company and are unable to sustain independent existence beyond the life of the company. The result is that when the company's activities decline, the town as a whole collapses. Residents find themselves not only without employment but also homeless and without schooling and health care for their families. Furthermore, expenditures in infrastructural services are largely abandoned.

On the other hand, one finds company towns which do show signs of a diversification of their economic base and the ability to provide a range of goods and services beyond those provided by the company itself. Towns such as these are typically located within a hinterland settled by non-company employees and there has been the growth of, in particular, the service and commercial sectors (security firms, hotels, supermarkets,
wholesale distributors and also light engineering works). Over time, and given the right incentives, such towns may be expected to develop into fully fledged towns, with a sustainable future, beyond the life of company activities. This is clearly to the advantage of long-term residents of the towns, as there is the assurance that investments made on infrastructure will enjoy their full life of use.

**Border Posts and Ribbon Development**

Swaziland has a total of 10 operative posts on its international boundaries. The posts have become focal points for a range of economic activities in the primary and secondary sector (both formal and informal). Some border posts have requested Town Board status in the belief that freehold title will encourage the further economic development in the vicinity of the post.

The economic activities most associated with the border-posts are footloose secondary sector activities, primarily of the informal sector, for example vegetable and craft vendors, hair salons and eating houses. These activities typically employ between one to five people.

Physical development around the border-posts is notably strung out, ribbon fashion, along the transport corridor. In extreme cases, low order shops and market-stalls extend up to five kilometres from the border post itself. There are a number of long term problems associated with ribbon-development. Good agricultural land may be lost to the quasi-urban use. There is vehicular-pedestrian conflicts along the extended stretch of roads and numerous junctions onto and off the main road. Furthermore, the eventual unit costs of provided reticulated water, sewerage and electricity to such development are extremely high. It is arguable that future activities should be restricted to concentrated nodes of built development.

**Nodal Development in Rural Areas**

Outside of the gazetted urban areas, the company towns and the border posts, there was no discernible, officially established human settlement hierarchy. However, the National Physical Development Plan (NPDP) has proposed a human settlement hierarchy.

It can be seen, however, that even quite small settlement nodes play a range of functional roles for the population living in close proximity and within the rural hinterland.

There are four distinctive characteristic settlements:

(i) Centres which have "export base" activities within them, supported by economically active and relatively wealthy hinterlands. These centres provide valuable input/output functions to the community they serve and may be expected to grow in small towns in time.

(ii) Centres which are primarily the nodal points for a vibrant tertiary sector (general
dealers, fresh produce market, eating houses) - these centres are frequently located at cross-roads, near border-posts. There is some wealth circulating in the town and this attracts further population growth, but not to the same extent as the input/output centres in (i) above.

(iii) In the more remote regions of the country, where one finds dispersed population concentration, there are centres which lack basic commercial facilities but do provide a number of public facilities - for example a school, health centre and protected water supply.

(iv) Finally there are small business nodes comprising two or three low order shops for the day to day needs of the rural communities.

1.5 Summary

Swaziland is currently experiencing changes in the regional economic context as South Africa opens up to international investment. A reduction in direct foreign investment coupled with increased Government spending, has resulted in a budget deficit, likely to continue in the foreseeable future. In recent years the market has favoured the manufacturing sector over the agricultural one, resulting in expanding industrial areas and urban migration as agricultural production on Swazi Nation Land becomes increasingly inefficient. Due to changes in the regional economy, Swaziland will need to implement strategies which attract private investment and trim Government spending. The Government is likely to be in deficit for a number of years to come; as a result, less investment will be made by the public sector in infrastructure. It will be necessary for Swaziland to tighten her belt, and if her human settlements are to be managed and maintained and her increasing population housed, it will require the political will to do so.

The population growth also has a marked effect on the rate of urbanisation. The increasing, and younger, population is moving into the cities in search of work opportunities as rural subsistence becomes less attractive. Together with the declining fiscal situation in the country, such a growth rate is economically unsustainable as well as socially and physically detrimental to the urban areas.

Although the rates of urbanisation are comparable to those of other developing countries, the impact of such growth has been high due to the small size of the country. Approximately 75% of the country's urban population now live in Mbabane and Manzini and the corridor between them (GOS/MHUD 1993) and by 2005, Swaziland will have more of its population living in urban centres than any other country in east and southern Africa. This, the rural-urban migration and the resultant concentration in urban areas, is the key feature of human settlements in Swaziland.
2 Current Conditions

2.1 Land Tenure and Control

There are basically two systems of land tenure in Swaziland: customary (communal) tenure through chiefs under the King, and freehold tenure under Roman-Dutch law. Both kind of tenure are scattered across the country. The two forms of land tenure have very different implications for settlement and land use, which will be shown below.

2.1.1 Swazi Nation Land

All Swazi Nation Land (SNL) is held by the King as Ngwenyama in trust for the Swazi people. Since 1968 all this land has been registered in the Deeds Registry under this title. The right to allocate SNL to the people is devolved on some 180 chiefs, who control settlement over a little more than half the country. Settlement patterns on SNL are under chief's control at the community level, and under the King's control at the regional or national level. That is, the chiefs (acting on the King's authority) control land allocation WITHIN chiefdoms, and the King decides where each chiefdom shall be located. Chiefs are long-acclimated to exercising their traditional rights. With the permission of the King, other authorities can legitimately be introduced to control SNL land use. For example, some large tracts of SNL have been leased to companies for high investment projects, export trade, and the creation of local employment e.g. forestry and sugar plantations.

Swazi Nation Land in Urban Areas

With the rate of urbanisation, it is necessary to expand the urban areas to include settlements on the periphery which are in need of services. This necessitates the incorporation of Swazi Nation Land into designated urban areas. As a result, land is converted from SNL to leasehold title. This protects His Majesty's title to the land but undercuts the chiefs' powers to allocate land. No matter how much affected chiefs are brought into the process of allocation of initial leases, their authority and power will be permanently reduced by the fact that the land will become to all intents alienable, since the purpose of the lease is to allow the land to be used as collateral. In addition, it is speculated that some people would no longer pay allegiance to the chief, which can have either monetary or labour value. This explains the scepticism and suspicion of some interested parties regarding moves towards introducing leasehold on SNL.

When traditional homesteads on SNL are incorporated in an urban area and the leasehold is unaffordable, the effected families need to be compensated. This may be in the form of other land elsewhere in the chieftancy. This issue is likely to continue to be very contentious, but a solution has to be found to enable the expansion of cities and towns.
2.1.2 Crown Land

Crown land was initially land reserved by the state, pending its allocation to SNL or private tenure, as is any land acquired by the government in any manner. However, the government [acting through the Minister of Housing and Urban Development (MHUD)], is empowered to let or sublet or grant real right to this land. The Minister can acquire or lease land on behalf of His Majesty the King, and can sign and execute documents to give effect to such transactions on behalf of His Majesty the King, and can sign and execute documents to give effect to such transactions on behalf of His Majesty the King. The Minister cannot however sell or exchange or mortgage such land without the King's written authority except in an urban area to develop that land by building on it.

The Crown Lands (Temporary Occupation) Act 22/1964 gives the Regional Administrator on behalf of the Minister the right to issue permits to occupy Crown Land for periods of up to one year, for a prescribed fee (Quitrent)\(^7\). Permits are renewable one year at a time and allow the holder to build a temporary building, to plant crops, and to pasture livestock. Permits can be revoked, but due notice must be given. People who, without a permit, "clear or cultivate land, erect huts, pasture livestock, cut dig or remove live or dead timber or vegetable product or stone, gravel sand, beeswax or tree bark, or who dump refuse on Crown Land", face imprisonment.

It is under this Act that large informal settlements have developed on Crown Land inside the urban areas of Mbabane and Manzini. These city dwellers (due to the impermanence of their permit and the restriction of building permanent structures) can live only in fragile conditions and commit limited resources to temporary shelter. Such resources would be better spent on permanent houses, thereby adding to the nation's wealth through improving the housing stock.

2.1.3 Title Deed Land

The 25 percent of the territory now remaining under freehold tenure is divided between companies, Swazi citizens, and foreign individuals. There are over four thousand registered "farms" (i.e. rural freehold land holdings) in Swaziland, due to intensive subdivision of the original farms. The Swazi share of this contracting pool of freehold is increasing, but in 1986 still lagged behind that of foreigners, who owned almost the same number of "farms", but twice the area owned by Swazis. Companies (including Swazi-owned companies) held the major share - sixty percent of all rural title deed land - in 1986. The Ministry of Natural Resources and Energy (MNRE) controls and limits the subdivision of farms.

Residential and commercial plots in declared urban areas are usually freehold. The ratio

\(^7\) Since 1964, the scheduled annual fees have been R2 or
of freehold to Crown land steadily increases as Crown lands are sold off. Since most people have access to communally tenured Nation Land, freehold urban plots are seen and used as an investment and a source of rent. For this reason, renting is common in the informal settlements of urban areas. In Manzini and Mbabane, urban house prices and rents have been rising very steeply in the past 10 years.

2.1.4 Development Control

The development of settlements, nationally, has to some extent been guided by the National Physical Development (NPDP). This provides an overall strategic planning framework to guide development and capital infrastructure investment decisions in the country over a ten year period. The fourth such plan was prepared in 1986 but never officially adopted by Cabinet. As a result, projects and government actions and policies have not all been consistent with the strategies recommended in the Plan.

A review and update of this plan has been completed, and it is recommended that the MHUD seeks and achieves Royal Assent of the provision through the King's Office.

The growth of the cities of Mbabane and Manzini is guided by Structure Plans and controlled by Planning Schemes which, again, have never been officially adopted. Development occurs in an ad-hoc way, in accordance with budgetary allocations and initiatives from the private sector. The use of Title Deed Land within urban areas, as well as Crown Land, is controlled by local authorities. The City Councils of Mbabane and Manzini do have physical planning departments which review development proposals. These Councils also approve building plans for individual sites.

The Human Settlement Authority was created in 1988 to ensure the orderly development of existing and future urban and rural settlements, to set standards for public and private developers, and to regulate real estate transactions. In 1992 the Act was amended to specifically include uncontrolled "private housing schemes and private townships" by speculative developers on urban and farm land. These previously uncontrolled developments had in many cases resulted in unnecessary conversion of good agricultural land to a higher value urban use. This caused unmitigated environmental impacts and premature pressures for expansion of urban levels of service infrastructure (and the associated maintenance burden of the infrastructure) in these areas. This has given rise to the conversion of agricultural land to light industrial and commercial purposes, and frequently to negative impacts on the environment.

There is a conflict in Swaziland between the use of land at the urban fringe as rural and urban. There is a shortage of good arable land available for agriculture. The conversion of some rural land to urban is necessary to absorb the growth of the towns and cities, but it needs to be part of a careful planning process which ensures that land which is most appropriate to a certain use be put to that use.
2.2 Poverty and Employment

Poverty

There is no official poverty line in Swaziland and no clear picture of levels of poverty in the country. A report by the International Fund for Agricultural Development defined the basic needs income level as E499 (US $140) in 1992. An income survey undertaken as part of the Swaziland Urban Development Project, in 1992, shows that most incomes in the informal settlements around the major cities, varied between E400 and E1 000 (US $110 to 280).

"While Swaziland as a whole can be defined as a lower middle income developing country there is considerable evidence of the existence of real poverty and deprivation. According to the latest Human Development Report about 400 000 people live below the poverty line out of a population of about 800 000, while 300 000 of the poor live in the rural areas". (UNICEF 1994, page 9).

The Country Paper prepared for the United Nations World Summit on Social Development in Copenhagen in March of this year looked at the incidence of poverty, unemployment and social integration. It reported that the incidence of poverty was "uncomfortably high". It went on to quote the UNDP's Human Development Index (HDI) which shows that while Swaziland is regarded as a middle income country based on per capita income, it rates much lower on the overall Human Development Index which measures longevity, knowledge and the standard of living. The HDI is regarded as a better measure of the quality of life than the national per capita income.

Wages

The Draft NPDP 1995, claims that nominal wage in Swaziland in 1992 were 45 percent lower than nominal wages for black workers in South Africa. They are also about 35 percent lower than wages in Namibia. However, in 1992, manufacturing wages were lower in Botswana and in Zimbabwe — by 10 percent and 20 percent respectively. Since
growth have outpaced that of job creation. Between 1985 and 1990, an average of 3,000 formal jobs were created annually, while the number of school leavers averaged 8,000 a year. In 1990, 13% of jobs were found in the informal sector (MHUD - Urban Indicators 1995). In a survey of unemployment in 1989, the Central Statistical Office concluded that about 50,000 people were unemployed, 40 percent of whom were 15 - 24 years of age. The survey concluded that the lack of skills and the limited opportunities for unskilled labour were important factors in explaining the fairly high level of unemployment.

2.3 Social Development

2.3.1 Health

In 1991, the life expectancy at birth in Swaziland was 53 years for women and 60 years for men (MHUD - Urban Indicators). This was slightly higher than the average of 50.5 years for all low and middle income sub-Saharan African Countries. However, infant mortality rates were a relatively high 98.9 infants per 1,000 live births in 1986 compared to an average of 57 infants per 1,000 of all lower-middle income countries in 1988. In contrast, rates of immunisation of children between 12 and 24 months has reached a high of 83%.

The Ministry of Health is the Government arm which provides, promotes and coordinates the provision of health facilities and care in the country. The Ministry is committed to the World Health Organisation goal of "Health For All By The Year 2000". The Ministry's strategy to achieve this goal is through the development of a Comprehensive Primary Health Care System. The main objective is "to improve the health status of the Swazi people by providing preventative, promotive, rehabilitative and curative health services which are relevant and accessible to all", (National Health Policy, 1983).

In order to accomplish its mission of health for all by the year 2000, the Ministry is trying to reach everyone by establishing health facilities all over the country, encouraging community participation in the provision of health facilities and care, coordinating the efforts by private sector and church organisations to provide health facilities and care, as well as incorporating the traditional health care with modern methods. In urban areas there is one hospital bed for every 136 people, while in the rural areas this figure increases to approximately 1 for every 6,000 people (MHUD - Urban Indicators 1995).

The Ministry of Health (MOH) adopted the primary health care approach in 1983, and before this the health care system was largely urban based and curatively biased. As a result it catered for a small population. Since the introduction of the primary health care strategy, the provision of preventative and promotive services has received much attention and is strongly encouraged in rural areas, which were largely neglected by the curative strategy. Consequently, the MOH has come up with a decentralisation of health services to the regions of the country. By bringing health facilities closer to the people
i.e. there should be a clinic or health facility within an 8 kilometre radius, the access and participative (involvement of the people in the decisions relating to the health facility) components of the primary health care approach are being achieved.

2.3.2 Education

The provision, co-ordination and promotion of education is the responsibility of the Ministry of Education. This ministry is in charge of the education of all Swazis from infant schools to tertiary training institutions to non-formal and adult education. The ministry largely provides teachers and the curriculum, whilst the local communities, church organisations and private sector build and maintain the schools. Swaziland's education policy includes working towards the achievement of universal primary education, offering adequate and appropriate secondary and tertiary education to meet the country's manpower needs as well as the co-ordination of institutions working in the field of education. The education system is basically divided into informal and non-formal. Non-formal education largely caters for adult school leavers and drop-out education, while formal education caters for the younger generation, 64% of which was in school in 1994 (MHUD - Urban Indicators 1995). Levels of education are as follows; pre-school, primary, secondary and tertiary education.

*Pre-schools*

This level of education is targeted at children who are between 3 and 5 years and covers approximately 20% of this age group. In 1985 the Ministry of Education published Rules and Regulations for the registration and operation of pre-schools. However, registration is not obligatory, people mainly register to gain recognition from the ministry. The Ministry assists in training teachers; the rest is left to the owners of the pre-schools.

*Primary Schools*

Primary education has as its official target population the 6 to 12 year olds, but statistics show that for 1993, in all the region in the country, most children who attended primary schools were between 7 and 14 years. The Ministry of Education intend to introduce a 9 year basic education policy. This policy, if successful will do away with the junior secondary education level.

This policy as a whole is not likely to be implemented within the next 5 to 10 years. However, some portion of the policy like the diversification of the curriculum and the introduction of continuous assessment are already being implemented in phases.

On the whole, the number of pupils per class is satisfactory and falls within the Ministry of Education's standard of 45 or less pupils per class.

The rapid increase in the number of schools and pupils has brought with a number of problems, in particular, classroom construction which has not kept pace with this growth.
In some areas classes are often held in church buildings or in the open air. In 1991, the Schools Mapping Survey indicated that there were twice as many pupils as there were school desks in the country. The Ministry of Education is unable to find budgetary support for furniture procurement and maintenance. The 1991 survey has also shown that the stock of desks and chairs will decline to the point where by the year 2000 there would be 6 desks in every classroom of 40 children in primary schools. The other major problem is that the building of schools is not integrated with other rural programmes like water supply and sanitation, so that water and toilets are either inadequate or non existent at the schools. While the need for new schools will continue for some time, the immediate need is for the improvement of the existing facilities. Figures show that approximately US $30 is spent on each child per year.

Secondary Schools

There is an equitable distribution of secondary schools across the country. In all areas it is clear that local communities are heavily involved in the construction of schools, resulting in a large number of schools being granted-aided schools. At this level, US $110 is invested in every student per year.

Enrolment has also increased 43% since 1984 and covers 80% of the target age group. While the number of qualified teachers also increased, resulting in staff:student ratio of 1:30, the number of children repeating is still high. Inadequacy exists in the provision of the necessary infrastructure, for example, furniture. The 1991 School Mapping Survey indicated that 84% of secondary and high school children have desks and benches. The same study indicated that if the Ministry is unable to find the budgetary support, stock of desks and chairs will decline to the point where, by the year 2000, there would be 14 desks for every 35 students in secondary and high schools (ie only 60% of students would then have desks and benches).

Special Education

Swaziland has a Special Education Programme which provides educational opportunities for the physically disabled and mentally handicapped. There are three schools which cater to disabled children. Ministry of Education's objectives towards the education of the disabled are as follows;

(i) to create a council which will function as advisor to Ministry on all educational needs and issues related to disabled children;
(ii) to introduce a Special Education Course in all Teacher Training Colleges;
(iii) to undertake a National Special Education Survey to create a database that will produce the number of children that have learning disabilities in the country.
(iv) to introduce a Special Education Programme in the regular school system.

The above objectives, if put into practice, will go a long way in providing and affording education to the disabled, not withstanding the community's attitude towards the education of the disabled. As a general policy, the Ministry of Education should strive
to make every school accessible to the disabled, so that the rehabilitation and training of the disabled is not left to the State alone, which is expensive.

Despite the headway made in catering for disabled children in the educational system, there is no programme developed for gifted children whose needs vary just as greatly from standard requirements as do those of disabled children.

**Higher Education**

Post-high school education is available in higher institutions of learning which include the University of Swaziland, Teacher Training Colleges, and Vocational and Technical Training Colleges.

**Adult Education**

The adult literacy rate was almost 80% in 1991 (MHUD - Urban Indicators 1995). The vast majority of illiterate people live in rural areas and the majority are women (56.6 percent). Sebenta National Institute is the country's most prominent organisation involved in adult literacy. Adult education aims to provide an opportunity to those who, in their youth, were unable to avail themselves of educational opportunities. Sebenta graduates up to 2000 students each year, at the same time over 3 500 children drop-out of the primary school system before Grade 4 and thus become tomorrow's illiterates. This means that Sebenta's ability to keep pace is limited. In order to complement Sebenta, the government established rural education centres and an inspectorate for adult education.

**2.3.3 Community Development**

The Government's community development programme is involved in providing assistance and training to rural communities to allow them to make best use of the natural and human resources at their disposal, and to encourage self development and self reliance. The two agencies principally involved in this task are the Community Development section and the Deputy Prime Minister's Office and the Home Economics section of the Ministry of Agriculture. Both agencies liaise with non-governmental organisations in performing these tasks. Some of their projects include:

**Self-Help/Provision of Building Materials**

In this program, local communities are encouraged to participate in the determination of their priority needs and aspirations. Communities are encouraged to provide financial support and manpower for the construction of facilities such as markets, sheds, schools, vegetable gardens and block making and the Community Development Section then provides funds for roofing materials, transport and the purchase of other materials. Over the past four years the project has assisted about 80 self help projects in the rural areas (MEPD Development Plan 1994-97).
Women in Development

This project aims to train women in income generating skills and to promote the dissemination of appropriate technology. To support the training, a revolving fund is administered within the project to help participants set up small schemes and develop their marketing and business management skills. The project benefits about 400 people. Since its inception in 1978, this project has trained over 3,250 rural women. The revolving fund has given out 484 loans but the number of graduates taking out loans has decreased to 15%.

2.4 Infrastructure

2.4.1 Water and Sanitation

Water is supplied by two government bodies, namely the Swaziland Water Services Corporation (SWSC) and the Rural Water Supply Board (RWSB). The Swaziland Water Service Corporation, although an autonomous public corporation, remains an integral part of government within the Ministry of Housing and Urban Development and is responsible for water supply and sewerage disposal in 22 urban areas. At present SWSC is working in centres with an approximate total population of 124,000 people, but in fact is only serving about 30% of the population with direct water supplies, thorough distribution networks supplying populations form 25,000 in size down to centres supplying populations in the hundreds. The price of water is E1.35 (US $0.37) per cubic metre and consumption in urban areas average 223 litres per person per day. In Mbabane, Manzini and the Matsapha Industrial Estate, the water supply systems are viable. An annual subsidy from central government is required to meet the costs of operating the other 17 non-viable schemes.

Serious deficiencies characterise the distribution system, with an estimated water loss of 45% to 50% of the total volume of water put into supply between production and billing as a result of transmission losses, inaccurate or incomplete records of water production and consumption, illegal or unregistered water connections and faulty meters. SWSC’s ultimate target is to reduce this to 20%, with an interim target being 30% by 1999.

SWSC is not presently engaged in large scale communal water supply to low income people. These people, living in informal settlements on the fringes of the cities have very little access to protected water supplies. People have little choice but to collect water from small springs and streams. The incidence of diseases related to this is high; increases the child mortality rate in particular.

Approximately 20% of the urban areas are serviced with sewers with country-wide household connections being 3.3%. Problems exist in the treatment of sewage, with some existing infrastructure operating at many times its permissible capacity, and access to new sites being difficult.
Large informal settlements in the urban areas have no formal sanitation, resulting in poor environmental conditions and contaminated natural water supplies.

The Rural Water Supply Board in conjunction with the MOH is responsible for the development of water supply and sanitation respectively in rural areas. The operation and on-going maintenance of these systems is left in the hands of the community. There are insufficient numbers of staff to cope with the maintenance of all these facilities. Theoretically about 40% of the rural population is covered with water supply in terms of systems constructed. In reality 30% are in need of rehabilitation so coverage is actually less (Draft NPDP 1995). For the future three year plan, RWSB intends to construct new water supplies to serve 116 000 people and the rehabilitation of inoperable systems serving 102 000 people to increase coverage to 60% by the end of 1997.

Several NGO's have installed water service structures in the rural areas, and again, maintenance is left in the hands of the communities. The RWSB needs to develop guidelines and standards to guide how these structures should be built in the future. In most cases there is no need for chemical treatment of the water because it is usually taken from small streams close to the springs and therefore only filtration is required.

The Water and Sanitation Policy which was adopted by the government in 1994, will address water and sanitation needs of Swaziland well into the next century. Presently, 42% of the rural population use pit latrines. MOH intends to increase access to appropriate sanitation in rural areas by assisting in the construction of latrines to serve 116 000 people.

An issue to be resolved in this context relates to the fees charged by the Swaziland Water Services Corporation (SWSC) for discharging waste into their sewerage ponds. Whilst the MOH charges rural residents E20 for emptying their septic tanks with a 30 ton tanker, the SWSC charges MOH E130 for discharging that waste into their ponds.

2.4.2 Power Supply

Supply of electricity in Swaziland (generation transmission and distribution) is the responsibility of the Swaziland Electricity Board (SEB), a parastatal body operating under the auspices of the Ministry of Natural Resources and Energy (MNRE).

Almost 90% of the supply in 1992/3 was imported from South Africa. Approximately 10% of all households are connected. There is a slow but steady increase in rural electrification, but it is difficult to increase dramatically because rural settlements in Swaziland are so spread out.

Electricity is sold at E22.60 (US $6.50) per kWh. The supply is interrupted approximately 320 times (wet season) per month (MHUD - Urban Indicators 1995) and SEB cannot guarantee a 10% fluctuation limit to its consumers.
Initiatives include a rural electrification programme and a system of pre-payment metering for small consumers.

2.4.3 Post and Telecommunications

The Swaziland Post and Telecommunications Corporation (SPTC) is a parastatal organisation which falls under the Ministry of Transport and Communications (MOTC), and is responsible for providing postal and telecommunications services. SPTC operates two separate branches for posts and telecommunications.

Although the demand for telephones increased fourfold from 1989 to 1992, SPTC was able to modestly increase the number of lines available to 2.85 per 100 people over the same period. In part this was due to the doubling of the number of public pay-phones provided.

In 1992 the postal network consisted of 71 postal centres of which 41 were cash account post offices and 25 were postal agencies based in commercial centres, such shops which sell stamps and postal orders, and receive and post letters on behalf of SPTC. In 1991 there were 19 550 private post boxes.

SPTC is pursuing a programme of increasing its numbers of post offices, with the aim of meeting the International Postal Union coverage standard of one post office per 6 000 population.

2.5 Transportation

2.5.1 Roads

Road transportation is the prime mode of transport in Swaziland, and since 1991 has become the responsibility of the Road Transportation Branch in the Ministry of Transport and Communications (MOTC), through the Road Transportation Board (RTB). Road transport, due to the nature of the country's terrain which makes rail difficult, is likely to remain the prime method of transport.

There is a serious lack of available statistics relating to road transport, particularly passenger services. The 1994 Transport and Communications Sector Review, and the MOTC 1993 Annual Bulletin offer the following data:

- total number of registered vehicles in 1993 was approximately 62 000;
- five large fleet operators dominate the roads goods transport services, and between them operate a total of 230 heavy and medium duty trucks, out of a registered total of 639;
- operators with 3 trucks or less is estimated to be a maximum of 50;
estimated number of good vehicles operating in Swaziland is more than 2 000;

Ngwenya and Lavumisa carry approximately 45% of all cross-border roads
goods traffic between the two countries;

a total of approximately 472 000 light vehicle and 155 000 heavy vehicle trips
were recorded at all 12 border crossings (11 South Africa and 1 Mozambique)
in 1992;

most local bus companies are small operators with the largest having
approximately 20 vehicles;

it is estimated that there are 1 100 licensed buses and approximately 670 bus
operators: no figures are available for taxis.

Generally the proclaimed road network is in good condition. Approximately 27% of the
network is paved, 60% are gravel and the remainder are earth (MHUD - Urban Indicators
1995). The recent programme of improvement and rehabilitation of existing paved roads
have improved the quality of this section of the network considerably. The Ministry of
Works and Construction's policy of increased use of contractors for regravelling and
regrading, as well as an increased in-house capability for routine maintenance, has
resulted in a substantial improvement in the gravel road network in recent years. Annual
expenditure per person annually amounts to approximately E 100 (US $30).

However, the feeder road network remains very vulnerable to erosion due to inadequate
drainage, surface materials and maintenance. MOWC is currently investigating the
feasibility of introducing community maintenance responsibility for some of the feeder
roads.

Fuel is priced at E1.65 (US $0.47) per litre and average consumption is 222.8 litres per
person annually.

Road accidents statistics show that the rate of accidents (556 per 10 000 vehicles) and
fatalities (40.2 per 10 000 vehicles) declined in 1992, although the actual number of
fatalities remained static. Both these rates are unacceptably high in sociological and
economic terms.

There is no Government passenger transport system (other than Royal Swazi Airways).
There are however, a number of private bus companies and taxis.

2.6 Environmental Management

2.6.1 Swaziland Environmental Authority

In 1992 the Swaziland Environmental Authority Act of 1992 enabled the creation of the
Swaziland Environmental Authority (SEA) under the Ministry of Natural Resources and
Energy. According to the Act, the principal duties of the SEA are:

- formulating regulations, standards and guidelines to control environmental pollution;
- developing economic incentives to encourage regulatory compliance;
- promoting training and education in environmental issues to enhance the country's human resources capabilities; and
- participating in development planning to ensure that environmental safeguards are integrated into the development process.

The SEA is represented on the Human Settlement Authority (HSA) to review projects from an environmental standpoint. In this capacity the SEA has the ability to enforce its principles and ensure more environmentally sensitive settlement. Not all projects, of course, have to be approved by the HSA and the SEA has little influence over these. This ineffectiveness is due to a number of reasons. It is still a young authority and has little commitment from Government in terms of funding. There are few staff, and in addition its regulations have not yet been formally adopted. The SEA is, however, in the process of producing an Environmental Management Manual to assist Government planning officers in their duties to consider environmental concerns.

2.6.2 Fuel and Energy

The main source by which Swaziland meets her fuel and energy needs are (based on 1992 Energy Balance):

- electricity 9%
- coal 11%
- fuel wood, biomass waste & other renewable sources 61%
- petroleum products 19%

Most of the coal and electricity is used by industrial consumers, company towns and urban dwellers, whereas most rural households satisfy their basis energy requirements from fuel wood collected from around the homestead.

2.6.3 Development on Fragile Land

Although Swaziland is not prone to natural disasters such as earthquakes and flooding, disasters of smaller scale are possible due to the development of marginal land.

The terrain of the Highveld, home to the capital city, is extremely hilly and has steep slopes. Due to the pressure on the capital Mbabane to expand, development is occurring on steep slopes around the city centre. This results in problems of soil erosion and slope failure. This pressure also results in encroachment of flood plains.

2.6.4 Solid Waste Disposals

There are regular collections of solid waste in the urban areas, although none have an
internationally approved solid waste disposal site. Approximately half of Mbabane is provided with a collection service, as 75% of Manzini and 46% of peri-urban areas (MHUD - Urban Indicators 1995). Solid waste generated in Mbabane (including commercial and industrial waste) is in the region of 0.4kg/head/day. Mbabane, in particular, is in need of a new site as the existing one is unsuitably located and already over capacity. New sites for both cities are proposed under the Swaziland Urban Development Project, which is due to commence this year. Mbabane's has already been acquired.

In the informal settlements around the cities, there is a less reliable collection service. In densely populated areas there is a build up of garbage which exacerbates the environmental problems. In some of the less dense areas, people burn and/or bury their waste, thereby contributing to ground water contamination and air pollution.

2.6.5 Waste Water

The waste water treatment plants at Matsapha Industrial Estate, Nhlangano and Mbabane are all presently overloaded due to rapid settlement growth. A new treatment works is presently being constructed at Nhlangano, and new plants are being planned for Mbabane and Matsapha.

2.6.6 National Parks and Reserves

The Swaziland National Trust Commission develops and administers national parks and reserves and promotes the conservation of indigenous animals, plant life and natural environment. There are a number of nature reserves and game parks within the Kingdom, both public and private, and all contribute to conservation, tourism and environmental education.

2.7 Local Government

Traditional Structures

Swaziland's system of local government is based on 55 Tinkhundla covering the entire country, divided into 4 regions supervised by Regional Administrations. Tinkhundla are described by Kuper (1978) as "royal villages which, according to Swazi law and custom, a Swazi king could establish wherever and whenever he wished, and to which chief were attached as emakhanza (local contingents)". Each inkhundla is under the charge of an appointed headman or indvuma who formally liaises with the powers at Lobamba, the powerful monarchy at the centre of the system.

In response to wide-spread Swazi dissatisfaction with the operation and methods of elections of this system, the Tinkhundla Review Commission was established in 1992. This Commission toured the country soliciting opinions at each tinkhundla on the system and its shortcomings. With regard to tinkhundla as structures of local and regional
government, the thrust of the recommendation is to make tinkhundla effective and representative local authorities with a role in the rural areas "akin to existing Town Councils and Town Boards" (Report of Tinkhundla Review Commission, June 1992). This report also recommends that the tinkhundla become more actively development oriented, with real powers devolved on the local community to formulate development plans, knowing that each inkhundla is linked through its regional authority to the State. It also suggests that the tinkhundla be granted powers to raise their own revenues for development projects and visualises the tinkhundla centres as effective local development centres.

Tinkhundla have demonstrated their usefulness in the current series of nation-wide reviews of national political and economic aspirations which the King has initiated (Vusela 1, 2, 3 and 4). Despite organised opposition, there is little evidence to doubt their legitimacy amongst rural people as a useful tier of administration in an acceptable political system (Draft NPDP 1995).

Although tinkhundla are based on chieftdoms, they are not now based on chiefs, but on elected councils with chieftoms serving merely as wards. Chiefs, however, still retain the important powers of land control and allocation. To this end, the cooperation of the chiefs rather than the tinkhundla is necessary for implementation of physical planning control and land usage in Swazi Nation Land areas.

Urban Government Management and Development

To reflect the importance of local authorities, the Urban Government Department has been established within the Ministry of Housing and Urban Development. This department has two sections, the Institution and Infrastructure Sections headed by the Senior Local Government Officer and Township Engineer respectively.

The function of the Infrastructure Section is to develop and maintain the engineering infrastructure in urban communities; to construct infrastructure in government townships; to control and supervise the implementation of the building regulations; give technical advice on matters related to urban development through the Human Settlement Authority and other bodies; and to institute disaster relief preparedness programmes in urban centres (Development Plan 1994 - 97).

The Institution Section provides liaison between central and local government. It monitors the fiscal position of Town Councils, oversees the rating systems of smaller town and provides some training to local government officers. It oversees all the statutory laws which govern urban areas, including the Rating Act, Public Health Act, and the Urban Government Act.

A number of local government indicators are illustrated through the case study of Manzini City Council. Manzini City Council is made up of 12 elected members and 4 appointed members. The income per capita is E 280.70 (US $80) of which 59% is
accrued from taxes, 12% from user fees and charges and 26% from transfers.

Dualism of Authority

Local government is therefore made up of a combination of traditional and modern structures. For example inside urban areas there are sometimes found royal kraals and umphakatsi, which regard themselves as under traditional authority as opposed to the local council. There is thus a conflict of power here and presents a confusing picture of local government roles and responsibilities.

2.8 Housing Provision

Rural housing

77% of the Swaziland population live in rural areas. (M. Mc Dermott Issues Paper for the NDS). The housing in these area is mostly in the form of traditional Swazi housing where most people live in homestead. The rural areas are administrated by chiefs. A homestead is characterised by a collection of huts, usually constructed of mud and stick, with an area surrounding the huts which is used for growing crops. There is one family living in each homestead, but the family is of a very extended nature, and often the homestead is comprised of many huts. The rapid population growth has meant that in many homesteads, the area used for housing has encroached on the area used for agriculture, as more huts are constructed to cater for more people. This, combined with the drought, and the devastating effects of overgrazing, has meant the SNL has become 4% less productive every year. (Mc Dermott Issues Paper for the NDS).

Urban Housing

Almost half of all the housing in the urban areas being in the informal housing category and those informal settlements within and adjacent to the cities is evidence of an acute lack of affordable housing. Many of the people living in these areas have stable jobs and resources, and yet are unable to gain access to a reasonable housing environment. Recent figures show that the demand currently stands at more than 3 000 plots requested in Mbabane, and more than 2 000 in Manzini.

The Government has found it very difficult to provide housing on an economically sustainable basis to low income city residents. There have been many different public sectors agencies involved in housing provision. These have recently been incorporated under the umbrella of the Ministry of Housing and Urban Development, formed in 1991.

Since 1980, approximately 1 200 low costs plots have been formally delivered by the public sector. The case study of Sidwashini Extension 25 is illustrative some of the typical problems with the delivery system.
Low Cost Plot Provision

Sidwashini Extension 25 is located in the urban area of Mbabane and is regarded as one of the earliest "slums" in Mbabane. In 1976 there were approximately 186 homesteads in the settlement. By 1978 this has grown to 518. In the early 1980's Government attempted to regularise development and provide a basic level of infrastructure to residents. The development was implemented by the Ministry of Natural Resources and Energy and responsibility subsequently devolved to the Swaziland National Housing Board (SNHB), which took over from the Industrial Housing Corporation in 1988. The infrastructure was completed in 1984 and the average plot size is 350 square metres and costs were approximately E 3 200 (US $900) per plot, in 1984.

The project intended to provide full title to plot holder. However, the planning layout failed to take into consideration the existing settlement pattern on the ground and as a result a number of homesteads straddled proposed plot boundaries. The rigid layout plan and lack of community participation made plot allocation and transfer impossible. A number of negative impacts resulted. Firstly, households were not permitted to build out of permanent materials due to their lack of title and, as a result, the housing stock has deteriorated steadily since the project inception. In addition to this, the resident pay no rates to cover operations and maintenance costs. As a result, the quality of the infrastructure has steadily declined. The SNHB is now forced to upgrade the area in the hope of being able to sell the plots and provide a level of a service on a par with that provided a decade ago.

This project has resulted in a capital investment which was not recoverable due to the methods of the housing delivery process. There have been no return on this investment for ten years and as a result public funds have been tied up instead of being available for new housing projects. Almost 90% of the capital costs of housing projects have remained tied up to the last 12 to 15 years (UDP TR1 Volume 1, 1992). This means that low cost housing provision by the Government is not self-financing function but rather a welfare function, and one that Government can ill afford.

High Cost Provision

The Swaziland National Housing Board, and other institutions eg. Swaziland Provident Fund, provide housing more successfully for the middle to high income earners. Fully serviced plots with houses are provided on a cost-recovery basis and demand exceeds supply. The SNHB also has a number of properties on the rental market, but is moving increasing to development of plots for sale.

In other public sector housing ventures, land is subdivided and sold, the income from sales being used to construct the services.
Demand

According to the MHUD's projections for the Swaziland Urban Development Project (1993), the estimated demand for residential plots during 1991 to 1996 is 4,350 in Mbabane and 5,450 in Manzini, of which 75% would be for the low income group.

2.9 Housing Affordability and Adequacy

Affordability

A number of public sector housing projects have been unsuccessful due to problems of affordability amongst the target beneficiaries. Most upgrading projects have not included an income survey and have been priced beyond the reach of low income earner. In these instances the standard of services has been too high. As a result the residents cannot afford the plots and title are not transferred. There is thus no return on the investment, and since titles are not transferred, residents do not pay rates and the infrastructure is not maintained.

Housing Finance

The level of affordability is directly related to the ability of a potential plot owner to secure finance. The housing market is dominated by the Swaziland Building Society (SBS), a viable and self-financing development and housing finance institution. Swaziland Development and Savings Bank (SDSB) also has a significant mortgage portfolio and the commercial banks provide a few mortgage for the upper and middle income segments of the market. The existing set of institution do, however, leave the large low income sector of the market unserviced.

In an attempt to assist the low income sector with home finance, the Growth Trust Corporation (GTC) - the financial institution of the Swazi Business Growth Trust - has extended it lending programme from small and medium businesses to finance housing loans. GTC is financing mortgage loans and also loans for building on Swazi Nation Land provided that the borrower can provide sufficient guarantee. The target group is low - middle income Swazi's whose monthly income is between E600 and E3,000.

Institutions such as the Swaziland National Housing Board obtain bridging finance for housing mainly SBS. Private developers and contractors can receive bridging finance from commercial banks.

Building Standards

There are at present national building regulations to which all buildings must comply. The standards set out in this code which pertain to residential accommodation are generally high but do recognise traditional materials and methods in some areas. These Grade II Regulations have been amended to better acknowledge the use of traditional building materials to enable low income earners with titled plots to comply with the
2.10 Summary

The development of human settlement is effected by many factors, both physical and administrative. One of the largest influences on settlement, in both the urban and rural areas in Swaziland, is the system of land tenure. This system is a combination of traditional and modern structures and constrains the easy expansion of urban areas and efficient land use. Land reform which provide secure tenure on Crown Land Swazi Nation Land are necessary. Likewise, the system of local government is also a conflicting mix of traditional and modern structures. The power over the allocation and development of land is the fundamental basis of human settlement. The traditional system of exercising this power has to be reconciled with national development strategies if land is to be productive and supportive of the country's growing population.

Infrastructure development is focused on the urban areas, through subventions from central government to local authorities. As a result there is low coverage of the rural areas and people move to the cities and town in search of better services. Although the kingdom's urban areas are rapidly urbanising, this growth rate is by no means unmanageable if the government and public enterprises are operating efficiently. Problems with urban management have resulted inadequate infrastructure and environmental problems. Most of the solid waste disposal sites and sewage treatment works are operating over capacity. The water supply needs to be extended and supplied to low income earners, particularly in the urban areas. It is this deficiency that results in high infant mortality rate and other problems. The problems of rapid urbanisation are exacerbated by the poor management capabilities of the local authorities. Institutional strengthening and technical training are necessary to improve operations and maintenance of the urban services.

The social needs of health and education are met with varying levels of success. There are problems with resources for education with the responsibility of school construction and equipment falling heavily on the population. For the education system to keep pace with the growing and ever younger population investments need to be made in both human and physical resources.

The physical environment within and surrounding human settlements is not protected to the extent it should be. This is a result of the lack of sufficiently forceful environmental agency with financial and legal support. As a result the water quality of rivers and streams is poor, as is the associated vegetation. Soil erosion, although worse in the rural areas, is also a problem.

The poor state of the nation's housing stock and the demand for thousands of houses are evidence of the lack of investment and enabling policies in this field. Rigid plan and the lack of community participation has given the government a poor record of providing affordable housing in a sustainable way. So called "low income" housing project are
implemented with high standards and levels of service and, as a result, are affordable only to medium and high income earners. Consequently, most low income earners are presently housed in poor quality informal structures and struggle to enter the formal housing market.

Adequate shelter is a right for all, but at present many people have no access to proper housing. Without a strong commitment to assist these people by providing both direct finance for very low income infrastructure projects, as well as mechanisms to enable people to provide their own shelter, Government will not be able to solve the housing problem.
3 The Past 20 Years

Performance regarding the implementation of Habitat I

The document produced at Habitat I recognised that "the improvement of the quality of life of human beings is the first and most important objective of every human settlement policy." (P.4) It established general principals and guidelines for action which were to assist nations in preparing plans and developing strategies to improve shelter conditions.

In chapter 11, very detailed recommendations about how to improve human settlements were made. It was divided into six sections against which Swaziland's national performance in implementing the plan of action from Habitat I will be judged.

1. Settlement policies and strategies
2. Settlement planning
3. Shelter, infrastructure and services
4. Land
5. Public participation
6. Institutions and management

3.1 Settlement policies and strategies

In brief, this section of Habitat I advocated that settlement policies and strategies be prepared and incorporated into national development strategies, and become an integral part of national development objectives. It acknowledged that the construction of the physical components of human settlements could become a leading sector of the economy and a major generator of meaningful employment.

Development strategies

Swaziland has a number of policy documents relating to national development. The two most significant documents are the Development Plan which is prepared by the Ministry of Economic Planning and Development (MEPD, 1994/95 - 1996/97 is the most up to date version), and the National Physical Development Plan (NPDP) which was prepared in 1986 and updated in March 1995.

Only one of these documents makes significant mention of housing and human settlements, namely the NPDP. The Development Plan makes no real mention of housing while focusing on areas such as economic developments both internationally and in South Africa. It is concerned with trade finance, credit, and employment, and it discusses the forward plans of each Government Ministry of Housing and Urban Development. There is no mention of how an expanded shelter programme would be of benefit to the development of the nation.

The NPDP of 1986 discusses housing in more detail. It made extensive recommendations about how to strengthen the housing sector and advocated a housing
policy be introduced and building standards be reviewed. The updated plan of 1995, however, does not reinforce these recommendations, concentrating mainly on a nationwide strategy for spatial development.

There continues to be a void with regards to land policies, in spite of the MEPD and NPDP. In the absence of such a national, rural, peri-urban and urban land policies, housing development in Swaziland is inherently handicapped.

Outcomes

Habitat I advocated that national development strategies recognised the importance of settlement policies and that an enlarged housing programme would contribute greatly to the nations' economy. The NPDP has recognised this and called for measures that strengthen the housing sector. Whilst this is to be applauded, the NPDP relates only to the physical development of Swaziland. The Development Plan is the plan which coordinates the overall economic development of the nation, but it makes no reference to the importance of shelter strategies. Without the integration of settlement and shelter strategies into the macro-economy, little real difference can be made.

3.2 Settlement planning

Under this subject, Habitat I advocated the rational and efficient use of resources. Development was to be encouraged and promoted rather than restricted. It stressed the need for national, regional and local plans, and for decisions made at each of these levels to compliment each other. It stated that rural settlements should be a focus of national development and that settlements should be improved with full respect for indigenous, cultural and social needs.

Again, Swaziland has achieved some of these goals but not others.

Use of resources

As outlined in the previous section, Swaziland has developed a number of plans which are to guide national development. Despite the planning processes, and calls from the central Ministries for economic restraint due to the budget deficit, there have been some decisions made which have diverted resources away from essential services such as health, housing and education. The purchase of a new aeroplane and an outside broadcasting studio, for example, have meant that there is less money available for projects that will improve human settlements. Certainly there have been projects undertaken that have enhanced living environments, however more could be done if more resources were available. MHUD has a number of worthwhile projects on the drawing board which need funding before they can proceed.
National, regional and local plans

Section 3.1 outlined the types of national development plans that had been developed. In addition to these, local plans have also been developed. Each of the major urban areas has a structure plan which looks at current patterns of land use, where future growth is expected and how to accommodate this growth. These plans have been prepared for Mbabane, Manzini, Nhlangano, Piggs Peak, Siteki and Ezulwini. More local plans are needed for the smaller urban areas of the country such as the towns of Hlatikulu, Mankayane and Lavumisa, as well as plans for developing rural centres (as depicted in the settlement hierarchy proposed by the NPDP).

There has been no regional planning undertaken. Certainly regional planning could be advantageous, although its necessity in a country as small as Swaziland could be challenged.

Rural development

These have been little done to improve human settlements in rural areas. As in many other African countries, people in rural areas live in the most basic settlements. Few of the homesteads have access to running water and electricity. Sewage disposal is usually at best in the form of pit latrines. Very few communities have access to a telephone. Many communities are isolated by a limited public transport system and suffer from the lack of rural employment opportunities. These factors have greatly contributed to the rural – urban migration in the country.

Most of the projects undertaken to improve human settlements are directed at urban communities because it is more cost effective to provide services to these areas. Although such projects are needed in these urban communities, there needs to be services provided in rural areas as well for purposes of equity.

Outcomes

Swaziland has had mixed success in the area of settlement planning. For its performance to improve, a more equitable allocation of resources is needed. Money and other resources should be directed at areas which will help the maximum number of people. This will assist the nation to develop to its maximum potential. More attention also needs to be paid to rural settlements. The plans that are developed need to advocate these changes and need to be updated on a regular basis. Decisions that are made at national, regional and local levels need to pay careful attention to the plans. They are not documents to be filled away once they are complete, they are statements of policy that are supposed to guide development in the national interest. The plans need performance indicators attached to them and they should be objectively reviewed on a regular basis.
3.3 Shelter, infrastructure and services

This section of Habitat I dealt with the fabric of human settlements i.e. the physical elements which determine the quality of life. "The overriding objectives of settlement policies should be to make shelter, infrastructure and services available to those that need them, in the sequence in which they are needed and at a monetary or social cost they can afford". It advocated that services be provided in appropriate locations that meant people don't waste time and resources accessing them, and they must be cost effective to maintain.

National Housing Policy

Swaziland has not developed a comprehensive national shelter strategy, however it has developed a National Housing Policy. The policy was written in 1990 and its basic thrust is to provide an enabling environment for the community to improve its own shelter. In 1993, a Housing Policy for Urban Areas was developed by the Ministry of Housing and Urban Development (MHUD).

The National Housing Policy identified a number of weaknesses in the existing housing market and aimed to strengthen these areas. It highlighted six areas that needed attention. The first aimed to strengthen housing markets by utilizing "turn key" and joint venture arrangements, issuing request for proposals for private developments under land availability agreements, and encouraging the private sector to develop rental flats etc.

The second area aimed to make housing finance more available, especially to low income earners through a range of more flexible finance options while institutional strengthening was the third cornerstone of the policy. It outlined the key players in the housing process, namely the Ministry of Housing and Urban Development, the Swaziland National Housing Board, the City Councils, the infrastructure authorizes, the Deeds Registry Office and the Surveyor General's Office. It specifically outlined the actions necessary to strengthen each institution.

The fourth area identified by the policy as being in need of attention was the area of land reform. It encouraged the development of a national land policy to improve the administration of land in the country and looked at the idea of alternative forms of tenure. It also indicated the necessity of pricing land so that it is affordable, particularly to the poor.

The fifth area was that of construction. The policy aimed to introduce new, lower building standards that recognised traditional methods of construction, and encouraged banks to lend money for housing based on these methods.

The final area embraced by the housing policy was the issue of urbanisation. Under this heading, concepts such as simplifying development control, planning for future expansion and the development of structure plans were introduced.
The policy focuses more on home ownership and should really consider other forms of housing tenure such as rental. A major policy decision that rent control would not be introduced into the country was recently taken by the Minister, and that should be included in the policy.

Not all of the actions introduced in the policy have been implemented. The importance of the housing sector has only been recently, and partially, acknowledged in the country. The Ministry of Housing and Urban Development was established in 1991 and is responsible for the co-ordination of housing activities in the Kingdom. It is the Ministry's responsibility to see that the housing policy is implemented. Whilst not all of the recommendations have been implemented, there has been progress made into improving human settlements since the MHUD was established.

The National Housing Policy established the goals which Swaziland needs to achieve in order to improve shelter and human settlements. It has embraced the notion of providing an enabling strategy for housing and undertaken a number of projects designed to improve the way the housing market operates. There is still much to be done in this area and many of the strategies outlined in the Housing Policy are in their infancy or are still to be implemented. However, despite the work done so far, shelter conditions in Swaziland have not improved substantially and the Government in finding it difficult to keep pace with the rate of urbanisation.

The Government is also finding it impossible to facilitate housing for the poor. Even providing small plots (200 square metres) with minimal services are proving to be out of reach for some low income earners. Government policy is that it is financially unable to provide any sort of housing subsidy for the poor people, so they remain in substandard accommodation on unenured land, with the attendant poor levels of service. The harsh reality is that there will always be an income threshold, below which the Government and cooperating agencies will be unable to provide any type of formal housing.

It is apparent that the principle of enabling shelter strategies does much to improve land management and streamline policies and procedures, but does little to enfranchise low income earners into the formal housing market. Certainly, improvements in the urban policy framework are necessary. Low income earners are the most vulnerable members of society, and in housing terms, they are the ones least able to obtain secure and affordable accommodation. The Government has a responsibility to assist the vulnerable people. If the Government cannot fulfil this responsibility, these people will forever live in inappropriate housing, and the overall development of the nation will be compromised.

*Urban Development Project (UDP)*

Swaziland is in the process of undertaking the Urban Development Project which aims to provide shelter, infrastructure and services to the peri urban areas of Mbabane and Manzini. This project is having a major impact on how human settlements in the country are dealt with. This project is discussed in detail in Part B-4.2
Rural Electrification

In response to the need to satisfy the demand for electricity, a national seminar on rural electrification was held in 1993. As a result a Select Committee on Rural Electrification was established which is looking into policy issues.

3.4 Land

Habitat I advocated that land must be used in the interest of the society as a whole. This is the only way to provide decent dwellings and healthy conditions for people. The legislation governing land must be appropriate and share the benefits amongst the community. Governments must have the political will to evolve and implement urban and rural land policies.

Swaziland has recently done much work in the area of land reform, as illustrated below.

Sectional titles

The Ministry of Housing and Urban Development is in the process of introducing sectional title legislation. This will allow a multi-storey building to be sub-divided and different dwelling units sold to different owners. It will encourage investors to build more residential (and commercial) accommodation because they will be able to sell it off, rather than retaining or selling the whole building. This will have the added advantage of making better use of scarce urban land as it will intensity the land use around the centre of town.

Land Management / Land Information consultancies

Two consultancies were commissioned in 1994 to consider the issue. The first looked at the management of urban land and recommended that all land management authority be established. The report is the basis of an urban land policy. The recommendations of both reports accorded with the recommendation of the UN report on land management. The reports have been reviewed and are awaiting adoption by the Government.

Land release

Work has begun in this area, but there is a good deal more remains to be done. The greatest impediment to orderly residential growth is the delivery of serviced land to the urban poor. When people move to the urban areas, they are forced to "squat" in peri-urban areas because there is sufficient land available to accommodate them. The Government needs to develop a land release programme which would look at releasing land, extending over to at least the next decade. The first step in this process is to identify all Government owned land within the urban areas. The recently completed
valuation rolls for both Manzini and Mbabane should provide a complete record of government land holdings in the two cities.

Serviced Land

A major problem related to land release is how to service the land. This is one of the biggest problems currently facing the Government. Projects have to be self financing i.e. cost recoverable. Under the Urban Development Project, the Government is borrowing money from the World Bank and the loan will be repaid by the people who will buy the plots for the cost for the services as well as the costs of project preparation and supervision. Alternatively, in the Ministry of Housing and Urban Development's Nhlangano project, land was allocated to those who could afford to pay for it and then the money from the "up front" payment was used to service the land.

Relocation

The Government aims to minimise the number of relocations due to infrastructure construction during upgrading projects. There will, however, always be a small proportion of people whose income will exclude them from participating in a cost recovery project and they will have to be relocated. These people are the most vulnerable members of the community, and a policy of undertaking projects of a full cost recovery basis means that they are effectively excluded from the formal housing market.

Proportional tenure

As a way of overcoming the need to relocate people and spread the benefits of individual ownership, the Ministry of Housing and Urban Development is developing the possibility of providing people with proportional tenure to their land. Basically the scheme involves people buying the proportion of the plot they can afford, and the Government retaining the remaining share. As the plot occupier finds access to more funds, he or she can increase the proportion of the plot owned. When the plot is sold, the income is divided between the government and the plot owner, according to their respective proportions of ownership at the time.

Revolving fund

Another scheme designed by the MHUD to service land was the introduction of a revolving fund. Application was made to the Ministry of Finance for an overdraft which would pay for the initial cost of infrastructure. Once the serviced land was sold, the money would be put back in the fund and be used to service more plots, rather than be given to general government revenue as is currently the situation. Unfortunately, the Ministry of Finance denied the application.
of Swazi Nation Land (SNL) under the UDP. The establishes a valuable precedent for parcels of both Crown Land and SNL to be leased whilst still remaining under ownership by the Swazi Nation.

Residential Tenancies Act

Both landlords and tenants face problems in the current rental market. The problems faced by tenants include a lack of security of tenure and high rent and spiralling rent increases. The problem faced by landlords are that tenants can damage a property and there is no recourse if a tenant can quickly vacate a property with rental arrears. There is currently no protection for either landlords or tenants. The Ministry recognises these problems and plans to introduce an Act which will overcome the problems.

A Residential Tenancies Act is due to be introduced which will regulate relations between landlords and tenants. The proposed Act will greatly improve the operation of the rental housing market in Swaziland. It will establish a set of ground rules which are fair to both parties and which will encourage investment in rental properties, and will provide improved security of tenure for tenants, which will be able to enter into the transaction with confidence. Presently, there are many uncertainties in the landlord tenant relationship which cannot help but deter one or other party. The proposed Act will remove these uncertainties.

The Act will introduce standard lease agreement and payment of bonds for all rental properties.

A Tribunal will be established to hear and determine disputes between parties. The Act sets out the rights and responsibilities of landlords and tenants and establishes strict procedures about how maintenance is to be undertaken. The Act deliberately avoids the issue of rent control as experience from the countries clearly illustrates that, whilst the motivation behind rent control is noble, the operational reality is that it distorts the rental market which then disadvantages the very people that it is trying to assist.

Outcome

The issue of land is a delicate one and attempt to change the way it is managed and administered must be approached sensitively. Given the scenario, it must be said that Swaziland has made progress in this area.

There have been moves towards national, peri-urban and urban land policies, a goal of which will be to enable property markets to work. A Sectional Titles Act will be introduced in mid-1996. Areas that need further work are those of servicing and releasing land as it is needed. These areas are crucial and require urgent attention. Without a supply of serviced land, there can be no improvement in human settlements because people will continue to come to the urban areas and be forced to occupy land with no security of tenure.
Currently, there are many legal obstacles to a woman owning property in her own right. If she is married under community of property (civil rights) she cannot own property at all. A woman has no right to "kukhonta" on SNL. If she wants residential rights on SNL, she must khonta through her husband or another male relative, even her son. The Habitat I document states the principles of social justice and in that context, states that legislation surrounding land management must share the benefits of the resource amongst the whole community. It also mentions that any barriers to women in development must be removed. The issue of married women not being able to own property flies in the face of all the above principles and is one that must be addressed by the Government as a matter of urgency.

The supply side initiatives with regards to land delivery can in part be Government's agenda, since the private land market still has a major role to play in the supply of serviced land for the lower-middle income to high income groups. To be overcome and resolved are Government and local authority regulations which require certain infrastructural standards of service, militating against more land being brought onto the open land market.

3.5 Public participation

The Habitat I document stated that a co-operative effort between Government and the community is needed to improve human settlements. People must have direct involvement in decisions that profoundly affect their lives. Barriers which exclude women must be removed and people must be involved in choices regarding the allocation of scarce resources.

In past years there has been little participation in housing delivery and as a result, many housing projects have failed due to affordability reasons or acceptance.

The Urban Development Project (discussed again in Section 4.2) included a public participation strategy during Phase II of Project Preparation (October 1992). A team of consultants was commissioned to undertake this task of full public participation as required by the World Bank, which is providing funds for implementation. Once project areas had been clearly defined and identified, the resident community were involved in the establishment of priorities and problems. At every stage of the planning process, approval was sought from the residents as well as the local authorities. In addition, the public at large was made aware of the proposed plans and provided with the opportunity to raise objections. The project planners, together with the government's Government Liaison Officer, worked continuously with the elected Community Councils, informing them of progress and eliciting information which shaped the nature of the plans. This has assisted the acceptance of the project by the beneficiary residents.
3.6 Institutions and management

This section of Habitat I dealt with political, technical and administrative institutions. It advocated the introduction of enabling legislation and regulatory instruments, and formal procedures for the harnessing of resources, especially human resources. Institutions must provide leadership in unfamiliar areas and be capable of change. They must also control the resources necessary for their operations.

A number of initiatives related to urban management have recently been undertaken. These include the development of a National Housing Policy for Urban Areas, establishment of the Ministry of Housing and Urban Development (1991), restructuring of the Swaziland Water and Sewerage Board to become a viable parastatal, and the establishment of the Swaziland National Housing Board (1991). In addition, the Human Settlements Authority has been formed (1988) to ensure the orderly and coordinated development of settlements.

Planning systems / building regulations

Swaziland maintains a first world planning system which is not entirely suited for her developing context. There are strict zoning regulations and planning codes, not all of which have legal standing because they have not been gazetted. There have, however, been some concessions to third world urban development. Most notably, there has been the introduction of Grade II building standards which permit the use of traditional building methods in certain areas of the towns and cities. There is a need to simplify the planning process, reduce the number of zones and introduce codes which are simple to understand and encourage development. The code is in the process of preparation and should be ready towards the end of 1995.

3.7 Summary

In the past years, numerous reports have been commissioned to assess the current situation and propose policies, projects and reforms. There is no dearth of such information. The problem seem to have been in the field of implementation. Few of the recommendations have been adopted, perhaps due to the lack of a clear overall land policies and strategies for physical and spatial development. The co-ordination of development is imperative if it is to occur efficiently and appropriately. The National Development Strategy, in particular, needs to focus on housing, acknowledging the NPDP, the Urban Government Policy and the Housing Policy. Within this context of a development framework vacuum, the rapid pace of population growth and urbanisation is proving problematic.

There has been much recent work in the field of land reform, attempting to improve the chances of better housing provision. These measures include sectional titles, leasehold tenure, proportional tenure, urban land policy, amongst others. Again, only the adoption by Government of these proposals will have any serious effect in increasing the rate of housing provision and serviced land release. A way of providing affordable housing in
a sustainable way need to be adopted. The national housing policy has many proposals which go a long way to achieving this aim. Housing delivery needs to include public participation measures to ensure community acceptance.
4 AGENDA 21 And the Global Strategy For Shelter

Agenda 21: The Programme of Action for Sustainable Development was developed at the United Nations Conference on Environment and Development (UNCED) in Brazil in 1992. Chapter 7 - Promoting Sustainable Human Settlement Development, relates particularly to the state of settlements in relation to the natural environment and includes the following aims:

- Providing adequate shelter for all;
- Improving human settlement management;
- Promoting sustainable land use planning and management;
- Promoting the integrated provision of environmental infrastructure: water, sanitation, drainage and solid waste management;
- Promoting sustainable energy and transport systems in human settlements;
- Promoting human settlement planning and management in disaster prone areas;
- Promoting sustainable construction industry activities;
- Promoting human resource development and capacity building for human settlement development.

4.1 The Swaziland Environmental Authority

Subsequent to the Rio Earth Summit, the Swaziland Environment Authority Act was passed in October 1992, which established the Environment Authority under the Ministry of Natural Resources and Energy. The Swaziland Environment Authority (SEA) is responsible for co-ordinating and overseeing environmental issues in general and improving the overall environmental quality in the Kingdom.

The SEA has been set up to:

- prepare an environmental action plan;
- undertake an extensive review of the United Nations Conference for Environmental Development (UNCED) resolutions and prepare a follow up plan.
- update and harmonise all existing legislation;
- establish an appropriate Environmental Impact Assessment mechanism;
- establish an environmental information management system for monitoring
changes in environmental quality, providing public information, and providing environmental education;

- enhance Swaziland's ties to the United Nations Environmental Programme (UNEP) INFOTERRA network and other international organisations;

- review, update and/or prepare appropriate pollution standards and their means of enforcement.

Although the SEA is a relatively new authority and has problems with funding and human resources, it has already made an impact on a number of development proposals. This effectiveness is illustrated through the case study of the Eskom Fourth Feeder.

*Environmental Impact Assessment of the Eskom Fourth Feeder*

Swaziland is not self-sufficient in terms of power supply, and needs to import almost all her electricity from Eskom in South Africa. There are at present three feeder lines entering the country, and a fourth line is required to keep pace with increased domestic and industrial demand. In late 1993, Swaziland Electricity Board (SEB) surveyed the proposed route of the feeder line, from where it entered the country from South Africa to Matsapha Industrial Estate. Under the powers of the Swaziland Environment Authority Act, the SEA informed SEB/Eskom that a full Environmental Impact Assessment (EIA) was required before they could commence the project. At this time there were also a number of public complaints concerning the line traversing properties and farmlands. The EIA that was presented by Eskom was declared unsatisfactory by the SEA which stated that a full EIA (Category 3) was required. This declaration was supported by the funding agency on the project, the Development Bank of South Africa (DBSA).

SEB has now been forced to engage consultants to produce a satisfactory EIA which will be reviewed by SEA and DBSA. This document will be reviewed against a set of adopted and gazetted regulations. In this way, the SEA has protected the environmental areas which will be affected by the installation of the line, and has caused the implementing agencies to be accountable to both Government and the public at large.

Although the SEA is represented on the Human Settlements Authority and comments on development proposals, it has made little progress in other fields identified by Agenda 21. The SEA is severely hampered by its lack of human and capital resources. It needs to be extended into all levels of government, the private sector and community based organisations to further environmental awareness, education and regulatory enforcement.

The Global Strategy for Shelter to the Year 2 000 (GSS), adopted by the United Nations General Assembly in December 1988, contains extensive guidelines for national action for the formulation of national shelter strategies based on an enabling approach, including the development of a National Shelter Strategy by all member states. Although
Swaziland has not adopted a National Shelter Strategy, a National Housing Policy has been developed which has been outlined in Section 3.3 and covers many of the guidelines defined by the GSS. As part of the GSS proposed plan of action the following guidelines are described are described as been particularly important:

Increasing access by the poor to land, finance, infrastructure and building materials;

Strengthening the capacity of local authorities for improved management;

Regularising and upgrading existing slums and squatter settlements;

Improving rural living conditions;

Promoting national capacity-building by strengthening the institutional framework for encouraging participatory approaches to shelter and services production;

Identifying and applying effective land supply mechanisms and land use practices to overcome the constraints caused by land shortages and the high cost of land;

Establishing appropriate financial institutions to ensure availability of finance for the development of human settlements and implementing community based housing finance systems for the benefit of low income groups.

Many of these issues are addressed by the Swaziland Urban Development Project, the background and impacts of which are discussed below.

4.2 The Urban Development Project

The Ministry of Housing and Urban Development is currently engaged in a large scale and long term project to address the issue of shelter and improve the human settlements of Mbabane and Manzini. It is based on the principle of enabling shelter as opposed to building houses. Building houses, even of a very low standard would either prohibit large numbers of residents from taking part in the Project, or necessitate a subsidy, which the Government is unwilling to provide and is unsustainable in the long term.

Background

About 108,000 people, 13% of Swaziland's population, live in Mbabane and Manzini and their surrounding areas. More than 60% of the residents live in informal, unplanned communities on unsurveyed plots which they do not own. Less than half have safe piped water, fewer than 20% have access to proper sanitation systems. All weather road needs are only met by self-help, and substandard buildings and the renting of rooms within households are the rule rather than the exception. These areas exhibit all the classic signs of rapid and unplanned urbanisation common to all developing countries.
To overcome these problems, the Government, through the Ministry of Housing and Urban Development has embarked upon the Urban Development Project, has recently completed the Project Preparation Phase and is about to commence with its implementation. This project aims to:

- raise environmental health standards among urban low income communities;
- mobilise community resources and encourage participation in development;
- promote investment in urban employment opportunities;
- improve the efficiency and equity of urban management.

It incorporates:

- the rehabilitation and expansion of town wide infrastructure including water supply, sewerage, roads, drainage, solid waste management, power supply and street lighting;
- the integrated area development for the upgrading and infill of partially settled but unplanned and under-serviced, areas.

The project will benefit about 100,000 people in 15,500 households over a period of 12 years - 1994 - 2006. It will regularise the tenure of these plots and provide a level of service that will greatly improve the amenity and public health of the areas, but at the same time, keep the plots within an affordable range. Most of the residents of these areas are on low incomes.

The UDP is based on a cost-recovery principle and the beneficiaries will be paying for the development of the project areas. They will gain far more than they will have to pay, however. It is anticipated that the market value of the plots will far exceed the cost of supply.

**Introduction of Policies**

The project has brought about the proposed introduction of many Government policies relating to land administration. The *resettlement policy* was introduced under the UDP and determines how people will be resettled should they not be able to afford a project or if they are occupying land that the Government requires for an alternative purpose. It defines resettlement and sets out the rights and responsibilities of both the residents and the Government. It also recommends a strategy of compensation to ensure people who are relocated are no worse off than they were prior to the project.
A 99 year lease of Swazi Nation Land has also been developed under the project. The two major urban centres in the country are growing at such a rate, that in some areas they have expanded onto Swazi Nation Land. An arrangement with His Majesty has been reached whereby the SNL can be leased by the people for a period of 99 years. This will give people in the peri urban areas lease hold title to their plots, thereby giving them secure tenure to the land, encouraging investment in their housing stock and providing residents with a good asset and investment they can realise.

A new Rating Act has been enacted, due for implementation in April of 1996. It will introduce rates to all non-exempted properties in the urban areas and will give the Urban Councils an improved rate base with which they can supply services and amenities to build up the towns. One of the significant policy shifts has been the acceptance by the central government that Government has to pay rates.

Plot allocation procedures have also been introduced under the project. The procedures establish how plots are to be allocated and they clarify problems associated with unregulated tenure such as two households claiming rights to the same plot. They will ensure that land is allocated fairly and equitably to the residents and involve representatives as the community itself.

In addition to these policies a number of innovative practices have been adopted to forward the Project's aims, examples of which are:

The UDP has developed Small Works Contracts which enable small local contractors to bid for portions of the construction e.g. pit latrines. This enables people within the project areas to improve their income and ultimately, their ability to purchase plots.

A programme of institutional capacity building is also proposed under the Project. This includes the implementing agencies and local authorities who are responsible for urban service provision and management.

The Government (MHUD) has been working with local financing agencies to make small loans (E5 000) available to project beneficiaries. This reduces the potential number of households which cannot afford to participate in the Project.

The community participation aspect of the Project has been extensive and ongoing through the Project Preparation stage. This has enabled planners to gauge the needs and priorities of the residents.

The UDP is not engaged in the construction of houses. It does however, make available a number of standard house plans which are available to residents from the local authorities, who have approved the plans in advance. These plans often start with core houses and enable expansion. The house types have been costed to indicated approximate cost of construction and materials needed. All that remains for the potential home builder is to submit a site plan to the local
authority for approval. This results in a quicker and cheaper approval process, providing residents with better access to housing.

Although the Project still needs to be tested through its implementation, a number of valuable lessons have already been learned which can be replicated elsewhere in the country to improve other human settlements. It has shown how to regularise tenure (which has always been a sensitive issue for Swazis), and shown that although time-consuming and costly, there are benefits in community participation. It has illustrated how to design settlements which are affordable to the residents. The project has proved that it is possible to undertake low income housing schemes on a cost recovery basis, involving the project beneficiaries. It increases the accessibility of the low income groups to the land and housing market, and provides them with better infrastructure services to improve their standard of living.

This project is the effort of the Government of Swaziland and can be seen as a strong commitment to improving the lives of the low income groups. It does not, however, involve the private sector and non-governmental organisations, for which there is a role. Private sector initiatives to provide infrastructure and housing could be faster and more effective in some instances.
5 Best Practices

5.1 Swaziland Urban Development Project - Pilot Project Water Supply

Introduction

As part of the Urban Development Project (described in 4.2) it is proposed to introduce reticulated water systems to all the project areas. In the first phase of the Project (Urban 1), this will result in approximately 5000 plots, and potentially 50 000 people, having access to Swaziland Water Services Corporation (SWSC) supply. Many of these have not had the opportunity in the past. Although it is considered likely that a significant percentage of these plots will apply for a private connection, the majority of the affected communities will not be able to afford the connection cost or the minimum monthly fee (currently E13,60).

Access to clean water is a basic health and social requirement: if the aims of the Urban Development Project are to be achieved, a method of supplying water to the affected communities unable to afford private connections must be identified and implemented.

However, for such a method to be economically viable and sustainable, it is a requirement that SWSC must somehow recover the cost of supplying the water to these people. The pilot project water supply includes two different methods of supplying water (shared waterpoint and vendor) to people on a communal basis at minimum cost, whilst allowing SWSC to at least recover the cost of water supplied.

In addition to testing the method of supplying water on a communal basis, the Pilot has provided a vehicle for SWSC to advertise and market their service in areas where they are not currently supplying water. The pilot project water supply was introduced to provide a mechanism for testing the supply for water and the collection of revenue. It is also a way of providing people with safe drinking water until full water reticulation under the implementation of the Urban Development Project is completed.

Pilot Project Scheme

Two adjacent informally settled areas, termed "zones" on the outskirts of Mbabane, the capital city, were chosen for testing the different methods of communal water supply as neither has existing reticulated supplies, and residents were making use of contaminated streams and springs. In addition, at the commencement of the project it was noted that there was an existing unused borehole in the area, located such that it could be utilized to supply water to both zones. However, this borehole was subsequently found to have collapsed and a new borehole was drilled.

The borehole has been equipped with an electric submersible pump, which is operated automatically with a "reticulate" control until and fitted with an in-line chlorinator. Water is pumped from the borehole into an elevated water tank of 10m³ capacity. The
water then gravitates into the "kiosk" in one zone and to the "shared water points" in the other.

"Kiosk"

The "kiosk" is essentially a water shop from which water is sold by the litre. The kiosk is operated by the local community leaders who employ operators to sell water on a "cash on delivery" basis. It is a simply and cheaply built structure which supports the water tank and has five taps which are controlled by the operator from the inside while people queue and collect water from outside. It can be securely locked at night to prevent stealing and vandalism.

The water is sold to the consumer at a rate based on 10 cents for twenty litres, as follows:

<table>
<thead>
<tr>
<th>Volume</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 litres</td>
<td>1 cent</td>
</tr>
<tr>
<td>5 litres</td>
<td>3 cents</td>
</tr>
<tr>
<td>10 litres</td>
<td>5 cents</td>
</tr>
<tr>
<td>20 litres</td>
<td>10 cents</td>
</tr>
<tr>
<td>25 litres</td>
<td>13 cents</td>
</tr>
</tbody>
</table>

or by the purchase of a voucher for E1.00 which allows collection of 200 litres in 5 litre units. The range of volumes has been based on observed container size, the majority being either 20 or 25 litres, but also allowing for the smaller containers commonly used by the younger children.

The water account is calculated as shown:

<table>
<thead>
<tr>
<th>Description</th>
<th>E/m³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment for Water to SWSC</td>
<td>1,35</td>
</tr>
<tr>
<td>Community Leaders</td>
<td>0,75</td>
</tr>
<tr>
<td>Operator's Commission</td>
<td>2,90</td>
</tr>
<tr>
<td></td>
<td>5,00</td>
</tr>
</tbody>
</table>

The rate of E1.35/m³ was agreed with SWSC for use for the Pilot Project, rather than the standard domestic rate due to the number of people obtaining water from the one source, and that no individual's homestead's demand will exceed the volume of the lowest tariff band. The operator is responsible for paying the SWSC and the community leaders from the money that is collected. The amounts are based on actual water consumed, and not money collected.
The money made by the community leaders will be saved in the zone's own bank account and reinvested within the community or used to pay any costs associated with the operating of the kiosk. This would include bus fares into the centre of town to pay money into the bank or to SWSC, bank ledger fees or the purchase of equipment for the kiosk, i.e. chair, gas light, vouchers etc.

The kiosk is currently open between the following times:

- **Monday to Friday**: 07:00 to 10:00 and 14:00 to 19:00
- **Saturday and Sunday**: all day

The opening times have been based on visible demand patterns observed over the initial period of operation. Very few people were noted to collect water before 07:00 and after 19:00. Demand was also noted to reduce after 10:00, and only recommence after 14:00 when the schools close. However, demand occurs throughout the day over weekends.

Over the period from 8th February to 20th March 1995, average demand has been recorded to be 6.9 m³/day, with a peak of 9.4 and a low of 2.8 m³/day. Demand is noted to be higher on weekends and strongly influenced by the weather. On wet and overcast days demand can be as low as 40% of average demand. The average demand of 6.9 m³/day equates to the collection of approximately 350 standard 20 litre containers and a gross income of £34.50/day. This results in the operator earning £20.00/day, which is considered fair recompense for the work.

Based on the assumption of 50 litres/homestead/day, this suggests that approximately 140 homesteads collect water from the kiosk, thus supplying in the order of 1200 to 1500 people. This equates to an average walking distance of 200 metres and a minimum walking distance of 400 metres.

In addition, four wash basins have been constructed at the kiosk to allow people to wash their clothes at the water source, rather than carrying the water to their homes, and the associated problems with the disposal of the water. The four basins are connected to a 20 metre soakaway which prevents any waste water from pooling in the vicinity and causing erosion or from becoming a health hazard.

**Community Response**

There has been constant community participation throughout the pilot project. People have had the opportunity to ask questions, offer comments and help decide on locations and operating methods.

Initial response from the community has been very encouraging. During the first three weeks people were allowed to collect water free of charge whilst testing the work was being commissioned, with the community leaders taking over on 6th March 1995.
There appears to be very little different in demand before and after the change over, suggesting that residents are happy to pay for the opportunity to use clean water. Comments from members of the community have also been extremely positive, with the only complaint being that there should be more throughout the rest of the area. Due to its nature, the kiosk has become a focal point for people in the area and provides an opportunity for the community leaders to talk with the residents. Woman meet to chat and do laundry while children and dogs play under the surrounding trees.

"Shared Water Point"

As an alternative method, three "shared water points" are located in the other zone. In contrast to the kiosk, these points are designed to allow a defined number of homesteads to collect water for a fixed monthly fee. The water source is the water tank at the kiosk in the adjacent zone connected via a pipeline to the water points. Each water point has a tap, which is locked, and a wash bay for washing clothes. As each individual homestead has a key for the tap water can be collected from the water point at any time of day or night.

Residents of homesteads which are within the 100 metre radius served by the "water point" are given the opportunity of collecting water from the point on agreement to the Customer Agreement and payment of a deposit of E10,00 for the key.

The monthly charge is currently set at E5.00 per homestead, irrespective of the amount of water taken. The monthly charge is based on an initial assumption of 100 litres/homestead/day, and the rate of E1.35/m³ for water agreed with SWSC. From initial results the average homestead demand appears to be in the region of 75 litres/homestead/day.

The users of each water point have an elected water committee, which includes a Chairman, Treasurer and a Secretary, who collect the money from the participants on a monthly basis and pay it into an account held with SWSC.

Costs

The community have borne no expense for the capital investment of the project as it is a cost covered by the project preparation stage of the Urban Development Project.
The total cost for the water scheme is approximately E100 000, broken down as follows:

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<tr>
<th></th>
<th>NUMBER OF HOMESTEADS</th>
<th>CAPITAL COST (E)</th>
<th>COST PER HOMESTEAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Borehole Drilling</td>
<td>240</td>
<td>11 404</td>
<td>47</td>
</tr>
<tr>
<td>(b) Borehole equipping,</td>
<td>240</td>
<td>40 000</td>
<td>170</td>
</tr>
<tr>
<td>pumping main and storage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>tank stand.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Kiosk including 200m</td>
<td>140</td>
<td>15 000</td>
<td>110</td>
</tr>
<tr>
<td>of pipe</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Shared Water Point</td>
<td>100</td>
<td>30 000</td>
<td>300</td>
</tr>
<tr>
<td>including 200m of pipe</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total cost per homestead for the kiosk is E327, while average cost per homestead for shared water supply is E517. In this particular instance, people are spared the capital cost as it is borne by the Government, but according to the above costing exercise, it is believed that it is possible for other homesteads to collect sufficient money to develop their own supplies.

**Maintenance**

Maintenance responsibilities are borne collectively by the Community Leaders, the operator and the Swaziland Water Services Corporation. SWSC is responsible for ensuring electricity supply for the pump and spare part and servicing the pump itself. Minor maintenance such as new washers for taps etc. is the responsibility of the community. A member of the SWSC has been nominated as the contact person should the consumers need assistance.

**Conclusion**

Although the water supply system has only been fully operational for a few months, the benefits are already being realised. People now have access to an inexpensive and sustainable supply of water, while the SWSC, community fund and operator all receive income from the scheme. Mothers have commented on the improved health of their children.
The shared water points have the advantage that people are willing to work together and pay deposits for water use as well as monthly charges. The cost of water at these water points is lower than usual domestic rates as billing is a simple and cheap exercise. People pay a set amount every month which eliminates sudden surprises for which they have not budgeted.

In contrast to the shared water point, the cost of water at the kiosk is high, due to the need to employ an operator. The volume of consumers, and thus the increased walking distances are required to generate the turnover and thus the salary for the operators.

Although the shared water points have a higher initial investment cost, this method allows incremental upgrading of individual homesteads due to a better pipe reticulation. Also savings on the cost of water are accrued over time. It is therefore better value for the users to have shared water points in the long term although the risks of abuse are higher. Both methods can be used successfully on a permanent basis depending on their context and application.

### 5.2 Council of Swaziland Churches - Micro-Water Project

The Council of Swaziland Churches (CSC) is a non-governmental organisation which is a member of the NGO Assembly and receives funding for projects from international donor organisations. The CSC initiated and supports a water programme which provides safe drinking water to rural communities through the protection of springs, digging boreholes and installing rainwater reservoirs for institutions like schools and churches. The availability of safe, clean water reduces the occurrence of water borne diseases like cholera, dysentery and bilharzia. The project aims also the reduce time spent on water collection and increase community cooperation.

The Micro-Water Project is scheduled to run from 1993 to 1995.

The initial costs are borne by the CSC through donor funds, but the community are obliged to collect money to cover maintenance. A Community Mobilisation Officer is responsible for liaison with the project beneficiaries, developing trust and dealing with problems. The community are also expected to provide their labour for trench digging etc.

**Methodology**

The CSC organises and runs courses on "Learning for Transformation" which helps communities organise themselves into relevant committees and motivate for projects. The Micro-Water Department also runs seminars and workshops on maintenance and management of the water points.

Although guided by its policies, the CSC works independently of the Rural Water Supply Board.
Project Achievement - 1994

The Project includes borehole hand pump survey, drilling, installation and protection; spring protection; rain water catchment; repairs and maintenance workshops; and meetings.

In 1994, five boreholes were drilled at various locations around the country. An average of 1 000 people are served by each borehole.

Approximately 17 boreholes and springs were also protected, hand pipes fitted, pipes laid, water tanks installed and standpipes erected.

Workshops were held to equip the community with appropriate technology to better manage and administer their schemes.

Overall, approximately 7 500 people have been advantaged by CSC in 1994 through the supply of safe water.

5.3 Council of Swaziland Churches - Environment Care

In association with the Ministry of Agriculture and Cooperatives (MOAC), the CSC provided fencing materials to protect newly established trees from livestock. The trees are provided free by the MOAC, and the communities are expected to contribute 25% towards fencing expenses. These projects are established at schools and then sometimes extend on to the development of orchards and vegetable gardens. The beneficiaries are responsible for planting trees and erecting the fencing. The program has been operational for two years and some 11 schools have benefitted.

5.4 Swaziland Business Growth Trust (SBGT) - Financing SNL (Non-Title Deed Land) Housing

The SBGT has initiated an innovative financing package for low income earners (those earning from E600 per month) who want to build houses on SNL, named the HAIL 540 House Loan. This scheme is likely to make inroads to housing needs on both the peri-urban areas and rural areas. Given that such low-income earners are excluded from the `formal' financial institutions, stemming from the high risk associated with lending to them (since they lack the collateral necessary to access loans in these markets), the SBGT scheme occupies this niche.

The amount that can loaned out to a potential householder for construction of housing, and improvements or additions to existing houses, is between E3 000 - E20 000 dependent on the salary of the individual. The interest rate is pegged at 20 per cent, and the origination fee is set at 7.5 per cent of the loan amount. The maximum repayment period is 18 months, and this can be rolled over. To facilitate repayment, it is required that the employer deduct the monthly repayment from the wage/salary or the individual
can make a stop-order arrangement with their bank. The individuals' Provident Fund, Pension Fund and the normal mortgages, fixed deposits and life assurance policies can be used as collateral.

5.5 Nhlangano Town Council/Ministry of Housing and Urban Development (MHUD), Mathendele Township - Financing Infrastructure

The MHUD and Nhlangano Town Council in 1993/94, recognising the paucity of serviced and affordable land for low-income earners in Nhlangano (est. pop. 12,000) embarked on a project to make available in the region of 250 plots. These would be restricted to the low to middle income earners, and those originating from the community (to keep land speculators at bay). An Allocations Committee involving the Ministry and the Town Council conducted the allocation of the plots. Indicating the demand, over 1000 applicants were filed, out of which the 250 were chosen.

The MHUD made available as a facilitator over 17 hectares of land to the Town Council, which then arranged for the tendering of the survey, design and construction of the necessary infrastructure (tarmacked and gravel roads, electricity and water reticulation). The price per plot was set at between E10 000 - E13 000. The minimum deposit was 20% and if they paid upfront or in a short period of time, there was a discount to the purchaser. The total cost of the infrastructure was in the region of E2 million, SBGT provided some bridging finance to the tune of E800 000 and the balance of E1.2 million originated from the payments that had already been made. The project is on a full cost-recovery basis. Already costed in the price of the individual plots is the land, for which the Town Council will pay back MHUD in the region of E530 000.

The expenditure of these funds acted as a stimulus to the local economy, with the contractor providing significant local employment. When construction of the housing commences, the multiplier effect in terms of sales of construction materials, generation of employment opportunities in construction and permanent/informal employment (e.g. domestic employment) will be substantial. Given forward and backward linkages, such projects (and those presently under consideration such as in Sitski) contribute to the buoyancy of the national economy.
6 Priority Issues

6.1 Addressing Urbanisation

There is a continued rapid urbanisation rate within Swaziland, with growth rates in excess of five percent per year. This is due to a number of factors. Firstly, the natural population growth within the cities causes a need for expansion. Secondly, the push factor is that increasing hardships and costs of agricultural production are forcing the rural population to move to the cities and towns in search of work opportunities. Third, the pull of the cities in the better infrastructure and services i.e. potable water, electricity, health and educational facilities, and a wider range of employment opportunities and shops - all in close proximity and accessible as compared to the rural areas.

The secondary settlements in the rural hinterlands have limited absorptive capacity for these job seekers due to the lack of decentralisation and investment in public facilities. This is due in part to the lack of a clearly recognised settlement hierarchy which provides a clear framework for private investment as well as central government subvention and decentralisation of powers. With the lack of an adopted nationally recognised development framework, urbanisation tends to be project-led rather than guided by policy. It is this unbalanced settlement condition which results in the prediction that Swaziland will have more than 50% of her population resident in urban areas by 2005.

Policies and strategies need to be implemented which strengthen the capacity and facilities of secondary towns and result in a balance between urban and rural development within a regional development plan. Methods of improving the standard of subsistence life also need to be devised. e.g: extending water and power supplies. Strengthening the capacity of rural land to accommodate increased numbers and produce efficiently is hampered by the communal land system; "the communal land system does after all impose a significant impairment to efficient and effective utilisation of the country's limited land resources" (Nkambule 1983).

6.2 Enabling Adequate Shelter

Almost half of all housing in the urban areas of Swaziland are in the informal housing category. Although the Government of Swaziland is currently engaged in the Urban Development Project (UDP) which addresses these informal settlements, there are a large number of Swazi citizens who lack adequate shelter, both in the urban and rural areas. Many of these people have stable jobs and other resources and yet are unable to access reasonable houses. The UDP, through the provision of secure land tenure, appropriate building regulations and readily available house plans, will improve the conditions of shelter for the majority of these people. There will, however, still be a number of residents which cannot participate in this project due to levels of affordability.
These people will have to be resettled and provided with adequate shelter. If the Government hopes to provide adequate shelter for all citizens then the number of policies proposed through the Urban Development Project will have to be adopted. Methods of delivering appropriate and affordable housing in an economically sustainable way have to be developed.

The shelter problem is not as desperate for middle and high income earners. The Swaziland National Housing Board, Provident Fund and others provide housing for these groups and financial institutions do make loans available.

Land tenure is a complicated issue in Swaziland and effects the level to which people can access housing. Every Swazi has access to land under Swazi Law and custom. In rural areas, this land is made available on Swazi Nation Land under the control of chiefs who fall under the ultimate control of the King. The problems with access to land, in particular serviced land, are evident in the urban and peri-urban areas. The current lack of delivery has resulted in a slow construction industry, potentially a powerful stimulant of the economy. In addition, lack of secure tenure results in a impermanent housing stock attracting little investment. In rural areas, lack of secure tenure results in the unproductive use of Swazi Nation Land. In this context, it could be argued that "the individual has no incentive to restrict the numbers of livestock or develop the land, and every individual has no incentive to restrict value from the land in the short term... the result is over-grazing and over-exploitation of resources leading to land degradation and desertification" (Heidenreich, 1994 quoted in the Mc Dermott Issues Paper for the NDS, 1995). Productivity on Swazi Nation Land has declined in recent years.

With the rate of urbanisation, urban areas are forced to expand to accommodate additional people, due to natural population growth within the cities as well as rural-urban migration. The urban areas are typically surrounded by Swazi Nation Land which, due to the nature of control and settlement on this land, presents problems for effectively managing urban growth, as well as the land resource generally:

Swaziland presently operates a First World planning system which requires shelter of a fairly high standard. Although regulations have been introduced, and are presently being amended, which acknowledge the use of traditional building materials in certain areas of towns and cites, innovation and investment is required in shelter techniques which are appropriate, affordable and utilise local resources.

The extent to which credit can be accessed by the population has an impact on urban development and the extent to which people are able to provide their own shelter. This credit is necessary to enable people to enter the housing market, invest in and improve the housing stock and generate income. Financing agencies market, invest in and improve the housing stock and generate income. Financing agencies need to be strengthened to provide funding opportunities and institutional capacity so they may service the lower income strata within the housing market. Housing is a very small proportion of the lending of commercial banks (SUDP, TR1-V2). Community based financing revolves around the Savings and Credit Societies. These institutions are
Currently undercapitalized and cannot provide significant housing finance. Extension of the reach of financial institutions into the areas where lower income groups live is a priority. The informal areas contain many people who could enter the housing market if they could obtain finance.

6.3 Providing Urban Management

The rate of urbanisation has outstripped the management capacity of government institutions. There are a number of un-coordinated agencies involved in land development and administration.

As a result, serious problems exist in regards to infrastructure, its installation and maintenance. The levels of basic services such as water and sanitation need to be improved throughout the country. The levels of water related diseases and infant mortality are unacceptable, particularly as Swaziland is classified as a "middle income" country. Serious deficiencies exist in the water distribution system as well as the waste water treatment system. The extent of electricity supply, particularly in rural areas needs to be improved.

The provision of infrastructure is the responsibility of the Government and methods of service provision need to be upgraded and extended to keep pace with the rate of urbanisation and population growth.

A number of governmental agencies responsible for the provision and management of urban services, ranging from water supply to housing loans, need to be strengthened in terms of human resources to enable them to operate efficiently and be financially viable and sustainable. Many implementation agencies suffer from problems with organisational structure, financing and manpower development. To enable efficient housing and infrastructure delivery, these agencies must have sufficient capacity for implementation, operation and management.

Local government consists of the combination of traditional and modern structures of control, namely the tinkhundla and the City and Town Councils and Town Boards. The traditional authorities have been marginalised from land issues of development. For effective urban management and development these two systems have to be coordinated in their efforts if they are to grasp control of the rapidly urbanising human settlements.

6.4 Improving Human Development

The McDermott Issues Paper for the National Development Strategy divides a nation's resources into firstly its people and secondly, its land (McDermott Issues Paper for the NDS, 1995). It submits that "the ultimate goal of government is to provide an environment whereby its people are willing and able to develop both themselves and their land to their highest potentials". This goal is an expression of the new Development Paradigm sought in the United Nations' 1994 Development Report:
"To address the growing challenge of human security, a new development paradigm is needed that puts people at the centre of development ..."

Any National Plan of Action has to embrace this goal if the implementation of any beneficial strategy is to occur. To this end, the Plan has to remove the stumbling blocks between people and their aspirations for improvement.

Swaziland was numbered 117 on the Human Development Index of the United Nations in 1994, out of 173 countries surveyed. This was ranking of second last within the "Medium Human Development" category. This indicates that Government’s primary focus must be on meeting the physiological and safety needs of the population i.e. infrastructure supply for the provision of sufficient food, uncontaminated air and water, and efficient elimination of waste. Also included are concerns of health, infant mortality and population control.

Any human development strategy has to be concerned with the land resource. Reforms in the availability and governance of land are proposed under the section of "Providing Adequate Shelter" due to the closely intertwined relationship between access to land and shelter. There are however, other inadequacies which constrain human development as regards the land resource. At present, Swazi women married in community of property cannot legally own land in their own right. In addition, no woman can khonta land from a chief. She must have either her husband or a male relative, even her son, khonta on her behalf. This severely hampers the Swazi women in gaining equality and participate fully in urbanisation and settlement. The Urban Development Project is advocating adjustment of these laws to enable female headed household to own their own plots. This is a fundamental change to the social nature of the Swazi Society.

Human development is also intertwined with finance and economic strategies - "It is the land its people together who attract or repel finance, and create or destroy capital" (Mc Dermott Issues Paper, 1995). Therefore, improvements in the economic sector will impact on improved human development.

It is the people of Swaziland that need to be empowered through their own development to harness available resources and improve their standards of living within human settlements. The dissemination of information and appropriate technology as well appropriate and enabling policies, is essential to allow them to do this. This would include public participation in urban development and upgrading to ensure affordability and acceptance.

6.5 The Environment and Sustainable Human Settlements

The key feature of human settlements in Swaziland is the high rate of urbanization which presents great challenges to the citizenry in terms of urban management. Almost half of housing in these urban areas in in the informal group, exhibiting unplanned settlements with high densities, lack of water supply, sanitation and other services.
Due the lack of control, monitoring and maintenance many of the urban services have had a detrimental effect on the natural environment. Problems of pollution, loss of habitat and visual amenity are evident.

In addition, the high rate of population growth poses even greater challenges in themobilization and utilization of natural resources. This is true for all categories of settlements in urban, peri-urban and rural areas.
Habitat II - Swaziland National Report

Part C - The National Plan Of Action

1. Strategies And Policies

1.1 Urbanisation

*Population Growth and Distribution*

The rate of urbanisation is related to that of population growth, which is in excess of 3% per annum. It is necessary to recognise that the current rate of population increase is unsustainable with respect to the country's resources and projected reduction in economic prosperity;

The rate of rural-urban migration is placing unmanageable pressures on the urban areas to cope with this influx. A nation-wide strategy is necessary to address this population migration and its causes. The rural and urban economies are intertwined and interlinked and any strategy concerning the urban or peri-urban sector has to take cognisance of the rural one;

Methods of improving the attractiveness of rural areas, for example improving productivity of Swazi Nation Land through tenure changes and a rural land policy, access to clinics, schools and public facilities to be improved to reduce urban migration.

*Settlement Hierarchy*

The urban-rural imbalance needs to be addressed by increasing the absorptive capacity of smaller towns to accommodate migration from rural areas, thereby relieving some of the strain on the major urban areas;

The attraction and economic viability of smaller towns should be improved by increasing employment opportunities and access to infrastructure and community facilities.

*Social Issues*

The quality of social services in the rural areas needs to be improved e.g. hospitals, schools;

The lopsided distribution of wealth, manifesting an urban bias, impacts and accelerates the urbanisation process in the country.
Land Economy Issues

The disproportionate location of industries in urban areas, in the absence of any viable industrialisation decentralisation strategy, is contributory to rapid urbanisation.

The absence of a clear land policy has bearing on the provision and maintenance of infrastructure, land administration, the functioning of the land-related economy, and security of tenure on the land.

Governance

Alternative management/governance structures for rural areas including SNL have to be devised (which could include co-governance and co-production), specifically bearing on matters of planning, infrastructure maintenance and sustainability.

1.2 Adequate Shelter

Housing Provision

Housing provision should be regarded as the wider view of enabling people to provide their own shelter rather than government constructing houses. It must be acknowledged that, given the freedom and opportunity, low income people will mobilise their savings and labour and build their own houses gradually over time;

The provision of housing must be seen as generator of the economy, the process itself as a means of improving the lives and incomes of the public;

Housing delivery needs to be executed in an economically and environmentally sustainable way which is not reliant on government subsidy;

Access to Land

Shelter is only possible if there is access to secure land. Lack of secure tenure discourages the long term investment in permanent housing stock.

The facilitation of a well functioning land market with adequate land information, secure tenure arrangements and easy and cheap registration and transfer, will improve the accessibility of land for all;

"... land and property should play a pivotal economic role in the national economy... at present this is not happening." (Fischer et al 1991). "Without land
tenure there is no land market... the lack of a mature property market is stifling not only the land resource but also the human resource by stifling investment in both " (Mc Dermott Issues Paper, 1995). An urban policy is necessary which promotes the development of a land and housing market.

Land, be it serviced or unserviced and with or without a house, has to be allocated in an efficient transparent and equitable way.

Building Materials

There is a strong tradition of building shelter in Swaziland which is inexpensive and appropriate for low income earners. The current high standards of building regulations mean that a number of houses are classed as sub-standard. Regulations which acknowledge this tradition will encourage investment and maintenance of houses by residents;

Finance and Credit

If people are to be encouraged to provide their own shelter, they need access to finance and loans on affordable terms;

People need to be educated about financial systems, how they work and what taking out a loan means.

1.3 Urban Management

Local Government
The extent to which development is managed and controlled should be improved and co-ordinated amongst all relevant authorities. Clear policies and strategies are necessary to provide a framework to manage and guide public and private sector investment decisions;

The decentralisation of power from central government is necessary. The central government must recognise local government as an equal contributing partner in the provision of services and governance of the Kingdom. Local governments are closer to the people and can respond more appropriately with the provision of services;

The adoption of the Urban Government Policy (1995) and subsequent enabling legislation will allow the MHUD to continue to play an important role in urban management and development, but will gradually shift its responsibilities from direct administrative oversight of the cities and towns to a supportive function of providing technical and administrative assistance and training to promote the self-sufficiency of local governments;
Urban management has to recognise the differing requirements of the two current land tenure systems and the role the traditional structures have on SNL affected by urban expansion;

In principle, projects which are oriented towards the benefit and protection of property should be borne through property based revenues, while public services should be supported from other income including government subventions and user fees.

**Infrastructure**

The provision of infrastructure is not possible without subsidies; service agencies should be able to efficiently collect user charges to cover costs and administration;

The capital investment and maintenance charges of infrastructure could, however, be made more accessible to the poor through cross subsidies.

**Institutional Strengthening**

In terms of local government, which would be responsible for development control, it is proposed that powers be decentralised from central government. It is therefore necessary to strengthen local authorities to ably manage the growth of the smaller centres, whilst co-ordination is maintained by the MHUD and the Human Settlement Authority;

It is necessary to provide support and skills to those people in institutions and authorities which manage urban growth;

Institutional strengthening can take the forms of organisational improvements, financial strengthening and manpower development.

1.4 **Human Development**

The people of Swaziland, together with its land, is the largest resource of the country. Investment in the development and education of the people will ultimately impact on the very nature of settlement itself;

The economic situation influences the social context and reforms which improve the ability of people to increase their incomes and productivity will improve human development;

The environment is a *sine qua non* for human development.
1.5 The Environment and Sustainable Human Settlements

A strategy which pursues environmental sustainability through active involvement of public and private sector is necessary;

Environmental education is an integral part of human settlement policy. People must be shown that the relationship between natural resources and their livelihood is an interdependent one.
2. Objectives

2.1 Urbanisation

*Population Growth and Distribution*

To reduce the rate of population growth by enhancing public awareness of family planning and its economic and social importance, and encourage the adoption of family planning practices;

To manage rural/urban migration;

To increase rural subsistence.

*Settlement Hierarchy*

To introduce a more widespread use of leasehold on Swazi Nation Land for agricultural purposes, particularly aimed at medium and small scale farmers;

To improve the productivity of the small and medium scale farmer through improving human and physical capital inputs in irrigation, marketing and credit;

Assist farmers to make the transition from subsistence to semi-commercial farming, thereby raising rural incomes and encouraging rural stability;

To increase the capacity of the smaller towns – improve institutions, physical infrastructure and the investment climate.

**Target:** To reduce the rate of urbanisation to less than 3% per annum

2.2 Adequate Shelter

*Housing Provision*

To stimulate private sector investment in the housing market by encouraging joint ventures and providing clear coordination between public and private sector;

To devise allocation procedures for government plots in urban areas which enables equitable and transparent land distribution.

To devise ways of ensuring that housing projects and particularly upgrading projects are affordable to the intended beneficiaries;

Strengthen public agencies involved in housing provision, i.e. MHUD, Swaziland National Housing Board etc.
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To devise allocation procedures for government plots in urban areas which enables equitable and transparent land distribution.

To devise ways of ensuring that housing projects and particularly upgrading projects are affordable to the intended beneficiaries;

Strengthen public agencies involved in housing provision, i.e. MHUD, Swaziland National Housing Board etc.
To improve access to rental housing for those who are unable or unwilling to enter the home purchase market;

Access to Land

To improve the chances of lower income earners accessing land by using market forces - i.e. lower the prices by increasing the supply;

To develop urban, peri-urban and rural land policies which address land tenure;

To devise land supply arrangements that have their ultimate commitment being to supply more land;

To recognise the role of chiefs as local authorities on Swazi Nation Land and integrate them into the development process;

To promote clarity and long term security in land tenure that is also easily and cheaply transferable;

To improve performance of the Registry of Deeds and Surveyor General’s Office to facilitate better information availability to valuer, developer and investor.

Building Materials

To adopt building regulations which acknowledge traditional methods and materials;

Promote the research alternative, inexpensive materials, the source of which is renewable;

Promote the research and development of energy efficient technology the source of which is renewable;

Promote the research and development of source-renewable and energy-efficient technology.

Finance and Credit

To make finance more available to low income earners to enable them to provide their own housing;

Target: To make available 10 000 serviced and affordable plots countrywide for low income residents, distributed in a rational, efficient way over the hierarchy of urban settlements.
2.3 Urban Management

Local government

To encourage local governments to develop effective strategies for development of their own internal and peri-urban areas;

To allow local governments to contract out or privatise public services within their jurisdictions in cases where this will prove more efficient or economical;

To ensure cities and towns have the authority and ability to raise their own revenues in order to exercise independent management of local affairs;

Ensure the adoption of the proposed Urban Government Policy (1995) which advocates the following:

The current annual subventions from central government to local governments should be replaced with revenue sharing formulae based on the determination of the costs of essential urban services being provided and according to population needs and disability factors;

Local governments to have the ability to provide for special district areas inside the municipalities and to tax them separately for particular improvements.

Each municipality and city must determine its own user fees and property rates;

Each local government is to adopt a long range (5 to 10 years) capital development plan to ensure co-ordination, prioritisation and funding of projects, which is to be kept on public file and updated annually;

Infrastructure

To support and promote economic development through the provision and prudent management of an appropriate level of infrastructure services;

To ensure the reliable availability of the nation's water resources to support agricultural and industrial development as water is now a major constraint to development;

To promote research and development into the use of solar power, particularly for the electrification of rural areas.
Institutional Strengthening

To strengthen agencies involved in operation and maintenance of settlement infrastructure;

To strengthen agencies involved in property markets, urban development and housing provision;

To strengthen agencies which monitor environmental and health conditions and enforce regulations;

To strengthen and reduce where necessary the regulatory and other structures in the socio-economic environment in order to enable markets to work.

To improve the enforcement capabilities of the SEA;

To control grazing on more vulnerable soils and valuable agricultural land to avoid excessive erosion;

Target: To establish financially sustainable service providers and authorities which manage urban growth in an environmentally sound way.

2.4 Human Development

Economic Reforms

Complete and adopt the National Development Strategy which focuses on human development in the context of land and economic development;

There should be the national adoption of the Sustainable Human Development (SHD) paradigm;

Increase employment opportunities in both formal and informal sectors;

Improve labour relations;

Support small businesses, which includes the informal sector

Improve income generating activities in the rural areas

Intensify vocational training even in the rural areas
Develop a culture of entrepreneurship

Create a climate of deregulation to facilitate business activity, by the same token, introduce and enact facilitative regulation.

*Health and Education*

Reduce infant mortality rate;

Improve school enrolment rate;

Pursue "Education for All" goals of the Ministry of Education;

Continue immunization and nutrition programmes;

Continue promotions of AIDS awareness.

Increase the level of literacy in the rural areas

Revise the educational policy so as to achieve the objectives of intensifying vocational training in rural areas and developing a culture of entrepreneurship.

*Public Participation*

To develop and implement a public participation programme;

Should devise a community capacity building strategy that is related to service provision and the provision and maintenance of infrastructure. These could include community centres, clinics, recreation and health facilities, inclusive of environmental issues.

*Rights of Women*

To enable women to own land in their own right;

To improve the status of women in the eyes of the law, i.e. change their status of that of "legal minors" to that of men.

*Infrastructure*

The infrastructure must be regarded as an essential human development need.
Land Issues

Swaziland should adopt a National Land Policy, which recognises the fundamental role of land tenure in Human Development;

Plot sizes should allow the transition from extended to nuclear families.

Target: To improve the standard of living, education and participation of both men and women in development.

2.5 The Environment and Sustainable Human Settlements

To increase institutional capacity of the Swaziland Environmental Authority to enable it to better perform its duties;

To promote the conservation and preservation of natural resources and indigenous or endemic flora and fauna by educating the public about how their prosperity is improved through these practices;
3. Activities

3.1 Urbanisation

*Population Growth and Distribution*

Support and increase child-spacing and family planning programmes through increasing education and contraceptive prevalence, especially in the rural areas.

Improve electricity supplies and maintain all-weather roads to rural growth centres to assist small scale agricultural producers;

Increase number of Extension Workers from the Ministry of Agriculture and Cooperatives, to increase skills and technology transfer;

*Settlement Hierarchy*

Ministry of Housing and Urban Development (MHUD) to achieve Royal Assent of the provisions of the National Physical Development Plan;

MHUD to clearly identify and delineate centres to be declared under the Urban Government Act;

MHUD to identify fast growing and sustainable centres on SNL which might be eligible for declaration in the future;

Ensure that border posts and company towns are integrated into the settlement hierarchy;

MHUD to ensure the adoption and implementation of the National Physical Development Plan which advocates the following:

Establish a seven tier human settlement hierarchy covering all nodal development in the country, comprising:

- Group 1 Centres - Cities
- Group 2 Centres - Municipalities (Town Councils)
- Group 3 Centres - Towns (Town Boards)
- Group 4 Centres - Rural Growth Centres
- Group 5 Centres - Rural Commercial Centres
- Group 6 Centres - Rural Service Centres
- Group 7 Centres - Rural Shopping Centres

MHUD and Ministry of Economic Planning and Development (MPED) to focus on the development of community facilities, local administration and local business in lower order centres;
MHUD - Township Engineer and relevant authority to strengthen the infrastructure of these centres including electricity supplies, water supplies, sewage and refuse disposal;

Ministry of Agriculture and Cooperatives (MOAC) to carry out feasibility studies on the potential of major rivers to open up future agricultural lands;

Training programmes in land use planning for chiefs allocating Swazi Nation Land. These programmes could be run through the office of the Deputy Prime Minister;

Review the Ministry of Agriculture and Cooperatives present policies of resettlement in smaller towns;

MHUD to formalise planning authorities for rural areas, namely, chiefs on SNL, MNRE on TLD, both in liaison with Physical Planning Office of MHUD.

MHUD to review HSA legislation for weakness and possible improvements to allow it to better perform as national coordinating development authority;

3.2 Adequate Shelter

Formalise the National Housing Policy into a National Shelter Strategy in line with the Global Strategy for Shelter which specifies actions to be taken by Government at different levels, private sector, non-governmental organisations and other groups;

Incorporate this strategy into current national economic and social development plans, thereby ensuring that shelter and urban development are properly integrated with the macro-economy;

Housing Provision

MHUD and Human Settlements Authority to streamline the approval process, making it quicker and cheaper;

MHUD to identify all government land in urban areas suitable for the development of housing and provide basic services to a sufficient amount of it;

Ministry of Finance and MEPD to establish a revolving fund which enables the MHUD to initiate housing projects, recoup the investment through the sale of plots and use the income on future projects.
MHUD, Registrar of Deeds and Surveyor General to complete and adopt sectional title legislation to allow development of flats, townhouses and duplexes, as well as the subdivision of existing rental units;

Introduction of a Residential Tenancies Act and a Landlord and Tenant Act to establish the rights of landlords and tenants. This would provide a clear set of ground rules and improve investor confidence in the rental sector and increase demand for rental accommodation;

Review the past performance of the Swaziland National Housing Board in terms of housing provision. Institutional strengthening of this body will be necessary for it to keep abreast of the housing shortage and provide houses that are affordable;

Access to Land

Government to adopt the Land Information Management Strategic Plan, 1994 - and establish a Land Information System in which land resources are classified according to their most appropriate uses, and environmentally fragile or disaster prone areas are identified for special protection measures;

Establish a Land Management Advisory Board and a Land Information Advisory Board and Support Group to examine and make recommendations concerning land tenure and management;

MHUD to identify, investigate and begin purchasing peri-urban land, thereby establishing a land bank to accommodate urban expansion and allow release of land in a timely manner;

All leases on land in urban areas must be properly registered. The law in Swaziland does not allow leases of less than 10 years duration to be registered, yet lease information is required for rating purposes, determining land use and for the valuation process itself. A mechanism is required to implement registration of leases of more than one year's duration. MHUD in conjunction with Deeds Registry Office to further this requirement;

Improve the performance of the Deeds Registry, including review of the land transfer procedures to make them quicker, simpler and cheaper for low cost housing;

A formal liaison committee must be established in each urban area to facilitate effective cooperation between traditional and modern authorities;

Traditional authorities currently in urban areas must cede specified administrative powers but retain traditional cultural and ceremonial authority. Royal kraals and umphakatsi should have clearly demarcated plots within the respective urban
area, suitably zoned to protect the status of these areas;

The government needs to introduce long term leasehold (perhaps 99 years) tenure for growth centres on Swazi Nation Land. The chiefs would be charged with the duty of overseeing the dispensation of leased land;

Through MHUD, proportional tenure must be adopted as an option to low income citizens who would otherwise be unable to secure land.

**Building Materials**

To encourage the establishment of building material depots/suppliers within low income areas, as well as technical advice and information concerning construction methods and building regulations.

**Finance and Credit**

Review and amend the relevant legislation that prohibits married women using land as collateral for securing loans;

Investigate the potential of introducing a Housing Cooperative which enables its members to participate in a mutually beneficial financial venture. These cooperatives could offer lower interest than local banks and loan money to people who are not eligible to borrow from commercial banks. Labour can be contributed by the members of the group, while an advisory role is played by MHUD which would transfer information and technical skills concerning audits, banking, etc.

Negotiate with lending institutions to lend small amounts of money e.g. E5 000 to enable more people to access loans;

Provide adequate guarantee to the small housing loans (simplified type of mortgage bond) and/or Government guarantee scheme.

### 3.3 Urban Management

**Local Government**

MHUD to ensure that there is an appropriate level of local authority at each level of the settlement hierarchy as proposed in the NPDP Update 1995, to participation in development control and the provision of services;

MHUD to support and strengthen these local authorities through training programmes in development and planning.
Ensure regular Local Government Elections to encourage responsibility of residents and representative leaders to forward the community's concerns;

MHUD to assist the local governments to undertake the preparation, approval and adoption of comprehensive Structure Plans for the cities and municipalities and non-statutory concept plans for towns and rural growth centres;

To improve financial self-sufficiency, all urban areas to update their valuation rolls to realistic levels and subsequently their property rates; include government property on these rolls and establish procedures for regular revaluations;

Urban area expansion requirements are to be assessed and where possible, private farms rather than areas controlled by traditional authorities are to be annexed;

Dualism of authority is recognised as appropriate, but has to be modified with respect to gazetted urban areas. Specifically, the traditional responsibilities of the tinkhudula for defined functions of local authorities in urban areas will cease to exist, being replaced by the City or Town Councils or Town Boards as the sole official representative bodies for defined local government affairs. These local authorities will exercise full and singular authority and responsibility over legally incorporated areas. Whilst recognising the role the traditional authorities play in the governance of the urban area by cooperating and assisting such authorities in their mandated roles.

Regional Administration must continue to play a coordinating function between local authorities and chiefs for issues that effect areas beyond the urban boundaries;

The implementation of the Urban Government Policy needs to be speeded up by the MHUD;

There should be the sharing of revenues (licence fees etc.) and other resources between the central and urban governments.

The land tenure system needs to be revisited and revised.

Infrastructure

Motor fuel taxes and vehicle licensing fees could be imposed to reduce local government's reliance on rates to maintain the road network and is a much fairer way to support a good transportation system;

To ensure financial viability of services, city/town councils and Water Services Corporation to operate and maintain essential public health services by establishing procedures for setting fees at the cost of service and adjusting them
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with inflation; establishing effective billing procedures and means of recovering arrears;

Swaziland Electricity Board (SEB) to develop methods of expanding the provision of electricity to rural areas on a cost recovery basis using alternative methods such as pre-paid metres;

SEB to construct the ESKOM Fourth Feeder to ensure sufficient power supply;

Swaziland Water Services Corporation (SWSC) must continue to address the problems of water loss and leakage through a loss reduction programme and aim to reduce such losses to 30% of the total water volume put through the system.

Ministry of Natural Resources and Energy to prepare a National Water Master Plan which ensures the co-ordination between water agencies and monitors cross border flows and resource options;

Ministry of Natural Resources and Energy to establish a Water Sector Committee and initiate statutory adoption of the draft Water Act, 1988;

Swaziland Water Service Corporation to hand over activities in lower order rural centres to a strengthened Rural Water Supply Board (RWSB);

Environmentally acceptable solid waste sites must be identified in all urban areas, in particular Manzini;

New sewage treatment works sites must be constructed for Mbabane and Manzini, both of which operate treatment works which are already greatly over-extended;

RWSB to increase rural water supply coverage to 60% of the population and sanitation to 50%;

Ministry of Works and Construction to institute a programme of maintenance and drainage on all-weather feeder roads;

Swaziland Posts and Telecommunications to provide one post office for every 6 000 people and one telephone for every 10km radius,

Institutional Strengthening

In terms of urban management, the Mbabane and Manzini City Councils have the most responsibility. Both require revised organisational structures, training and improved equipment as well as a programme of planned maintenance.
Strengthening will also be necessary in the planning sections of the city councils to adequately control development and enforce standards.

The SEA needs to be strengthened so it is able to enforce environmental regulations.

Strengthening programmes need to be developed and adopted, and funded from central government.

3.4 Human Development

Economic Reforms

Complete a poverty survey which enables the establishment of a poverty line, and the percentages of households below it;

Encourage the establishment of community-based organisations, private volunteer organisations and other non-governmental bodies that can contribute to reduce poverty and improve quality of life for low income families;

Establish incentives which attract foreign investment;

Health and Education

Focus on vocational training to increase the skills of the work force.

Increase number of pre-schools;

Increase levels of literacy, especially amongst adults in the rural areas;

Increase government expenditure on school facilities and resources, concentrating on improving resources and facilities at existing schools;

Reinforce the promotion of health awareness and family planning programmes.

Public Participation

Designate, in the cities and towns, a community relations directory to co-ordinate effective relations with the community groups;

Consult and liaise with traditional authorities where appropriate;
Rights of Women

Ministry of Home Affairs and Ministry of Justice to review the legislation (Marriage Act, Deeds Act etc) regarding land ownership and amend to enable women to own land without the permission of their spouses;

Rights of women to be incorporated into the National Development Strategy which must promote programmes which raise the awareness of the potential of women in human settlement activities, in particular shelter provision.

3.5  The Environment and Sustainable Human Settlements

Swaziland Environmental Authority to enforce the Environment Audit, Assessment and Review Regulations of 1996 in proposed developments which have an environmental impact;

Central Government to increase human resources of the SEA through training programmes and advanced studies;

Central Government to increase the capital support of SEA through provision of computers etc.

SEA to provide for an Education/Enforcement Officer and extension officers to be positioned in each Regional Administration to represent the SEA and Human Settlements Authority and be in charge of public education, and enforcement of the regulations. Because of financial constraints, investigate the possibility of
4. Monitoring Progress

4.1 Urbanisation

The rate of urbanisation can be monitored by the growth in the urban areas, in both formal, and more particularly in informal settlements. The extent to which private or Swazi National Land is being annexed for urban areas expansions are a clear indication of this. Both urban areas of Mbabane and Manzini have recently been extended and, if the rate of population growth and urbanisation is slowed, this should not occur for at least another five years.

Authorities with good access to monitoring urbanisation include the Human Settlements Authority, the Surveyor General's Office and the Ministry of Natural Resources and Energy.

With the establishment of a Land Information System it would be possible institute a land market assessment, including the growth of the urban areas. Indicators of the urban/rural relationship and improvements in each, would include:

- Percentage of Swazi Nation Land under long leasehold;
- Levels of production on Swazi Nation Land;
- Level of public investment in rural areas in community facilities and business;
- Infrastructure level in rural areas;

Monitoring the population growth and its distribution in various parts of the country, is also a way of anticipating the rate of urbanisation. In addition to the national population census the following indicators must be used:

- Population census in each level of the settlement hierarchy, thereby monitoring rural-urban migration;
- Life expectancy is 55 years;
- Infant mortality rate at 89 per 1 000;
- Fertility rate is 201.9 per 1 000;
- Impact of AIDS, the current estimate being that 22% of the sexually active population is infected;

Policy Recommendation: Given the paucity of data, stemming from the non availability of such statistics or raw data on some of the above, the Ministry has to embark on a survey/study to ascertain the indicators with regards to urbanisation in order to monitor
growth in urban areas.

4.2 Adequate Shelter

Adequate shelter indicators would include:

Number of households on the waiting list for plots;

Number of houses made available each year;

Floor area per person;

House price to income ratio is 1.8, which is defined as the median free-market price of a dwelling unit and the median annual household income;

The territorial status of the dwelling;

Rental Costs to income ratio;

Housing mortgages at financial institutions;

Permanent vs impermanent housing;

Durability of building materials/maintenance required;

Number of houses not compliant with building regulations;

Number of jobs created in the housing construction sector;

Government subsidies for housing;

Activity of the land and housing market - number of transfers etc.

The rates of return on housing delivery projects;

**Policy Recommendation:** Very little of this information is available at this time. To be able to monitor the improvement in housing conditions, it will require numerous time consuming and costly surveys. The Ministry of Housing and Urban Development, in conjunction with the Central Statistics Office, is in the best position to accomplish this although it would require institutional strengthening in the recruitment and training of staff members.
4.3 Urban Management

Local Government

The impact of the proposed Urban Government Policy needs to be monitored over the Plan Period. The following indicators will provide such information:

Local Government per capita income is $80.20, which includes both capital and recurrent funds;

The percentage of funds subvented to local governments from central government in each fiscal year is 26% of total revenues;

Income from service charges is 12% of total income;

Income from property rates is 59% of total local government income;

Frequency of and participation in local government elections;

Extent to which local governments require technical assistance in planning and decision making.

Infrastructure

Household connections to water 9%, sewerage 3.3%, electricity 10.7% and telephone 6.3%;

Access to potable water by households is 68.8%;

Consumption of water is 223 litres average consumption of water per person per day;

Price of water is $0.10, being the median price for hundred litres of water;

Government expenditure on road infrastructure is $31.10 per capita expenditure;

Automobile ownership ratio is 26, thus 26 automobiles to 1 000 population,

Public transport seats;

Transport fatalities;
4.4 Human Development

Economic Context

- Number of households below the poverty line (currently 50%);
- The UNDP’s weighted GDP/capita index;
- The percentage of the population owning freehold or long-term leases;
- Household income and expenditure;
- Employment growth;
- Informal employment currently stands at 16.5%.

Health and Education

- Hospital beds are 2,500 countrywide;
- Life expectancy at birth;
- Adult literacy rate is 70%;
- Combined primary/secondary/tertiary enrolment ratio;
- School enrolment rates are 80% of the school going population;
- School facilities/resources.
- School drop-out rates;
- Impact of HIV/AIDS on health and education;
- Health/Nutrition rates.

Public Participation

- Number of community groups or community based organisations (CBO’s);
The number and extent of NGO and CBO involvement in self help projects;

Citizen involvement and participation in Local Government Elections.

4.5 The Environment and Sustainable Human Settlements

The Swaziland Environmental Authority is the agency best suited to monitoring the quality of the natural environment. Indicators of this would include:

- Solid waste generated and disposed is 0.273 tonnes, per person;
- Waste water treated: unknown;
- Water recycled: none;
- Solid waste collection is 48% of households (Mbabane);
- Energy usage;
- Soil erosion;
- Housing on fragile land;
- Water quality of natural streams/rivers;
- Extent to which SEA is active in development control eg: number of projects with environmental mitigation measures;
- Loss rate of indigenous fauna and flora species;

Policy Recommendation: The implementation of the Urban Government Policy and initiatives under the SEA will cater for developments with regards to Urban Management.
5. Commitments

5.1 Urbanisation

The MHUD would ensure the adoption and gazetting of the National Physical Development Plan by October of 1996.

The MHUD would provide social services within human settlements within the next five years.

The MHUD will prepare and gazette town planning schemes for all urban areas by December of 1997.

5.2 Adequate Shelter

Housing Provision

Registrar of Deeds in collaboration with the Surveyor General and MHUD will complete, and adopt sectional title legislation, within the five year time frame, which will allow the development of flats, townhouses and duplexes as well as the subdivision of existing rental units.

MHUD will prepare for the implementation of the housing policy by August of 1996.

MHUD will promulgate a Sectional Titles Act by September of 1996, to meet the objective of respecting the rights and obligations of both tenants and owners.

Access to Land

GOS will formulate and implement national, rural, peri-urban and urban land policies towards land delivery for adequate shelter, embarking upon the process before the end of 1996;

SNHIB will in the period 1996 to year 2000, make plots available in the following areas for low income earners, that is those earning between E800 and E1600 per month:

- 330 plots at Makholokholo, basically an upgrading as homesteads were already settled there on unsurveyed and unserviced land;

- 285 plots at Pigg's Peak averaging 400 square metres;

- 338 plots in Nhlangano at the clinic site.
MHUD would review and update land related legislation by June of 1997.

MHUD and MNRE will pursue an ongoing commitment to enabling property markets to work;

MHUD would provide land with the minimum of services to ensure affordability, safety and health within the next five years.

MHUD will pursue and encourage self-financing land delivery schemes, presently ongoing.

MHUD will finalise and adopt transparent land allocation criteria and procedures by May 1996.

MHUD and its agents to deliver 10 000 plots within the next five years.

Finance and Credit

The Swaziland Business Growth Trust (SBGT) through its HAIL 540 Loan package, targets those individuals residing in the peri-urban areas and on rural Swazi Nation Land (SNL) who are otherwise excluded by the traditional financial institutions. Loans ranging from E3,000 to E20,000 - dependent on salary - are available for financing the construction of houses and/or improvements to existing houses. The minimum monthly income of the applicant must be E600 per month. The problem of collateral is addressed by using the person's Provident Fund, Pension Fund, Mortgage, Fixed Deposits and Life Assurance Policies. Risk is further minimised by demanding that the monthly repayment be deducted at source.

Funding is available in the five year period for not only the HAIL 540 Loan package but for the House Loan, primarily focused on private title deed land (PTDL). Loans under this facility range from E8,000 to E60,000. The continued sustainability of these innovative schemes is dependent upon the availability of loan capital for SBGT. A sum of E2.5 million was raised from the Development Bank of Southern Africa (DBSA) in 1994, secured by an investment fund of E5 million. Of this amount, E1.8 million is already committed to be disbursed, with about half, E900,000 'technically' disbursed.

It is expected that further allotments would be raised through such instruments to meet future demand.

The Registrar of Deeds currently registers land to women married under customary law, however, the initiative to amend the Marriage Act cannot come from the Deeds Office. Thus, the Ministry of Home Affairs, the Attorney General's Office and Deeds Office would have to within the five year period, seek ways and means of amending the
legislation to facilitate women married under community of property to register land under their own name.

The SBGT is engaged in the development of entrepreneurial skills, such as under the Construction Assistance Programme (CAP). Small Swazi entrepreneurs involved in the construction industry, after paying a joining fee of E1,000 (under review), can access training and lending facilities provided under the auspices of the SBGT. Under CAP, the associate contractor can be given Standard Technical Advice, which includes technical support to plan and schedule work, estimating and material information. Specialised Advice incorporates contract negotiation, technical difficulties and product development.

Financing contractors under CAP is in the area of income finance, equipment finance and working capital. Since some of these contractors have difficulty accessing funds from the 'formal' financial institutions, SBGT lends funds under CAP with the risk reflected in the interest rate structure (the money is more expensive). There are presently 42 Swazi small contractors under the CAP programme.

5.3 Urban Management

Infrastructure

MHUD to prepare and gazette a standard development code for all urban areas by June of 1997.

Swaziland Electricity Board (SEB)

SEB to move from a reactive stance to a more pro-active stance, with regards to electricity supply to potential consumers. Within the five year period (1996-2000), SEB will be unable to install pre-paid metres given the high infrastructural costs associated with installing such metres, although the administrative costs are low. However, they are just to launch a pilot study to determine the viability of load limiters. The utility company would determine the average usage of a consumer; and they would pay for that assumed consumption, however, should their consumption exceed that pre-determined consumption level, the supply would trip, and they would be cut off.

SEB is cognisant of the erratic power supplies, thus if the Fourth Feeder line from ESKOM is commissioned as early as January 1996, at a cost of E130 million at a voltage of 275KV, the project would be complete by January 1998. SEB is committed to going ahead with the Fourth Feeder line, given the fact that without this line, by the year 2000, SEB would have to ration electricity. The whole project hinges on government guarantees for the loan finance, without which the project cannot go ahead.

SEB as an initiative in concert with the Posts and Telecommunications Corporation has set up in early 1995, a Utilities Committee, which now includes the Water Services
Corporation, the Rural Water Supply Board, the Roads Branch and the Surveyor General. This committee ensures that infrastructure provision and maintenance is conducted in coordinated fashion amongst the utilities, to address the problems associated with haphazard planning and disjointed infrastructure provision. Within the five year period, this will be the primary vehicle utilised by the utilities to address problems associated with infrastructure provision, maintenance and sustainability.

Water Services Corporation

The Water Services Corporation (WSC) in order to address the problems associated with water loss, is projecting that by the year 1998/99 they will have achieved the target of 30 per cent water loss of the total water volume put through the system.

The Water Services Corporation benefits under the Urban Development Programme, in terms of new sewage treating plants in both Manzini and Mbabane. These should be commissioned within the period 1996-2000.

Local Government

The MHUD Department of Urban Government, is to ensure that the Urban Government Policy, which covers the principal activities of the department as elaborated in the section under Activities in this report, is passed by Cabinet by June of 1996.

Consequently, the amended Urban Government Act (in draft form) which is based on the Urban Government Policy will be widely discussed by all stakeholders before presentation to the Attorney General, Cabinet and Parliament. Barring any hurdles, it should be passed by June of 1997.

5.4 The Environment and Sustainable Human Settlements

The SEA is to ensure that the Solid Waste Regulations (still in draft form), which have been submitted to the Attorney General's Chambers are in force by mid-1996.

The Environmental Impact Assessment (EIA) draft regulations and guidelines are at the Attorney General's Chambers, and should be gazetted by the SEA in early 1996. These will lay down the procedures for establishing projects and incorporate the auditing of firms, that is Environmental Audit to ascertain if they are in conformity with the regulations.

The SEA as part of the UDP, will monitor noise pollution as from mid-1996.
Swaziland National Report

PART D: International Cooperation and Assistance

1. Priorities

This section is a description of the highest priority programmes and activities for which external cooperation and assistance will be sought and/or provided.

1.1 Regional Cooperation and Assistance

International multilateral and bilateral agencies in collaboration with the UNCHS and other agencies within the United Nations system could assist by:

- co-ordination of policies in the region by establishing, among other things, information networks and a clearing house for good practices;

- promote cross-border resource mobilisation at the sub-regional level e.g. in the SADC region;

- assist countries and institutions in the region to improve their capacities in the area of housing finance.

1.2 National Cooperation and Assistance

International multilateral and bilateral agencies in collaboration with the UNCHS and other agencies could render assistance in the following areas:

- technical assistance and training to assist with the ongoing collation and dissemination of data relating to human settlements given the paucity of data under the indicators programme;

- donor assistance with the provision of infrastructure such as electricity supplies, water supply, sewage and refuse disposal for the local governments;

- donor assistance targeted to the private financial institutions with regards to the
procurement of funds for disbursement to housing finance institutions.

2. Capacity Building

2.1 Policy Guideline
Implement and institute capacity building programmes to strengthen institutional capacity at the local municipal (level) through training and technical assistance in administrative and financial management areas, with a view to improving the efficiency of urban management and promoting economic and social development.¹

2.2 Institutional Capacity Requirements for the Municipalities

City Councils
Institutional strengthening is required in the following areas:

- ongoing managerial training for Heads of Departments and their deputies, on the latest techniques for managers including Total Quality Management (TQM), Strategic Planning, Human Resources Management, budgetary techniques and computer based financial information systems;

- training and technical assistance in financial management, specifically computer based financial management systems;

- training and technical assistance in town and regional planning and management (the co-optation/inclusion of the traditional leadership to these structures) to cater for the peri urban areas and those covered under the Urban Development Project;

- the training of councillors and other non-statutory community representatives on a continuous and ongoing basis thorough workshops and seminars on issues which would include: the meaning and arena of local democracy, local government finance, council procedures and planning.

¹ (Draft) Johannesburg Declaration of African Ministers
technical assistance and training on public relations and communications in order to implement a public information programme to share the local government's problems, failures and successes with its citizens

_Town Councils and Town Boards_

Institutional strengthening would be the same as those for the city councils with the addition of the following:

- post-graduate and or professional training in municipal/local government for the town clerks of town councils and town boards;

- professional training for the staff that will gradually be added onto the administration of the town councils and the town boards.
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APPENDIX I

HABITAT II

OUTLINE FOR NATIONAL REPORTS

Part A: Introduction
1 The Process
A description of the consultative process which followed by participants in preparing the national report, with particular emphasis on assessing priority issues and formulating a national plan of action.
2 The Participants
A list of key actors and interests represented in the process.

Part B: Assessment and Priorities
1 The Broader Setting
A brief assessment of the relationship between settlements and socio-economic trends and policies at the national and international levels.
2 Current Conditions
An assessment of current settlements and shelter conditions and trends, drawn from a participatory process and based on basic set of indicators (guidelines attached).
3 The Past 20 Years
National experience in implementing the plan of action from Habitat I in 1976.
4 Agenda 21 and the GSS
Case studies of the national implementation of Agenda 21 and the Global Strategy for Shelter to the Year 2000.
5 Best Practices
Identification and assessment of examples of best in-country practices (guidelines attached).
6 Priority Issues
Issues of current and projected highest priority as agreed upon the preparatory consultative process.
Part C: The National Plan of Action

1 Strategies and Policies
Consensus-derived approaches to each of the priority issues.

2 Objectives
Measurable targets and expected results in each priority area.

3 Activities
A five-year (1996 to 2000) programme of activities, with appropriate roles for key actors, designed to achieve the targets and expected results in each priority area.

4 Monitoring Progress
Methods and measures, including a set of settlements and shelter indicators, for monitoring and evaluating progress towards the plan's objectives.

5 Commitments
Statements of commitments, by key actors, to implement the plan of action.

Part D: International Cooperation and Assistance

1 Priorities
A specific description of the highest priority programmes and activities for which external cooperation and assistance will be sought and/or provided.

2 Capacity-building
Details of the type of cooperation and assistance to be sought and/or provided for programme capacity-building.

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It is expected that all countries will have the need and ability to engage in technical cooperation, in one form or another. Part D of the national report shall identify types of assistance which the country is, or would be, willing and able to provide as well as those types of assistance from which it would benefit.
APPENDIX 2

WORKSHOP REPORT: NATIONAL REPORT FOR HABITAT II
CONFERENCE, OCTOBER 12 1995.

Mountain Inn, Mbabane.

The Workshop was organised by the National Steering Committee of the Habitat II, National Report and Plan of Action. The purpose of the meeting was to bring together a wide range of people to identify issues related to the four themes of Urbanisation, Adequate Shelter, Urban Management and Human Development. After plenary, participants broke up into the four groups and then made recommendations on the issues and commitment statements.

Programme

Chairperson - Director of Housing, Ministry of Housing and Urban Development

08h30    Registration
08h55    Opening Remarks from the Chair
09h00    Address from the Minister of Housing and Urban Development
          Background to Habitat II. Principal Secretary, Ministry of Housing and Urban Development
10h00    Summary of the National Report - Swaziland’s human settlement issues and problems
10h30    TEA
10h50    Break into 4 groups based on the divisions in the national report
          + Urbanisation
- 103 -

+ Adequate shelter
+ Urban Management
+ Human Development

Review recommendations made under each of the headings

12h00 Again in groups, discuss the commitment statements. What is a realistic commitment statement for each of the implementing agencies?

01h15 Lunch

02h00 Plenary

04h00 Close

REPORTS FROM THE COMMITTEES/GROUPS

1. URBANISATION GROUP

Issues:

* Location of industries

* Quality of social services in the rural areas e.g. schools, hospitals.

* Unequal distribution of wealth

* Absence of a clear land policy
  - Adequate infrastructure
  - Land administration
  - Security of tenure on the land

* Lack of coordinated planning for infrastructure investment

* Alternative management structures (traditional sector)

* Settlement hierarchy promotion

* Immigrants/refugees
* Include other financial institutions such as the LULOTE, SBGT

* Transfer of skills and technology to rural centres

* MHUD to gazette and implement the NPDP

* Land pricing policy

* Establish supportive infrastructure for industrial development

* Economic empowerment of the various population groups, e.g. through cooperatives

* Participation of the affected communities in the creation of alternative management mechanisms

* Increase the percentage of SNL land under leasehold

* Levels of Production
  - Industrial
  - Subsistence
  - Commercial agriculture etc

* Impact of Aids? Consultant

Key Players/Roles

1. MOH/GOS
   * Provision of health services
   * Health education/education

2. NGOs
   * Facilities/Support/Counselling
   * Popular participation - facilitation

3. COMMUNITIES
   * Participation

4. CHURCHES
   * Education, Evangelisation
   * Facilities

5. DONOR ORGANISATIONS
   * Financial Support
6. LOCAL AUTHORITIES

   * Support services

III.

1. Government Agencies

   * Lot Allocation (MHUD)
   * Economic Planning to allocate resources

2. NGOs should access funds

3. Health training by MOPH and NGOs at grassroots level

4. SEDCO for rural job creation and other agencies

5. (Population Growth)

**Settlement Hierarchy**

MHUD, MOAC, Commerce and Industry, NGOs, Traditional Authority

Roles:

* Put in place a settlement policy

* Seriously review the resettlement policy in the rural areas (MOAC)

* Participation in the implementation of the policy (Traditional Authority)

* Reduction of the influx into the urban areas and the pressures on the existing infrastructure

* Management of the 99 year leasehold agreement on SNL and crown land, with the MHUD as the Development Vehicle

* Clearly coordinated land policy with the MNRE/MHUD/MOAC as the implementing agencies.

**2. URBAN MANAGEMENT GROUP**
Session One

Issues to be included:

* Education and information required/needed
* Local Government to clearly identify the role of the Tinkundla
* Speed up the Urban Government Policy
* Sharing of revenues and other resources between the central and urban governments
* Land tenure to be revisited

Session One, Question 2

> MHUD should be responsible for ensuring that regular Urban Government elections are held
> Change local government to Urban Government
> Urban Governments must be responsible for educating the public about local elections
> There is the need to include the sharing of revenues
> How to incorporate SNL into the urban areas
> Clarity on the relationship between the regional administration and urban governments
> Institute recycling programmes
> Urban governments need to control all crown land in urban areas
> Increase the coverage of public telephones
> Localise the planning functions

Session 2, Question 3

> Ministry of Finance should determine the revenue sharing formula and implement it after thorough consultation with all stakeholders/players
Ministry of Natural Resources (MNRE) needs to gazette the Swaziland Environment Authority (SEA) regulations

Ministry of Housing and Urban Development (MHUD) must submit the Urban Government Policy to cabinet for approval

MHUD should devise a peri-urban land policy in consultation with the major players/stakeholders

MNRE to transfer functions of distribution of water in urban areas to the urban governments

MNRE to speed up the implementation of LIS/GIS

MHUD to legislate for the introduction of local fuel tax at local filling stations

Water Services Corporation to transfer responsibility for sewage disposal to Urban Government

Urban Governments to develop recycling programmes

MHUD to devolve planning functions to Urban Governments

MHUD and DPMs Office have to clearly define the relationship between Urban Governments and Regional Administration

MHUD and MOWC to introduce provisions for use of alternative energy sources into building regulations

Urban Governments to develop programmes to educate and inform the public about community participation in urban government issues, including elections

3. ADEQUATE SHELTER GROUP

C = Commitment

A. Amend: (By End of October 1996)

* Deed Registry Act

C = Registrar of Deeds

* Marriage Act - to enable women (married) to register land in their own name
C = Attorney General

* Legal Practitioners Act - so as to simplify conveyancing and to reduce land transfer costs and reduce conveyancing fee.

C = Attorney General

B. Lack of: (By April 1996)

* Artisan Skills

C = SNHB

* Entrepreneurial Skills

C = SBGT

Page C2 - 3rd para, add ... and equitable ...

C. Bulk Servicing

* Financing

C = MHUD

* Planning Standards

C = HSA/LA

* Stress Social Responsibility of Employers

C = Financial Institutions

* Site Servicing Finance

C = Private Sector
* Accurate identification of target groups

\[ C = MHUD \]

* Proper project preparation

\[ C = SNHB, LA, MHUD, Private Sector. \]

* Formalising links between RA's and MHUD on planning matters

\[ C = MHUD \& DPM \]

\[ F. \]

* Recognising the role of chiefs in urban developments

\[ C = MHUD \]

Page C 9, Housing Provision - remove para 3 in entirety

Page C 10, 5th para MHUD involvement with MOAC in the 99 year leasehold

\[ G. SNHB to develop its own long-term policy \]

\[ C = SNHB \]

Page C 10, Building Materials 2nd para - rephrase

"to encourage establishment ... of building depots/suppliers"

\[ H. Encourage small scale local manufacture of building materials \]

\[ C = NGOs \& Financial Institutions \]

\[ 4. HUMAN DEVELOPMENT GROUP \]

Key: \[ C = Commitment \]

\[ Com = Communities \]

\[ ISSUES \]
A. Plot sizes should allow the transition from extended to nuclear families

C = MHUD, SNHB, COM.

B. There should be national adoption of the Sustainable Human Development (SHD) Paradigm

C = GOS

C. Swaziland should adopt a National Land Policy, which recognises the fundamental role of land tenure in Human Development

C = GOS <-> COM

D. The infrastructure must be regarded as an essential human development need

C = COUNCILS, MHUD, MOF & MOH

E. Should devise a community capacity building strategy that is related to service provision and the provision and maintenance of infrastructure. These could include community centres, clinics, recreation and health facilities. Environmental issues.

C = COUNCILS, RA, NGOs

F. Environment is the key in human development

C = SEA, MNRE, MOAC

ECONOMIC REFORMS

A. Improve Labour relations

C = MNGMT, MLPS, UNIONS

B. Support Small Businesses, which includes the informal sector

C = SBGT, SIBAKHO, MOC, NGOs, MEPD

C. Improve income generating activities in rural areas.
C = MOAC, NGOs, COMMUNITY LEADERS, DEVELOPMENT OFFICERS

D. Intensify Vocational Training, even in rural areas.

C = SEBENTA (like organisations), ADULT EDUCATION, SCOT, UNISWA, MOAC, AGRICULTURAL TRAINING CENTRES (Nhlangano and Siteki), SIMPA

E. Develop a culture of entrepreneurship

C = GOS ↔ COM, NGOs, SBGT

F. Deregulation/Facilitative Regulation

C = COM ↔ GOS

G. Increase Level of Literacy in the Rural Areas

C = SEBENTA/MOED

H. Revise Education Policy Towards Achieving (D&E) Above

C = MOED

(C16) PUBLIC PARTICIPATION

(a) Number of Community Groups

(b) Involvement in Local Government Elections

(c) NGOs, CBOs in Self Help Projects

HEALTH & EDUCATION

(a) School Drop-Outs

(b) HIV/AIDS

(c) Health/Nutrition

ECONOMIC CONTEXT
(a) Demographics, especially rural-urban migration

SECTION 2

QUESTION 1.

Community Groups/Local Governments and the National Government.

QUESTION 2

Government needs to be committed towards SHD.

MHUD/ UDP Shelter Provision and Employment

SBGT

Community Committees

Councils - Commitment to Continuing Dialogue/Feedback
Community -

APPENDIX 3

LIST OF INTERVIEWEES

1. Ms Dominique Brouwers - Housing Programme Manager, Swaziland Business Growth Trust.
2. Ms Mary Vilakazi - Financial Controller, Swaziland Water Services Corporation
3. Mr Jerry Nxumalo - Programmes Officer, Yonge Nawe Conservation Clubs
4. Mr D.J. Hlandze - Customer Services Manager, Swaziland Electricity Board
5. Mr Musa Nxumalo - Clerk to Council, Manzini City Council
6. Mr S.C. Dlamini - Assistant Director, Swaziland Water Services Corporation
7. Mr N. Msibi - Swaziland Building Society
8. Mr Vilakati - Director, Swaziland Environmental Authority
9. Mr F. Simelane - Swaziland Environmental Authority
10. Mr Abner M Mkhumane - Projects Architect, Swaziland National Housing Board (SNHB)
11. Mr Saeed Sadrzadeh - Senior Projects Engineer, SNHB
12. Mr Terry Parker - Director of Urban Government, MHUD.
13. Mr Dlamini - Senior Local Government Officer, Institution Section, Department of Urban Government, MHUD.
14. Ms S. Lukhele - Director of Housing, MHUD
15. Mr Fakudze - Attorney Generals Chambers