



# AN INVESTIGATION ON THE SLOW DEVELOPMENT OF SETTLEMENT AREAS: A CASE STUDY OF UUKWANGULA AND EHEKE IN OSHANA REGION

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## ABSTRACT

*This study was prompted by the need to identify the elements causing the slow development of the Uukwangula and Eheke settlement areas, the consequences of the slow development, and solutions to accelerate development in the two settlement areas. The primary goal of the study is to explore the slow development witnessed in the two settlement areas of Uukwangula and Eheke in the Oshana region, as well as the negative impacts on citizens and the economy. To meet the study's objectives, the researchers used a qualitative research approach and recruited sixteen (16) research participants from the target group. This group included four (4) Oshana regional office officials and twelve (12) residents from the two (2) settlement zones of Eheke and Uukwangula Settlements.*

*According to the study findings, the primary causes of delayed development are a lack of serviced land, infrastructure, and investment, as well as the challenges of inadequate housing, limited facilities, insufficient jobs, and a stagnant economy. Henceforth, a strategy approach that addresses the causes and leverages resources to foster sustainable and inclusive growth in the settlement area is recommended.*

**KEYWORDS:** *Slow development, Authorities, Oshana Regional Council*

## 1. INTRODUCTION

Slow development of settlement areas is a phenomenon that is observable in most settlement areas developing countries, and that including Namibia and Oshana region in particular. It is in Oshana region of Namibia, where we have two settlement areas of Uukwangula and Eheke that conspicuously, are going through a process of slow development.

Hence, this study investigated the current causes of these two settlement areas' slow development. Most significantly, these (2) settlement areas, namely Uukwangula and Eheke Settlement Areas, were recognized as formal settlements in August 2003 by Oshana Regional Council. Although these villages were established twenty years ago, they are still developing slowly.

Background to the issue of the slow growth of settlement areas can be caused by a variety of circumstances. Among the most typical ones are:

**Lack of Infrastructure** - Settlement areas without the essentials like roads, water, power, serviced land for plot allotment, and communications infrastructure are less likely to draw businesses and investors. As the local economy struggles to expand, this may cause development to go slowly.

Due to their employment-related land lease agreements, residents of settlement areas may only have restricted access to the capital or financial resources they need to launch new businesses, make communal investments, or even borrow money to build homes. The local economy may find it challenging to expand and improve as a result. Lack of access to quality education and training options might result in a population with poor education and skills in settlement regions. This may hinder residents' capacity to launch their own enterprises and make it harder for local firms to locate qualified staff.

**Political unrest** - Communities that are afflicted by political unrest or war may find it difficult to draw in investors or companies. When settlement regions encounter opposition to paving the way for development or settlement expansion, this can lead to delayed development and limited economic growth. If a community supports a different political party or holds distinct views, political influences frequently surface in that community.



**Geographic Isolation** - Settlements that are situated in remote or isolated areas like Eheke have less resources, markets, and infrastructure options available to them. Local markets may find it challenging to prosper as a result, which may impede down development.

**Limited Natural Resources** - These settlements may find it difficult to draw firms and investors if they lack natural resources or have limited access to them. As the local economy struggles to expand, this may cause development to proceed slowly.

Overall, these and other factors frequently combine to cause slow development in settlement areas, and overcoming these obstacles will necessitate a multifaceted strategy that includes enhancing infrastructure, expanding access to capital and education, fostering political stability, and addressing geographic and resource limitations.

Policymakers, urban planners, and Oshana Settlement areas inhabitants have a common worry about the slow development of settlement areas. Settlement areas are not growing as quickly as they should be in many parts of the world, which leads to poor infrastructure, subpar housing, and a reduced standard of living for the populace. The need for urgent research into the causes of delayed development and solutions to speed it up is consequently great.

Although Eheke and Uukwangula settlements are proclaimed in August 2003 these settlement areas are still on stage one of the developmental stages with low volumes of infrastructures and municipal services. In past years fund allocated to settlements was utilised to compensate community members that are paving ways for development. And some are spent on service construction and town designing like surveying and pegging for them to be able to start with land servicing and other infrastructures.

The development of a settlement areas in Oshana region is progressing at a slow pace, and this is causing various problems for the local residents. Despite the availability of some resources and potential for growth, the lack of serviced land, infrastructure, and investment is hindering the development of the settlement areas.

As a result, the settlement areas inhabitants are experiencing challenges such as inadequate housing, limited access to basic amenities, insufficient employment opportunities, and a stagnant economy. The slow pace of development is also leading to a decline in economic growth, which could have long-term implications for the sustainability of the settlement area.

The problem requires a strategic approach that addresses the underlying causes and leverages the available resources to promote sustainable and inclusive growth in the settlement area.

Therefore, the study overall aim was to find out and understand why there is slow development at Uukwangula and Eheke settlement areas of Oshana region, Namibia. The study primary objective was to investigate the slow development that is observed within the two (2) settlement areas namely Uukwangula and Eheke in Oshana region. In particular the secondary objectives to the study are as follows:

- To identify factors causing slow development of Uukwangula and Eheke settlement areas in Oshana region;
- To determine effects of slow development on Uukwangula and Eheke settlement areas in Oshana region; and
- To suggest ways in which development of Uukwangula and Eheke settlement areas can be accelerated.

## 2. LITERATURE REVIEW

The previous research on the study area that the researchers have captured in effort to directing the study compass have a broad coverage of discussions on the factors causing slow development of settlement areas, effects of slow development on settlement areas and ways that can be used to accelerate development of settlement areas

### 2.1 Why an area would be classified as a slow development area

An area is considered as slow developing, meaning that it faces multiple challenges and lags behind in achieving their full potential. For instance, a settlement area is deemed a slow development area if it is located in a remote or isolated region, with limited access to transportation, communication, and other basic services (Acheampong and Anokye, 2018). This can make it difficult for the residents to access markets, education, health care, and other opportunities that are available in more connected areas (De Soto, 2020).



Equally, a slow development area is synonymous with a low population density, with few economic opportunities and social amenities for the residents (Bhan, 2019). This can result in low productivity, low income, and low human development indicators, such as literacy, life expectancy, and happiness.

It faces environmental challenges, such as drought, flooding, soil erosion (Acheampong & Anokye, 2018), or pollution, that affect the quality of life and the productivity of the land (Chant & McIlwaine, 2016). This can cause health problems, food insecurity, water scarcity, and natural disasters that can undermine the well-being and resilience of the residents.

Equally, a settlement area could be categorized as experiencing slow development if it lacks adequate infrastructure, such as roads, water supply, sanitation, electricity, and waste management (Acheampong and Anokye, 2018), that are essential for urban development (Chant & McIlwaine, 2016). This can create problems of hygiene, safety, convenience, and comfort for the residents and limit their access to modern technologies and services.

Furthermore, a settlement area is a slow developing one, if it has a high proportion of informal settlements, such as squatter settlements and slums (Gilbert, 2021), where people live in poor and insecure housing conditions without legal rights to the land (Roy, 2019) or permission from the authorities (Chant & McIlwaine, 2016). This can expose them to eviction, exploitation, violence, and discrimination and deprive them of basic services and amenities (Acheampong & Anokye, 2018).

These factors indicate that a settlement area is slow developing because it does not meet the minimum standards of urban living and does not provide adequate opportunities for its residents to improve their situation.

Summing up, a settlement area is deemed as a slow development area if it manifests some or all of the factors detailed above. These factors hamper the urban development process (Durand-Lasserre, 2019) and create multiple challenges for the residents (Bhan, 2019).

## **2.2 Factors causing slow development of settlement areas**

The literature that was reviewed showed that slow development of settlement areas can be attributed to several factors. These factors are presented and discussed below.

### **2.2.1 Lack of Infrastructure**

Lack of infrastructure is a major factor leading towards slow development of settlement areas, (Henderson 2019). This is supported by Sharma (2017) who posits that insufficient infra structure, such as roads, water supply, electricity and sanitation can adversely affect development of settlement areas. In addition to this Barnes (2016) posits that lack of transportation infrastructure means that a geographic area does not have a good connectivity with other settlement areas. This in turn affects movement of goods, services and people between the settlement area and other settlement areas (Chant and McIlwaine, 2016).

### **2.2.2 Economic Opportunities**

Economic opportunities, in the form of trade and access to important resources is affected by limited connectivity, hence slow development of a settlement area, (Shimizu, 2014). Furthermore, limited water supply and sanitation systems can affect development of a settlement area, Li (2018). What this means is that investors are always less willing to invest in areas where there is inadequate water supply as this might affect their business. In addition to this limited energy infrastructure results in slow development of an area, Brown (2015). Implied by this is that an area without sufficient energy is likely to have limited growth in sectors such as health and education.

More to this, Shimizu (2014) posits that limited economic opportunities can result in settlement areas experiencing slow development. Absence of diverse economic opportunities, such as job prospects and business development, in a settlement area hinders growth and development of the areas concerned (Davis, 2006). Without sufficient employment opportunities, people tend to be forced to migrate to more developed areas in search of work, (Baros 2018).

### **2.2.3 Lack of Investment**

In addition to the above, Brown (2015) points also that lack of investment in a settlement area is directly linked with slow development. What this means is that an area that lack of investment makes it difficult for businesses to initiate and sustain development projects in such affected areas. In addition to these geographic constraints can also be a factor towards slow development of a settlement area, (Barnes, 2016). It is difficult for settlement located



in remote challenging areas to have access to development resources or infra structure such as roads (Acheampong and Anokye, 2018).

#### **2.2.4 Social and Cultural Factors**

More so Li (2018) posits that social and cultural factors such as traditions, social norms, and governance systems, can influence the development of settlement areas. This is usually seen when some societies due to cultural norms resistance change, (Barnes, 2016). Lack of cooperation, or conflicting interests among community members can slow down the development process (Shimizu 2014).

#### **2.2.5 Policy and Regulatory Barriers**

Furthermore, Li (2018) argues that policy and regulatory barriers can affect development of settlement areas. Inefficient or restrictive policies such as cumbersome bureaucratic processes, unclear land tenure systems, and inadequate planning frameworks hinder progress and discourage investment in settlement areas (Chant and McIlwaine, 2016).

In the final analysis it can be seen that these various factors discussed above also tend to have effects on settlement areas experiencing the slow development. Next is a discussion of effects of slow development of settlement areas.

### **2.3 Effects of slow development on Settlement Areas**

Slow development in settlement areas can have various negative effects on the overall well-being and quality of life for the residents. The following discusses such effects from literature that was reviewed.

#### **2.3.1 Limited access to Basic Services**

First, slow development of a settlement area results in limited access to basic services, (Barnes 2016). This is supported by Bunker (2017) who postulates that slow development of a settlement area can result in inadequate provision of essential services such as clean water, sanitation facilities, healthcare, education, and transportation. What this effectively means is that such lack of access to basic services can significantly hinder development and well-being of the community.

#### **2.3.2 Economic Stagnation**

Slow development can impede economic growth and opportunities in settlement areas, (Adekunle, 2019). This also supported by Li (2018) who posits that limited job opportunities and low-income levels can prevail, leading to poverty and reduced economic mobility. The result of all this is a lack of investment, business development, and overall economic stagnation in the area, (Sharma, 2017).

#### **2.3.3 Social Challenges**

In addition to the above slow development can contribute to social challenges within settlement areas (Baros, 2018). Implied by this is that slow development will thus lead to increased inequality, social exclusion, and limited social infrastructure such as community centres, recreational facilities, and public spaces. This can also negatively impact social cohesion and community engagement.

#### **2.3.4 Environmental Degradation**

In addition to the above, lack of development can lead to environmental degradation in settlement areas, (Li, 2018). What this means is that lack of proper waste management systems, deforestation, and unregulated construction can harm the local environment, affecting natural resources, ecosystems, and overall environmental sustainability. Slow development may also cause environmental problems such as pollution, flooding, disease outbreaks, and loss of biodiversity (Gilbert, 2021).

#### **2.3.5 Limited infrastructure and connectivity**

Furthermore, slow development often means a lack of proper infrastructure, including roads, electricity, and communication networks (Brown, 2015). This can isolate settlement areas, hinder connectivity with other regions, and limit opportunities for trade, tourism, and overall connectivity with the outside world, (LI, 2018).

#### **2.3.6 Health and well-being challenges**

In addition to the above, Barnes (2016) also postulates that slow development can adversely affect health and well-being of people in settlement areas. In the final analysis, limited access to healthcare services, poor sanitation, and inadequate housing conditions thus contributes to health issues and lower life expectancy rates in affected area, (Sharma, 2017).



### 2.3.7 Loss of cultural and historical heritage

Furthermore, slow development may also lead to neglect and decline of cultural and historical assets such as monuments, buildings, sites, and traditions in settlement areas (De Soto, 2020). These assets are important for identity and social cohesion of settlement areas (Bhan, 2019). What this means is that preservation of these assets becomes increasingly difficult in a case where settlements are experiencing slow development.

### 2.3.8 Reduced competitiveness and innovation

In addition, slow development may also impact economic performance and potential of settlement areas (Chant and McIlwaine, 2016). Slow development affects settlement areas' attractiveness of these places for businesses, investors, workers, and quality of life (ROY, 2019). Furthermore, slow development often hinders competitiveness and innovation, reducing competitiveness and innovation of these settlement areas, (Durand-Lasserre, 2019).

### 2.3.9 Increased poverty and inequality

More so, slow development results increased poverty and inequality, (Gilbert, 2021), limiting opportunities for income generation, education, health care, and social services in settlement areas (Bhan, 2019), leading to higher levels of poverty and inequality among the residents (Acheampong and Anokye, 2018). This may also create social problems such as crime, violence, and social exclusion (Durand-Lasserre, 2019).

### 2.3.10 Loss of cultural and historical heritage

Slow development may also lead to the neglect and deterioration of cultural and historical assets in settlement areas, such as monuments, buildings, sites, and traditions. These assets are important for the identity, diversity, and social cohesion of the urban population, as well as for the tourism potential and economic development of the city. Preserving and enhancing cultural and historical heritage requires adequate planning, investment, and management, which may be lacking in slow development contexts.

### 2.3.11 Reduced competitiveness and innovation

Slow development may also affect the economic performance and potential of settlement areas, especially in the context of globalization and urbanization. Settlement areas need to be attractive and dynamic places for businesses, investors, workers, and consumers, offering a high quality of life, a skilled labor force, a diversified economic base, and a supportive institutional environment. Slow development may hamper these factors, reducing the competitiveness and innovation of settlement areas in the regional and global markets.

Overall, effects of slow development on settlement areas can create a cycle of poverty, limited opportunities, and reduced quality of life for residents. It is crucial to address these challenges. The following is thus a discussion on ways that can be used to accelerate development of settlement areas.

## 2.4 Ways that can be used to accelerate development of settlement areas

Accelerating the development of settlement areas requires a multi-faceted approach that addresses various aspects of infrastructure, social services, economic opportunities, and governance, (Hodkinson, 2016). Here are some ways that have been suggested by researchers on how to accelerate development in settlement areas:

### 2.4.1 Infrastructure Development:

Development of settlement areas can be accelerated through investment in the construction and improvement of essential infrastructure such as roads, bridges, water supply systems, sanitation facilities, electricity grids, and communication networks, (Barnes, 2016). Implied by this is that connectivity, accessibility, and the overall quality of life for residents will thus be enhanced through such investment initiatives (Baros, 2018).

### 2.4.2 Access to Basic Services:

In addition to the above, it is also crucial for governments to ensure settlement areas access to basic services like healthcare, education, clean water, and sanitation, (Baros, 2018). There is also a need to establish schools, health centres, and community facilities within settlement areas to meet the needs of the population, (Hodkinson, 2016). What this means is that concerted efforts should be made to improve the quality and availability of essential services to promote human development which in turn will result in the development of settlement areas. For example, well-educated and successful people in a settlement area will always plough back their successes into their communities.



### 2.4.3 Economic Opportunities

In addition to the above it is crucial for people in slow developing areas to be accorded with economic opportunities, Henderson (2019). This is supported by Brown (2015) who also posits that governments should promote economic growth and job creation within settlement areas. Implied by this is that there should be efforts for investments to be made in local industries, agriculture, tourism, and small businesses if development is to be accelerated, (Brown, 2015). There is also a need to provide support for entrepreneurship and skills training programs to empower residents and enhance their economic prospects, (Hodkinson, 2016). Implied by this is that such residents will be able to enhance development in their affected settlement areas.

### 2.4.4 Governance and Planning

Furthermore, development can be accelerated by strengthen local governance and planning processes to ensure effective management and coordination of development efforts in settlement areas, Shimizu (2014). There is thus a need to encourage community participation in decision-making, prioritize sustainable development practices, and establish clear land-use policies to guide the growth of settlement areas, (Sharma, 2017).

### 2.4.5 Social Development and Empowerment

In addition to the above, Sharma (2017) posits that settlement areas can be developed through deliberate implementation of social development programs that focus on improving the well-being of residents. This may include initiatives for poverty alleviation, access to social protection, gender equality, and community empowerment, (Shimizu, 2014). What is meant by this such actions will help promote social cohesion and inclusiveness to foster a sense of belonging and shared responsibility among residents, which in turn will help accelerate development of affected settlement areas.

### 2.4.6 Environmental Sustainability

In addition to the above, Li (2018) posits that development of settlement areas can also be enhanced by incorporating sustainable practices and environmental conservation measures in development plans. For example, this can be achieved by promoting renewable energy sources, waste management systems, and sustainable land use practices to protect the environment and ensure long-term sustainability.

### 2.4.7 Partnerships and Collaboration

In addition, it is imperative for partnerships between government agencies, non-profit organizations, private sector entities, and community groups to be fostered so as to help development of settlement areas, (Baros, 2018). What this means, is that collaboration can leverage resources, expertise, and knowledge to accelerate development efforts and address the unique needs of settlement areas.

### 2.4.8 Monitoring and Evaluation

Finally, settlement areas can be developed through establishment of mechanisms to monitor progress, measure impact, and evaluate the effectiveness of development initiatives, (Brown, 2015). There should also be regular monitoring and evaluation that help identify challenges, assess outcomes, and make informed adjustments to development strategies, (Shimizu, 2014).

### 2.4.9 Supporting squatter settlements and slums

Finally, the issue of slow development of settlement areas van be remedied by providing assistance and support to residents of informal settlements and slums, who are often marginalized and vulnerable to various risks and challenges (Roy, 2019). This may include providing legal aid, financial assistance, technical assistance, social protection, or humanitarian aid (Durand-Lasserve, 2019). This approach empowers and protects residents of squatter settlements and slums, as well as to address their specific needs and demands (Acheampong and Anokye, 2018).

In summary, accelerating development in settlement areas requires a comprehensive and holistic approach that considers the unique context, challenges, and opportunities of each area, (Li, 2018). It is also essential to involve local communities, ensure sustainability, and prioritize the well-being and empowerment of residents to create thriving and resilient settlement areas.

Having presented findings from the research that was conducted as well as the literature that was reviewed, the next section therefore gives a discussion of this study.



### 3. RESEARCH METHODOLOGY

The qualitative research approach was used for this study because it allowed the researcher to collect qualitative data using face to face interviews. (Cohen, Manion & Morrison, 2015: 111). Further enablers to the research approach is the unit of analysis which comprised of two (2) settlement areas of Uukwangula and Eheke in Oshana region. In addition, a broad range of variables of the study has enabled the researchers to gain insights into factors that contribute to the slow development in the development in the two (2) settlement areas of Uukwangula and Eheke in Oshana region. The study variables included are namely the economic, Demographic, infrastructure and services, environmental and political and regulatory bodies related factors.

Furthermore, the researchers adopted case study research for this study on the investigation on the slow development of settlement areas of Uukwangula and Eheke in Oshana region. The researchers opted for this research design because it entailed in depth exploration of the phenomenon of slow development of these two (2) settlements areas. Thus, the case study design allowed the researchers to collect rich qualitative data on three (3) objectives of the study through in-depth interviews.

#### 3.1 Target group/population

The target population for this study was 152 regional council officials in Oshana region responsible for planning and development as well as 2346 residents, of which 1256 were from Eheke settlement area while 1090 were from Uukwangula settlement area.

#### 3.2 Sample and sample type

The researchers obtained a sample of sixteen (16) research participants from the target population. This was comprised of four (4) officials as from Oshana regional office and twelve (12) residents from the two (2) settlement areas of Eheke and Uukwangula Settlements.

The researchers used purposive sampling to select research participants. Through this sampling technique, the researchers managed to select research participants that had in depth knowledge on factors causing slow development of Eheke and Uukwangula Settlements.

#### 3.3 Research Instrument

Since this study was a qualitative one, the researchers resorted to face-to-face interviews. The interviews facilitated detailed gathering of data on factors causing slow development of the two (2) settlement areas under study. Face to face interviews also enabled the researchers to engage research participants in their natural settings. Furthermore, interviews, through probing questions resulted in the researchers gathering comprehensive data from research participants.

#### 3.4 Data Analysis

Qualitative data analysis is a way of making sense of how participants make meaning of a specific phenomenon by analysing their perceptions, attitudes, understanding, knowledge, values, feelings and experiences (Coghlan & Brannick, 2014: 91). As this study was a qualitative, data that was gathered has been thus presented qualitatively. This has been done as narratives in the form of words developed around themes that emerged from findings that were made. The researcher identified each piece of raw data with a unique code for reference purposes. The researchers divide data into expressive inductive categories guided by research objectives and themes that emerged from research findings.

#### 3.5 Trustworthiness of Data

The trustworthiness of this qualitative study on factors causing the slow development of Uukwangula and Eheke settlement areas was achieved by using various strategies to ensure credibility, transferability, confirmability, and dependability of the findings.

To enhance credibility, the researchers used open-ended interviews as the main data collection method, which allowed the participants to express their views and experiences in their own words. The researchers also used triangulation to cross-check the data from different sources, such as documents and field notes. Moreover, the researchers established rapport and trust with the participants and used member checking to verify and validate the interpretations of their responses (Kumar, 2011: 191).



To enhance the transferability, the researcher provided rich and detailed descriptions of the context, setting, participants, and processes of the study, which enabled the readers to understand the specific circumstances and conditions of the research. The researcher also used purposive sampling to select participants who met certain criteria related to the research question, such as living in Uukwangula or Eheke settlement areas (Bryman, 2018: 176).

To enhance the confirmability, the researcher demonstrated that the findings were based on the data and not influenced by personal assumptions, beliefs, or values. The researcher did this by keeping an audit trail of all the steps and decisions made during the research process, such as data collection methods, data analysis procedures, coding schemes, themes, and categories (Coghlan & Brannick, 2014: 94).

To enhance dependability, the researcher showed that the findings were reliable and consistent over time and across different data sources. The researcher did this by using an inquiry audit, which examined the process and outcome of the research rather than the product. The researcher also used peer debriefing to discuss the research with colleagues who provided feedback and suggestions for improvement (Kumar, 2011: 192).

**3.6 Ethical guidelines**

The study being a qualitative study the researchers had to interact deeply with participants (Bryman, 2018: 177). Thus, the researchers had adhered to the following ethical standards:

**Ensuring participants have given informed consent**

First, the researcher ensured participants were given informed consent. The researcher informed participants of the purpose and extent of the research prior to commencement and also gave them consent letters.

**Ensuring no harm comes to participants**

The researcher also ensures no harm comes to research participants during or after the study. In this respect, the researcher had practiced the principle of beneficence, which is a moral obligation to act for the benefit of others (Cohen, Manion, & Morrison, 2015: 127).

**Ensuring permission is obtained**

Obtaining permission before conducting research is another ethical practice the researcher followed. The researcher started the study after getting permission from Stadio and from the Oshana Regional Directorate. The researcher also requested that participants sign a letter of consent as proof of their voluntary consent to be part of this study.

**Ensuring confidentiality and anonymity**

The researcher ensured confidentiality by not recording research participants' names in the study. Participants were assigned codes. No sensitive data from research participants was shared with third parties without the participants' consent. The researcher also kept data confidential by using aggregate information in the research report, so that it only refers to groups of participants rather than individuals.

Furthermore, the anonymity of research participants was guaranteed by not collecting any personally identifying information, such as names, phone numbers, email addresses, IP addresses, physical characteristics, photos, or videos.

**4. FINDINGS**

The following is a presentation of findings that were made from the study that was carried out on the topic, an investigation on the finding's slow development of settlement areas: The findings are presented under the respective sub-headings of the research participants' demographics.

**Demographic data of research participants**

**Table 1: Gender and frequency of research participants**

Demographic variable	Male	Female
Frequency	9	7

**Table 2: Age group and frequency of research participants**

Age group	18-29	30-39	40-49	50-60
Frequency	2	3	5	6



**Table 3: Duration of stay in area of study and frequency of research participants**

Duration of stay in settlement area	Since birth	1-10 years	11-20 years	+21 years
Frequency	8	1	3	4

The demographics of the research participants show that there was a slight imbalance in the gender distribution, with more males than females. The age distribution is skewed towards the older age groups, with the fewest participants in the 18–29 age group and most of them in the 50–60 age group. The small number of young people in the sample may indicate that they have migrated to other areas for better opportunities or education. The duration of stay in the settlement areas varies from 1 to 21 years or more, with 8 participants having lived there since birth. This may suggest different levels of attachment and satisfaction with the settlement areas among the participants.

### Factors causing slow development of Uukwangula and Eheke settlement areas in Oshana region.

What do you understand by the term “slow development of an area”?

**Table 4: Definitions of slow development of an area and frequency of responses**

Definition	Frequency	Percentage
A delay in developmental progress of a specific area	6	37.5%
An area that is not changing its developmental status	2	12.5%
A non-progressing area when it comes to economic milestone	8	50%

The table shows that the participants had different understandings of what constitutes slow development of an area, but the most common definition was a non-progressing area when it comes to economic milestones. The figure shows that all the participants agreed that Uukwangula and Eheke settlement areas fall under this description. This suggests that the participants perceive these areas as lacking in economic opportunities and growth.

Having gathered data on participants’ understanding of what was meant by the term slow development of a settlement area, the researcher went on to find out if research participants would classify Uukwangula and Eheke settlements. The following question was used to elicit responses to that effect:

### “Would you classify the Uukwangula and Eheke settlement areas as falling under this description of an area experiencing slow development?”

All respondents pointed out that they would classify the two settlement areas of Eheke and Uukwangula as areas experiencing slow development. Next, the researcher found out why research participants classified these two settlement areas of Uukwangula and Eheke as slow-developing ones by asking the following question:

### “Why would you classify the Uukwangula and Eheke settlement areas as falling under this description of an area experiencing slow development?”

The following responses were obtained from research participants when they were posed with the above question: First, Respondent 1, Respondent 3, Respondent 9, Respondent 4, Respondent 5, Respondent 12, and Respondent 7 all mentioned that they classified the settlement areas as experiencing slow development because of the problem of poor roads. They said that it is not easy to drive along these roads with their cars and that the roads are of a poor standard. They also said that there is no clinic near them, which makes it hard for them to access health services.

Respondent 2, Respondent 16, and Respondent 8 all mentioned the problem of poor housing as a factor that is resulting in slow development in their settlement areas. They said that they do not have proper houses, and they cannot use their houses to get a loan from a bank. They also said that they are struggling to build good houses.

Respondent 6 and Respondent 13 both mentioned the problem of a lack of employment opportunities as a factor that is resulting in slow development in their settlement areas. They said that there are no shops, no businesses, and nothing that can bring employment to their people. They also said that people are poor in the settlement areas and are struggling to make a living.

Respondent 14, Respondent 7, Respondent 11, and Respondent 10 all mentioned the problem of lack of infrastructure as a factor that is resulting in slow development in their settlement areas. They said that they have



not seen much change in infrastructure since the proclamation of the two settlement areas in August 2003. They also said that the schools are very far away and there is no police station nearby.

After obtaining this data, the researcher went on to find out factors that were contributing to the slow development of the two settlement areas by asking respondents the following question:

**“What factors do you feel could be contributing to the slow development of the Uukwangula and Eheke settlement areas?”**

#### **Factors contributing to the slow development of Uukwangula and Eheke settlements**

The following presents responses that were gathered from research participants on factors contributing to the slow development of the Uukwangula and Eheke settlement areas.

Thus, to the question posed, Respondent 3 and Respondent 7 both mentioned the problem of unharmonized government policies as a factor that is contributing to the slow development of the Uukwangula and Eheke settlement areas. They said that the acts and regulations that are in place are not addressing real issues of development in their areas.

Furthermore, Respondent 4 and Respondent 12 both mentioned the problem of inadequate funding and investment opportunities as a factor contributing to the slow development of the Uukwangula and Eheke settlement areas. They said that there is not enough money to stimulate development in the areas and that there is a lack of investment opportunities to attract investors.

Equally, respondents 14 and 16 identified the problem of poor land tenure systems and roads as a factor leading to the slow development of Uukwangula and Eheke settlement areas. Respondents highlighted the current land tenure system as hindering financial institutions from funding projects in their areas and that there are no good roads, so business people cannot come and invest in their area.

Interestingly, Respondent 15 mentioned a lack of cooperation between leaders as a factor resulting in the slow development of the Uukwangula and Eheke settlement areas. They hinted at a lack of serious cooperation between their leaders when it comes to pushing for the development of their areas.

Having gathered data on the above factors, the researcher obtained data on the effects of this slow development on the two settlement areas. The next section, therefore, presents the findings.

#### **Effects of slow development on Uukwangula and Eheke settlement areas in the Oshana region**

The following question was used to elicit responses from research participants.

**"Explain the effects of slow development on the Uukwangula and Eheke settlement areas.**

This question helped the researcher gather the following responses from research participants: In this vein, Respondent 1 and Respondent 4 mentioned the problem of transport difficulties due to bad roads and long distances to access basic services. They said that this has resulted in most of their people facing transport problems and many young people running away to big towns where there are jobs.

Adding to this, Respondent 2 and Respondent 5 both identified the problem of poor sanitation and health risks due to a lack of proper toilets and electricity. They said that most people are helping themselves in the open, which is not good for people's health, and that people are cutting down trees for fuel, which is affecting their natural environment.

Equally, Respondent 3, Respondent 7, and Respondent 15 all mentioned the problem of poverty and lack of job opportunities, which they said is driving many people into poverty and making them not proud of the settlement area. They said that there are no job opportunities at all and that the living standard is poor because people cannot get jobs anywhere here.

Furthermore, Respondent 9 and Respondent 16 both mentioned the problem of an increase in criminal activities and substandard housing due to slow development. These respondents highlighted that they are experiencing an increase in robberies and thefts and that people are being forced to build poor houses because they cannot get loans from the bank to build proper houses.

Meanwhile, Respondent 10, Respondent 13, and Respondent 16 mentioned the problem of neglect and lack of social cohesion due to slow development. They said that they feel neglected by the regional authority and



government and that they do not have community facilities or recreational spaces where they can meet as a community and interact with each other.

Next, the researcher made findings on how research participants felt with respect to the slow development of the two settlement areas.

#### **How participants felt about the slow development of the Uukwangula and Eheke settlement areas**

The researcher used the following question to elicit responses on how research participants felt about slow development in the two settlement areas. The following question was used to that effect:

#### **"What is your feeling towards the slow development of the Uukwangula and Eheke settlement areas?"**

The following presents research participants' feelings towards the slow development of the two settlement areas of Uukwangula and Eheke.

#### **Deprivation of income:**

Respondents 1, 8, and 11 felt that slow development was depriving the council of income.

#### **Marginalisation and frustration:**

Respondents 2, 13, and 16 felt that these two settlement areas are being marginalised, and this is frustrating residents of the settlement areas.

#### **Loss of pride and dignity:**

Respondents 3, 7, and 9 feel upset, ashamed, and not proud of their settlement areas because of the bad image that slow development is creating.

#### **Deliberate neglect and broken promises**

Respondents 4, 5, 6, 10, and 15 feel that this is a deliberate move by the authorities to leave them behind and that they were given empty promises of development when they were proclaimed as settlement areas in 2003.

Thus, after gathering data on the above subject, the researcher went on to gather data from research participants on how factors causing the slow development of Uukwangula and Eheke settlement areas can be addressed. The following section, therefore, presents the data that was gathered in that respect.

#### **Ways in which the development of Uukwangula and Eheke settlement areas can be accelerated**

Under this theme, the researcher used the following question to obtain data on how the development of the two settlement areas can be accelerated.

#### **"What do you feel should be done to address these factors causing the slow development of Uukwangula and Eheke settlement areas?"**

What is presented next are findings that were made by research participants in response to his question. Respondents 1 and 4 indicated that the council and all authorities concerned should come up with more effective strategies and policies to accelerate the development of the settlement areas. They also proposed that the council should promote a public-private sector partnership and community engagement to stimulate development.

Added to this, respondents 3, 5, 6, 12, and 14 suggested that there must be an investment drive for infrastructural development in the settlement areas. They mentioned the need for building a dam, a clinic, and improving the road network and electricity supply to attract businesses and improve the living conditions of residents.

Furthermore, respondents 7, 8, 9, and 11 identified better cooperation and focused leadership to prioritise developmental issues in the two settlement areas. Respondents also suggested transparency and accountability by leadership and increased involvement of residents in decision-making for development projects.

Meanwhile, respondents 10, 15, and 16 proposed poverty alleviation programmes, such as community development projects that are financed by the government or non-governmental organizations. They also suggested local communities should be empowered to start entrepreneurial ventures instead of waiting for outsiders to come and develop their communities, as well as tax incentives for investors in the settlement areas.

Thus, having presented data that was gathered from research participants on the topic of the slow development of Uukwangula and Eheke settlement areas, the following section delves into a discussion of these findings.



#### 4.1 DISCUSSION

This section discusses the literature that was reviewed in light of factors causing the slow development of settlement areas, the effects of these factors, and ways in which the development of settlement areas can be accelerated.

##### **Discussion of findings on why Uukwangula and Eheke could be categorised as slow development areas**

Findings show that the research participants have a similar understanding of what constitutes slow development in an area as the literature review. They also agree that the Uukwangula and Eheke settlement areas are examples of such areas. However, they have different reasons for why they think these areas are experiencing slow development, and these reasons can be grouped into four main categories: poor roads, poor housing, lack of employment opportunities, and lack of infrastructure.

The literature review lists a number of things that slow down the growth of an area. These include: limited access to basic services like transportation, communication, and utilities (Acheampong and Anokye, 2018); a low population density that leaves residents with few job opportunities and social amenities (Bhan, 2019); and a lack of proper infrastructure like roads, water supply, sanitation, electricity, and waste management (Acheampong and Anokye, 2018).

This means that the findings confirm and support the existing knowledge and theories on the relationship between infrastructure, economic growth, and poverty. These findings also provide empirical evidence from the perspective of the residents of the Uukwangula and Eheke settlement areas, which can enrich and validate the literature.

However, the findings also reveal some gaps or limitations in the literature review. For example, the findings do not mention the environmental challenges that the residents face, such as drought, flooding, soil erosion (Acheampong & Anokye, 2018), or pollution. These challenges can affect the quality of life and the productivity of the land (Chant & McIlwaine, 2016) and can also exacerbate the other factors that cause slow development in an area.

##### **Factors causing the slow development of Uukwangula and Eheke settlement areas in the Oshana region**

The findings from the study in respect of factors causing the slow development of Uukwangula and Eheke settlement areas are in partial agreement and partial disagreement with the literature that was reviewed, as highlighted below.

The responses agree with the literature review on factors such as poor roads, a lack of infrastructure, and poor housing as contributing to slow development in the settlement areas. These factors are consistent with the literature review's definition of slow development areas as having limited access to transportation, communication, and other basic services (Acheampong and Anokye, 2018), lacking adequate infrastructure (Chant and McIlwaine, 2016), and having a high proportion of informal settlements (Gilbert, 2021).

However, findings from the study disagree with the literature that was reviewed on the factor of lack of employment opportunities as contributing to slow development in the settlement areas. The literature that was reviewed suggests that slow-development areas have a low population density (Bhan, 2019), which implies that there are few people competing for jobs and resources. The responses from research participants, on the other hand, imply that there are many people living in the settlement areas who are looking for jobs and businesses but cannot find them. This suggests that the settlement areas have a high population density, which contradicts the literature review's definition of slow development areas (Bhan, 2019).

The responses from research participants also do not mention some of the factors that literature has identified as contributing to slow development in settlement areas, such as environmental challenges (Acheampong and Anokye, 2018), the land tenure system (Roy, 2019), and a lack of cooperation between leaders (Chant and McIlwaine, 2016). These factors may also be relevant for the settlement areas, but they were not addressed by the research participants. Therefore, the responses from the research participants could be incomplete and might not have covered all possible factors that could be affecting the development of the Uukwangula and Eheke settlement areas.



### **Effects of slow development on settlement areas**

The findings from the study on the effects of slow development on Uukwangula and Eheke settlement areas are in partial agreement and disagreement in the following ways:

First, findings from the study and the literature that was reviewed agree that slow development can result in limited access to basic services such as water, sanitation, health, education, and transportation (Barnes 2016; Bunker 2017). The study's findings also concurred with the literature in that slow development can lead to poverty and a lack of job opportunities (Adekunle 2019; Li 2018), an increase in criminal activities (Baros 2018), and poor sanitation and health risks (Sharma 2017).

Responses from the study also concur with the literature that was reviewed on the effects of factors on residents' access to markets, education, health care, and other opportunities (De Soto, 2020), as well as their productivity, income, and quality of life (Baros, 2018).

However, the findings do not concur with the literature on the extent and nature of the social and environmental impacts of slow development. For instance, research findings indicated neglect and lack of social cohesion, loss of pride and dignity, and frustration as some of the social effects in Uukwangula and Eheke settlement areas. On the contrary, the literature that was reviewed highlighted social exclusion, limited social infrastructure, and loss of cultural and historical heritage (De Soto, 2020). Furthermore, findings from the study did not include any environmental effects, while the literature highlighted environmental degradation (Li, 2018), pollution, flooding, disease outbreaks, and loss of biodiversity (Gilbert, 2021) as some of the environmental consequences of slow development. The above discussion therefore inevitably leaves room for further investigation on the effects of slow development on settlement areas.

### **Ways in which the development of Uukwangula and Eheke settlement areas can be accelerated**

Findings from the study and the literature that was reviewed are also in agreement and in disagreement when it comes to ways in which the development of Uukwangula and Eheke settlement areas can be accelerated. This is shown in the following discussion.

First, findings from the study and literature agree that the development of Uukwangula and Eheke settlement areas can be accelerated by investing in infrastructure and basic services, such as roads, water, electricity, health, and education (Barnes, 2016; Baros, 2018; Hodkinson, 2016).

In addition, research findings concur with the literature that was reviewed in that the development of Uukwangula and Eheke settlement areas could also be accelerated by promoting economic opportunities and job creation, such as local industries, agriculture, tourism, and small businesses (Henderson, 2019; Brown, 2015; Hodkinson, 2016). More specifically, the study's findings showed that better cooperation and focused leadership, transparency and accountability by leadership, and increased resident involvement in decision-making for development projects could all speed up the development of Uukwangula and Eheke settlement areas, as Shimzu (2014) and Sharma (2017) had also suggested.

Furthermore, the research found that poverty alleviation programmes could accelerate the development of Uukwangula and Eheke settlement areas. This finding is in agreement with the literature review that showed that implementing social development programmes that focus on improving the well-being of residents, such as poverty alleviation, access to social protection, gender equality, and community empowerment, accelerates the development of settlement areas (Sharma, 2017; Shimizu, 2014).

Added to this, findings from the study showed that promoting a public-private sector partnership could accelerate the development of Uukwangula and Eheke settlement areas. This finding is also in accord with the literature review, which revealed that settlement areas can have accelerated development by fostering partnerships between government agencies, non-profit organisations, private sector entities, and community groups (Baros, 2018).

Finally, research findings and the literature that was reviewed concurred that Uukwangula and Eheke settlement areas' development could be accelerated by authorities establishing mechanisms to monitor progress, measure impact, and evaluate the effectiveness of development initiatives (Brown, 2015; Shimizu, 2014).

On the other hand, there appeared to be disagreements between the research findings and the literature that was revealed on how the development of settlement areas could be accelerated.



For instance, findings from the study on Uukwangula and Eheke settlement areas showed that authorities should come up with more effective strategies and policies to accelerate the development of settlement areas, while the literature that was reviewed does not explicitly mention the role of authorities in this regard.

In addition, research findings did not mention the need to provide legal aid, financial assistance, technical assistance, social protection, or humanitarian aid to residents of informal settlements and slums. However, literature suggests empowering and protecting residents of squatter settlements and slums (Roy, 2019), as well as addressing their specific needs and demands (Acheampong and Anokye, 2018).

Summing it up, the study's findings and the literature that was reviewed agree on aspects such as poor infrastructure, economic opportunities, and poverty alleviation but disagree on population density, environment, and authorities' role as factors causing slow development of settlement areas.

## 5. LIMITATIONS

The study may have had incomplete data collection and analysis as it relied on secondary sources of literature and primary sources of interviews, which may not capture the full range of factors and perspectives influencing the slow development of Uukwangula and Eheke settlement areas. This might affect the generalizability of research findings to other settlement areas experiencing slow development.

## 6. CONCLUSION

The study's findings partly agree and partly disagree with the literature on what affects the development of settlement areas. The findings and the literature agree on how poor roads, infrastructure, and housing slow down development and affect residents. The findings and the literature disagree on how employment opportunities relate to population density in settlement areas. The study findings also miss some factors that the literature mentions, such as environment, land, and leadership. Therefore, the findings do not fully explain the factors causing the slow development of the Uukwangula and Eheke settlement areas. This shows a need for further research on this issue.

The study and literature on slow development in Uukwangula and Eheke agree on economic and infrastructural issues but differ on social and environmental effects. The study shows more social problems, while the literature highlights more environmental damage. There is therefore a need for more research on this aspect.

Moreover, study findings and literature on how to accelerate development in Uukwangula and Eheke settlement areas agree on several aspects, such as infrastructure, economic opportunities, leadership, poverty alleviation, partnerships, and monitoring. However, they disagree on the role of authorities and the need to empower and protect the residents of informal settlements. Therefore, the study suggests that authorities should devise more effective strategies and policies, while the literature emphasises the provision of legal aid, financial assistance, technical assistance, social protection, and humanitarian aid. This also necessitates further research on ways of accelerating the development of settlement areas.

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