

Lesotho

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Overview

Lesotho is a lower-middle-income country in South Africa with limited arable land that constitutes approximately 10% of the country's rugged and mountainous terrain.¹ The limited arable land has also meant that there are contestations and conflicts regarding agriculture activities and housing development, intensifying land and housing shortages.² The situation is critical in Maseru, which accommodates the largest share of the country's urban population. Currently, the population of Lesotho is 2.3 million, and projections show that Maseru and its hinterland areas will accommodate approximately 550 000 people by 2030, thus increased housing demand. More than 60% of the population resides in rural areas.³ With an annual population growth rate of 1.1% in 2020,⁴ projections show that the population of Lesotho will be 2.5 million by 2030.

Lesotho had a nominal Gross Domestic Product (GDP) per capita of M17 791 (US\$1 045) in 2022.⁵ Lesotho's potential for development is impacted by the tough global environment, which is characterised by the conflict in Ukraine, escalating geopolitical tensions throughout the globe, climate change, and the waning COVID-19 epidemic. While real GDP contracted significantly during the COVID-19 pandemic in 2020, there has been some recovery in 2023 attributed mainly to the development of agriculture and mining. The GDP is anticipated to grow by 2.6% in 2023, 3.1% in 2024, and 3.3% in 2025 partly driven by development of Lesotho Highlands Water Project II (LHWP-II).⁶ LHWP-II, which entails the building of a water transfer tunnel, the Senqu River Bridge, and the Polihali Dam.

The economy recovery is also evident from the Consumer Price Index (CPI), expected to average 6.7% in 2023, and gradually moderate to 5.4% and 5.0% in 2024 and 2025, respectively.⁷ However, due to the delayed recovery, poverty levels are predicted to have remained high in 2022 at 34.7%, based on M 40.51 (\$2.15) per person per day in 2017 purchasing power parity [PPP] numbers. Such poverty levels have a large implication on housing financing, where most individuals cannot afford to buy land or housing through formal channels or access loans and mortgages.⁸

Access to finance

The banking sector is the primary source of mortgage financing, while microfinance in Lesotho exclusively offers personal loans rather than mortgage financing. Standard Lesotho Bank, First National Bank, Nedbank, and Lesotho Post Bank are the four banks that offer these services.⁹ The Central Bank of Lesotho (CBL), the only regulatory body in the nation, oversees all these financial institutions.¹⁰

In 2023, CLB has a set prime lending rate of 11.25%, although the interest rates charged by various commercial banks for mortgage financing range from 11.55% to 13.5%. A 10% down payment on the loan is often required, and the remaining balance may be repaid over 20 years.¹¹ Lesotho Post Bank repayment schedule may be up to 30 years, depending on several variables, including the borrower's retirement age and the rate of the installment payments. Currently, the Standard Bank of Lesotho signed a memorandum of understanding (MOU) with the government and civil servants to provide

KEY FIGURES

Main urban centres	Maseru City, Teyateyaneng
Exchange rate (1 July 2023): 1 USD = [a] 1 PPP\$ = (2022) [b]	18.84 Loti (LSL) 6.72 Loti (LSL)
Total population [b] Urban population [b] Population growth rate [b] Urbanisation rate [b] Percentage of urban population living in slums (2018) [d] Percentage of female-headed households (2014) [c] Unemployment rate (% of total labour force, national estimate) (2021) [b] Percentage of women participating in the labour market formally (2022) [b] Gini coefficient (2017) [b] HDI country ranking (2021) [d] HDI country score (2021) [d]	2 305 825 690 433 1.06% 2.62% 53.6% 35.5% 24.6% 57% 54.2 168 0.51
GDP per capita (Current US\$) [b] GDP (Current US\$) [b] GDP growth rate [b] Inflation rate [b] Lending interest rate [b] Proportion of adult population that borrowed formally (2022) [b]	US\$1 107 US\$2 553 million 0.59% 8.27% 8.98% 58%
Number of residential mortgages outstanding (2021) [e] Value of residential mortgages outstanding (USD) (2020) [e] Prevailing residential mortgage rate Term [f] Maximum LTV on a residential mortgage [f] Ratio of mortgages to GDP (2020) Number of residential mortgage providers [e] Percentage of women who own a house alone and/or jointly (2014) [e] Number of microfinance loans outstanding (2019) [g] Value of microfinance loans (USD) (2021) [e] Number of microfinance providers (2021) [e]	2 100 US\$69.61 million 12-14% 30 years 70% 2.83% 4 35% 522 US\$76.94 million 98
Total number of residential properties with a title deed [h] Number of formal dwellings completed annually (2019) [h] Number of residential projects certified by EDGE Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units (2022) [i] Size of cheapest, newly built house by a formal developer or contractor in an urban area (2022) [i] Typical monthly rental for the cheapest, newly built house (2022) [i] Cost of standard 50kg bag of cement in local currency units [j] Type of deeds registry: digital, scanned or paper (2020) [k] World Bank Ease of Doing Business index rank (2020) [k] Time to register property (days) Cost to register property (2020) [k] World Bank DBI Quality of Land Administration index score (0-30) (2020) [k]	100 809 n/a n/a LSL 200 000 40m ² LSL 2 700 LSL 131 (US\$6.95) Paper 122 32 days 8.2% 10.0

NB: Figures are for 2023 unless stated otherwise.

[a] Xe.com	[g] Lesana Lesotho
[b] World Bank World Development Indicators (as of end of 2022)	[h] Land Administration Authority
[c] Demographic and Health Surveys, USAID	[i] Premier Drafts Pty Ltd
[d] United Nations Human Settlements Programme (UN-HABITAT)	[j] Cash Build Hardware
[e] Central Bank of Lesotho	[k] World Bank Ease of Doing Business Indicators
[f] Standard Bank	

favourable loan terms that can accommodate civil servants.¹² These terms include a longer repayment period, a higher loan amount than they qualify for, and flexible repayment options.

Lesotho has an annual rate of urban population growth of 2.62%.¹³ It is estimated that over 70% of people in urban areas could have encroached into limited arable land by 2025.¹⁴ This figure points to a need to capacitate the housing sector for planned serviced sites and expand the financial resources available to individuals to meet their projected housing needs.

Lesotho's systemic limitations in the housing and affordable finance require clear and comprehensive remedies. The absence of affordable financing for home construction, renovations, and repairs, as well as the scarcity of sustainable housing options, are factors that restrict low-income families' access to sufficient housing.¹⁵

Affordability

Lesotho grapples with elevated rates of unemployment and poverty. In 2021, the unemployment rate stood at 22.5% based on a strict definition but expanded to 38.3% when encompassing discouraged jobseekers.¹⁶ Approximately one-third of the population lives below the national poverty line of M31.18 (US\$1.90) per person per day. Notably, the Gini Coefficient, a measure of income inequality, exhibited improvement from 0.55 in 2010 to 0.45 in 2017.¹⁷ The year 2019 saw informal employment constitute a significant portion of the total workforce, comprising 40.5% of employment with a count of 521 445 individuals. Distinctly, men occupied a significantly higher proportion of informal employment at 66.9%, compared to women at 33.1%.¹⁸

The majority of standard houses are usually built with simple materials and labour-intensive technologies. On the minimum standard plot size of 375m² in urban space, the most affordable two-roomed house with a pit latrine that one can build, inclusive of all costs, is M75 000 (US\$3,980).¹⁹ The Standard Lesotho Bank collaborated with the Lesotho Housing and Land Development Corporation (LHLDC) on a project for low-cost housing at Linakotseng, Maseru, specifically for low-income earners where a single room was purchased for M95 000 (US\$5 041), a two-room house for M110 000 (US\$5 838), and three rooms for M295 000 (US\$15 655).²⁰ The LHLDC is a state-owned corporation that provides a comprehensive rental service for residential properties as a responsive strategy. However, given their pay grade, this was well out of reach for the majority of Lesotho's low-income earners. The average cost of a 50kg bag of cement in August 2023 was M131.00 (US\$6.95), average cost of steel profiled roof sheeting was M245 (US\$13.00), and labour at M6 375 (US\$338.32).²¹

The entry-level salaries for teachers are M11 587 (US\$614) and M6 755 (US\$358), respectively, for members of the police force, and these salaries are before pay as you earn (PAYE) tax.²² This suggests that it would be challenging to cover other household expenses, let alone mortgage payments. Nearly 70% of households earn less than M1 000 (US\$61) per month with a housing payment to income expenditure ratio of 4:1, leaving them to afford only a housing unit of approximately M48 000 (US\$2 925).

Median household expenditures in most urban areas were between M10 000 and M20 000 per annum (US\$609 – US\$1 219), being higher in Maseru.²³ Households were willing to pay between M700 (US\$43) and M2 000 (US\$122) a month for a dwelling.²⁴ This would imply the repayment of loans of M123 086 to M338 895 (US\$7 500 to US\$20 650), including a down payment of 20% and an interest rate of 12% over 20 years. However, the low-income population in the capital city can afford only M1 000 (US\$61) per month or an affordable loan amounting to M90 000 (US\$5 484). These affordability levels translate into only a basic one-room housing unit for a household.

The majority of the country's poor cannot afford the mortgage underwriting standards. Typically, the loan repayment amount is far greater than the borrower's net income; hence, incremental construction and self-help housing in Maseru.²⁵ From January to June 2023, the CBL indicates that there is already a total outstanding mortgage value of all banks in Lesotho of M253 million (US\$13.427 million), correlating to the increasing rate of unemployment and poverty in Lesotho.²⁶

Housing supply

Lesotho experiences a considerable housing backlog, exacerbated by obsolete housing stock in need of renovation, attributed to age and informal processes characterising the development processes on customary lands. It is estimated that 34 200 units are required to replace this obsolete housing stock, while 60 000 dwellings are needed to accommodate extra households by 2025.²⁷ The National Housing Policy (NHP) projects that 98 711 houses are needed by 2025, which translates to 5 195. However, considering the prevailing challenges listed above, this seems unachievable and would require substantial innovation to achieve the outlined projections.

Development is concentrated in certain areas; for example, the Maseru Planning Area and its hinterland continue to absorb much of the urban population under constrained conditions. It is projected that by 2030, the population in this area will double to 550 000, and approximately 80 000 new housing units need to be constructed during this period.²⁸ This rapid urbanisation has thus resulted in overcrowding in informal rental housing. An estimated 169 706 rooms and 98 711 dwellings need to be built by 2025 to redress the urban housing deficit.²⁹

There is no dedicated housing Ministry in Lesotho, and the government of Lesotho supplies affordable housing through its state cooperation established in 1988, the LHLDC.³⁰ The LHLDC achieves its objectives by developing serviced sites, providing rental accommodation, and encouraging homeownership.³¹ However, it has been challenging for this cooperation to meet the housing needs in an urban space due to the reluctance and or inability of Basotho to engage in any housing finance or commit to residential mortgages offered by any other financial institution. This reluctance or inability is attributed to low household incomes to afford mortgages. Affordable housing is usually provided through owner-financed incremental construction.³² Most of these developments happen on unplanned, limited arable land found in urban areas with limited basic infrastructure and services.³³ Another contributing factor has been the reluctance of the government to invest in affordable housing, thereby making it difficult for the LHLDC to sustain its supply of affordable housing.³⁴

The other main supplier of affordable housing in Lesotho since 2001 is Habitat for Humanity Lesotho, which is a non-governmental organisation that partners with vulnerable groups to provide affordable housing.³⁵

While there is limited housing, especially for the urban poor; women continue to experience inequalities and are disadvantaged in accessing land for housing.³⁶ There are different typologies of houses supplied in Lesotho. Most housing is developed incrementally by the owners.³⁷ Shortage of land leaves many individuals, especially in the urban areas, to resort to rental housing. There are rows of rental rooms locally referred to as "*malaese*", which is the Sesotho rendering of "line". *Malaese* are rectangular buildings, normally built using concrete blocks or local bricks and having a shallow roof of corrugated iron roof.³⁸ Other urban dwellers rent in the *polata*, which refers to a rectangular building with three or fewer rooms and a shallow single-pitched roof.³⁹

Property markets

In Lesotho, there is a dynamic system of land tenure, primarily the statutory (leasehold) and customary systems. There are three different types of land tenure rights: leasehold, Form C, and Title Deed.⁴⁰ The Land Administrative Authority (LAA) is the parastatal land agency with the authority to offer national cadaster, mapping, land administration, and the registration of land title deeds under the terms of the Land Act No. 8 of 2010.⁴¹ Landowners with leasehold rights can engage in a variety of activities including using the property as collateral for bank loans. By the end of 2023, LAA hopes to have a fully functional digital registration system to hasten registration.⁴² Currently, it takes 10 days for a leasehold to be issued.

There is a registration fee charged by the LAA for the deed of transfer that costs M300 (US\$15.92) and a consent fee on residential property of M100 (US\$5.3). Other fees charged include stamp duty and transfer duty, which are based on the market value of the property.⁴³ In 2022 alone, there was a total of 1 917 leases registered, and a total of 100 809 registered properties since 1981. There are 24 612 leases registered under men, 31 069 registered under females, 40 891 in joint registration, 2 478 registered under a company, and 1 759 under others.

Although Lesotho's real estate industry is expanding quickly, the lack of legal regulation makes it challenging to control market pricing. The majority of Basotho are unable to afford real estate, and prices are typically inflated. Increased land prices result in speculation in the market. There is also a huge amount of outdated housing stock that needs renovation as it is built informally through incremental construction, thereby allowing urban sprawl.⁴⁴ The LHLDC provides a comprehensive rental service for residential properties as a responsive strategy. The properties offer a mixture of middle and high-income housing, and they are mostly found at the core of Maseru City. The latest development consists of six apartment estates, with 42 two-bedroom apartments, with a monthly rent of M6 200 (US\$329); 27 bachelor apartments, and ten single-bed sitters with monthly rent ranging from M2 500 (US\$132) to M4 500 (US\$238), a total of 79 units.⁴⁵

PRICE OF BUILDING MATERIALS AND CONSTRUCTION COST INFLATION – LESOTHO

The high cost of construction is often cited as a key factor undermining housing affordability. The need to import materials instead of purchasing those produced locally, the shortage of and high cost of local skills, and the absence of financial mechanisms that allow for materials to be bought in bulk – all these factors impact on construction costs and may create cost overruns.

Strikes or fuel shortages also increase the price of building supplies, by driving up transport costs. High inflation rates, as are being seen across the continent in 2023, also undermine affordability. As a result, low-income households may not be able to afford the price of construction materials in order to build their own home incrementally.

CAHF has been collecting a few basic housing cost indicators for the past decade, including the price of key building materials, the price of the cheapest, newly-built house in an urban area by a private developer and the average size of this house (see Key Figures section).

Wholesale price of a standard 50kg bag of OPC cement (strength class 32.5N)

LSL 131 (US\$6.95)



Price of ceramic floor tiling (per sq metre)

LSL 250 (US\$13.30)



Price of steel profiled roof sheeting per sq metre

LSL 245 (US\$13.00)



Price of roof tiling (per sq metre)

LSL 150 (US\$8.00)



Price of cheapest, newly-built house by a private developer in an urban area

LSL 200 000 (US\$10 616)



Cautionary notes

This data was collected by Yearbook authors as part of their research. Authors were asked to contact three building material supply stores and ask for the price of the product, and then, based on the responses received, estimate the typical cost of the material. The figures given are therefore not formal averages but informed estimates, based on the canvassing of a handful of suppliers in urban areas.

Policy and legislation

While the state should play a crucial role in housing delivery, in Lesotho, housing has a relatively low place in government structures with no dedicated ministry to address human settlements issues.⁴⁶ The small formal state supply has been led by LHLDC. Private developers have difficulty building affordable units except for the high end market.⁴⁷

For decades, the absence of a sustainable and inclusive framework for sustainable urban housing development in Lesotho has been largely attributed to the lack of operational national housing policy. The country's first NHP was adopted in 2018, providing the vision of the Government of Lesotho for the development of adequate affordable housing for people of all income groups in the country.⁴⁸ However, the policy is yet to be accompanied by a housing act to enforce the provisions.⁴⁹ The Principles of State Policy in the Constitution of Lesotho also provide that the state should fulfil several policy principles. Article 34 of the Constitution of Lesotho requires the state to adopt policies that encourage its citizens to acquire property, including land, houses, tools, and equipment, as far as economic conditions allow.⁵⁰ Such principles, however, are not enforceable by the Constitution. As a consequence, a direct and enforceable right to housing does not exist in Lesotho.⁵¹

Lesotho still practices customary land tenure, which discriminated against women by giving priority to men by providing free property to married male members of a particular group. This was, therefore, corrected by an Act that grants spouses married in a community of property equal rights and control over the marital property. As a result, both spouses must obtain the consent of the other to obtain a loan, mortgage, or any type of financial credit. The revised Act went one step further in resolving the prejudice against women's access to mortgages and land by eliminating all formally discriminatory customary restrictions.⁵² To promote secure land tenure, which is necessary for the construction of housing, the Land Act 2010 oversees the regulation of land administration in Lesotho, including the regulations relating to the acquisition, transfer, and use of land.⁵³

The 2018 NHP remains a key legal framework governing urban land and property ownership and improved access to affordable housing, particularly for low-income households. The policy promotes sustainable housing development, provides financial assistance for housing, and advocates for housing security and tenure rights. Town and Country Planning Act 1980 outlines the regulation and proper use of land. As old as this legislation is, it is still used as a guiding tool to promote the orderly development of land and regulate the changes that take place.⁵⁴ Planning Standards were established by Swedish consultants for Lesotho as a regulatory framework of planning and set out minimum standards below which developments should not fall. They set out the minimum plot size for residential use to 375m² to accommodate urban farming.

Opportunities

Investment opportunities in residential property in Lesotho centre in particular urban areas, such as Maseru and Teyateyaneng. These is a great need to support incremental housing strategies and take moves to remove barriers on mortgages underwriting – through exploring alternative options for informal employment documentation, addressing high down payments, and improving financial literacy. Due to high mortgage underwriting standards by banks, many households look to the microfinance sector to support their access to affordable housing. Finance institutions can offer loans with more lenient repayment terms and affordable interest rates exclusively for low-income population. Finally, another opportunity is in public-private collaboration, to expand access to affordable housing.

Websites

Central Bank of Lesotho: www.centralbank.org.ls

Habitat for Humanity Lesotho: <https://habitat.org.ls/>

Land Administration Authority: www.laa.org.ls

Lesotho Bureau of Statistics: www.bos.gv.ls

Lesotho Housing and Land Development Corporation: www.lesothohousing.org.ls

Availability of data on housing finance

Access to housing finance data in Lesotho is especially challenging, with very little information available to the public. The Lesotho Bureau of Statistics, the Central Bank of Lesotho, the four commercial banks (Nedbank Lesotho, Standard Lesotho Bank, First National Bank Lesotho, and the Lesotho Post Bank), the Lesotho Housing and Land Development Corporation, and the Land Administration Authority are the primary sources of information on housing finance. However, there is no institution that specifically collects housing finance data in Lesotho, thereby making it difficult to find such data. The information found in secondary sources is frequently either out-of-date or presented in an unusable manner. Gender-disaggregated data is very scarce.

Examples of innovation

Lesotho unfortunately lacks examples of innovative affordable housing projects, for which there is public information available. At present, the LHLDC advertises projects with serviced sites online that are available for sale, however the projects are quite old (from 2004) suggesting low demand and little current activity. There was also a low-cost housing project in Linakotseng Maseru which took a long time to sell, and Basotho were reluctant to buy such innovative houses in low-cost housing. However, to fill the gap in housing needs, there is a continuous incremental row housing (Malaene) building in all surrounding urban centres. A rectangular structure with rows of connected rooms, typically in single or double rooms, is how Malaene is described. Low-income households are frequently seen in this type of development.

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- ⁵ World Bank (2022). Lesotho. World Bank Data. <https://data.worldbank.org/country/LS> (Accessed 20 August 2023).
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- ⁷ Central Bank of Lesotho. (2023). Lesotho Economic Outlook, 2023-2024. Maseru: Central Bank of Lesotho. Pg. 1.
- ⁸ Thebe, V, Rakotje, M.F. (2013). Land strategies and livelihood dynamics in peri-urban communities: Challenges to land and agricultural policy in Lesotho. *African Studies*, 72(3): 399-415.
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- ¹⁰ Central Bank of Lesotho. (2023). Monetary Policy Committee (MPC) Statement of the 25th July 2023.
- ¹¹ Interview with Mahali Khalema, Home Loan Support and Project Development, Standard Lesotho Bank. 20 August 2023.
- ¹² Mphutlane, T. (2018). Bank launches loan scheme for civil servants. *The Post*. 23 February 2023.
- ¹³ World Bank Data (2022). Urban population growth (annual %). World Bank Data.
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- ¹⁶ Bureau of Statistics: Lesotho Labour Force Survey Report. Pg. 104. <https://www.bos.gov.ls/Publications.htm> (Accessed 25 July 2023).
- ¹⁷ Trading Economics (2021). Gini Index Lesotho. <https://tradingeconomics.com/lesotho/gini-index-wb-data.html> (Accessed 25 July 2023).
- ¹⁸ See footnote 16.
- ¹⁹ Interview with Theko Tsekoa, Building Supervisor, Habitat for Humanity Lesotho, 4 August 2023, Maseru, Lesotho
- ²⁰ Interview with Mahali Khalema, Home Loan Support and Project Development, Standard Lesotho Bank. 20 August 2023.
- ²¹ See footnote 19.
- ²² Government of Lesotho (2023). Salary structure. Ministry of the Public Service Circular Notice No. 10. Government Printers.
- ²³ UN-Habitat (2015). Lesotho Housing Profile. Nairobi: UN-HABITAT. Lesotho Urban Housing Profile | UN Habitat. Pg. 5. <https://unhabitat.org/lesotho-urban-housing-profile> (Accessed 15 July 2023).
- ²⁴ Ibid.
- ²⁵ See footnote 15.
- ²⁶ Data supplied by the Central Bank of Lesotho. 2023.
- ²⁷ See footnote 15. Pg. 6.
- ²⁸ Kingdom of Lesotho. 2023. National Strategic Development Plan II: Strategic Focus 2023/24-2027/28. Government of Lesotho: Maseru.
- ²⁹ See footnote 23.
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- ⁴⁵ Interview with Moleli Puseletso, Marketing Manager, Lesotho Housing, 04 August 2023, Maseru, Lesotho.
- ⁴⁶ See footnote 23.
- ⁴ Ibid.
- ⁴ See footnote 15.
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- ⁵⁵ The Government of Lesotho. (1980). Town and Country Planning Act No 11 of 1980. Morija: Government Printers.
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