

**THE IMPACT OF UPGRADING SQUATTER SETTLEMENTS ON ACCESS TO DECENT
HOUSING: A COMPARATIVE STUDY OF SELECTED COMPOUNDS IN LUSAKA, ZAMBIA**

BY

THE SIS
PA. A.
Sib
2007
C.1

KENNETH SIBANDE

**A DISSERTATION SUBMITTED TO THE UNIVERSITY OF ZAMBIA IN PARTIAL FULFILMENT
OF THE REQUIREMENTS OF THE DEGREE OF MASTER OF PUBLIC ADMINISTRATION.**

**UNIVERSITY OF ZAMBIA
LUSAKA
2007**

**THE IMPACT OF UPGRADING SQUATTER SETTLEMENTS ON ACCESS TO DECENT
HOUSING: A COMPARATIVE STUDY OF SELECTED COMPOUNDS IN LUSAKA, ZAMBIA**

BY

THE S.S
D.A.
Sib
2007
C.I

KENNETH SIBANDE

**A DISSERTATION SUBMITTED TO THE UNIVERSITY OF ZAMBIA IN PARTIAL FULFILMENT
OF THE REQUIREMENTS OF THE DEGREE OF MASTER OF PUBLIC ADMINISTRATION.**

UNIVERSITY OF ZAMBIA

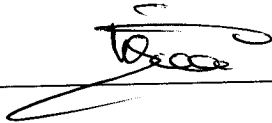
LUSAKA

2007

DECLARATION

I, Kenneth Sibande do solemnly declare that this dissertation represents my own work, which has not been submitted for any degree at this or any other University.

Signed: _____

A handwritten signature in black ink, appearing to be 'K. Sibande', written over a horizontal line.

Date: _____

9/7/2007

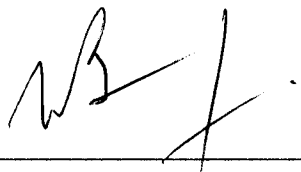
COPYRIGHT

All copyrights reserved. No part of this dissertation may be reproduced without prior permission in writing from the University of Zambia.

APPROVAL

This dissertation of Kenneth Sibande is approved as fulfilling part of the requirements for the award of the degree of Master of Public Administration by the University of Zambia.

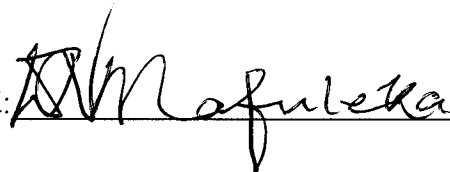
Examiner's Signatures:

Signed: 

Date: 9/7/2007.

Signed: 

Date: 9/7/2007

Signed:  Mafuleka

Date: 9/7/2007.

ABSTRACT

Zambia has a long history of upgrading of squatter settlements dating back to 1972 when the first upgrading programme was undertaken in Lusaka. The upgrading of squatter settlements has remained to be a policy matter as enshrined in the 1996 National Housing Policy. The upgrading of squatter settlements however, would be meaningless if decent housing was not facilitated. The aim of the study therefore, was to access the extent to which upgrading of squatter settlements had enabled households to access decent housing.

In chapter one is contained the introduction, conceptual framework, literature review, significance of the study and methodology. Chapter two contains a brief historical and socio-economic context of the study. In chapter three is contained the presentation, analysis and interpretation of the findings. Lastly chapter four contains the conclusions and recommendations arising from the findings.

In order to assess the impact of upgrading programmes on access to decent housing, upgraded compounds in Lusaka were compared with non-upgraded compounds. Two hundred (200) households responded to the study stratified as follows; one hundred (100) respondents residing in upgraded compounds of Kamanga and Ngombe compounds, and one hundred (100) respondents in non-upgraded compounds of Mtendere and John Laing compounds. Some officials at the LCC and LWSC who were considered to have relevant information were interviewed.

Both quantitative and qualitative data was relied upon in generating the findings. Quantitative data was collected from the compounds by way of an administered questionnaire which contained both open-ended and closed-ended questions. Officials at LCC and LWSC were interviewed to gather qualitative data using an interview schedule. The Statistical Package for the Social Sciences (SPSS) version 10.0 was applied to analyse data. The findings were then presented and summarized using the Microsoft Word Excel.

The findings revealed that upgrading of squatter settlements had to some extent facilitated access to decent housing. This was more pronounced in the area of water supply and electrification of houses. These aspects had enabled the realization of some of the indicators of decent housing as defined in this study.

The water infrastructure had enabled households to install water pipes and waterborne sanitation (flush toilets) inside their houses. Although the majority of households still used communal water taps and pit latrines, it is concluded that upgrading programmes had facilitated decent housing in the area of piped water supply. Depending on the proximity of a household to the electricity poles leading power supply to either a community centre or clinic, the tapping of power to a house was facilitated. This had a cumulative advantage to other households who had to tap power at lesser cost. Thus in terms of electrification of houses, upgrading programmes had enabled access to decent housing.

With regard to other indicators of decent housing however, the findings revealed some deficiencies in the areas of roads, drainage systems and garbage collection services. Much of the problems related to access roads and drainage systems hinged on lack of maintenance which had caused the deterioration of the same. The passiveness of the Local Authorities in the area of maintenance of the infrastructure and the heavy reliance on community participation has led to the deterioration of some of the good things that were introduced. Hence, the projected benefits from the upgrading programmes could not be sustained. The community members were particularly not eager to offer free labour after the end of the upgrading project.

In the area of garbage collection it has been found that poor service delivery by the SWMU of the LCC has affected disposal of garbage in upgraded compounds. The containers that have been provided were inadequate to serve the population in upgraded compounds and in some sections of a compound these were non-existent. Thus, people had to find alternative means of garbage disposal but the majority of the residents either

disposed their garbage within residential plots or on the roads and open spaces which caused waterlogged roads and residential plots during the rainy season.

The findings revealed that people in both upgraded and non-upgraded compounds had exhibited the desire to own decent housing, as is evidenced by the continued improvements of their housing units. Their aspiration however, was constrained by financial problems.

The provision of other community services was equally important to the lives of people. Although not directly linked to decent housing, they contribute to the welfare of the residents. The absence of police services for example, jeopardises the lives of people and their property. The findings reveal that there were more community services in upgraded compounds than in non-upgraded compounds. This is an indication of the impact that upgrading programmes have had on the provision of these services.

It is in light of the above findings that the recommendations in this study have been made. These recommendations should be perceived in the light of the revelation by the LCC that upgrading programmes were on-going undertakings.

disposed their garbage within residential plots or on the roads and open spaces which caused waterlogged roads and residential plots during the rainy season.

The findings revealed that people in both upgraded and non-upgraded compounds had exhibited the desire to own decent housing, as is evidenced by the continued improvements of their housing units. Their aspiration however, was constrained by financial problems.

The provision of other community services was equally important to the lives of people. Although not directly linked to decent housing, they contribute to the welfare of the residents. The absence of police services for example, jeopardises the lives of people and their property. The findings reveal that there were more community services in upgraded compounds than in non-upgraded compounds. This is an indication of the impact that upgrading programmes have had on the provision of these services.

It is in light of the above findings that the recommendations in this study have been made. These recommendations should be perceived in the light of the revelation by the LCC that upgrading programmes were on-going undertakings.

DEDICATION

I dedicate this study to my beloved mother, Ester Mumba Sibande and sister, Christine Sibande Mkandawire who departed from this world. May their souls rest in peace. It would have been wonderful if they were with me and witnessed the completion of this study. I dedicate the study to my father, Mr. Patson Sibande who built the foundation of my education. I dedicate this study to my beloved wife, Edna and my three sons Michael, Owen and Isaac who had to endure my busy schedule.

TABLE OF CONTENTS

Abstract.....	iv
Dedication.....	vii
Acknowledgements.....	viii
Table of Contents.....	ix-x
List of Figures.....	xi
List of Tables.....	xii
List of Abbreviations.....	xiii
CHAPTER ONE	
1.1 Introduction.....	1
1.2 Background of the Study.....	4
1.3 Statement of the Problem.....	5
1.4 Objectives of the Study.....	5
4.1.1 General Objectives.....	5
4.1.2 Specific Objectives.....	5
1.5 Conceptual Framework.....	6
1.6 Literature Review.....	8
1.7 Significance of the Study.....	24
1.8 Research Methodology.....	24
1.8.1 Research Design.....	24
1.8.2 Sample Size.....	25
1.8.3 Sampling Design.....	25
1.8.4 Data Collection Techniques	25
1.8.5 Data Analysis.....	26
CHAPTER TWO	
2.1 Historical, Socio-Economic and Demographic context of the Study.....	27
2.1.1 Background.....	27
2.1.2 Demographic context of the study.....	30
2.1.3 Social, Economic context of the study.....	34
CHAPTER THREE	
3.1 Presentation, Analysis and Interpretation of Findings.....	37

CHAPTER FOUR	
4.1 Conclusions and Recommendations.....	78
4.1.1 Introduction.....	78
4.1.2 Conclusions.....	78
4.1.3 Recommendations.....	83
BIBLIOGRAPHY.....	85

APPENDICES

1. Price List for Houses offered for Sale by National Housing Authority
2. Research Questionnaire
3. Interview Schedule for officials at LCC
4. Interview Schedule for Officials at LWSC

LIST OF FIGURES

Figure 3.1	Availability of piped water.....	38
Figure 3.2	Needed Assistance in Water Supply.....	43
Figure 3.3	Type of Toilet.....	45
Figure 3.4	Toilet Inside the House.....	46
Figure 3.5	Installation of Electricity in the House.....	48
Figure 3.6	Form of Garbage Disposal.....	50
Figure 3.7	Frequency of Garbage Disposal.....	53
Figure 3.8	Garbage Blocking Roads.....	54
Figure 3.9	Assistance needed in Garbage in Garbage Collection...	55
Figure 3.10	Existence of Drainage Systems.....	57
Figure 3.11	Flooding of Roads during wet season.....	58
Figure 3.12	Flooding of Residential of Residential plot	
	During wet season	60
Figure 3.13	Improvements made since the House was Built.....	66
Figure 3.14	Intended Improvements in the Future.....	70
Figure 3.15	Availability of a Government School.....	75
Figure 3.16	Availability of Police Services.....	76

LIST OF TABLES

Table 2.1	Lusaka Population Growth 1963-74.....	32
Table 3.1	Source of water in Upgraded and Non-upgraded compounds.....	40
Table 3.2	Use of Electricity.....	48
Table 3.3	Benefits derived from upgrading programmes.....	62
Table 3.4	Possession of Legal Title.....	65
Table 3.5	Status of Employment.....	67
Table 3.6	Distribution of Earnings per month.....	68
Table 3.7	Assistance Needed by House-owners.....	71
Table 3.8	Assistance needed by Renters.....	71
Table 3.9	Existence of medical clinic.....	71

CHAPTER ONE

INTRODUCTION

BACKGROUND OF THE STUDY

Squatting has been a response or reaction of people to satisfy their housing needs because the majority of people were unable to secure shelter in legally established housing areas. This has been a result of urbanisation which has constrained the housing delivery system.

The growth of population in the country has not matched the demand for housing. The 1996 national housing policy acknowledged the housing deficit when it affirmed that, “taking into account all the homeless families and the need to replace substandard dwelling units, the current backlog stands 846,000 units. To clear the backlog in the next ten years requires a building rate of about 110,000 dwelling units per annum” (GRZ 1996:7). Similarly, the 2000 census confirms that while the national population had increased to 10 million, the total housing stock remained at 1,768,287 units (CSO, 2000). This translated to a deficit of 8,231,713 housing units if all homeless families were to be provided with housing.

The situation in the City of Lusaka is not different from the overall picture country-wide. According to the World Bank (2002: 8) “Lusaka’s total housing stock stands at approximately 300,000 units. Out of this, 10 percent, or 30,000 units is formal housing, i.e. formal dwellings on individual stands, in blocks of flats, or on agricultural holdings-accommodating 30 percent (340,000) of the city’s population on about 80 percent of the residential land. The remaining 90 percent consists of squatter units, accommodating about 70 percent of the city’s population on less than 20 percent of its residential land.” These figures highlighted above are against the city’s population of 1.3 million. The JICA (2003:1) also affirms that the population of Lusaka is concentrated in squatter settlements where approximately 1 million low-income people lived.

The magnitude of the disparity between supply and demand for housing in Lusaka therefore partly explains the growth of squatter settlements. As Martin observes (Martin: 1975) the fortunate were likely to find a house in conventional housing areas and the less fortunate were forced to live in squatter settlements. It should be noted that although houses in squatter settlements were built on self-help, the squatters were incapacitated to provide basic infrastructure and services for two main reasons. Firstly, they did not have adequate economic means and secondly, the consent of the public authorities was needed before basic infrastructure and services could be extended to the areas but because of their illegality approval cannot be granted. In the circumstances, access to decent housing was constrained.

The migration of people to urban areas in Zambia was intensified after the attainment of independence as a result of removal of laws restricting the movement of people which in turn led to rapid growth of urbanization. Simon (1979:14) notes that the Zambian constitution among other things stated the following: "No person shall be deprived of his freedom of movement and this is defined as the right to move freely throughout Zambia, the right to reside in any part of Zambia. The available option for most people especially the low thirty-one (31) squatter settlements in Lusaka, notably the following:

Bauleni, Chainda, Chaisa, Chawama west, Chazanga, Chibolya, Chikolokoso, Chipata, Chunga, Desai, Freedom, Garden, George, Jack, John Howard, John Laing, Kabanana, Kalikiliki, Kalingalinga, Kamanga, Linda, Marapodi, Mazyopa, Misisi, Mtendere, Ngombe, Kanyama, Nyerere/Cook, Paradise, Kuku and Soweto.

But housing conditions in squatter compounds were extremely poor due to lack of basic infrastructure and services which could not be extended to the areas as a result of their illegal status. Hence, a squatter settlement is not only an eyesore but also poses a health hazard to the inhabitants. Normally, drainage systems were non-existent which caused stagnant water on roads and residential plots during the rainy season which created breeding areas for mosquitoes. The non-existence of garbage collection services made people to dispose garbage on the roads and open spaces where flies breed and therefore

facilitating the ease with which diseases were transmitted. The non availability of piped water supply made households to draw water from shallow hand-dug wells whose juxtaposition to pit latrines exposed the water to pollution. Poor living conditions in squatter settlements generally constrain access to decent housing.

In recognition of the problem highlighted above, the Zambian Government embarked on upgrading of squatter settlements in the Second National Development Plan (SNDP 1972-76). Prior to this initiative Martin (1982) observes that most people living in squatter settlements were reluctant to be moved to serviced plots which prompted the upgrading of the areas as the only option available. It was also considered prudent to upgrade squatter compounds because the traditional method of providing conventional housing had proved futile.

The upgrading of squatter settlements became part of the housing policy along with Local Authority rented housing and the site and service scheme. Racodi and Schylter (1981) note that the upgrading of squatter areas was covered under the Housing (Statutory and Improvement) Act of 1974 in which squatter settlements were legally recognised. The upgrading of squatter settlements has been upheld in the 1996 National Housing Policy in which the main goal was “to provide adequate affordable housing for all income groups in Zambia” (GRZ 1996:15).

In order to attain the above goal, the 1996 National Housing Policy (Ibid) states that the following objectives needed to be achieved, namely; an allocation of 15 per cent of the national annual budget to housing to support a sustainable housing development programme; making serviced plots available for housing development and streamlining the land allocation system; streamlining of building standards, regulations and other control so that they accord with the capabilities, needs and aspirations of the various sections of the population; encouraging the production and use of local and affordable building materials; assisting the poor to acquire decent shelter through alleviation of their affordability problem; fostering housing areas that are functional, healthy, aesthetically pleasant and environmentally friendly; and the preparation of a national housing strategy.



The above objectives ably articulated the Government's commitment to resolving the housing problem in the country. The implementation of the policy embraced upgrading of squatter areas (Ibid 19) under which "the principle of a discretionary approach to settlement upgrading is supported whereby settlement upgrading programmes adopt self-help and community participation approaches in the provision and maintenance of the infrastructure."

Upgrading programmes have mainly involved the provision of basic infrastructure and services with the goal of improving the living conditions in squatter settlements. But the extent to which access to decent housing by the majority of households as a result of the interventions that have been undertaken has not yet been investigated.

STATEMENT OF THE PROBLEM

Decent housing is an indicator of the social and economic development of any nation and its inadequacy has a negative impact on the environment, health and the general well-being of a community. In Zambia, shortage of decent housing has become a problem needing to be resolved which has particularly affected the low-income households. The low-income households have built their shelter in squatter settlements as a response to lack of affordable housing in conventional housing areas where they do not have the right of tenure, and the concomitant infrastructure and services that accompany housing in conventional areas. The lack of appropriate interventions in order to improve the standard of living therefore, poses a problem as residents were unable to access decent housing.

In response to the housing problem just presented, upgrading programmes have been undertaken to improve the living conditions in squatter settlements. This intervention however, should be perceived in terms of facilitating decent housing to the needy. Among the squatter compounds that have undergone upgrading are Ng'ombe and Kamanga compounds where piped water supply, access roads, electrification infrastructure, garbage collection services and other community services should have

been provided. The conception is that this would lead to change with respect to access to decent housing by the majority of the residents in comparison with non-upgraded areas such as John Laing and Mtendere East (Sometimes called Valley View) compounds.

Lack of access to decent housing by the low-income households not only affects their living standards but is also a challenge to the achievement of the 1996 National Housing Policy which states as one of the objectives; “assisting the poor to acquire decent shelter through alleviation of their affordability problem”. The pertinent questions are the following: To what extent have the upgrading programmes led to the facilitation of access to decent housing? What factors have played a role in meeting the intended objectives? Is there any significant difference between upgraded and non-upgraded compounds in terms of access to decent housing? If not, what have been the causal factors?

OBJECTIVES OF THE STUDY

General Objective

To assess the extent to which the upgrading of squatter settlements resulted into access to decent housing.

Specific Objectives

The specific objectives were the following:

- a) To determine the ratio of households with access to decent housing in upgraded compounds against households in non-upgraded compounds.
- b) To determine if the residents perceived any benefits from the upgrading programmes which have been undertaken.
- c) To assess if households in both upgraded and non-upgraded compounds desired to access decent housing.

- d) To determine the existence of other community services in upgraded compounds in comparison to non-upgraded compounds.
- e) To suggest additional strategies in order to ensure access to decent housing.

CONCEPTUAL FRAMEWORK

The term housing has been used to mean a dwelling unit which is for private utility by members of a household. The standard of a house occupied by a household is perceived in terms of affordability. In this regard, the perception is that upgrading programmes ought to devise a mechanism with the objective of offering affordable and accessible housing finance. The test for affordability and accessibility of such housing finance is seen as the household's capability to make repayments of the loan.

The concept of household has been applied to denote a group of persons who live together and share the utilities of a house. Each member may contribute to the welfare of the household such as the provision of food, but there is always a head of the household, be it a female or male, who makes decisions. Being a decision maker the head of a household gives direction of its members including the kind of improvements to be made to the house in order to attain decent housing. Thus, any data said to have been obtained from a household is perceived to have emanated from the decisions that were made by the head of a particular household.

Decent housing has been delineated from the general concept of housing. Although a decent house was also for private utility by members of a household like any other form of shelter, decent housing for the purpose of this study referred to the combination of the following indicators:

- a) Access to piped water supply inside the house.
- b) Houses with water borne sanitation (flush toilet) inside
- c) Electrified houses.
- d) Existence of garbage collection services

e) Existence of access roads and drainage systems.

The conception therefore, is that access to decent housing cannot be a reality without attaining the above indicators. The test for decent housing therefore, is perceived in terms of the existence of indicators such as piped water supply and waterborne sanitation installed inside the house, electrification of the house, existence of garbage collection services as well as the existence of access roads and drainage systems in the compound. Thus, decent housing is a kind of shelter with all the above indicators and to the contrary, partial realisation of the indicators did not constitute decent housing.

A housing problem in this context should be seen as the inability of the majority of households to access decent housing. The assumption is that most households in squatter settlements did not have adequate economic means to construct and access decent housing. If this perception is apt, then people were likely to welcome some assistance through upgrading programmes.

Squatting has referred to temporary occupation of land and subject to eviction by the owners of the land who could either be private land-owners or public authorities. In this regard, the shelter constructed was likely to be makeshift with the realisation that eviction was imminent. On the other hand, when stabilisation in the area is not shaky as a result of not having a feeling of being evicted, improvement of housing units was likely to go on. Thus aspiration for decent housing is enhanced with secure tenure with or without regularisation of a squatter compound.

The aspiration for decent housing therefore, is assumed to be aptly assessed by a review of the households' desire to make improvements to their housing units with or without right of occupancy. In other words, the question to be answered hinges on whether or not people were likely to make the necessary improvements even if they did not have legal title and under what circumstances would this be possible.

The term squatter upgrading is commonly used to refer to improving the living standards in squatter settlements. The assumption however, is that upgrading

programmes should not end at providing basic infrastructure and services but was expected to extend to other aspects with regard to households' preferences in their aspirations for decent housing. This is based on the premise that households remained incapacitated to improve upon their housing units for the purpose of attaining decent housing even when the basic infrastructure had been provided. Thus if the idea behind upgrading programmes was to assist in those aspects in which households cannot achieve on their own, the assistance rendered should extend beyond the provision of infrastructure and services. Only then, would the impact of upgrading programmes with regard to access to decent housing be discerned. Thus, to verify the impact of upgrading programmes in this case becomes a question of whether or not the attainment of decent housing by households was a result of the components of the upgrading project.

The concept of community participation is used to denote effective and sustained involvement of community members in all the stages of planning the project, implementation of the project and the maintenance of infrastructure after completion of the project. The assumption is that the benefits derived from upgrading programmes were likely to be eroded if community participation ended at the planning and implementation stages. The question therefore, rests on whether or not members of the affected community were willing to offer free labour even after the completion of the upgrading project.

LITERATURE REVIEW

Lundren, Schlter T. and Schylter A. (1969) undertook a study in the then Kapwepwe compound, now George compound. The results of the study highlighted the living conditions in the compound. A follow-up study in the same compound was undertaken by Schylter T. and Schylter A. (1979). An upgrading project for the compound had at the time been planned and was awaiting implementation. A study by Kanyese J. (2006) focused on trends in urban housing development in Lusaka which included an approach to upgrading of squatter settlements.

The above studies did not dwell on the impact of upgrading programmes on access to decent housing. The thesis in this study is that the improved living conditions in squatter settlements in terms of the interventions undertaken ought to lead to decent housing for the majority of the residents. The various approaches to upgrading of squatter settlements that have been adopted both within and outside the country, should serve as models in our attempt to identify their merits and deficiencies with regard to access to decent housing by the majority of the intended beneficiaries.

Smith (1987) analyses a housing problem in both quantitative and qualitative terms. On one hand, he states that a housing problem is when there is a disparity between the supply and demand for housing and on the other hand, he perceives a housing problem when the majority of the people were not able to afford the rentals or purchase price of houses.

Smith's observation is relevant particularly for the low-income groups. The shortage of decent low-cost housing means that the poor would not be housed in conventional housing areas. Depending also on the standard of the available low-cost housing, the urban poor would not afford them due to the high rentals and their cost of purchase. With their little resources therefore, the only option available for the urban poor would be to build a seemingly rudimentary shelter on illegally occupied land. But due to its non-legal status, a squatter settlement suffers from lack of the minimum infrastructure and services such as piped water supply, proper sanitation, roads, drainage systems, schools, health clinics, and police services. The consequence is translated into lack of access to decent housing due to poor standard of living in the settlements.

Martin (1982) in his discussion about past government's attitude towards squatter settlements in Zambia, observes that the common debate as was the case elsewhere in the world, had been that squatter settlements were eye sores, the squatters labeled as criminals and the solution advocated has always been demolition and eviction.

While it is generally recognised that the growth of squatter settlements was undesired, demolition of the compounds was not a practical solution given the housing problem in the country and such a response amounts to backsliding on initiatives that were meant to resolve the housing problem. The demolition of squatter settlements would only worsen the deficiency in the supply versus demand equation. In addition the destruction of dwelling units entails a loss to low income households who have invested sums of money to build or improve upon their housing units. Besides, people were likely to invade another piece of land particularly if not given alternative housing. The new area invaded was likely to beget similar living conditions as was the previously occupied area, hence the persistence of the problem in living conditions which affects access to decent housing.

Indeed squatting should be discouraged and stricter controls are needed to curtail further growth of squatter settlements. Besides allowing people to occupy land illegally with impunity undermines the rule of law. But if illegal settlements have been in existence for a long time due to relaxed control of their growth and the residents become stabilized in the area, demolition should be avoided unless people were to be relocated to alternative planned sites. Stated differently, public authorities should wrestle the problem in its infancy or deal with the root cause of squatting rather than to turn a blind eye in the first place before taking action in the form of demolition and eviction of the squatters.

Given the inevitability of the reasons for squatting a change in attitude towards squatter areas is necessary. An enabling stance by the Government would enhance self-help housing in existing squatter settlements. The squatters have exhibited a spirit of self-help and self-reliance as a response to their housing needs by building their own houses, dug pit latrines and water wells, attempted to construct access roads and provision of other amenities for themselves. Policy makers and planners ought to realise and exploit this positive potential of self- housing which has been going on without government assistance.

It is for this reason that a decision not to demolish squatter settlements in Zambia was made under the Second National Development Plan (SNDP 1972-76). The Government's change in its attitude towards squatter settlements was highlighted (GRZ 1972:148) and it was stated that; "it is recognised that although squatter settlements were unplanned, they nevertheless represent assets in social and financial terms." Thus, it was realised that the wholesale demolition of good and bad houses was not a practical solution.

The first upgrading programme in Lusaka was mainly supported by the World Bank through a loan of US\$ 20million while another US\$ 20 was met by the Government of the Republic of Zambia (GRZ). The rest of the contributions were offered by the American Friends Service Committee (AFSC) and the United Nations Children's Fund (UNICEF).

The decision by the government was apt as squatters were an asset in terms of availing labour and therefore do contribute to the national economy. Both the public and private sectors of the economy depend on squatter settlements for skilled and unskilled labour. Squatter settlements also provide an environment which is well suited for self employment, hence allows the informal sector of the national economy to thrive. Thus, given the need for a healthy workforce, a change in attitude towards squatter areas cannot be challenged. Besides, the degree to which the country's demand for decent housing is satisfied should be an important indicator of progress in the political, social and economic spheres of life.

Racodi (1980) points out, that the policy on squatter settlement upgrading culminated from the realization that the projected demand for housing in the country could not be satisfied through the traditional manner of building conventional houses alone. She further states that prior to the adoption of upgrading programmes the housing delivery system was based on estimation of housing needs rather than on effective demand. Thus, this resulted into building of houses which were not affordable to the majority of the people and in the circumstances, the Government had to offer a rent subsidy.

The reason for upgrading squatter areas as observed by Racodi cannot be challenged in view of the quantitative and qualitative disparity between supply and demand for housing and on the premise that the government was avoiding offering rent subsidies by encouraging home-ownership such that the rent subsidies could then be diverted to other sectors of the economy. Thus the underlying reason for squatter settlement upgrading was quite appropriate.

According to Martin (1976) the components of the first upgrading project in Lusaka included the provision of infrastructure and services to 17,000 dwellings and the preparation of 7,600 plots in the overspill areas. The overspill areas were meant to cater for households whose houses were to be demolished in order to give way for road construction and drainage systems. The project also included the provision of piped water supply (i.e. one stand pipe for every twenty five households), roads, surface water drainage, street lighting and other communal services such as schools, health clinics markets and community centers.

Building material loans were provided to the squatters to enable the building of new houses and the improvement of existing housing structures. K250 was given for construction of houses in the overspill areas for those whose houses were to be demolished and renters who decided to build own houses. K100 was offered for house improvement. Martin (Ibid) indicates that the loans were in form of building materials and were to be recovered in a period of 15 months after a grace period of 6 months. The concept of community participation was emphasized in all the stages of planning, implementation and maintenance of infrastructure.

The squatters were also given land tenure rights. The house-owners were granted, for a period of thirty years, occupancy licenses which were renewable. This entailed regularisation or legalisation of a squatter compound. But this did not entail allowing the emergence of further squatter settlements. Further development of squatter areas was not allowed under the Land (Conversion of Titles) Act of 1975.

In their discussion of land tenure issues, the American Friends Service Committee (1970) argued that squatters do not seek to change their living situations for the better because they had no security of tenure as they were persistently threatened with demolition and eviction. The argument goes further to emphasise that in the circumstances, the squatters did not find it a viable thing to spend money on house improvement which was prone to demolition. It was added that people in squatter settlements lacked the needed skills to improve their dwelling units or add amenities.

The observation by the AFSC may be valid in situations where stricter controls were executed against the illegal occupation of land. But the observation can be challenged if such control was relaxed in which case squatters assumed de-facto recognition. In such a situation people were likely to invest sums of money on the improvement of their dwellings knowing that their houses cannot be demolished. The latter situation is evidenced by unregularised squatter areas that have been in existence for a long time in Zambia. For example, the World Bank (op cit:25) listed 37 squatter settlements as existing in Lusaka by January 2002 out of which 7 were yet to be regularized. People living in these illegal areas were likely to make improvements to their housing units as long as they had the economic means to do so.

With regard to the perceived lack of skills, the observation by the American Friends Service Committee can be challenged. The house-owners' lack of individual skills on its own does not constrain improvements to dwelling units. A prospective house builder may not have the required skills but will engage other people in such works as bricklaying, plumbing, carpentry, electrical fittings and so on at a cost. Squatter settlements were not short of the required skills as stated. It was earlier pointed out for example, that squatter areas provided a reservoir of labour some of which is employed in construction entities. Thus apart from meeting the cost of building materials a prospective house builder had to contend with extra expenses in terms of labour. In most circumstances therefore, people were constrained by lack of finances rather than

skilled labour. Thus, people were likely to make improvements to their housing units irrespective of whether they had legal title.

In her discussion of the first upgrading project in Lusaka, Knauder (1982:18) notes that “to improve the housing conditions radically is not even an aim of this upgrading programme; it intends mainly to bring elementary amenities and services to the unplanned suburbs. The goal of the upgrading programme is to improve the water facilities (one standpipe per twenty five dwellings). Bus routes will be tarred and provided with street lights. Schools aimed at bringing the chances of a child getting into grade 1 as anywhere in Lusaka. Three urban health centres in Lusaka are planned which would include maternity beds and preventive and curative clinics.” Knauder however, went further to state that people had expressed their wish to have their settlements turned into housing areas similar to the conventional type.

Knauder’s observation is apt because an attempt to improve the standard of living in a squatter area in the state in which they exist requires a radical change. Only then would access to decent housing be achieved. This would not only entail the provision of communal services such as tarred roads or communal water taps. Instead of heavily focusing on the present needs the planning of the project also needed to take cognizance of future needs such as individual water connections, electrification of houses and the installation of water-borne sanitation in the houses. It should be borne in mind that social mobility stresses perpetual change of needs over time and therefore, the requirement that the manner in which the basic infrastructure was installed needed to provide for this flexibility. The residents’ desire to have their areas turned into conventional type of residential areas was an indication that people aspired for decent housing which demanded a radical change to the living conditions in the settlements.

To amplify the necessity for radical change, we can point to the manner in which piped water supply was provided, that is one stand pipe for every twenty five (25) households which ordinarily must have adversely affected those whose houses were further away from the location of a water tap. The proximity of a household to the nearest stand pipe

alleviated the problem of distance to the source of water while households who lived further away had to walk a longer distance to fetch their water. Depending on the distance involved therefore, people had to store enough water in containers which posed a risk of contamination or pollution. But the provision of piped water supply in most upgraded compounds has followed this standard typology which does not facilitate decent housing.

The above observation should however, be treated with caution, mindful of the fact that people may have chosen this type of water supply as it is assumed that the community participated in the planning of the project. For example, JICA(2003: 3-1) affirms that “the concept of community participation has been accepted by both the Central Government and Local Authorities in Zambia as an important strategic element in projects to improve the living conditions for most low-income groups.” It is in this context that it may be deduced that communal taps were at the time the preferred mode of water supply by the residents. But over time this preference was likely to change, hence the need to make provision of such future needs.

Racodi (op cit) however points out that during the planning stage it was considered desirable not to raise the expectations of the residents before the loan funds were guaranteed to be available in order to avoid potential discontent in the event that the community's preferences were not met. She also mentioned that the formulation of the project had to be completed quickly in order to meet the schedule of the World Bank. In the circumstances, the community was to a larger extent excluded from the planning process.

The reasons advanced by the planners highlighted by Racodi can be challenged as they do not seem justifiable in light of the recognition by the government that community participation was cardinal for the success of the project. This top down approach must have led to project specifications which were not congruent with the preferences of the community.

As a corollary, the top-down approach may not allow for an upgrading typology that is community oriented. Participation by the community in deciding their preferences in upgrading projects is expected to determine the upgrading typology that could either be a one- sector approach or multi-sector approach depending of course on the problems presented by the community. Given the various needy areas in squatter settlements however, the community was likely to indicate multiple problems which would require a multi-sector approach in dealing with them. But the World Bank (op cit) asserts that the most commonly applied typology in upgrading projects in Zambia has been a one sector approach, implying a focus on only one problem area such as piped water supply.

A one- sector approach is not appropriate in light of numerous problems because it is not possible to deal with them holistically. In the event that a one- sector approach is adopted therefore, the assistance offered may not reflect the whole spectrum of the community's preferences. In this regard, the adoption of community participation may be perceived as merely legitimising the decision of outside experts. Thus, a one-sector approach entails that the problems in squatter settlements could only be dealt with in piecemeal and hence, spurious such that the whole spectrum of needs remained unaddressed. In this instance, it is difficult to discern the distinction between upgraded and non-upgraded compounds with regard to access to decent housing because the two environments would still be experiencing more or less similar problems.

In his analysis of community participation during the upgrading project in Lusaka, Martin (Op cit) observes that community participation had been institutionalised through the party leadership of UNIP at the grassroots level but he is quick to point out that this merely involved the interaction between the party leadership and the implementing agency which was the Housing Project Unit (HPU) of the LCC. He adds that in the sphere of decision making and politics, African traditions delegated full, if not dictatorial powers which were applied at the discretion of the leader. He concludes that in such practices the leader was not obliged to consult but rather to disseminate the decision to be carried out.

But Pasteur (1979: 12-13) seems to provide a critique to the above observation as he does not fully agree that the party was absolutely dictatorial. Pasteur instead observes that "the party leadership had the characteristics of democracy and authoritarianism and owed something similar to the traditional style of leadership of rural chiefs that existed before the growth of the modern party."

Thus, the premise in Martin's observation may be challenged because although traditional leaders had vast powers, they exhibited some elements of democracy by consulting other people. Similarly, the party leadership must have been consulting the Resident Development Committee (R.D.C). Hence, Pasteur's observation may be accepted in this respect, if indeed the R.D.C. was consulted. However, Martin may be proved right if we analysed the one-party system of government at the time, especially the leadership of UNIP at the grassroots level. People were obliged to comply with the directives of the leadership for fear of coercive measures that were instituted in the event of defiance. In such a situation, as was prevailing, it was inevitable that effective community participation especially in offering free labour was achieved simply because people were made to work against their wish.

But in a liberal society where people were free to decide their own choices and destiny, it is inconceivable that individuals can be coerced to work without remuneration especially after the completion of an upgrading project. Hence, the mobilization of free labour for such undertakings as the maintenance of infrastructure was likely to be problematic. The members of the community were likely to offer themselves at the inception of the upgrading project and once the immediate benefits were derived, they were likely to withdraw their labour. In this regard, the held notion by policy makers that free labour should be relied upon even after the completion of the upgrading project needed to be reconsidered.

In contrast to the above observation however, Racodi and Schylter (1981) state that the Director responsible for maintenance at the L.C.C., at an early stage after the completion of the upgrading programme, intimated that there was no money for the

maintenance of infrastructure in upgraded compounds and that the communities should themselves get involved. This led to a deterioration of the infrastructure as the RDCs failed to mobilize free labour for the purpose and lacked the resources to carry out maintenance work. The consequences were detrimental to the need to sustain the benefits derived from the upgrading programmes as it led to a deterioration of whatever better things had been introduced.

Racodi and Schylter (op cit) observed that the loans that were offered during the first upgrading programme in Lusaka were inadequate for the purposes that they were earmarked. They note for instance, that because of inadequate loans, there had been the same level of house improvement as had been before the inception of the upgrading project. Similarly, Martin (op cit) noted that the residents had become too optimistic about the value of the forthcoming loans although it was made clear to them that the loans were meant to enable the construction of a three-roomed house.

The observation by Racodi and Schylter that the loans were inadequate is relevant as self-help housing in squatter settlements is constrained due to the limited economic means of most households. Most people in squatter settlements were self-employed and as shall be discussed later did not have access to housing loans. The assistance given in terms of loans needed to be adequate to enable meaningful construction or improvement of housing units. But the revelation that the loans were only meant to cater for a three-roomed structure as affirmed by Martin can be challenged. Restricting the type of house to be built was incongruent to ensuring that the aspiration for decent housing was achieved. The level of assistance therefore, needed to be raised in order to address such aspiration. There was need for instance, to offer assistance in such areas as individual water connections with the realisation that people would not be perpetually content with communally supplied water.

The economic means of most squatters were limited. In a census of January, 2006 (CSO 2006), the total number of people in formal sector employment in Zambia was estimated to be 498,943 out of the total population of approximately 10 million. In a

related development (Post Newspaper, 25 January, 2007), the Labour Deputy Minister in his report to Parliament indicated that the majority of the labour - force in the country were self-employed. He intimated that out of a labour force of 413,000, only 12 percent were in formal employment and 88 percent were in informal employment.

In a related study carried out in Anguwar Mai Gwado (Bellow-Yunusa 2005:187), an unplanned settlement in the city of Dakar in Senegal, 23.3 percent of the respondents were in formal employment while 76.7 percent were in non-formal employment. Similarly, the living conditions monitoring survey report on Zambia (CSO 2004: 63), acknowledges that the “lack of specialized skills, non-requirement of large capital investment and the ease with which business can be established without being subjected to registration, control and taxation, all lead to increased scope for informal sector employment” in squatter settlements.

The above surveys help us to discern the fact that apart from providing affordable housing to the low –income groups, squatter settlements were also attractive due to the perceived opportunities for self-employment. This was never possible in conventional housing areas where regulations pertaining to running businesses were rigidly enforced. Hence, it is common to find such economic activities such as illegal beer brewing, motor vehicle repair services, blacksmiths, carpentry works and so on, which are carried out with impunity. But the inflow of their income is rather irregular and unreliable. Hence, the majority of the households in squatter settlements needed to be assisted in their aspiration for decent housing. In order to ensure meaningful assistance, policy makers ought to be guided by the premise that decent housing is not a privilege for the upper class.

But in their analysis of housing finance, Chatterjee and Nijkamp (1983) state that people who were self- employed were disadvantaged in securing conventional housing loans because their income is rarely stable and is not reliable. They further add that the self-employed were also ineligible for conventional housing loans due to their lack of

collateral which normally is perceived in terms of secure formal-employment in the case of the urban poor.

The above observation is apt and should induce appropriate mechanisms to assist the needy. The implication with self-employment is that the pace of house construction or improvement of existing ones is adversely affected and subsequently has to be done in piecemeal. In designing upgrading programmes therefore, policy makers and planners need to take cognizance of the problem of affordability experienced by the majority of the households in their aspiration to attain decent housing and provide for adequate assistance. The perceived assistance ought to be in the form of non-conventional type of loans with flexible repayment conditions.

In his analysis of affordability however, Chadwick (1987) seems not confine himself to the self-employed but generally to low-income households. Chadwick observes that in a study carried out in six cities namely, Bogota, Hong Kong, Madras, Mexico and Nairobi, households experienced a serious problem even when minimum standards were curtailed. A similar study was carried out by Gheris (2000) in Marrakesh in Morocco, in which it was revealed that most low-income households were unable to afford the prices of houses which were constructed for sale.

The above findings are relevant because even low-income households in formal employment were handicapped financially in their aspiration for decent housing. It is inconceivable that an individual can purchase a house solely relying on his salary. For example, in Lusaka's Bennie Mwiinga Housing Complex, a one bed-roomed house categorized as low-cost housing costs K83,513,321.58 (See appendix 1). It is apparent that even people in formal employment would need assistance under upgrading programmes.

Huchzermeyer (2002) discusses the upgrading programme in South Africa. "In situ upgrading" which basically means on-site upgrading as was the case in Lusaka, is a product-oriented approach that focused on standardized services and housing and

involved a complete transformation of a settlement. This entailed a radical change involving altering the existing housing structures and amenities which was a deviation from the internationally acclaimed upgrading approach whereby only the basic infrastructure and services were provided. The national housing policy of South Africa entitles low-income households to a one-off capital subsidy. Huchzermeyer however, points out that the residents of Kanana settlement in Debokeng echoed their wish not to disrupt the existing unofficial layout of the settlement and in Freedom Square settlement, stands were vacated without selling them because some residents felt that a capital subsidy was not sufficient to entrench a sense of ownership without any contribution on their part.

In her analyses Cross (2002) suggests that the upgrading programme undertaken in South Africa was not well suited to the urban poor. She postulates that due to a complete transformation of the area, the majority of the people were forced to move from an informal settlement to a formal housing area which had caused a changed life style, i.e. from a culture of mutualism in a squatter settlement relying on social networks to an individualistic life style in a formal housing area. She adds that the costs involved in terms of both the life style along with user charges in a formal area may be unbearable to most households. She observes that some people were likely to sell their plots due to their affordability problem.

The analysis by Cross cannot be challenged on the premise that people were in the first place not consulted and it would appear that the community was not involved in the planning of the project. Although a radical change of a settlement was necessary in ensuring that people accessed decent housing, the participation of the community was essential otherwise the components of the upgrading project become superfluous. Subsequently, the targeted community would not be the final beneficiary as most households would eventually move out. Thus, although consensus should be on the need for a radical change in squatter settlements, the participation of the community would effectively be possible by enhancing their involvement through provision of loans rather than offering a subsidy. A sense of ownership would in this case be

inculcated as they eventually would be expected to repay the loans. A subsidy could in this instance be applied only in the provision of basic infrastructure and services.

Matovu (2000) states that prior to the upgrading of San Martin de Pores squatter settlement in Metro Manila in the Phillipines, the government had already installed public facets which were connected to the regular water and drainage system. The residents were free from water charges and basic electrical infrastructure installed. The local government maintained the street lights, collected garbage and carried out police patrols. Lacking in the area before the upgrading project, which commenced in 1982 with the support of the World Bank, were sewerage and sanitation facilities. The components of the project included a multi-purpose community centre, improved footpaths, emergency access roads and individual as well as community sanitary cores.

Matovu observes that the upgrading of San Martin de Pores is a typical example of a successful upgrading scheme and notes that partly this was due to increases in people's incomes which enabled them to carry out improvements as the World Bank and the government did not grant loans for the upgrading of dwelling units. But he notes that community participation was more active during the planning stage when people had much at stake and tapered when the residents had received what they desired.

Matovu's observations cannot be challenged. In fact his observations remind us of issues that have already been alluded to. The residents of San de Pores managed to carry out improvements of their dwellings without financial assistance in the upgrading project because of their higher incomes. But people would welcome assistance when they faced financial constraints in carrying out the necessary improvements. His observation that the zeal with which community participation was exhibited during the planning stage slowly got eroded after the completion of the project is a common sequel. Thus, there is need to reconsider the concept of community participation especially after the end of the upgrading project as was earlier alluded to.

Lamont (1986) notes that the danger that assistance poses is that the people or group being assisted may not sever their relationship with the source of assistance. He observes that if that was the case the project is not associated with an aided self-help but one of dominance and subservience. He goes on to state that if the assistance is withdrawn before the assisted person becomes self-reliant the project that is aimed at self-help collapses. Lamont concludes by stating that "a self-help project with assistance will be futile if its maintenance without assistance cannot be continued successfully."

Lamont's observation is relevant on the premise that the assisted person or group has to eventually be autonomous by exhibiting self-reliance. But self-reliance is dependent upon the capability of the assisted person to stand alone in areas where he could previously not do on his own. It should be borne in mind that the completion of a project can only be discerned when its intended purpose has been attained, failure to which the success of an aided self-help programme would be futile. Thus, it cannot be a justifiable argument that an upgrading programme is not meant to provide everything if the objective is to enable access to decent housing. The final goal should be the achievement of decent housing and in this respect, the abrupt withdrawal of assistance before access to decent housing has been achieved would be detrimental to the attainment of this goal.

Ward (1982) has observed that self-help was misplaced when viewed as a solution to problems in cities. Supposedly, his perception includes the problem of satisfying the demand for housing in urban areas. But in reference to upgrading programmes in Zambia, Martin (Ibid) states that "a supplementary self-help housing programme was initiated in 1965 to cater for the needs of those who could not afford conventional solutions. This was expounded in scope and intent in housing policies announced in 1967 and 1968, and in 1972 it entirely replaced the policy of providing ready-built units for rent"(Ibid 272) .

Ward's observation cannot be challenged because if the growth of squatter settlements was checked, self-help housing delivery in this form would not be sustained in the long

term. In this regard, it merely provides a breathing space in the short-term and thus the heavy reliance on the same is not sustainable. Besides it tends to rationalise poverty and reduces the actual national expenditure towards the conventional housing delivery system. In the circumstances, alternative system of housing delivery such as the hybrid self-help in the form of the provision of serviced plots could be a viable option in enabling decent housing.

The literature that has been reviewed in the preceding paragraphs highlights salient issues pertaining to certain flaws in the interventions that have been undertaken in squatter settlements. These include a wrong perception of community participation which has led to failure to sustain the benefits of upgrading projects, inadequate assistance to households, poor service delivery by the local authorities, inadequacy of the upgrading typology and the heavy reliance on self-help housing. It is a perceived view that once these were resolved access to decent housing would be attained

SIGNIFICANCE OF THE STUDY

The premise in this study is that it will provide a source of information and suggestions to be considered by policy makers particularly with the need to achieve the objectives of the 1996 National Housing Policy. Scholars may also find the results of the study useful and intellectually stimulating.

RESEARCH METHODOLOGY

Research Design

This was a descriptive study which was carried out in four compounds in Lusaka, two of which were upgraded and two were non-upgraded. Primary data was also collected from the LCC and LWSC. The idea was to validate the findings obtained from the compounds with information from the two institutions. Direct measures of access to decent housing were those indicators which enabled a house to be categorised as decent housing. When these indicators were inadequate or unavailable, access to decent housing was not proved.

Thus the direct measures of decent housing in upgraded and non-upgraded compounds were examined on comparative terms in assessing the extent to which upgrading programmes led to the attainment of decent housing by households.

Sample Size:

Two hundred (200) heads of households in the compounds were chosen in the study as follows:

- a) One hundred (100) respondents were residents in upgraded squatter settlements, i.e. Ng'ombe and Kamanga Compounds in which fifty (50) respondents were chosen from each compound.
- b) One hundred (100) respondents were residents in non-upgraded squatter settlements, i.e. John Laing and Mtendere East (Valley View) compounds and fifty (50) respondents were chosen from each compound.
- c) Some officials at the LCC and LWSC who were identified as having relevant information were selected in the study. The information that was gathered was applied to support the findings generated from the data collected from the sample.

Sampling Design:

Simple Random sampling was applied in selecting respondents in the selected compounds. Purposive sampling was used to select officials at LCC and LWSC. Purposive sampling was essential because only officials who had the relevant information were selected.

Data Collection Techniques

- a) Primary data was collected through interviews and questionnaires. Interviews relied on non-structured interview schedule. Structured questionnaires with

closed-ended and open-ended questions were administered to respondents in the selected squatter compounds.

- b) Secondary data was collected from official documents at LCC and LWSC. Literature on the subject area was also obtained from the University of Zambia Library.

Data Analysis:

The Statistical Package for the Social Sciences (SPSS) was applied to analyze data. Microsoft Word Excel was used to present and summarise the findings.

CHAPTER TWO

HISTORICAL, SOCIO-ECONOMIC AND DEMOGRAPHIC CONTEXT OF THE STUDY AREA

THE BACKGROUND

A discourse on squatter settlements would be incomplete without mention of their development and growth. Although it was not the intention of this study to elaborate the evolution and growth of squatter settlements, a brief historical background would suffice in order to put the study in perspective.

Zambia which attained her independence from British colonial rule in 1964 is a landlocked country. Being a landlocked country, the land is surrounded by the Democratic Republic of the Congo and Tanzania to the north; Zimbabwe, Botswana, and the Caprivi strip of Namibia to the south; Malawi to the east; and Angola to the west. The country has an area of 753,000 square kilometers with a population of approximately 10 million. Zambia is also one of the most urbanized countries in the Sub-Saharan Africa and it is estimated that 40 percent of its population live in urban areas. (World Bank: 2002).

Although Zambia has a long history of human mobility dating as far back as the pre-colonial period, the migration of people during the colonial period was associated with the establishment of towns especially along the line-of-rail where mining and other economic activities were developing. This was the origin of urbanisation as it is reported that there were no indigenous urban systems prior to this era (COS 1980:12). Due to lack of economic opportunities for African peasants in the villages, the economy of Northern Rhodesia was characterized by a disparity between the urban and rural areas (Kay 1967:30-31). Thus people were forced to migrate to the towns for wage employment. The major destinations according to Davies were the Northern Rhodesia Copperbelt, the mines at Broken Hill now Kabwe, European farms, and the commercial and agricultural towns that had developed along the line-of-rail. (Davies 1969).

The migration of people to the towns was also induced by colonial policy which encouraged Africans to work in the mines rather than to sell their agricultural produce. As observed by Henderson, the Administrator of the North-Western region once remarked; "it would be a better policy to encourage the energies of the Bakaonde in the direction of mining than agriculture" (Henderson 1974: 10). At that time, Africans were not voluntarily seeking wage employment, hence there was need to mobilize labour. There were also other reasons such as the need for money to pay the taxes that were imposed on Africans and that the introduction of the money economy entailed that imported consumer goods were to be procured with cash. Hence, all these factors stimulated the desire for wage employment in towns which marked the beginning of urbanization in Zambia.

Lusaka which began as a railway siding was one of the loci of gravitation in the migration of people. Lusaka was named after the headman of the Lenje people in the area. In 1930, the colonial government decided to move the capital of Northern Rhodesia to a centrally located place from Livingstone, hence in 1935 Lusaka was established as the capital city. The African population was housed at old Kabwata and old Kamwala (LCC: 2007). Later planning authorities established African housing areas such as old Chilenje in 1945, New Chilenje in 1950 and Matero in 1951 (LCC:2007, Collins:1970:13-15). These areas constituted institutional houses which were leased to employers for rent on behalf of their workers under the Employment of Natives Ordinance of 1928 (Heisler 1974:115).

But colonial policy did not allow permanent residence by Africans in towns for the purpose of curbing urbanization. One way of ensuring this was the issuance of Passes which were identifications that had to be endorsed by employers before an individual was allowed to enter and reside in towns. The other control measure was that housing was tied to wage employment such that upon the end of employment eviction was a common sequel. Thus people who were no longer in employment were forced to go back to their villages and this created a circular pattern of human mobility from rural to urban areas and vice-versa.

Although provision of institutional housing was the norm, some employers merely allocated sites to enable their workers to erect huts (GRZ 1972: 4) which were employers' compounds. The growth of employers' compounds can be linked to some of the squatter settlements known to-day as is evidenced by the sustained original names such as John Laing, John Howard and so on. Kay notes that the institutional housing policy could not be sustained (Op cit: 117) and the option available for most workers therefore, was to house themselves in employers' compounds, for as long as this was tolerated by the landlords (Boswell 1967:39). Retired workers or those who lost their jobs and could manage to elude the law enforcers housed themselves in employers' compounds.

The employers' compounds which were at the time located at the periphery of the City of Lusaka however, were not considered to be illegal squatter areas. But following the extension of the city's boundary in July 1970, from 36 to 139 square miles" (Simmance 1972: 34) the jurisdiction of the LCC absorbed the employers' compounds. This development led to employers' compounds situated in the peri-urban areas to be embraced as illegal squatter areas.

The intensity of urbanization and the resultant growth of squatter settlements however, may not be linked to the colonial era as was the case in the post-independence period. As was earlier mentioned migration to the urban areas and the problem of squatter settlements after Zambia attained her independence was enhanced by increased migration as a result of the repeal of laws which restricted the movement of people. This led to increased urbanization and exacerbated the housing problem. The migration of people to urban areas was compounded by economic growth which coincided with the attainment of independence leading to more employment creation (Rothchild 1972:229). But the realised economic growth did not reverse the disparity between the rural and urban areas and hence, the continued influx of people to the urban areas. The consequence was that there was a high demand for housing which could not be satisfied through conventional means. Hence, there was no effective alternative to illegal settlements especially for the low-income households. Collins for example notes that

most LCC houses were mostly rented by civil servants and employees of the Council (Op. cit).

Apart from the above political reason for the growth of squatter settlements, Boswell *notes the failure of public officials to control squatting, not because the policy on the matter had changed but that officials of the United National Independence Party (UNIP) promoted the growth of squatter settlement in order to obtain electoral support (Op cit: 4-5) in which ordinarily the squatters received de-facto recognition.* The effort to control illegal occupation of land by public officials was therefore constrained by the party officials. Even today, the activities of party officials in squatter settlements are well known in which some Councilors have in some instances been involved in the illegal allocation of plots.

DEMOGRAPHIC CONTEXT OF THE STUDY

In the 1980, 1990 and 2000 censuses, the population of Zambia was recorded to be 5.7, 7.8 and 9.9 million respectively (CSO 2000:1). The 1990 census on internal migration reports that a greater number of people lived in the central part of the country where commercial and industrial activities were concentrated and these were towns and cities situated along the line-of-rail (CSO 1990: 11). And according to the demographic and health survey carried out in Zambia, Lusaka and Copperbelt provinces did not only have higher populations but were also the most urbanised” (CSO 2003: 2).

A review of the broader perspective in terms of population growth in the Zambian provinces for the period 1980-1990 reveals that the Copperbelt province had the largest number of inhabitants (1,339,225) followed by Lusaka province (933,449). But Lusaka province had the highest urban population growth rate of 28.2 percent compared with the Copperbelt province which recorded a reduction of -15 percent. (CSO 1990:22)

During the intercensal period of 1980-1990 according to the CSO, some provinces recorded a higher out-migration while others had a higher in-migration depending either on the province’s increasing or declining economic activity. Luapula province with its

fishing development had a positive contribution of urban migrants to the total population while the limited economic activities in Western province accounts for the negative contribution of urban migrants in the growth of the population. The negative contribution of urban growth was more pronounced on the Copperbelt province due the economic recession that the province was undergoing. But due to employment opportunities and small-scale enterprises that thrived in Lusaka province, a higher positive contribution of migration to urban growth was recorded.

In the 2000 census the population of Lusaka province is recorded to have reached 1,391,329 with a population of 252,869 in rural areas and 1,138,460 in urban areas. Of all the districts in the province, Lusaka district had the highest population of 1,084,703 followed by Chongwe and Kafue with a population of 148,403 and 131,125 respectively. Luangwa district had the least population of 18,818. (Ibid: 23) In comparison to other districts, Lusaka district not only has the largest population but is also the most urbanized because the area is predominantly urban.

In terms of housing, the continued growth of population in Zambia has not matched the corresponding demand for housing. The 1980 census report indicates that in 1969 the number of housing units or dwellings stood at 873,293 but this figure increased to 1,125,627 in 1980 translating to an increase of 28.9 percent at the rate of 1.0 percent per annum. On the other hand, the population rose by 42.5 percent at the rate of 3.3 percent per annum (Ibid). Such patterns of population growth and a deficiently satisfied demand for housing was a recipe for the growth of squatter settlements.

A plausible argument in the circumstances is that as the population of urban areas increased, so was the growth of squatter settlements. The illustration in table 2.1 exemplifies the relationship between the growth of the country's population to the growth of urban population on one hand, and on the other the growth of the population in Lusaka and the proportion of people living in unauthorized or squatter settlements.

Table 2.1 demonstrates that as the population of Zambia increased the number of urbanites in the country increased from 715,000 in 1963 to 1,192,000 in 1969 and 1,663,000 in 1974. The table also shows that as the population of Lusaka increased from 123,000 in 1963 to 262,000 in 1969 and 401,000 in 1974, there was a corresponding rise in the proportion of the population living in squatter settlements from 16 percent in 1963 to 36 percent and 42 percent in 1969 and 1974 respectively.

Table 2.1: Lusaka’s Population Growth 1963-74

	Zambia	Urban Areas	Lusaka	Proportion Of people Living in Unauthorised Areas
1963	3,490,000	715,000	123,000	16%
1963-69 Annual Growth Rate	2.5%	8.9%	13.4%	
1969	4,060,000	1,192,000	262,000	36%
1969-74 Annual Growth Rate	2.9%	6.9%	9.9%	
1974	2,680,000	1,663,000	401,000	42%

Source: Racodi C. and Schyter A 1981 Upgrading in Lusaka: Participation and Physical Changes, Lund, Swedish Council for Building Research, page 58.

The above demographic characteristics of squatter settlements show that the rate at which the population of these areas grows is higher than the rate of population growth in urban areas. This has not only been akin to Lusaka as these trends have been proved elsewhere. For example, Dwyer observes that while the population of Latin American and Asian cities grew at 5 to 8 percent per annum, squatter populations increased at the rate of 12 to 15 percent (Dwyer 1997:2005). Lusaka has not been an exception as demonstrated above and the World Bank estimates that currently squatter settlements in the city accommodate 70 percent of the city’s population and occupies 20 percent of the residential land (Op. cit).

It is against the above historical background that the four compounds in this study evolved namely; Ng'ombe, John Laing, Kamanga and Mtendere East (Valley View). The historical background of these areas apart from Mtendere East compound was provided by the Research Unit of the LCC. (LCC 2007)

Ng'ombe compound was an illegal settlement until it was recognised in 1997 leading to the upgrading of the compound. The compound is located on the north-eastern part of the city centre in Lusaka and is bordered by Kalundu on the south, Chudleigh on the east, Chamba Valley on the north and Roma on the west. Ng'ombe compound has a population of approximately 23,850 with a breakdown of 12,111 males and 11,739 females. There are 5,117 households in the compound.

The compound evolved as a paddock for Galaunia farms as far back as 1930 and early settlement of the area was at what is now known as Chikondamoyo tavern where there were only 14 clay and grass thatched huts. When the state repossessed the land and the landlord moved out, the cattle headers remained in the area and were later joined by relatives and people from surrounding areas.

Kamanga settlement began as a farmland belonging to a white farmer who was known as "Olomosi". When the farmer vacated the area in 1964 a farm labourer by the name of Mseteka remained in the settlement and was later joined by relatives, friends and other people whom he allocated plots. The name Kamanga is a Chewa word which means tying and after Zambia attained independence in 1964, the compound was named after the first Republican Vice-President, his honour Mr. Reuben Kamanga for his service to the nation.

Kamanga compound is located on the eastern part of the city, 13 kilometres on the left hand side of the Great- East Road. It is specifically located after Kaunda Square stage II compound. The compound has a population of approximately 7,516 with a breakdown of 3,668 males and 3,848 females comprising 1,751 households. The compound was recognized in 1992 when upgrading of the area began.

John Laing compound was recognised as a statutory improvement area in 2004. The compound however, was yet to be upgraded. The compound has a population of 38,959 with a breakdown of 20,101 males and 18,858 females. There are 9,249 households in the area. The compound is situated on the southern part of the central business district along the Kafue road.

The name John Laing compound was derived from a white man who lived in the area in the 1970s and operated a mining company called Dealer Stone Mining Company that produced crushed stones which were used for cement production at Chilanga Cement PLC. When the company was closed the workers continued to stay in the area and were later joined by other people, especially people who had retired and could not return to their villages and those who migrated to Lusaka in search of employment. (Ibid).

Mtendere East compound, sometimes called Valley View, is bordered by Kalikiliki compound on the south, National Development College (NRDC) on the north, Mtendere compound on the west and some farms on the east. The LCC has not documented the historical background of the area. Thus, the MMD chairman at Kalikiliki, in presence of other party cadres who were actively involved in the allocation of plots, was interviewed. It was easy to locate the MMD chairman Mr. Nkanshi Chewe because he was once a workmate but has since retired from the University of Zambia.

The land occupied by the squatters once belonged to a farmer by the name of Salama. When the farmer vacated the land it remained unutilised for some years before July 1999 when the MMD party cadres began to allocate plots in the area. According to Mr. Chewe it will not be long before the area is regularized as consultations with the LCC had commenced.

SOCIAL-ECONOMIC CONTEXT OF THE STUDY

Economic activities in the four compounds can only be analysed by first examining the broader performance of the Zambian economy. In terms of her economic performance,

Zambia in 1991 adopted an open, private sector-led economy which entailed minimum Government control. In order to bring macro-economic stability in the economy, the Government adopted the Structural Adjustment Programme (SAP) in 1991. This intent was backed up by the implementation of economic measures which included liberalization of trade and prices, removal of subsidies, privatization of public sector enterprises, public sector reforms, a reduction in public expenditure and liberalization of marketing and pricing of agricultural produce.

Some of the measures put in place such as the privatization of public sector enterprises, public sector reforms and reduction of public expenditure, led to high unemployment in the country. For example, the JICA reports that the Public Sector Reform Program (PSRP) led to the retrenchment of as many as 15,000 workers by the end of 1998 (JICA2001:1-7). In this regard, it is reported that unemployment levels had increased in urban areas from 16 percent in 1990 to 26 percent in 2000. The agricultural sector employed most of the workers in the country, accounting for 72 percent of Zambian workers in the year. It is further reported that other sectors recorded decreases in employment. For example the mining sector is reported to have recorded a decrease from 3 percent in 1990 to 1 percent in 2000 (Ibid). In a related development, the World Bank states that due to the economic decline many of the benefits of urban living had been eroded with the majority of the population living below the poverty datum (World Bank 2002:7).

The high unemployment rate which is closely associated with some of the negative impacts of the Structural Adjustment Programme (SAP) has not spared the residents in squatter settlements. In the circumstances, self-help employment has been the major source of income for the majority of households. The JICA affirms that 44.7% of people engaged in the informal sector were in retail business and 36.7% in farming, fishing and hunting businesses (Ibid).

According to the profiles of people in the compounds compiled by the LCC, the majority of the people were engaged in the informal sector as opposed to the formal

sector (op cit). It is also stated by JICA that most people in squatter settlements survive on petty trading, selling charcoal, welding, beer brewing, carpentry, tailoring, crushing stones and other economic activities which are carried out on self-employment basis. A comparison between females and males shows that the major economic activities for females were petty trading, preparation and selling of food, beer brewing, tailoring and working as a maid while the males were predominantly in welding, carpentry, bricklaying, plumbing, and vehicle repair. A lesser proportion of the population living in squatter settlements was engaged in the formal sector.

CHAPTER THREE

PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

INTRODUCTION

This Chapter covers the presentation of the findings obtained from the field. It presents findings generated through interviews with officials at LCC and LWSC, and data collected from the four (4) compounds and these findings are simultaneously presented, analyzed and interpreted in light of the research objectives, namely: 1) Ratio of access to decent housing. 2) Benefits derived from upgrading programmes. 3) Level of desired ability to own decent housing. 4) Existence of other community services. 5) Strategies needed to ensure access to decent housing.

Ratio of Access to Decent Housing.

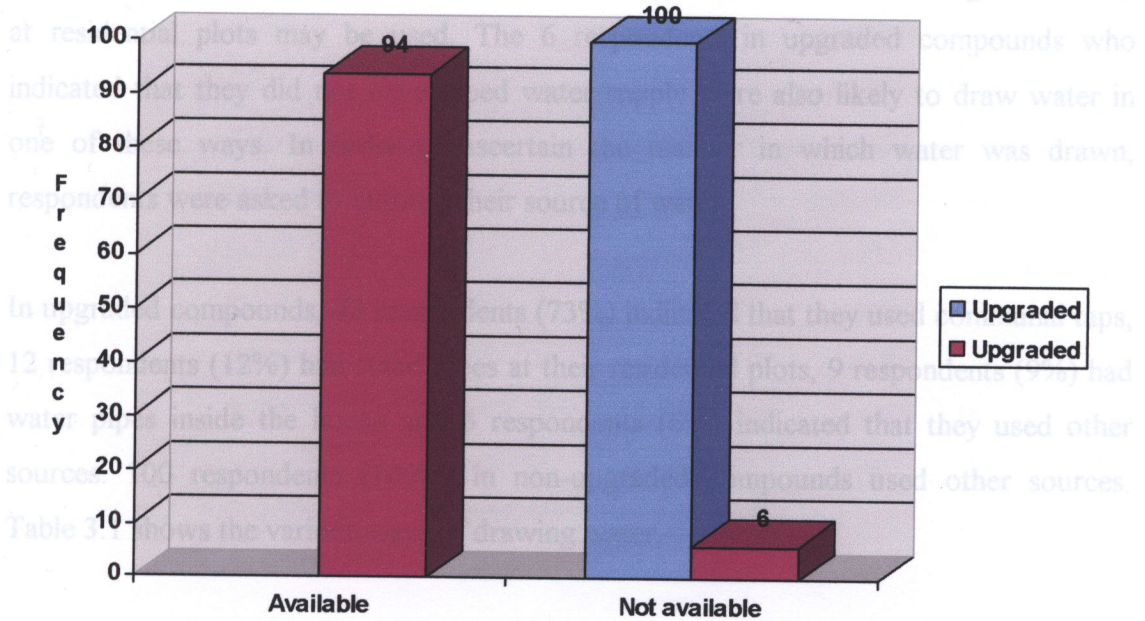
In order to test the differentiation between upgraded and non-upgraded compounds in terms of the distribution of decent housing, findings pointing to the indicators for decent housing are presented on comparative terms.

a) Distribution of households with Access to Piped Water Supply.

The provision of water infrastructure in a residential area enables the attainment of some of the indicators of decent housing which were directly linked to piped water supply, i.e. water pipes and waterborne sanitation inside the house. Respondents in both upgraded and non-upgraded compounds were therefore, asked to indicate if piped water supply was available in their compounds.

In upgraded compounds 94 respondents (94%) indicated that they had piped water supply in their compounds while 6 respondents (6%) indicated that they did not have piped water supply. All the 100 respondents (100%) in non-upgraded compounds indicated that it was not available. Figure 3.1 shows the responses.

Figure 3.1: Availability of Piped Water



It is clear from the findings that the majority of the respondents (94%) in upgraded compounds had access to piped water supply as against non- upgraded compounds where all the respondents (100%) did not have access to piped water supply. Only 6 respondents (6%) in upgraded compounds did not have access to piped water supply. This could be attributed to the distance between the source of water and the location of the residential plot. The non –availability of piped water supply in non- upgraded compounds is because these areas were yet to be upgraded. This is attested by the 1994 National Water Supply Policy which states that in peri- urban areas, settlements that have been regularised as improvement areas were to be treated in the same manner as any other urban area with regard to ensuring the provision of adequate water supply and sanitation facilities (GRZ:1994). Although John Laing compound had been regularised, the area was yet to be upgraded and this explains why the compound had no piped water supply. Hence it is deduced that the availability of piped water supply in upgraded compounds was a result of the upgrading programmes that had been undertaken.

Despite the existence of piped water supply in upgraded compounds, people may draw water in different ways, i.e. communal water taps, stand pipes at residential plots and

water taps inside the house. In non-upgraded compounds, other sources such as boreholes, piped water supply situated outside the compound and hand dug water wells at residential plots may be used. The 6 respondents in upgraded compounds who indicated that they did not have piped water supply were also likely to draw water in one of these ways. In order to ascertain the manner in which water was drawn, respondents were asked to indicate their source of water.

In upgraded compounds, 73 respondents (73%) indicated that they used communal taps, 12 respondents (12%) had stand pipes at their residential plots, 9 respondents (9%) had water pipes inside the house and 6 respondents (6%) indicated that they used other sources. 100 respondents (100%) in non-upgraded compounds used other sources. Table 3.1 shows the various ways of drawing water.

It is clear from the findings that the commonest mode of drawing water in upgraded compounds is in the following order; communal water taps (73%), stand water taps at the house (12%), piped water inside the house (9%) and other sources (6%). In non-upgraded compounds other sources were used (100%).

In comparative terms, the various methods of drawing water in upgraded compounds could be said to have been made possible by the manner in which the water infrastructure was installed than was the case in non-upgraded compounds where piped water supply was not available. Apart from the communal taps which were for common usage, people in upgraded compounds had managed to install stand water taps (12%) at their residential plots and erected water pipes inside their houses (9%). Hence it is deduced that these improvements to houses had been facilitated by the upgrading of the compounds in which basic water infrastructure had been provided.

Table 3.1: Sources of Water in Upgraded and non-upgraded Compounds

	Upgraded compounds	Non-upgraded Compounds
Source of water	Frequency	Frequency
Communal taps	73	0
Stand pipe at home	12	0
Tap inside the house	9	0
Other sources	6	100
Total	100	100

Key: Other sources include; boreholes, piped water supply outside the compound, hand dug wells at residential plots.

Information obtained during interviews with officials at LWSC indicates that piped water supply in some peri- urban areas was poor and this may also explain why 6 respondents (6%) indicated that they did not have water supply. It was mentioned that cost recovery was in some instances difficult as consumers were reluctant to pay for services which they considered to be shoddy. It was further revealed that where funding had been inadequate the water infrastructure was makeshift and poorly constructed.

It should be noted however, that the majority of the respondents in upgraded compounds used communal water taps (73%) while a minority have stand water pipes at residential plots (12%) and piped water inside the house (9%). This is interpreted to mean that upgrading programmes only focused on communally provided water and not individual connections to plots. This is attested by information obtained from L.W.S.C. stating that the common typology of water supply in upgraded compounds was the provision of communal taps in which one tap served twenty five (25) houses. It was also revealed that although the water infrastructure had been installed, individuals had to make their own connections to plots. Thus, individual connections were not part of the upgrading programmes but this was dependent upon the affordability of a household.

b) Distribution of Households with water inside their Houses

It should be noted that the mere provision of piped water supply, especially through communal water taps, does not constitute access to decent housing as defined for the purpose of this study. This is particularly so because the majority of people within the twenty five (25) households per one stand pipe were likely to experience difficulties in drawing their water due to the distance involved. This means that the majority of households had to store enough water in containers each time they went to draw water which poses the risk of pollution.

The findings reflected in table3.1 however, show that 9 respondents (9%) in upgraded compounds had piped water supply inside their houses while there were no respondents (100%) in non-upgraded compounds with water pipes inside their houses.

According to information obtained from LWSC, individual connections were dependent upon adequate water pressure in the area as well as the capacity of a household to pay the costs involved such as the cost of the service waterline as well as the connection cost.

The above requirement explains why there were fewer households in upgraded compounds who have installed water pipes inside their houses. It is deduced that most of the households were constrained in their desire to install water pipes inside their houses due to financial problems. But although a minority of households had installed water pipes inside their houses (9%) as against those who did not (91%), this does not overshadow the impact that upgrading programmes had in this aspect. The water infrastructure which had been provided allowed for connections to plots, hence facilitating the installation of water pipes inside the houses.

The interpretation in this respect is that upgrading programmes had the potential of facilitating the installation of water inside the houses by the majority of the residents depending on their affordability. It is therefore, deduced that upgrading programmes in terms of installation of water inside the houses facilitated access to decent housing.

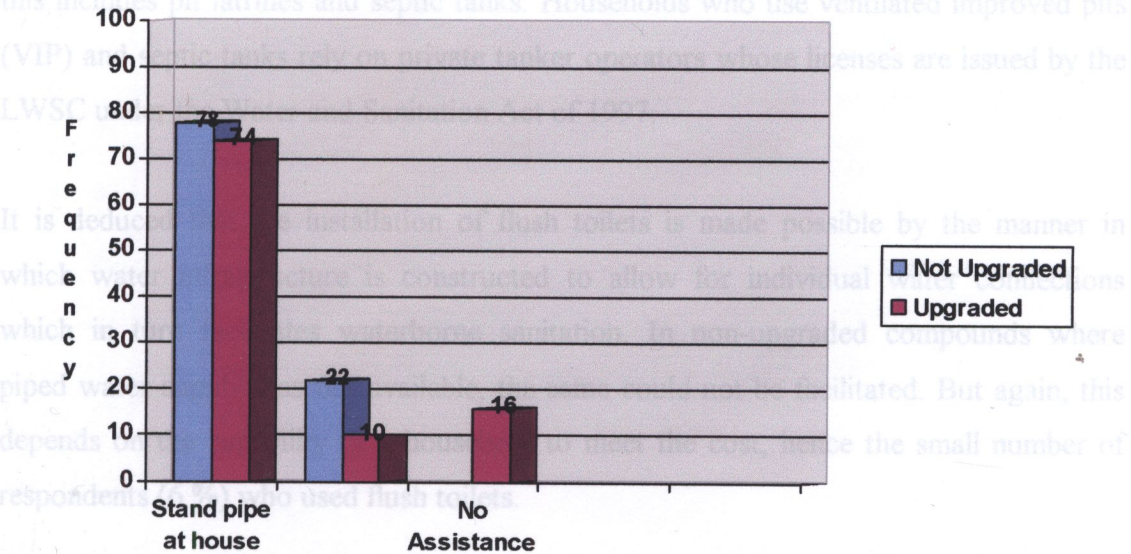
The findings discussed above however, seem to suggest that the residents in both upgraded and non-upgraded compounds needed assistance in water supply. The respondents in both upgraded and non-upgraded compounds were asked to indicate the kind of assistance that they would need in water supply. In the case of non-upgraded compounds the question was relevant in order to determine the mode of water supply that they preferred in the event that their area was to be upgraded i.e. communal taps, stand pipes at residential plots or installation of water pipes inside their houses. In upgraded compounds the question was meant to find out if there was any need to improve upon the existing water supply or assistance in terms of individual connections.

In non-upgraded compounds 78 respondents (78%) indicated that they needed assistance in having stand pipes at their houses, 22 respondents (22%) indicated communal taps. In upgraded compounds 74 respondents (74%) indicated stand pipes at their residential plots, 10 respondents (10%) indicated communal taps and 16 respondents did not need any assistance. Figure 3.2 shows the responses.

It is apparent from the above findings that residents in non-upgraded compounds wanted water supply to be introduced in their area because the compounds were yet to be upgraded. The majority of the respondents (78%) wanted assistance in installing stand pipes at their residential plots as opposed to communal taps (22%). But it should be noted as earlier mentioned that the commonest mode of water supply by the LWSC was through the provision of communal water taps. It is noted that the indication of this preference by the majority of the respondents was a clear testimony that the residents were no longer content with the provision of water by way of communal taps. It means that if assistance had to be given this aspect needed to be considered. The installation of stand pipes at residential plots would reduce the costs involved in erecting water pipes inside the house hence this is seen as a mitigating factor in the financial constraints faced by households. Also depending on the reliability of water supply people would not have to store water which would be prone to pollution. Such assistance was likely to enable the majority of households to access decent housing in terms of piped water supply inside their houses.

In contrast to upgraded compounds the assistance to be rendered was meant to improve upon the existing piped water supply as already alluded to. But even in these areas the preference for stand pipes at residential plots predominated. (74%) indicated stand pipes at residential plots as against communal taps (10%). Even in upgraded compounds therefore, decent housing would be facilitated if piped water supply was installed at residential plots.

Figure 3.2: Needed Assistance in Water Supply



c) Distribution of Households who live in Houses with Water –borne Sanitation (Flush toilet).

Depending upon the availability or non-availability of piped water supply, the type of toilet used could either be a pit latrine or a flush toilet. The respondents in upgraded and non-upgraded compounds were asked to indicate the type of toilet which they used.

In upgraded compounds 94 respondents (94%) used pit latrines while 6 respondents (6%) used flush toilets. In non-upgraded compounds all the 100 respondents (100%) used pit latrines. Figure 3.3 shows the responses to the question.

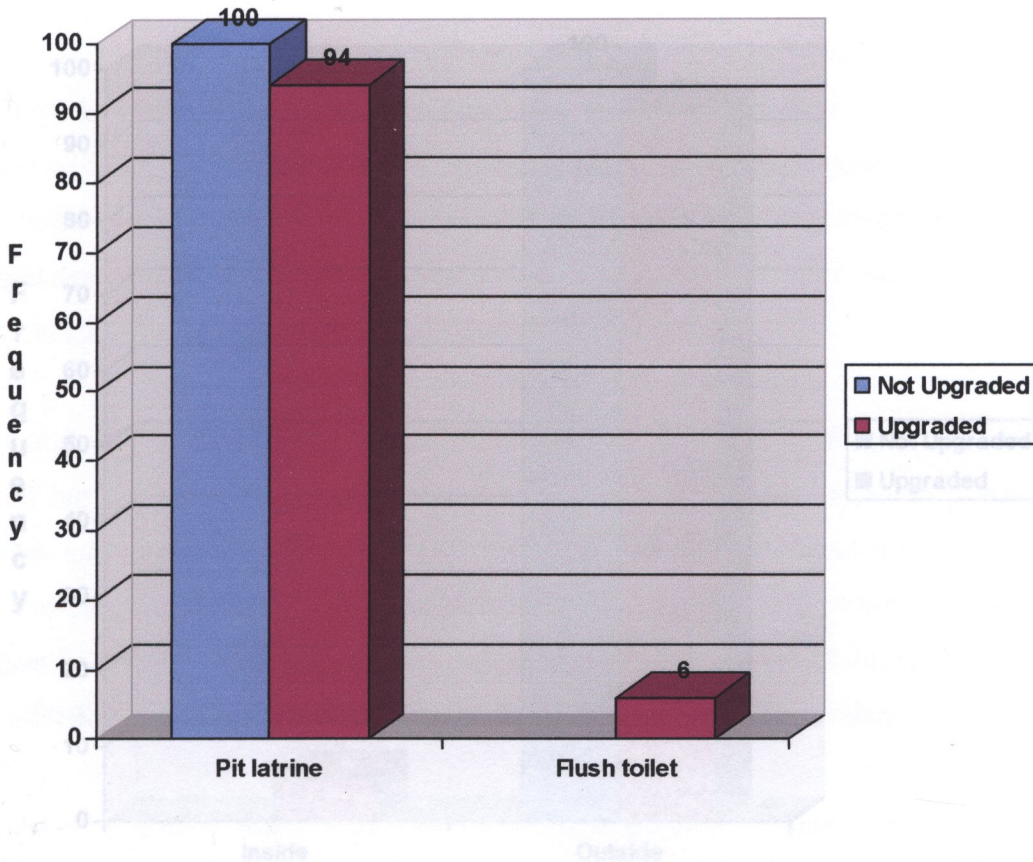
In comparative terms, the findings show that there were houses with flush toilets in upgraded compounds (6%) but the same were non-existent in non-upgraded compounds (100%).

According to the LWSC peri-urban policy, the LWSC provides limited sanitation services in peri-urban areas which were mainly waterborne sewer connections for areas that are situated near main sewer infrastructure. The majority of peri-urban areas used the on-site sanitation facilities constructed and maintained by individual households and this includes pit latrines and septic tanks. Households who use ventilated improved pits (VIP) and septic tanks rely on private tanker operators whose licenses are issued by the LWSC under the Water and Sanitation Act of 1997.

It is deduced that the installation of flush toilets is made possible by the manner in which water infrastructure is constructed to allow for individual water connections which in turn facilitates waterborne sanitation. In non-upgraded compounds where piped water supply was not available, the same could not be facilitated. But again, this depends on the capability of a household to meet the cost, hence the small number of respondents (6 %) who used flush toilets.

The use of flush toilets however, is not an entirely adequate indicator of decent housing as some of the toilets may be outside the houses. In order to ascertain this aspect, the respondents in both upgraded and non-upgraded compounds were further asked to indicate if the toilets were inside their houses. The 6 respondents (6%) in upgraded compounds who used flush toilets indicated that the toilets were inside their houses. The pit latrines in both upgraded and non-upgraded compounds were inevitably outside the houses. Figure 3.4 shows the responses to the question.

Figure 3.3: Type of Toilet

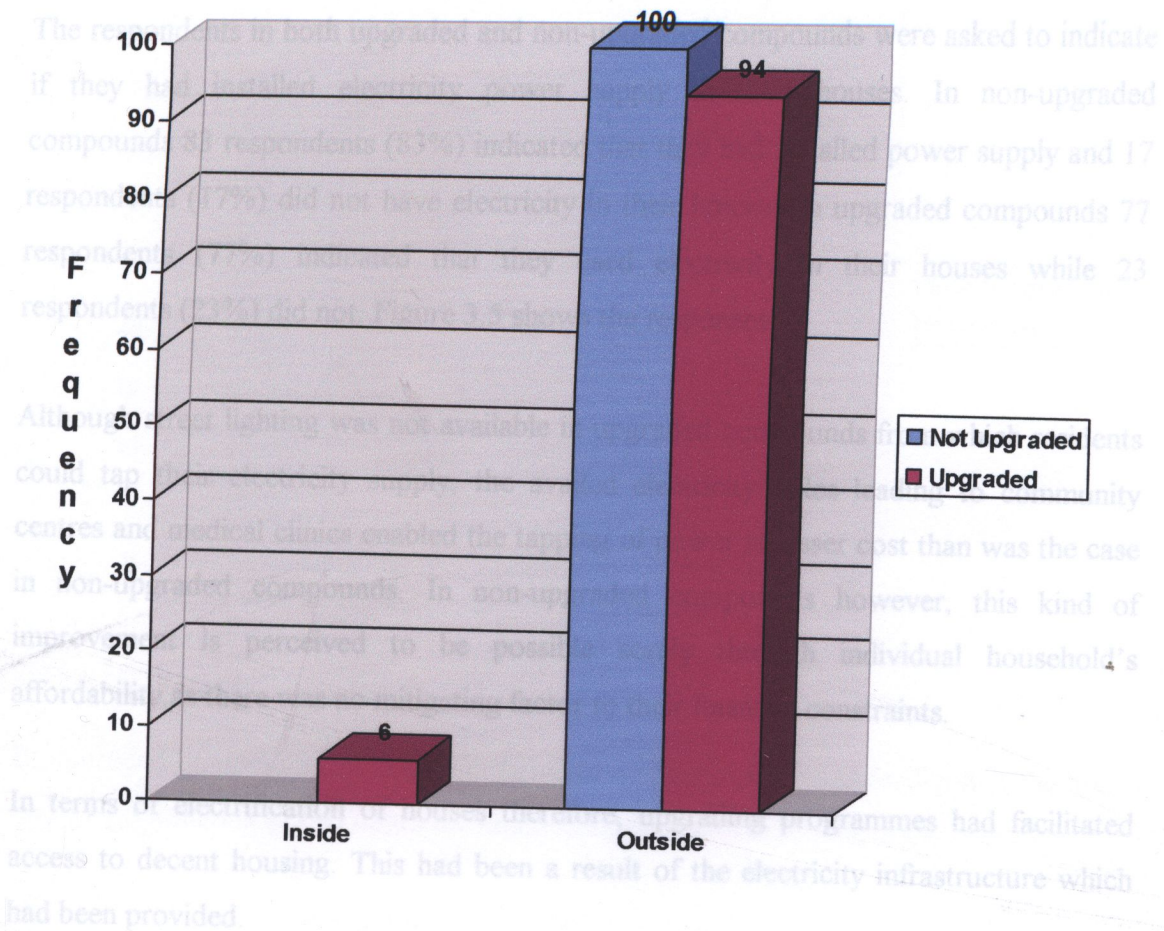


Although the number of houses with flush toilets is small (6%), the potential of the upgrading programmes allowing for this kind of improvement cannot be ignored. The water infrastructure which had been provided in upgraded compounds allowed connections to individual plots and this in turn led to some households to install flush toilets.

Depending on the extent to which the electricity infrastructure is provided in upgraded compounds, households were likely to find it easier to install this facility. It is interpreted that upgrading programmes had facilitated decent housing in upgraded compounds in terms of the installation of flush toilets inside the houses. This was not possible in non-upgraded compounds due the non-existence of piped water supply.

The findings show that the majority of respondents in both upgraded (77%) and non-upgraded compounds (83%) used electricity in their houses. All the respondents in both

Figure 3.4: Toilet Inside the House



d) Distribution of Households who live in Electrified Houses

Depending on the extent to which the electricity infrastructure is provided in upgraded compounds, households were likely to find it cheaper to install their electricity power supply. In the absence of such infrastructure the installation of power would be expensive, perhaps beyond the capacity of most households.

The findings show that the majority of respondents in both upgraded (77%) and non-upgraded compounds (83%) used electricity in their houses. All the respondents in both

upgraded (100%) and non-upgraded compounds (100%) indicated that street lighting was not available.

The respondents in both upgraded and non-upgraded compounds were asked to indicate if they had installed electricity power supply in their houses. In non-upgraded compounds 83 respondents (83%) indicated that they had installed power supply and 17 respondents (17%) did not have electricity in their houses. In upgraded compounds 77 respondents (77%) indicated that they used electricity in their houses while 23 respondents (23%) did not. Figure 3.5 shows the responses.

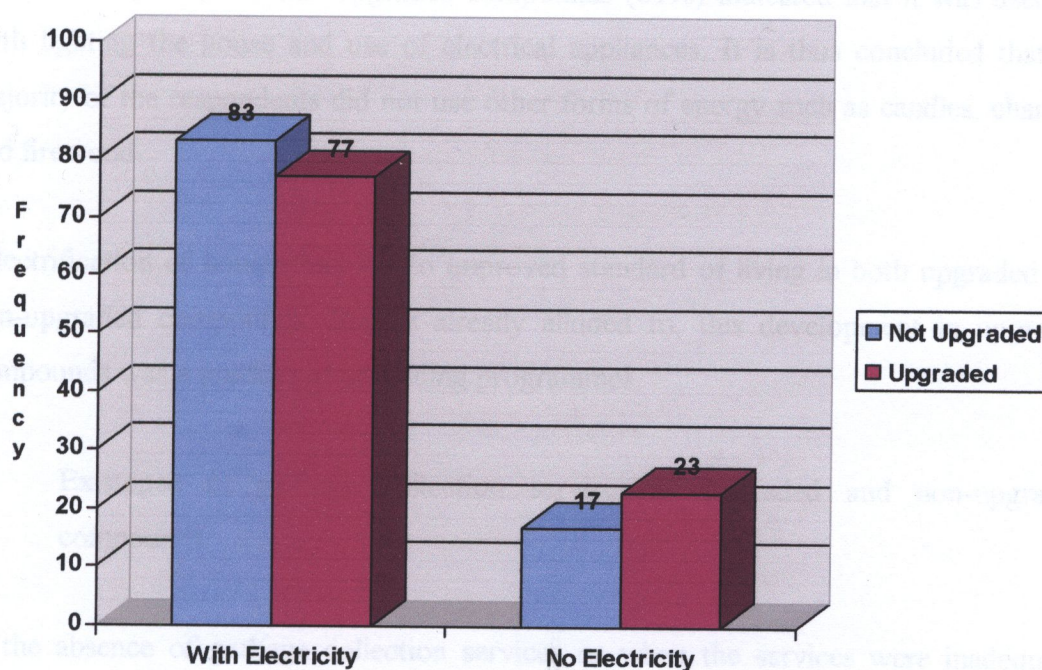
Although street lighting was not available in upgraded compounds from which residents could tap their electricity supply, the available electricity poles leading to community centres and medical clinics enabled the tapping of power at lesser cost than was the case in non-upgraded compounds. In non-upgraded compounds however, this kind of improvement is perceived to be possible solely through individual household's affordability as there was no mitigating factor to their financial constraints.

In terms of electrification of houses therefore, upgrading programmes had facilitated access to decent housing. This had been a result of the electricity infrastructure which had been provided.

Decent housing entails a high standard of living and part of the contributing factor could be the purpose for which electricity was used. Respondents were therefore, asked to indicate the purpose for which electric power was used.

In non-upgraded compounds, 2 respondents (2%), indicated that it was used for lighting the house, 81 respondents (81%) indicated that it was used for lighting the house and to use electrical appliances. In upgraded compounds, 4 respondents indicated that it was used for lighting the house and 73 respondents (73%) as used for lighting the house, 81 respondents (81%) indicated that it was used for lighting the house and to use electrical appliances.

Figure 3.5: Installation of Electricity in the House



In upgraded compounds, 4 respondents indicated that it was used for lighting the house and 73 respondents (73%) upgraded and non-upgraded compounds in the manner in

Table 3.2: Use of Electricity

Use of electricity	Upgraded compounds	Nom-upgraded compounds
Frequency	Frequency	Frequency
Lighting	4	2
Lighting plus electrical appliances	73	81
No electricity	23	17
Total	100	100

which electric power is used. The majority of the respondents in both upgraded compounds (73%) and non-upgraded compounds (81%) indicated that it was used for both lighting the house and use of electrical appliances. It is thus concluded that the majority of the respondents did not use other forms of energy such as candles, charcoal and firewood.

Electrification of houses had led to improved standard of living in both upgraded and non-upgraded compounds. But as already alluded to, this development in upgraded compounds was a product of upgrading programmes.

- e) Existence of garbage collection services in upgraded and non-upgraded compounds.

In the absence of garbage collection services or when the services were inadequate, residents in an area were likely to find alternative ways of garbage disposal. In order to determine the existence of garbage collection services respondents in both upgraded and non-upgraded compounds were asked to indicate the manner in which garbage was disposed.

In non-upgraded compounds, 81 respondents (81%) indicated that garbage was disposed within their residential plots and 19 respondents (19%) indicated outside the residence. In upgraded compounds, 73 respondents (73%) indicated that they disposed garbage within their residence, 14 respondents (14%) indicated that they disposed their garbage outside their residential plots and 13 respondents (13%) indicated that they disposed their garbage in communal dustbins. Figure 3.6 shows the responses.

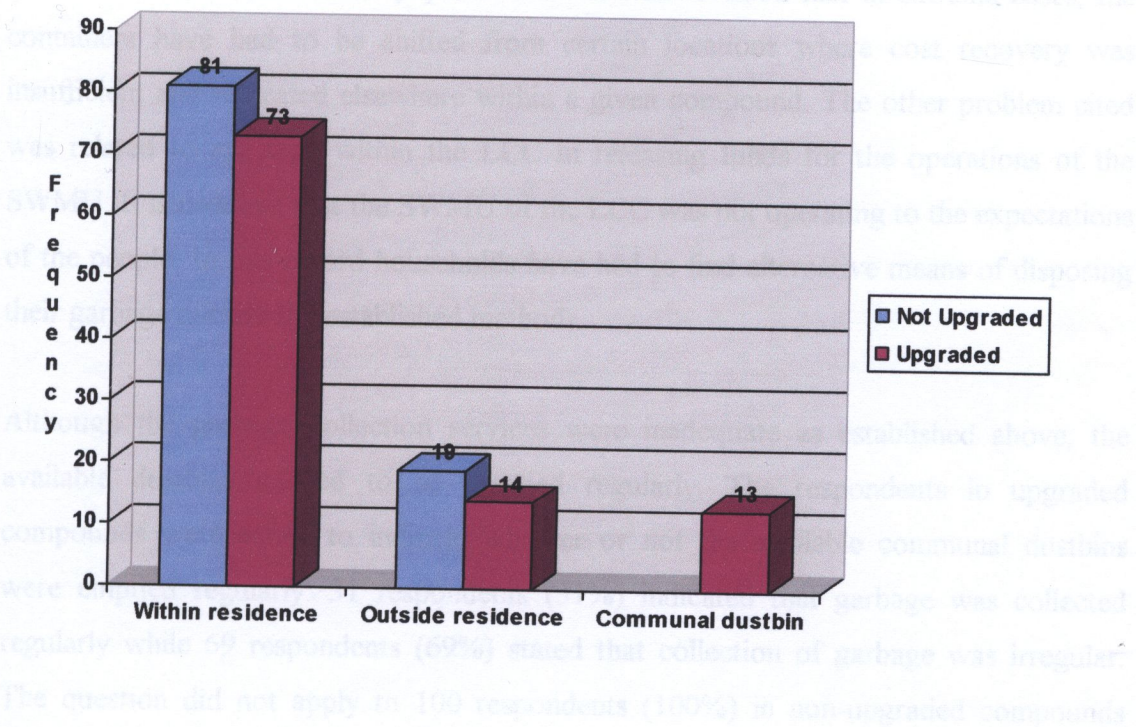
In comparative terms, the findings reveal that there were garbage collection services in upgraded compounds (13%) than was the case in non-upgraded compounds (0%). This is evidenced by the non-existent of communal dustbins in non-upgraded compounds. But the findings suggest that the garbage collection services in upgraded compounds were inadequate because the majority of the respondents (73%) disposed their garbage

within their residential plots as was the case with the majority of the respondents (81%) in non-upgraded compounds.

A minority of the respondents (13%) in upgraded compounds used communal dustbins. It is therefore deduced that garbage collection services in upgraded compounds were inadequate as the majority of people either disposed their garbage outside their residence or within the residence as was the case in non-upgraded compounds.

According to the Solid Waste Management Analysis Report (LCC 1999) the amount of domestic waste generated required proper storage, collection, transportation and final disposal at the disposal site which implies proper solid waste management (SWM). It is stated that domestic waste in Lusaka constitutes 80% of the total waste generated in the city but only 10 to 15 percent out of 250,000

Figure 3.6: Form of Garbage Disposal



tons of all types of waste generated from commercial, industrial, domestic, agricultural and other human activities is collected and transported to the dumping site. With regard

to domestic waste, this results from sweeping, fuel burning, gardening, food preparation, paper, metals, glass and plastics.

The above revelation is a clear testimony that solid waste was not properly handled in the City of Lusaka. Similarly, the information obtained from LCC indicates that its Waste Management Unit is responsible for solid waste management in peri-urban areas and this included the collection and emptying of communal dustbins or containers. It was further indicated that in this arrangement households were required to ferry their waste to the dustbins because there was no garbage collection from residential plots. Hence, it is deduced that the waste generators participated in the waste management system. It was also indicated that the Local Government Act, section 20 (1) (b) empowered the SWMU to impose fees for the services rendered to the public.

It is however, acknowledged in the solid waste analysis report (Ibid) that the collection of fees had been hampered by a deficient solid waste management system which made the communities reluctant to pay the fees. It was revealed that in extreme cases, the containers have had to be shifted from certain locations where cost recovery was insufficient and relocated elsewhere within a given compound. The other problem cited was related to red tape within the LCC in releasing funds for the operations of the SWMU. It is deduced that the SWMU of the LCC was not operating to the expectations of the people. In this regard households have had to find alternative means of disposing their garbage outside the established methods.

Although the garbage collection services were inadequate as established above, the available dustbins needed to be emptied regularly. The respondents in upgraded compounds were asked to indicate whether or not the available communal dustbins were emptied regularly. 31 respondents (31%) indicated that garbage was collected regularly while 69 respondents (69%) stated that collection of garbage was irregular. The question did not apply to 100 respondents (100%) in non-upgraded compounds where there were no garbage collection services. Figure 3.7 shows the responses.

The findings show that garbage collection services which were inadequate in terms of the available dustbins or containers were also deficient in terms of the frequency with which the containers were emptied. It follows that if the containers or dustbins were not emptied regularly, there was an overspill of garbage to the ground or indeed on to the roads and this was also a common sight in non-upgraded compounds. The findings reveal that there is no much difference between upgraded and non-upgraded compounds in terms of garbage disposal.

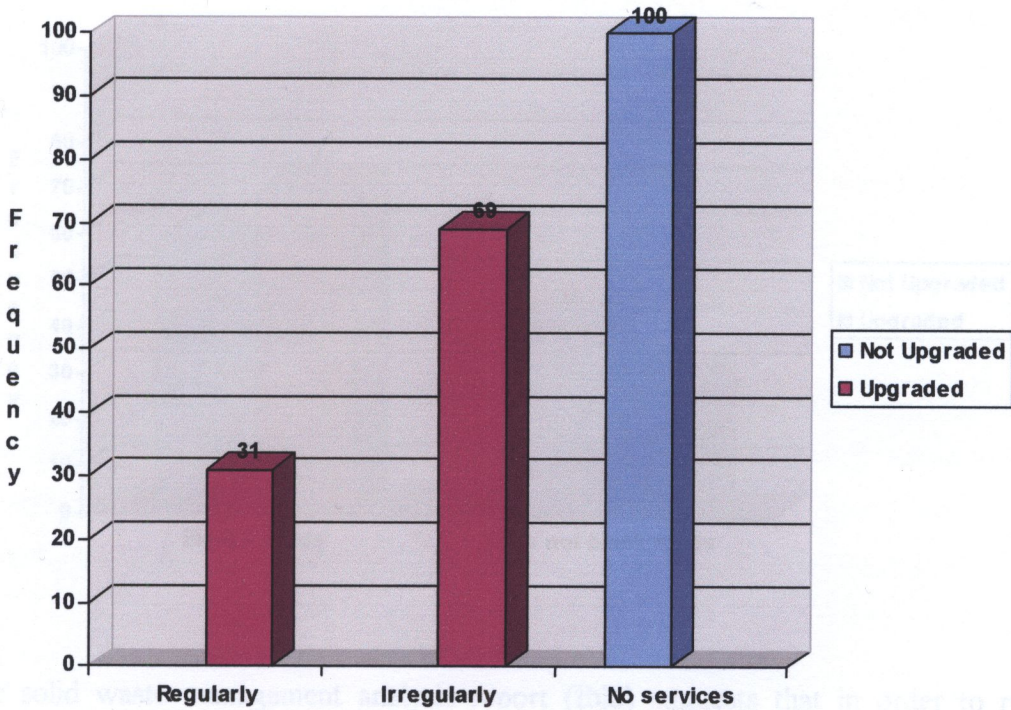
In light of garbage which was disposed outside residential plots, access roads were likely to get blocked. In order to establish this, respondents in both upgraded and non-upgraded compounds were asked to indicate whether or not the roads got blocked.

In non-upgraded compounds, 59 respondents (59%) indicated that roads got blocked while 41 respondents (41%) indicated that roads never got blocked. In upgraded compounds, 70 respondents (70%) indicated that roads got blocked while 30 respondents (30%) indicated that roads never got blocked. Figure 3.8 shows the responses.

The findings above illustrate that disposal of garbage on roadsides and open spaces is a common practice in both upgraded and non-upgraded compounds, leading to access roads getting blocked. Consequently, this could lead to an environment with stagnant water during the rainy season which is not conducive for decent housing. The absence of or inadequacy of garbage collection services causes an unhealthy environment that is also aesthetically unfriendly. The dumping of garbage on open spaces within the compound become a breeding ground for mosquitoes and flies and this eases the transmission of diseases in an area than would have been the case with proper solid waste management.

The findings demonstrate that in view of the inadequacy of garbage collection services in upgraded compounds, it is not possible to draw a distinction between upgraded and non-upgraded compounds

Figure 3.7: Frequency of Garbage Disposal

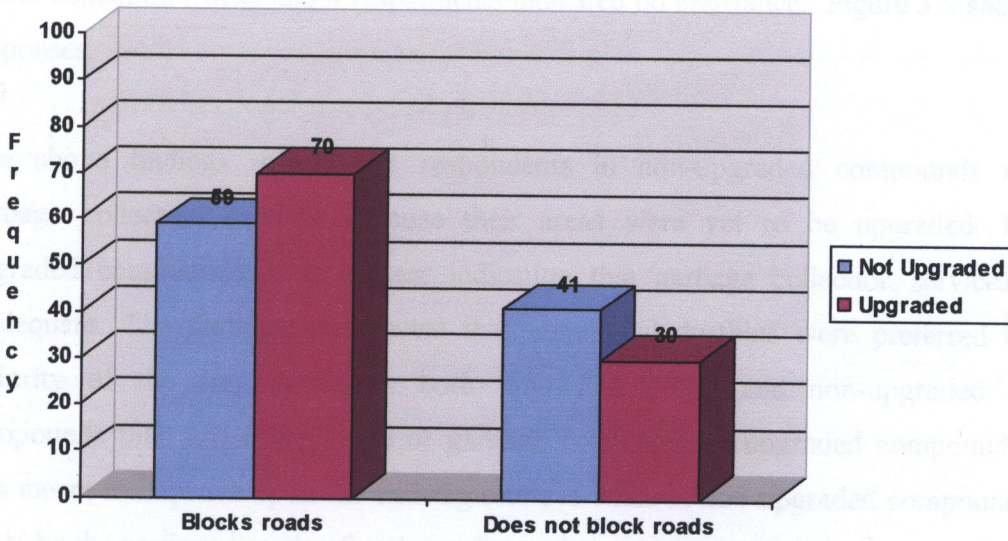


The conclusion from the findings is that in terms of garbage collection services in upgraded compounds, upgrading programmes had not facilitated access to decent housing.

The solid waste management analysis report (Ibid) suggests that in order to reduce domestic waste, it needed to be handled scientifically to allow for its reuse and recycling. In this instance, it is recommended that communities be encouraged to use biodegradable bags, i.e. paper bags to replace plastic packing material and carry bags. It is stated that the garbage generated should be sorted into various components in which kitchen waste can be used for decomposing in backyard gardens. Paper, plastics, glass and metal cans can be baled and sold for recycling. The remaining solid waste is the only matter to be disposed at the dumping site.



Figure 3.8: Garbage Blocking Roads



The solid waste management analysis report (Ibid) suggests that in order to reduce domestic waste, it needed to be handled scientifically to allow for its reuse and recycling. In this instance, it is recommended that communities be encouraged to use biodegradable bags, i.e. paper bags to replace plastic packing material and carry bags. It is stated that the garbage generated should be sorted into various components in which kitchen waste can be used for decomposing in backyard gardens. Paper, plastics, glass and metal cans can be baled and sold for recycling. The remaining solid waste is the only matter to be disposed at the dumping site.

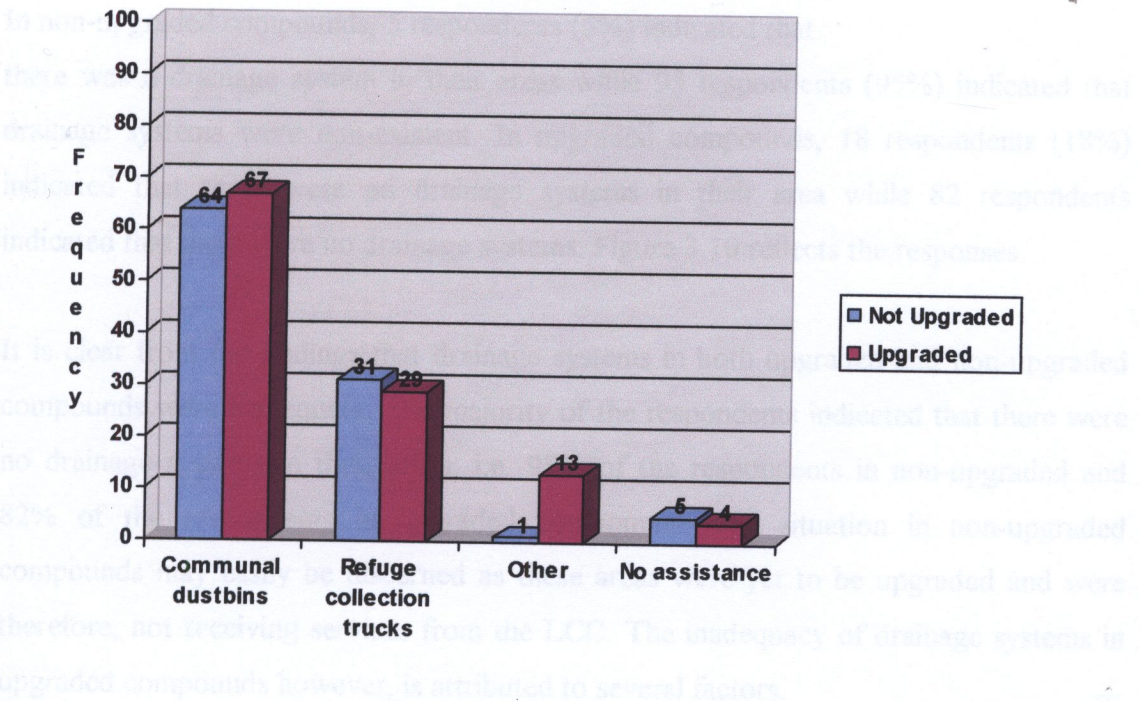
The above suggestion is viable, but if it were to work the communities needed to be sensitized on the advantages that would accrue to them. Besides, this sensitization would be effective if the communities perceived the services by the SWMU to be adequate. But the communities seem to suggest other alternatives. The respondents were asked to indicate the kind of assistance that they needed in garbage disposal.

In non-upgraded compounds, 64 respondents (64%) indicated that they needed communal dustbins, 31 respondents (31%) wanted refuse collection trucks, and 5

respondents (5%) indicated no assistance. In upgraded compounds, 67 respondents (67%) felt that they needed more communal dustbins, 29 respondents (29%) needed refuse collection trucks and 4 respondents indicated no assistance. Figure 3.9 shows the responses.

The above findings reflect that respondents in non-upgraded compounds needed garbage collection services because their areas were yet to be upgraded. But in upgraded compounds, it is a clear indication that garbage collection services were inadequate. The findings also reveal that communal dustbins were preferred by the majority of the respondents in both upgraded (67%) and non-upgraded (64%) compounds than any other mode of garbage collection. In upgraded compounds, this was meant to improve upon the existing services while in non-upgraded compounds this could be the preferred mode of garbage disposal once the compound was upgraded.

Figure 3.9: Assistance in Garbage Collection



According to the SWMU, the LCC had concluded franchise contracts for waste collection for some of the regular housing areas and industrial areas in which clients

were required to pay for the services and each private contractor was responsible for a specified area.

But the private companies have not yet penetrated the market in peri-urban areas. In view of the operational problems faced by the SWMU, the services by private contractors could be extended to upgraded compounds.

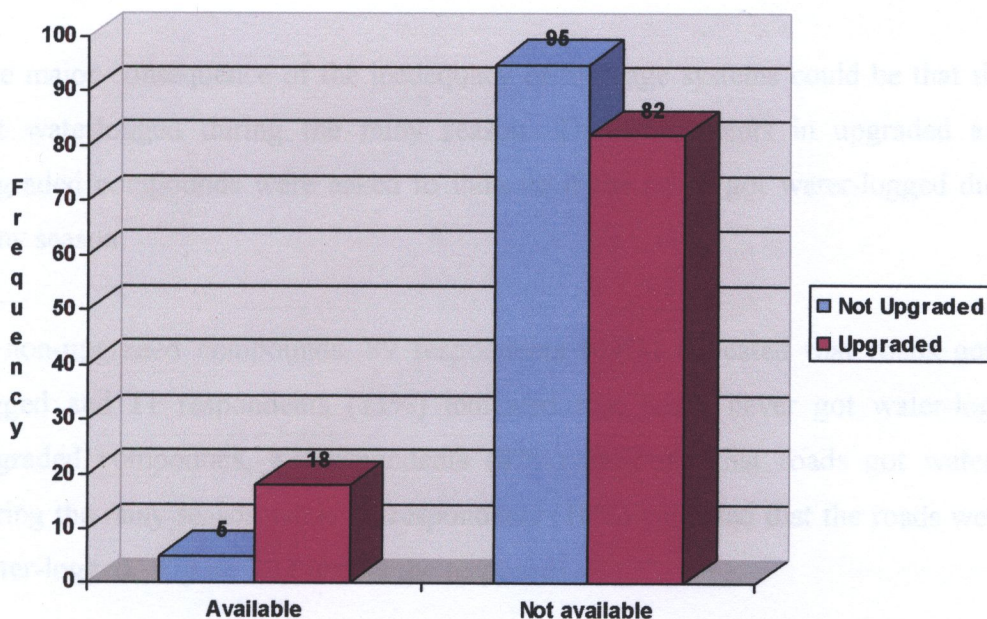
f) Existence of Adequate Drainage systems and Access roads

Drainage systems and access roads are normally simultaneously provided and the latter cannot be treated in isolation. In the absence of proper drainage system access roads were likely to deteriorate especially that they would get waterlogged during the rainy season. Respondents were asked to indicate the existence of drainage systems in their area.

In non-upgraded compounds, 5 respondents (5%) indicated that there was a drainage system in their areas while 95 respondents (95%) indicated that drainage systems were non-existent. In upgraded compounds, 18 respondents (18%) indicated that there were no drainage systems in their area while 82 respondents indicated that there were no drainage systems. Figure 3.10 reflects the responses.

It is clear from the findings that drainage systems in both upgraded and non-upgraded compounds were inadequate. The majority of the respondents indicated that there were no drainage systems in their areas, i.e. 95% of the respondents in non-upgraded and 82% of the respondents in upgraded compounds. The situation in non-upgraded compounds may easily be discerned as these areas were yet to be upgraded and were therefore, not receiving services from the LCC. The inadequacy of drainage systems in upgraded compounds however, is attributed to several factors.

Figure 3.10: Existence of Drainage Systems



The inadequacy of drainage systems and access roads is validated by the information obtained from the Department of Engineering of the LCC. It was stated that the constructed roads were accompanied by a drainage system with culverts laid at the main junction of roads in order to avoid roads getting waterlogged during the rainy season. But it was revealed that the LCC had been incapacitated to maintain the roads due to lack of funds, as continued funding by the donors had not been possible. It was further stated that the problem of maintenance had been worsened by the communities themselves, who disposed their garbage outside their residential plots which blocked the drainage systems and roads.

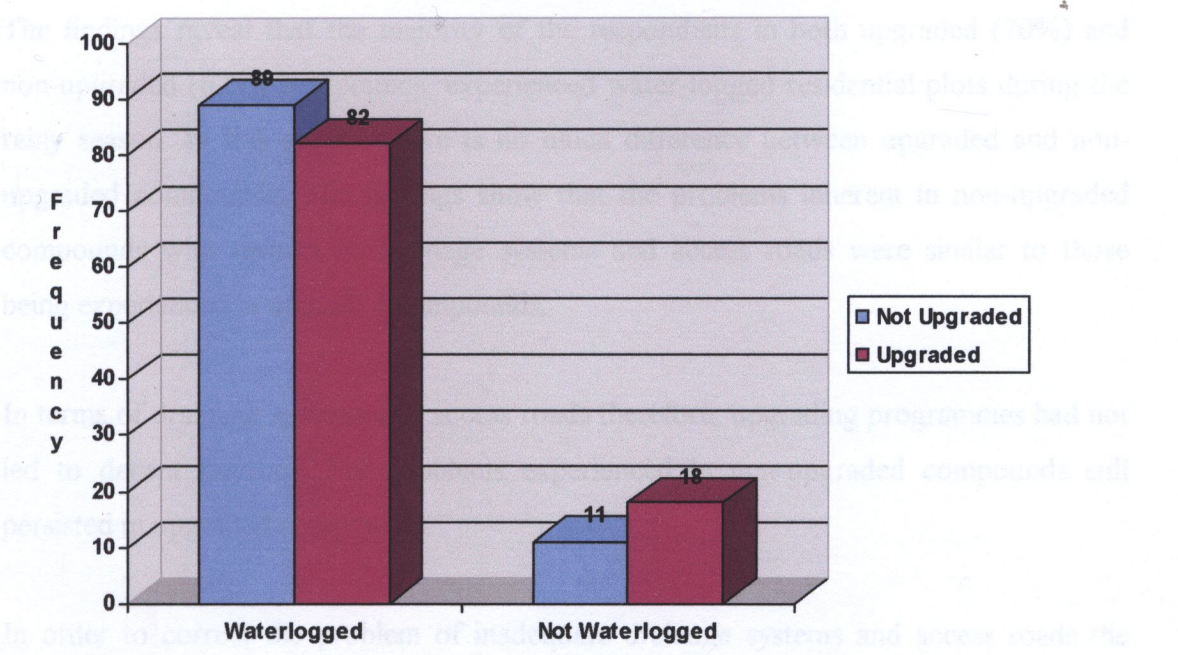
It was also mentioned that the concept of community participation could not be sustained in the maintenance of drainage systems and roads after completion of the upgrading project because people became reluctant to offer free labour. They preferred to be remunerated for work done and hence it had become increasingly difficult for the

RDCS to mobilize free labour. This had adversely affected the maintenance of roads and drainage systems.

The major consequence of the inadequacy of drainage systems could be that the roads got waterlogged during the rainy season. The respondents in upgraded and non-upgraded compounds were asked to indicate if the roads got water-logged during the rainy season.

In non-upgraded compounds, 89 respondents (89%) indicated that roads got water-logged and 11 respondents (11%) indicated that roads never got water-logged. In upgraded compounds, 82 respondents (82%) indicated that roads got water-logged during the rainy season while 18 respondents (18%) indicated that the roads were never water-logged. Figure 3.11 shows the responses.

Figure 3.11: Flooding of Roads During Wet Season



In comparative terms, it is deduced that the majority of respondents in upgraded compounds (82%) experienced water-logged roads during the rainy season as was the

case in non-upgraded compounds (89%) due to poor drainage systems. This was not conducive to ensuring decent housing.

With regard to culverts at residential plots, the information obtained from the Department of Engineering at LCC indicates that these were never laid at residential plots which led to floods during the rainy season. It was stated that in some instances, the residents had vandalized the culverts at the main junctions of roads and shifted them to their plots and therefore compounding the problem with the main roads.

The respondents were asked to indicate if their residences got waterlogged during the rainy season as a result of non-existence of culverts at the entrance of the residential plots. In non-upgraded compounds, 62 respondents (62%) indicated that their residential plots got waterlogged during the rainy season while 38 respondents (38%) indicated that their residential plots never got water-logged. In upgraded compounds, 70 respondents (70%) indicated that their residential plots got water-logged and 30 respondents (30%) stated that their plots never got water-logged. Figure 3.12 shows the responses.

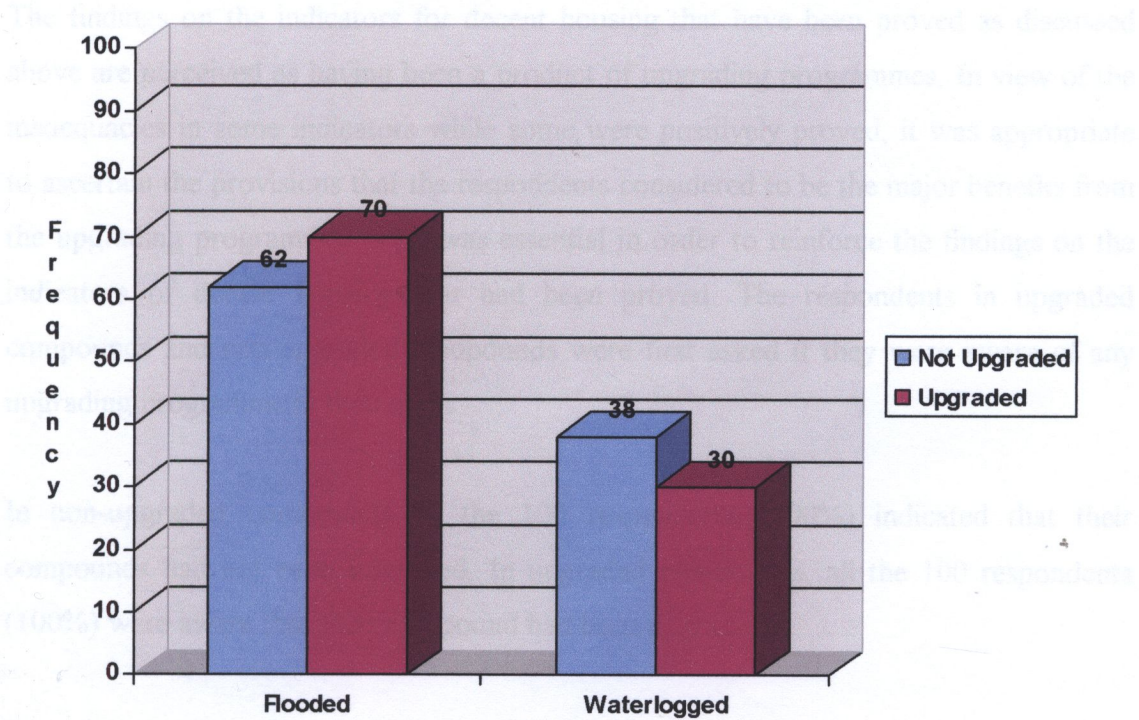
The findings reveal that the majority of the respondents in both upgraded (70%) and non-upgraded (62%) compounds, experienced water-logged residential plots during the rainy season. In this regard, there is no much difference between upgraded and non-upgraded compounds. The findings show that the problems inherent in non-upgraded compounds with respect to drainage systems and access roads were similar to those being experienced in upgraded compounds.

In terms of drainage systems and access roads therefore, upgrading programmes had not led to decent housing. The problems experienced in non-upgraded compounds still persisted in upgraded compounds.

In order to correct the problem of inadequate drainage systems and access roads the information obtained from the Engineering Department of the LCC indicates that certain measures were being put in place. With regard to community participation, the LCC would in future engage people from within a given community on remunerated basis. In order to partly resolve the problem of inadequate funds, a ward development

fund was being initiated in which 35 percent of the fees paid by the communities would be ploughed back to the compound for developmental projects.

Figure 3.12: Flooding of Residential Plots During Wet Season



Summary

The findings discussed in the preceding paragraphs reveal that access to decent housing in upgraded squatter settlements has been proved only in three of the indicators. Apart from the provision of piped water supply which had enabled the achievement of water connection and waterborne sanitation (flush toilets) inside the houses and electrification of houses, the other indicators of decent housing have not been proved for various reasons that have been highlighted. The upgrading programmes however, have the potential of enhancing access to decent housing in squatter areas if only the deficiencies in some of the indicators of decent housing could be dealt with adequately. For example, waster stand pipes could be installed at residential plots instead of communal

taps. The residents could also be assisted in fulfilling their aspirations in house improvements until they attained decent housing.

Benefits Derived from Upgrading Programmes.

The findings on the indicators for decent housing that have been proved as discussed above are perceived as having been a product of upgrading programmes. In view of the inadequacies in some indicators while some were positively proved, it was appropriate to ascertain the provisions that the respondents considered to be the major benefits from the upgrading programmes. This was essential in order to reinforce the findings on the indicators of decent housing that had been proved. The respondents in upgraded compounds and non-upgraded compounds were first asked if they were aware of any upgrading programme in their areas.

In non-upgraded compounds all the 100 respondents (100%) indicated that their compounds had not been upgraded. In upgraded compounds, all the 100 respondents (100%) were aware that their compound had been upgraded.

In order to determine their perceived benefits from upgrading programmes, the respondents residing in upgraded compounds were asked to indicate the benefits that they felt were as a result of upgrading programmes. 92 respondents (92%) indicated that they benefited from the provision of piped water supply, 5 respondents (.5%) indicated garbage collection services, 3 respondents (3%) stated access roads and no one of the respondents (0%) indicated electricity supply. The question was of course not applicable to 100 respondents (100%) in non-upgraded compounds. Table 3.3 shows the responses.

The findings reveal that the majority of the respondents benefited from piped water supply than anything else. This validates the finding that piped water supply had led to the achievement of two of the indicators of decent housing, i.e. piped water and water-borne sanitation (flush toilets) inside the house. With respect to other indicators,

upgrading programmes had no impact on access to decent housing as proved by the minimal responses in areas of garbage collection (5%), drainage systems and access roads (3%). However, although respondents indicated that electricity power supply (0%) was not part of the benefits from upgrading programmes, their responses could

Table 3.3: Benefits from Upgrading Programmes

	Upgraded compounds	non-upgraded compounds
Water supply	92	0
Garbage collection	5	0
Drainage systems and access roads	3	0
Electricity	0	0
Not Upgraded	0	100
Total	100	100

be refuted as the electricity infrastructure which had been provided must have enabled the connection of electricity to houses as was earlier discussed. The residents residing near the electricity poles leading to medical clinics and community centres must have eased the connection of electricity to their houses and this is perceived to have had a cumulative effect to other households who had to tap their supply from the electricity poles erected in the neighbourhood. Thus, although electrification of houses was dependent upon the affordability of a household, upgrading programmes had an impact in this aspect because it facilitated the ease with which electrification of houses was made.

In order to further ascertain the degree of the impact of the upgrading programmes, respondents in upgraded compounds were asked to indicate if there was going to be any difference in the event that upgrading of the compounds was not undertaken. 97

respondents (97%) indicated that there was going to be a difference, 3 respondents (3%) stated that upgrading of their area had not made any difference.

The findings reveal that the majority of the respondents (97%) felt that the upgrading projects that had been undertaken had made a difference in their living conditions.

The inadequacies in other indicators of decent housing seem to be validated by information obtained from the peri-urban section of the LCC indicating that upgrading of squatter settlements was hampered due to lack of funds. Consequently the upgrading of compounds was an on-going programme depending on funding from the donors. This entailed upgrading the squatter settlements in piecemeal rather than holistically to embrace all the needy areas. It was further stated that an evaluation of upgrading programmes had not fully achieved much in terms of access to decent housing primarily due to lack of funds.

The above revelation is relevant in the light of the problems that have persisted in other indicators of decent housing in upgraded compounds. It means that some of the problems were yet to be resolved and hence the distinction between upgraded and non-upgraded compounds cannot at the moment clearly be discerned.

Summary

The respondents in upgraded compounds were aware that their compounds had been upgraded. The major reason for this awareness was the impact that water supply had on the lives of people in upgraded compounds without which the difference between upgraded and non-upgraded compounds would not have been felt. Electrification of houses cannot be ignored as having been a product of upgrading programmes. The upgrading of squatter areas had been undertaken in piecemeal and not holistically which means that there were still other problems which needed to be resolved. This is attested by the information from LCC indicating that upgrading programs were on-going undertakings.

Level of Desired Ability to Own Decent Housing.

An upgrading project is undertaken to uplift the living conditions taking consideration of the actual aspirations of the residents. But it may be a misplaced conception to emphasise the need for decent housing and yet this was beyond the predominant desire of the majority of the residents. It is therefore, important to assess this aspect because it may be superfluous to undertake certain aspects of an upgrading project, particularly if community involvement is marginalized at the planning stage. The aspiration to access decent housing was assessed in terms of the improvements that had been made to housing units.

a) Nature of Occupancy.

In any residential area, a house could either be rented or owned by its occupiers. In the sample, 104 respondents owned the houses that they occupied out of which 49 respondents (49%) resided in non-upgraded compounds and 55 respondents (55%) resided in upgraded compounds. A total of 96 respondents were renters with a breakdown of 51 respondents (51%) in non-upgraded compounds and 45 respondents (45%) in upgraded compounds.

b) Possession of Legal Title.

~~Sample: 104 respondents owned the houses that they occupied out of which 49~~
normally argued that the possession of legal title enhances the desire to make such improvements. The respondents in both upgraded and non-upgraded compounds were therefore, asked to indicate if they had legal title to the land which they occupied.

In non-upgraded compounds, 20 respondents (20%) indicated that they had legal title while 29 respondents (29%) indicated that they did not have legal title. In upgraded compounds, 42 respondents (42%) indicated that they had legal title and 13 respondents (13%) indicated that they did not have legal title. The question did not apply to 45

renters (45%) and 51 renters (51%) in upgraded and non-upgraded compounds respectively. Table 3.4 shows the responses.

Although 13 respondents (13%) in upgraded compounds indicated that they did not have legal title, it is assumed that once a compound has been regularised all house

Table 3.4 Possession of Legal Title

	Upgraded compounds	Non-upgraded Compounds
Response	Frequency	Frequency
Have License	42	20
No License	13	29
Renters	45	51
Total	100	100

owners had the occupancy right even though they may not be in possession of official documents. Thus although John Laing was yet to be upgraded the 29 house-owners (29%) in the area had occupancy rights. In contrast with the situation in non-regularised Mtendere East compound all house owners were considered not to possess legal title issued by public authorities.

c) Improvements made since house was built.

In order to assess their desire for decent housing the respondents in upgraded and non-upgraded compounds were asked about the improvements that had been made since they built their houses.

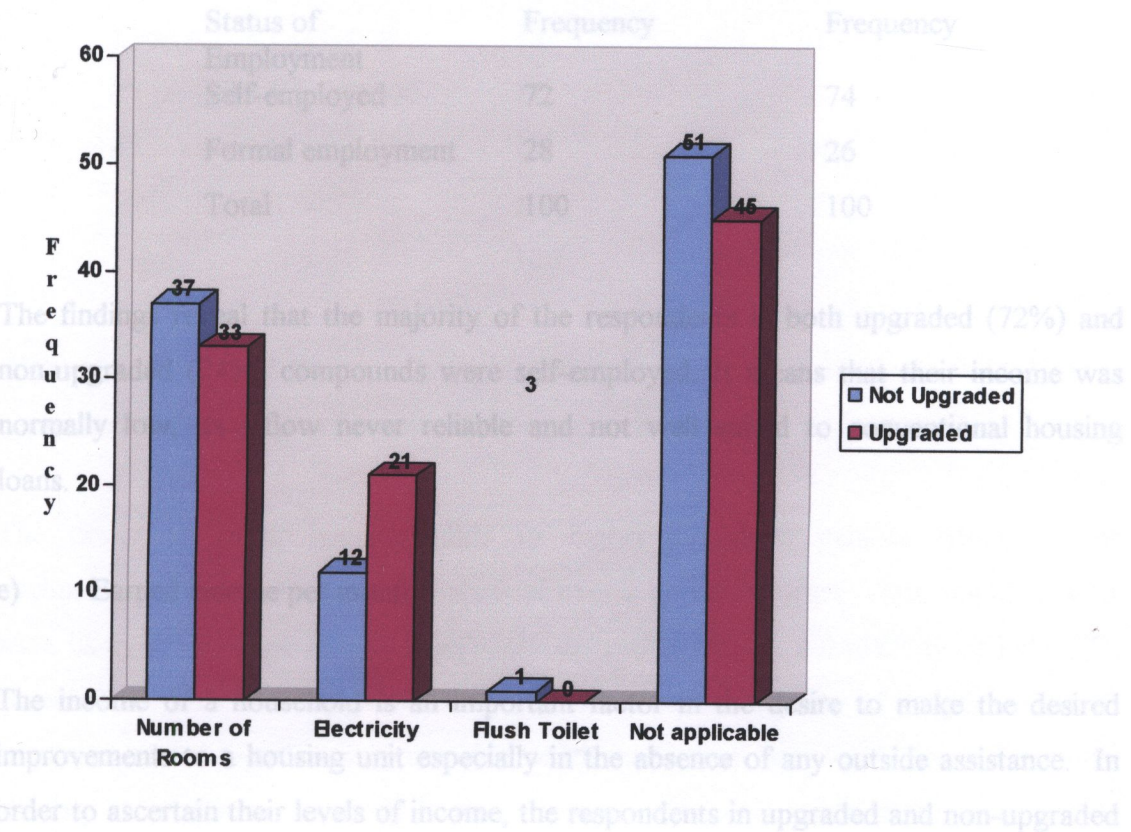
In non-upgraded compounds, 37 respondents (37%) indicated that they had added some rooms to their houses and 12 respondents (12%) indicated that they had electrified their houses. In upgraded compounds, 33 respondents (33%) indicated that they had added more rooms to their houses, 21 respondents (21%) indicated that they had electrified

their houses and 1 respondent (1%) indicated that a flush toilet had been installed. The question did not apply to 45 renters (45%) and 51 renters (51%) in upgraded and non-upgraded compounds respectively. Figure 3.13 shows the responses.

The findings appear not to support the argument that the issuance of occupancy rights enhances the desire to make improvements to housing units. The findings show that house owners in non-upgraded compounds where the majority of the respondents did not have or were not aware that they had legal title had also been making improvements to their houses. This could be attributed to relaxed controls by public authorities hence squatters were not living under threat of demolition and eviction.

It is deduced that house owners in both upgraded and non-upgraded compounds had made improvements to their housing units since their houses were built in order to attain improved standard of living. This was a positive movement towards access to decent housing. The lesson to be learnt from these findings is that upgrading programmes needed a positive approach in ensuring that people Accessed decent housing depending especially on the level of assistance given.

Figure 3.13 Improvements made since House was Built.



d) Status of employment.

The improvements to be made were dependent upon the affordability of households which is determined by their economic activity. Thus although upgrading of compounds is perceived to facilitate access to decent housing, the financial constraints of the various households needed to be considered. In order to ascertain their economic activity the respondents were therefore, asked to indicate their status of employment.

In upgraded compounds, 72 respondents (72%) were self-employed and 28 respondents (28%) were in formal employment. In non- upgraded compounds, 74 respondents (74%) were self-employed and 26 respondents (26%) were in formal employment. Table 3.5 shows the distribution in terms of employment.

Table 3.5 Status of Employment		
	Upgraded	Non-Upgraded
Status of Employment	Frequency	Frequency
Self-employed	72	74
Formal employment	28	26
Total	100	100

The findings reveal that the majority of the respondents in both upgraded (72%) and non-upgraded (74%) compounds were self-employed. It means that their income was normally low, its inflow never reliable and not well suited to conventional housing loans.

e) Earned income per month.

The income of a household is an important factor in the desire to make the desired improvements to a housing unit especially in the absence of any outside assistance. In order to ascertain their levels of income, the respondents in upgraded and non-upgraded

compounds were asked to indicate their earned incomes per month. Table 3.6 shows the distribution in terms of earned incomes per month.

The findings show that the incomes per month for the majority of the respondents were in the range of an income which was below K200,000.00 to an income not exceeding K500,000.00 per month. 42 respondents (42%) and 44 respondents (44%) in upgraded and non-upgraded compounds respectively earned an income below K200,000.00, 23 respondents (23%) in upgraded compounds and 25 respondents (25%) in non-upgraded compounds earned an income which was not more than K500,000.00.

Table 3.6 Distribution of Earnings Per Month

Level of Income	upgraded compounds Frequency	no-upgraded compounds Frequency
Less than K200,000	42	44
K200.00-K500,000	23	25
K500,000-K1,000,000	18	19
K1,000,000-K1,500,000	12	6
K1,500,000-K2,000,000	2	4
More than K2,000,000	3	2
Total	100	100

With such levels of incomes it is inconceivable that an individual could build a complete house at once or to make improvements holistically.

The desire to bring housing units to higher standards persists which in the circumstances had to be done in piecemeal over a period of years. Thus, improvements were likely to continue almost indefinitely depending on the affordability of individual households. This was compounded by the fact that the majority of people were self-employed whose incomes were unstable which made them not eligible for conventional housing loans. Given the above levels of incomes also, it is assumed that even people

employed in the formal sector were likely to welcome some form of financial assistance.

f) Intended future improvements to housing.

In order to ascertain if improvements to houses had to be made in piecemeal due to the financial problems faced by households, respondents in both upgraded and non-upgraded compounds were asked to indicate their intended future improvements to their dwellings.

In non-upgraded compounds, 25 respondents (25%) indicated that they would add more rooms, 24 respondents (24%) intended to electrify their houses. In upgraded compounds, 22 respondents (22%) intended to add more rooms to their houses, 28 respondents (28%) wanted to electrify their houses and 5 respondents (5%) intended to install a flush toilet. The question did not apply to 45 renters (45%) and 51 renters (51%) in upgraded and non-upgraded compounds respectively. Figure 3.14 reflects the responses.

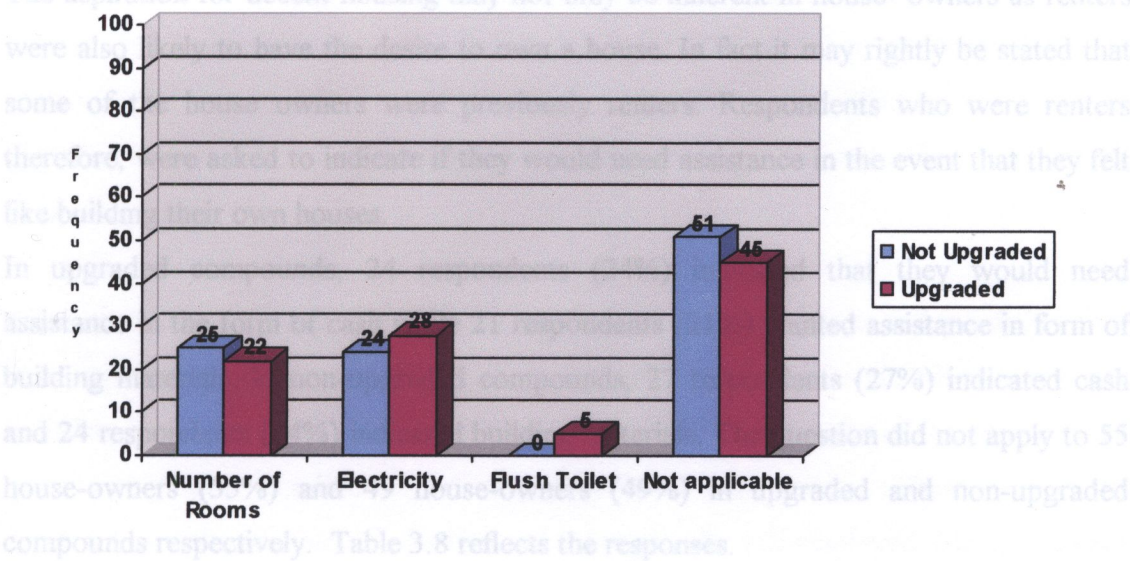
In comparative terms, the respondents in both non-upgraded compounds and upgraded compounds intend making improvements to their housing units in the future. It is noted that the frequencies in responses for various areas of improvements in upgraded and non-upgraded compounds appear not to give much difference in terms of their intended future improvements. Even in terms of future improvements therefore, the possession of legal title had no influence on the respondents' aspirations.

g) Assistance needed by house-owners.

The interpretation from the above findings is that people made improvements to their housing units in piecemeal due to their affordability problem. In view of the perceived affordability problem faced by most respondents, it would appear inevitable that any intervention to mitigate their poor financial resources would be welcomed.

In order to ascertain this aspect, respondents who owned houses in both upgraded and non-upgraded compounds were therefore, asked to indicate if they needed any assistance. In upgraded compounds, 30 respondents (30%) indicated that they would need assistance in form of cash while 25 respondents (25%) wanted assistance in form of building materials. In non-upgraded compounds, 27 respondents (27%) indicated that they would need assistance in form of cash and 22 respondents (22%) indicated building materials. The question did not apply to 45 renters (45%) and 51 renters (51%) in upgraded and non-upgraded compounds respectively. Table 3.7 shows the responses.

Figure 3.14 Intended Improvements in the future



The findings show that the respondents in both upgraded and non-upgrade compounds needed assistance in fulfilling their aspirations for decent housing. The perceived assistance could either be in the form of cash or building materials. Perhaps the advantage of assistance in form of cash is that it enabled people to buy building materials from a cheaper source.

Table 3.7 Assistance Needed by House –Owners in types of Compounds

	Upgraded	Non-upgraded
Form of Assistance	Frequency	Frequency
Financial assistance	30	27
Building materials	25	22
Renters	45	51
Other	0	0
Total	100	100

h) Assistance needed by renters.

The aspiration for decent housing may not only be inherent in house- owners as renters were also likely to have the desire to own a house. In fact it may rightly be stated that some of the house owners were previously renters. Respondents who were renters therefore, were asked to indicate if they would need assistance in the event that they felt like building their own houses.

In upgraded compounds, 24 respondents (24%) indicated that they would need assistance in the form of cash while 21 respondents (21%) wanted assistance in form of building materials. In non-upgraded compounds, 27 respondents (27%) indicated cash and 24 respondents (24%) indicated building materials. The question did not apply to 55 house-owners (55%) and 49 house-owners (49%) in upgraded and non-upgraded compounds respectively. Table 3.8 reflects the responses.

Table 3.8 Assistance Needed by Renters in types of Compounds

	Upgraded Compounds	Non-upgraded Compounds
Form of Assistance	Frequency	Frequency
Financial assistance	24	27
Building materials	21	24
House- owners	45	51
Other	0	0
Total	100	100

The findings reveal that renters in both upgraded and non-upgraded compounds aspired to own decent houses and that fulfilling their desire was constrained due to lack of economic means.

i) Capacity to repay the loans.

Although the respondents indicated their wish for assistance in accessing decent houses, this was dependent upon their capability to service the loans. In terms of their capacity to repay the loans, the majority of the respondents indicated that they were able to service the loans.

In upgraded compounds, 42 house-owners (42%) indicated that they would manage to repay the loans while 13 (13%) were not while in non-upgraded compounds, 39 house-owners (39%) were able to service the loan and 10 (10%) were not. 43 renters (43%) in non-upgraded compounds were able to service the loan and 8 (8%) were not and in upgraded compounds, 42 renters (42%) were able to repay the loan while 3 respondents (3%) were not.

It is noted however, that although the majority of the respondents indicated that they were capable of repaying the loans, the terms and conditions for such loans were not articulated to them. Most financial institutions offered housing loans of the conventional type with rigid conditions for eligibility and repayments. These conditions disadvantaged the low-income groups and especially the self-employed. Thus, although the majority of house owners and renters answered in the affirmative that they would be able to repay the loans, the likely terms and conditions of such loans would exclude the eligibility of most of them. Most would definitely find it problematic to service the loans, especially if the loans were the conventional type.

But it is apparent from the above findings that the majority of people in upgraded and non-upgraded compounds aspired for decent housing and it is their perceived view that they could achieve decent housing if they were assisted to resolve their financial constraints.

The findings therefore, point to the fact that if upgrading programmes were to succeed in affording decent housing to the needy, meaningful assistance had to be provided and not only the upgrading of a settlement through the development of basic infrastructure and provision of services. In this regard, non-conventional type of loans would be most appropriate.

Summary

The people residing in both upgraded and non-upgraded compounds aspired to own decent housing. It is also a fact that the previous upgrading programmes had not adequately assisted people to attain decent housing and this is evidenced by the continuous improvements to housing units that were going on. In view of the financial constraints faced by the squatters, it is imperative that a mechanism needed to be devised to assist the needy in order that they attain decent housing.

Existence of other Community services

The existence of other community services is equally important in the improvement of the welfare of a community although the services do not directly affect access to decent housing. The availability of community services such as schools, medical clinics and police services contribute to the desired welfare in a community. Hence, although the existence of these services did not contribute much to the objectives of the study, the availability of the same in upgraded compounds was examined in comparison with the non-upgraded compounds.

(a) Availability of Schools.

People, especially parents would not want to live in an area where there were no schools nearby as this would constrain access to education by school going children. A government school is normally considered to be affordable to most households than a privately owned school whose tuition fees may not be affordable for the majority of people. Respondents were asked to indicate if they had a government school in their areas.

In non-upgraded compounds, 50 respondents (50%) indicated that they had a government school while 50 respondents (50%) indicated that they did not have a school. In upgraded compounds, all the 100 respondents indicated that they had a government school in their area. Figure 3.15 shows the responses.

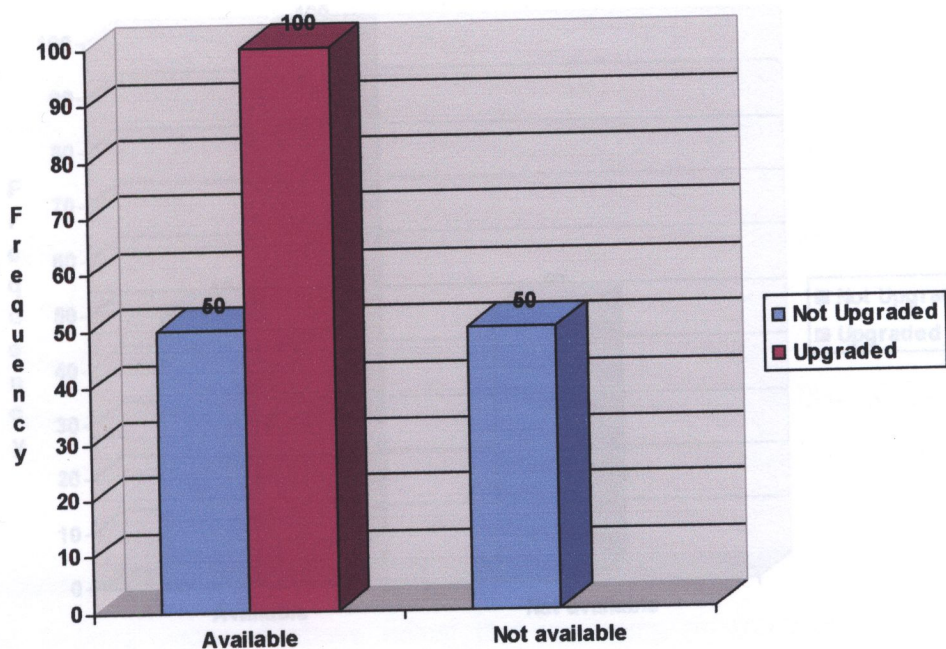
The findings reveal that among the compounds with a school was one non-upgraded compound. But the existence of the school in a non-upgraded compound was not investigated as this was outside the parameters of the study. However, one thing that is clear is that the school was not a product of an upgrading programme since John Laing compound where the school is located is yet to be upgraded and services were yet to be extended to the area.

The distance to the available school determines the ease with which children access their education. Respondents were asked to indicate the distance between their residence and the nearest school.

84 respondents (84%) and 81 respondents (81%) in non-upgraded and upgraded compounds respectively indicated the distance was between 1 kilometer to 2 kilometers. 16 respondents (16%) and 19 respondents (19%) in non-upgraded and upgraded compounds respectively indicated that the distance varied between 2 kilometers and 10 kilometers.

The findings revealed that the majority of households lived within walking distance to the location of a school irrespective of whether or not the compound had been upgraded, which enabled school going children to easily access their education. This means that people did not incur extra expenses in terms of transport. It is however, essential that upgrading programmes provided for a school in an area

Figure 3.15 Availability of a Government School

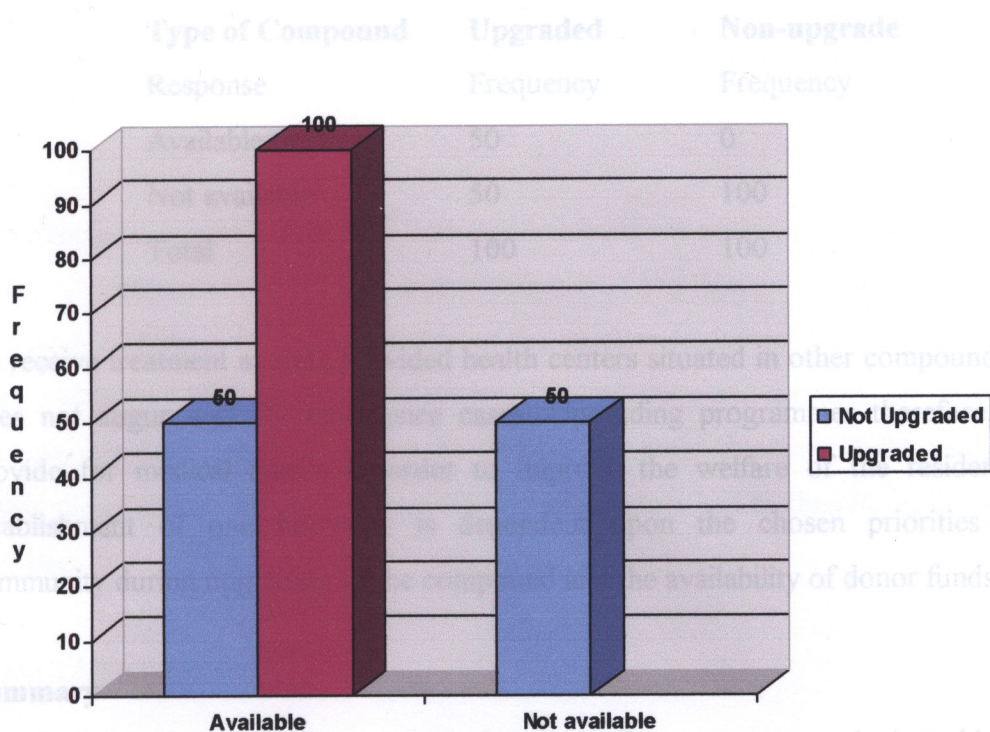


(b) Availability of a Police Post

The existence of police services in an area is vital in the maintenance of law and order. Much as people may access decent housing, without police protection, their lives and property would be jeopardised. In upgraded compounds, all the 100 respondents (100%) indicated that there was a police post in their areas. In non-upgraded 50 respondents (50%) indicated that there was a police post in their area while 50 respondents (50%) indicated that there was no police post in their area. The compound without a police post is Mtendere East compound. Figure 3.16 shows the responses.

The findings showed that there is no correlation between upgrading of compounds and the existence of a police post. This is evidenced by the existence of a police post in John Laing compound which is yet to be upgraded.

Table 3.9 Figure 3.16 Availability of Police Services



(c)

Availability of a Medical Clinic

People fall sick even if they may live in decent housing and hence, the necessity of the existence of a medical clinic in an area without which they would be facing problems in accessing treatment. A government clinic was considered to be cheaper for most households. Respondents were asked to indicate if a medical clinic existed in their area.

In upgraded compounds, 50 respondents (50%) indicated that they had a medical clinic in their area while 50 respondents (50%) did not have a medical clinic. In non-upgraded compounds, all the 100 respondents (100%) indicated that they did not have a medical clinic. Table 3.9 shows the responses.

Most people in squatter settlements where government medical clinics do not exist have to go for treatment at private surgeries but this has a cost implication for the low-income groups. People who cannot afford the cost therefore have to walk long distances

Table 3.9 Existence of Medical Clinic in types of Compounds

Type of Compound	Upgraded	Non-upgrade
Response	Frequency	Frequency
Available	50	0
Not available	50	100
Total	100	100

to receive treatment at state provided health centers situated in other compounds which does not augur well for emergence cases. Upgrading programmes therefore, should provide for medical clinics in order to improve the welfare of the residents. The establishment of one however, is dependent upon the chosen priorities by the community during upgrading of the compound and the availability of donor funds.

Summary

The findings discussed above reveal that upgrading programmes had enabled more community services to be provided in upgraded compounds than in non-upgraded compounds. It means that upgrading programmes had an impact on the provision of community services. Most of the services could be extended to non-upgraded compounds by way of upgrading the areas.

CHAPTER FOUR

CONCLUSIONS AND RECOMMENDATIONS

INTRODUCTION

This chapter contains conclusions and recommendations arising from the findings in the study. A restatement of the research problem is at this juncture necessary. The study was guided by the premise that in view of the squatter settlement interventions that have been undertaken in form of introduction of infrastructure and services, access to decent housing ought to have been facilitated. Hence, the main objective of the study was to assess the extent to which the upgrading of compounds had facilitated access to decent housing.

CONCLUSIONS

Following the presentation, analysis and interpretation of data, a number of conclusions were reached.

Upgrading of squatter settlements had an impact on facilitating access to decent housing in the following areas:

Water supply

a) Infrastructure provision

The provision of the water infrastructure led to the facilitation of two of the indicators of decent housing in upgraded compounds. The provision of water infrastructure in upgraded compounds had enabled connections at individual plots and subsequent erection of water pipes inside the houses. This in turn allowed for waterborne sanitation (flush toilets) inside the houses. In contrast to non-upgraded compounds this development was not proved due to lack of water supply.

b) Individual Efforts

It is further noted that the progress made towards decent housing in upgraded compounds as highlighted above, should be perceived as having arisen from individual household's initiative rather than solely as a product of the components of upgrading projects. The upgrading programmes ended at the provision of basic infrastructure and the rest was left to individual households. This had impacted negatively on access to decent housing as the attainment of the same hinged on the affordability of households. This explains the small number of households who had attained decent housing in terms of the installation of water pipes and flush toilets inside their houses.

c) Further Needs

Despite the impact that the installed water infrastructure has had, people still feel that there is need for more assistance in this area. This was because most of the people were still using communal water taps to draw their water which had the implication of distance to the source of water. It appears that the majority of the people would welcome the idea of installing stand pipes at residential plots which in essence would facilitate access to decent housing.

Electrification of Houses

a) Erection of electricity poles

With regard to electricity power supply, upgrading programmes had facilitated decent housing. This was made possible by the erection of electric poles leading to either the community centre or medical clinic which enabled people to tap their supply.

b) Individual efforts

It is held that in non-upgraded compounds the electrification of houses was sorely made possible through individual households' initiative.

Upgrading programmes however, have shown some deficiencies in the following areas:

Garbage collection services

a) Communal dustbins

The communal dustbins or containers that have been provided in upgraded compounds were insufficient to cater for all the households. In some sections of the upgraded compounds, garbage collection services were never provided. The few available communal dustbins which had been provided were never emptied regularly which caused garbage to overspill to the ground and in some instances leading to blocked roads. Due to operational problems of SWMU of the LCC therefore, proper solid waste management has not been sustained. The LCC needed to improve upon its service delivery in this area of concern. Due to the inadequacy of garbage collection services people have had to dispose their garbage either within or outside their residential plots.

b) Garbage collection services

The inadequacy of garbage collection services in upgraded compounds is evidenced by the respondents' indication that they still needed assistance in garbage collection services as a way of improving upon the current situation. The scenario in upgraded compounds with regard to garbage collection services makes it difficult to draw a difference between these areas and non-upgraded compounds. In the area of garbage collection services therefore, upgrading of squatter settlements has not enabled access to decent housing. There is no distinction between upgraded and non-upgraded compounds.

Drainage Systems

a) Availability

Although drainage systems have been provided they were never maintained. In some sections of the upgraded compounds drainage systems were not available. It is for this

reason that the majority of the respondents felt that drainage systems were non-existent as was the case in non-upgraded compounds.

b) Public supports

The deterioration of drainage systems had been compounded due to poor garbage collection services forcing the residents to dispose garbage in surface water drains, open spaces and even on roads. This resulted into blocked roads which got waterlogged during the rainy season as was the case in non-upgraded compounds. Due to lack of drainage systems and garbage collection services, the residential plots also got waterlogged during the rainy season.

c) Other Factors

- i) The other factor compounding the problem of drainage systems in upgraded compounds was that community participation could not be sustained in the maintenance of surface water drains. The concept of community participation could not be sustained especially after the completion of the upgrading project because the residents were not willing to offer free labour. This area of concern has further been compounded by the Local Authority's passiveness in the area of infrastructure maintenance due to their heavy reliance on community participation.
- ii) In situations as was prevailing now in upgraded compounds with regard to drainage systems and access roads, it would be erroneous to state that the environment was conducive for decent housing.

The aforementioned deficiencies in upgraded compounds are attested by the revelation by information obtained from L.C.C. indicating that upgrading programmes were ongoing which meant that there were still certain problem areas that needed to be

addressed. In this regard there ought to be measures put in place in order to mitigate the problem of affordability of the majority of households, a review of the reliance on community involvement in the maintenance of infrastructure, adoption of a multi-sector approach to upgrading for the purpose of addressing problems holistically and improved service delivery by the Local Authorities.

Despite the weaknesses identified in the findings with regard to some of the indicators of decent housing, it is affirmed that access to decent housing is skewed towards upgraded compounds as opposed to non-upgraded compounds. This was mainly due to the water and electricity infrastructures which had been provided.

Desire to Access Decent Housing

- a) The people residing in upgraded and non-upgraded compounds have shown their aspiration for decent housing through the improvements that have been made and those to be undertaken in future.
- b) The improvements to housing units going on in non-upgraded compounds are seen as having been made possible by the relaxed control on the growth of squatter settlements without which the threat of demolition would erode the desire to make such improvements.
- c) The improvements however, were made in piecemeal due to their financial problems and this is an area of concern which upgrading programmes ought to have adequately addressed.

Community services.

With regard to community services, it is concluded that upgrading of compounds had created more services than was the case in non-upgraded compounds. This had led to the improvement of the welfare of the residents.

- a) There were more schools and medical clinics in upgraded compounds than in non-upgraded compounds.
- b) The existence of police services however, may not be linked to upgrading programmes as these services were also provided in non-upgraded compounds. This is because the Government is mandated to ensure law and order whether or not a compound has been upgraded. We can therefore, safely conclude that upgrading programmes did not heavily affect the provision of police services.

RECOMMENDATIONS

In view of the above conclusions it is apparent that there was need to address certain aspects in upgrading programmes especially with respect to enabling access to decent housing. The following recommendations are made:

- a) Squatter compounds are undesirable and therefore, further development of squatter settlements should be curtailed as these areas engender poor living conditions which did not allow for access to decent housing. This demands that stricter controls have to be executed in line with the rule of law.
- b) Self-help housing delivery system should not entirely be seen in terms of upgrading squatter compounds as this may override the need to put a stop to further growth of squatter settlements. Self-help housing should instead be perceived in terms of the provision of affordable serviced plots which have to be allocated within the requirements of the formal system at the LCC.
- c) Due to the current housing shortage, Non-upgraded compounds should not be demolished but regularised and upgraded to enable the provision of LCC services to the areas. This will not only improve the standard of living but would also facilitate access to decent housing.

- d) Local authorities should take an active role in the maintenance of infrastructure in order to sustain the benefits derived from upgrading programmes rather than leave the task in the hands of the residents. In order to sustain infrastructure maintenance, local authorities should enhance community participation by engaging personnel from within a given community on remunerated basis.
- e) Community participation should effectively mean input of the residents in planning the projects rather than merely the contribution of free labour. This will address their needs holistically.
- f) A multi-sector approach to upgrading of compounds should be adopted in order to meet the needs of the residents holistically. In order to effectively do so, the problems faced in squatter settlements have to be resolved simultaneously rather than in piecemeal to make the results of upgrading programmes clearly discernable.
- g) For the purpose of having uniform upgrading programmes in fully resolving problems, policy guidelines to determine the upgrading typology for all compounds should be devised.
- h) Service delivery by local authorities, especially in the area of garbage collection, should be improved upon by allocating enough containers or dustbins at strategic locations and emptying of the same on regular basis. The involvement of private sector in the area of service delivery should be explored
- i) The sensitization of communities on the dangers of poor solid waste management should be enhanced and this should include educational campaigns in the area of solid waste recycling.
- k) The Government should continue to solicit for financial support from the donors.

BIBLIOGRAPHY

- F.S.C. (1970). Chawama Self-Help Housing Project, Kafue, Zambia, 1501 Philadelphia, PA 19102.
- ello-Yunusa (2005). Life in a High Density Urban Area: Anguwa Mai, Gwado in Zaria in Simone A. and Aboulani A. (eds) Urban Africa: Changing Contours of Survival in the City, London, Zed Books
- oswell D.M. (1967). Community Care and the Urban African Family in Lusaka, M. Phil Thesis, University of London.
- ross C. (2002). Why the Urban Poor Cannot Secure Tenure: South African Tenure Policy under Pressure in Durand-Lasserve and Royston (ed) Holding their Ground: Secure Tenure for the Urban poor in Developing Countries, London, Earthscan Publications Limited.
- Chadwick G. (1987). Models of Urban and Regional Systems in Developing Countries: Some Theories and their Application in Physical Planning, Oxford, Pentagamon Press.
- Chatterjee L. and Nijkamp P. (1983). Urban and Regional Policy Analysis in Developing Countries: Some Theories and their Application in Physical Planning, Oxford, Pentagon Press
- Collins J. (1970). The Evolution of Urban Housing Policies in Zambia with particular reference to Lusaka, (MSc. Thesis), University of Columbia.
- Dwyer D. J. (1974). Attitudes towards Spontaneous Settlements in Third World Cities in Dwyer D. J. (Ed), The City in the Third World, London, McMillan Press.
- G.R.Z. (1972). Second National Development Plan (SNDP), Lusaka, Government Printer
- G.R.Z. (1980). Population and Housing Census of Zambia: An Analytical Report Volume III, Lusaka, Central Statistical Office.
- G.R.Z. (1990). Internal Migration and Urbanization: Aspect of 1990 Census of Population, Housing and Agriculture, Lusaka, Central Statistical Office
- G.R.Z. (1994). National Water Policy, Lusaka, Ministry of Energy and Natural Resources
- G.R.Z. (1996). National Housing Policy, Lusaka, Ministry Government and Housing
- G. R. Z. (2000). Census of Population and Housing, Lusaka, Central Statistical Office

- G.R.Z. (2006). Formal Sector Employment and Earnings Inquiry Report, Lusaka, Central Statistical Office.
- G.R.Z. (2004). Living Conditions Monitoring Survey Report, Lusaka, Central Statistical Office, Lusaka.
- Gheris M. (2005). Formal and Decentralised Financing of Housing: Operation 200,000 Houses, Marrakesh in Simone A. and Abouhari, A. (Eds) Urban Africa, Changing Contours of Survivor in the City, London, Zed Books
- Henderson I. (1974). The Growth of a Wage-Earning Labour Force in Colonial Zambia, Lusaka. (Mimeograph)
- Huchzermeyer M, (2002). Evaluating Tenure Intervention in Informal Settlements in South Africa, in Durand Lasserre A. and Royston L. (eds) Holding their Ground, Secure Land Tenure for the Urban Poor in Developing Countries, London, Earthscan Publications Limited.
- Heisler H. (1974). Urbanization and the Government of Migration: The Inter-relation of Urban and Rural Life in Zambia, London, C. Hurst
- JICA. (2001). The Study on Environmental Improvement of Unplanned Urban Settlements in Lusaka; Final Report, Volume 2, Lusaka, Nippon Koel Company Limited
- JICA. (2003). The Basic Design Study on Living Environmental Improvement Project for Unplanned Settlements in Lusaka in the Republic of Zambia: Inception Report, Lusaka, Nippon Koel Company Limited.
- Kanyese J. (2006). Trends in Urban housing Development: A Case Study of Lusaka City, Zambia (MA Thesis)
- Kay G. (1967). A Social Geography of Zambia, London, University Press.
- Knauders S. (1982). Sharks and Mansions: An Analysis of the Integrated Housing Policy in Zambia, Lusaka, Multimedia publications.
- Lamont T. (1986). Development Through Self-Reliance in SADCC Countries: Theoretical Review in Achola P. P. W. and Msimuko A. K. (Editors) Proceedings of the 7th P. W. PA (Professors and World Peace Academy) Conference, Eastern Central and Southern Region held in Livingstone, Zambia, July 5-8 1986
- LCC. (1999). Solid Waste Management Situation Analysis Report: Issues, Constraints and Possible Options, Lusaka.

- LCC. (2004). Resolution Pertaining to the Recognition and Regularisation of Misisi and John Laing Compound, dated 15th June, 2004.
- Martin R.(1982). The Formulation of a Self-Help Project inn Lusaka in Ward P. M. (Ed) Self-Help Housing, A Critique, London, Mansell Publishing Limited.
- Martin R.(1975). Urbanization, Squatter Settlements and Upgrading in Human Settlements in Zambia; Report of the Workshop Held at the Centre for Continuing Education, University Zambia, Lusaka, National Housing Authority.
- Martin R. (1976) Upgrading: Slums or Self Reliance? Urban Growth in Zambia, Institute of African Studies Communication No 12, Lusaka University of Zambia.
- Matovu G (2000). Upgrading Urban Low-Income Settlements in Africa: Constraints, Potentials and Policy Options, Regional Roundtable on Upgrading Low-Income Settlements, Johannesburg, South Africa, October 3-5 2000.
- Pasteur D. (1979). The Management of Squatter Upgrading, Hants, Saxon House.
- Racodi C. (1980). Housing and the Urban Poor in Lusaka, Department of Town Planning, University of Wales, Institute of Science and Technology.
- Racodi C and Schylter A (1981). Upgrading in Lusaka: Participation and Physical Chànges, Lund, Swedish Council for Building Research
- Rothchild D. (1972). Rural-Urban Inequities and Resource Allocation in Zambia, Journal of Commonwealth Political Studies. 10.3.
- Schylter A and Schylter T. (1979). George: The Development of a Squatter Settlement in Lusaka, Zambia, Stockholm, Swedish Council for Building Research.
- Simmance A. J. G. (1974). Urbanization in Zambia, Journal of Administration Overseas, 13.4.
- Simon H. J. (1979). Zambia's Urban Situation in Turok B. (Ed) 1979, Development in Zambia, London, Zed Books.
- Smith D. D. (1987). The Third World City, London, Methuen and Company Limited.
- Ward P. M. (1982). Self Help Housing: A Critique in Ward P. M. Self-Help Housing: A Critique, London Mansell Publishing Limited.
- World Bank. (2002). Upgrading Low-Income urban settlements: Country Assessment Report.

APPENDIX 1:

PRICES FOR PURCHASE OF NATIONAL HOUSING AUTHORITY HOUSES

a) Nyumba Yanga Low-Cost Houses

Houses comprise of 2 and 3 bedrooms, a lounge, kitchen, separate toilet and shower

- | | |
|----------------------------|-------------------------------|
| 1. 2 B/70.15m ² | Selling Price K138,426,254.50 |
| 2. 3B/94.75m ² | Selling Price K159,135,649.72 |
| 3. 3B/99.23m ² | Selling Price K168,610,846.02 |

b) Bennie Mwiinga Low-Cost Houses

One Bedroom House Selling Price K83,513,321.58

Terms of Sale

- Clients are expected to pay 50% of the selling price as an initial payment
- If the client pays the balance within 3 months he/she gets 5% discount
- If the client pays the balance within 6 months he/she gets 2.5% discount
- No discount will be given if the payment is spread over a period of 12 months

c) Bennie Mwiinga: Executive Town Houses

Town houses comprise of 3 bedrooms, a study, spacious living and dining room as well as a private lounge leading to a balcony. Master bedroom is self-contained

Selling Price: K480,000,000.00

Terms of Sale

- Clients are expected to pay a minimum deposit of 50% of the selling price as the initial deposit
- When the house reaches roof level 30% of the purchase price is then required
- The final 20% can be settled when the house is completed
- Construction period of 10 months

APPENDIX 2:
INTERVIEW SCHEDULES

A. FOR OFFICIALS AT LUSAKA CITY COUNCIL

1. What is the policy regarding upgrading of squatter compounds?
2. How do you facilitate participation of residents in the planning and implementation of upgrading projects?
3. What constraints do you experience in accommodating the priorities of residences in upgrading projects?
4. What were the components of upgrading in Ng'ombe and Kamanga Compounds?
5. Do you have any further programmes in the upgraded compounds?
6. What is your evaluation of the upgraded compounds in terms of access to decent housing?

B. FOR OFFICIALS AT LUSAKA WATER AND SEWERAGE COMPANY

1. What is the policy regarding the provision of water supply services?
2. What is the relationship between LWSC and Lusaka City Council?
3. Does LWSC provide sanitation services in upgraded compounds?
4. What problems do you experience regarding water supply in upgraded compounds?
5. What is your evaluation of the water supply services in upgraded compounds?

APPENDIX 3:

MAIN RESEARCH QUESTIONNAIRE

(For respondents from Upgraded and Non-upgraded)

Dear Respondent,

This questionnaire is intended to collect information on the living conditions in your compounds as part of my research for studies in the Master of Public Administration programme. It is hoped that this study will help improve the living conditions in your compound. You are assured that the information that you provide will be treated with the strictest confidence that it deserves. Please do not write your name on this questionnaire.

INSTRUCTIONS

For each question, please write your answer on the space provided or tick against one of the options provided.

PERSONAL DATA

1. In which compound do you live? -----
2. Do you work for any organization?
 - a) Yes ()
 - b) No ()
3. If you do not work for any organization, are you self-employed?
 - a) Yes ()
 - b) No ()
4. How much do you earn per month?
 - a) Less than K200,000 ()
 - b) K200,000 to K500,000 ()
 - c) K500,000 to K1,000,000 ()
 - d) K1,000,000 to K1,500,000 ()
 - e) K1,500,000 to K2,000,000 ()
 - f) More than K2,000,000 ()

WATER SUPPLY

5. Do you have piped water in your area?
 - a) Yes ()
 - b) No ()
6. Where do you draw water?

- a) Communal tap ()
- b) Stand pipe a my house ()
- c) Hand-dug well ()
- d) Water inside the house ()
- e) Other (specify) -----

7. Do you have water taps inside the house?

- a) Yes ()
- b) No ()

8. What assistance would you need in water supply?

- a) Stand tap at the house ()
- b) Communal taps ()
- c) Stand pipe at house ()
- d) No assistance ()
- d) Other (specify) -----

TOILETS

9. What type of toilet do you have?

- a) Pit latrine ()
- b) Flush toilet ()

10. Is the toilet inside the house?

- a) Yes ()
- b) No ()

ELECTRICITY

11. Do you use electricity in your house?

- a) Yes ()
- b) No ()

12. What do you use electricity for?

- a) Lights ()
- b) Lights and other electrical appliances ()
- c) No electricity ()

d) Other (specify) _____

13. Do you have street lighting in your area?

- a) Yes ()
b) No ()

GARBAGE DISPOSAL

14. Where do you dispose garbage?

- a) Within my residence ()
b) Outside my residence ()
c) Communal dustbins ()

d) Other (specify) _____

15. Does garbage disposed outside residence block roads?

- a) Yes ()
b) No ()

16. What assistance would you need in disposal of garbage?

- a) Communal dustbins ()
b) Refuse collection trucks ()
c) No assistance ()

d) Other (specify) _____

17. How often is garbage collected?

- a) Regularly ()
b) Irregularly ()
c) No services ()

ROADS AND DRAINAGE SYSTEM

18. Do you have a drainage system in your area?

- a) Yes ()
b) No ()

19. Do roads get waterlogged during the rainy season?
- a) Yes ()
- b) No ()
20. Does your home get waterlogged during the rainy season?
- a) Yes ()
- b) No ()

UPGRADING PROGRAMMES

21. Did your compound undergo any upgrading?
- a) Yes ()
- b) No ()
22. Were there any benefits arising from the upgrading programmes?
- a) Water supply ()
- b) Medical clinic ()
- c) School ()
- d) Drainage systems and access roads ()
- e) Electricity supply ()
- f) All of the above ()
- g) Not upgraded ()
- h) Other (specify) -----
23. Would things have been different if upgrading was not done?
- a) Yes ()
- b) No ()
- c) Not upgraded ()
24. If improvements were to be made in your compound which priority would you give?
- a) Water supply ()
- b) Garbage collection ()
- c) Tarred roads ()
- d) Street lighting ()
- e) Police service ()
- f) School ()
- g) Other (specify) -----

HOUSING

25. Is the house you live in your own?

- a) Yes ()
- b) No ()

26. If it is your own, how did you acquire it?

- a) Own resources ()
- b) Inherited ()
- c) Family house ()
- d) Not applicable ()

(e) Other (specify) -----

27. If not your own, do you rent?

- a) Yes ()
- b) No ()

28. What improvements have been made to the house?

- a) Number of rooms ()
- b) Electricity ()
- c) Flush toilet ()
- d) Not applicable ()

e) Other (specify) -----

29. Do you intend to make any further improvements to your Housing unit?

- a) Number of rooms ()
- b) Electricity ()
- c) Flush toilet ()
- d) Not applicable ()

e) Other (specify) -----

30. Do you have legal title to the land that you occupy?

- a) Yes ()
- b) No ()
- c) Not applicable ()

31. What assistance would you need to improve upon your Housing unit?

- a) Financial assistance ()
- b) Building materials ()
- c) Not applicable ()
- d) Other (specify) -----

32. Would you be able to repay the loan?

- a) Yes ()
- b) No ()
- c) Not applicable ()

33. If you are renting and wish to build a house of your own. What assistance would you need?

- a) Financial assistance ()
- b) Building materials ()
- c) Not applicable ()
- d) Other (specify) -----

34. Would you be able to repay the loan?

- a) Yes ()
- b) No ()

OTHER COMMUNITY SERVICES

35. Do you have a government school in your area?

- a) Yes ()
- b) No ()

36. How far is the nearest school?

- a) About 1 km to 2 km ()
- b) About 5 km to 10 km ()
- c) None of the above ()
- d) Other (specify) -----

37. Do you have a police post in your area?

- a) Yes ()
- b) No ()

38. Is there a Medical Clinic in your area?

- a) Yes ()
- b) No ()

END OF QUESTIONNAIRE

THANK YOU