

**EFFECTIVENESS OF THE NATIONAL HOUSING AUTHORITY IN DELIVERING
HOUSES IN LUSAKA**

By

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Being a Dissertation submitted in partial fulfillment of the examination requirement for the
award of a Master of Science Degree in Spatial Planning at The University of Zambia

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I therefore present the dissertation for examination for the Degree of Master of Science in Spatial Planning to the University of Zambia

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APPROVAL

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ABSTRACT

Housing is a basic human need and has been declared a human right by the United Nations. Despite housing being declared as such, there are still challenges to its provision. In Zambia, the government's response to this challenge was to establish the National Housing Authority (NHA) through an Act of Parliament in 1971 to cater for Zambia's housing requirements. Lusaka, being the most populated city in Zambia, has the highest deficit of houses. It was in this light that this study was undertaken to assess the effectiveness of the National Housing Authority to deliver houses in Lusaka. The aim of the study was to ascertain how efficient the National Housing Authority was in delivering houses in Lusaka. The research design involved a case study of the delivery of houses by the NHA in Lusaka at two NHA housing estates at Nyumba Yanga and Northgate Gardens as study areas. The sample size was 96 house occupants and four key institutional informants. Stratified sampling was used to select housing categories in each housing estate. Simple random sampling was used to select respondents in each housing category. Questionnaires were administered to these respondents. Four key institutional informants were purposively sampled to obtain primary data from them through interview schedules. Secondary data was obtained from different literature sources. Data was analysed using descriptive statistics for data that was collected using quantitative techniques while content analysis was used to analyse data obtained from review of some documents and field observations. The study established that NHA delivers three housing categories that are built using both local and imported building materials. Public Private Partnerships have been created for house construction. The capacity of the NHA to deliver houses is both financially and technically inadequate. However, NHA has the management capacity to construct more houses. Perceptions of residents in NHA delivered houses are that the houses are very expensive as compared to other housing estates in Lusaka. The residents are not provided with social amenities such as play parks and after-sales services but have good access to water supply, electricity and sewage system. Recommendations are that the government funds the NHA to enhance its financial capacity. NHA should build more low cost houses to cushion the current demand for this category of houses. Due to limited land available for housing development in Lusaka, NHA should consider increasing the vertical expansion of its housing estates rather than the current horizontal expansion

Key words: National Housing Authority, effectiveness, house delivery, capacity, perception

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LIST OF ACRONYMS AND ABBREVIATIONS

CBD	Central Business District
CSO	Central Statistical Office
DHS	Department of Housing and Settlements
ECZ	Environmental Council of Zambia
FNDP	Fifth National Development Plan
GRZ	Government of the Republic of Zambia
ICPLA	International Conference on Planning, Legislation, Housing and Environment
ILO	International Labour Organisation
JICA	Japan International Cooperation Agency
LCC	Lusaka City Council
LGEF	Local Government Equalisation Fund
MFNP	Ministry of Finance and National Planning
MLG	Ministry of Local Government
MWS	Ministry of Works and Supply
NCDP	National Commission for Development Planning
NHA	National Housing Authority
NHFC	National Housing Finance Corporation
NHP	National Housing Policy
NAPSA	National Pension Authority
SHF	Social Housing Foundation
UNCHS	United Nations Centre for Human Settlements
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNHABITAT	United Nations Human Settlements Programme
WB	World Bank
WCFCB	Workers' Compensation Fund Control Board
ZLCHDFT	Zambia Low Cost Housing Development Trust Fund

CHAPTER ONE: INTRODUCTION

1.1 Background

Housing is one of the three major human basic needs besides food and clothing (MLG, 1996). The availability of a buoyant and vibrant housing sector in a country positively better people's lives and eventually reaches onto other sectors of the economy. In the economic sphere, housing contributes to employment creation, labour productivity, community economic development and capital formation at both the micro and macroeconomic levels. It further spills on to the environmental and political spheres of life of the people. Financially, housing helps in terms of building materials' sales and purchases, employment creation, real estate agency as well as land transactions. Housing is a social good, an asset which promotes individual and collective dignity, privacy and security (Carver, 2011).

Housing is an extremely important aspect of people's lives everywhere in the world. Housing is a broad term that includes houses, flats and other housing typologies, as well as infrastructure and can include a whole residential neighbourhood and public spaces (Tonkin, 2008).

A house is, on the other hand and unlike housing, and in its most general sense, a combination of enclosed walls and a floor with a roof as a covering that is intended to protect the occupants from the cold, heat, wind and precipitation. It is built by human beings and it has a physical entity, it is a social artefact, an economic good, as well as a capital stock (Bourne, 1981). A house is also a symbol of status and owning a house is an economic activity with an inherent multiplier effect. A house is obviously more than 'shelter' and as a result it has been declared as a human right by the United Nations (UNHABITAT, 2012). Furthermore, almost all countries globally recognise living in a habitable house as a human right too (Makasa, 2010).

Despite a house being declared as a human right by the United Nations, there are still challenges when it comes to its delivery. In many instances, governments and the private sector have failed to provide enough and habitable houses so as to cope with the never ending demand that is caused by population increase (CSO, 2011). The challenge of delivering sufficient houses is more pronounced in developing countries than in most developed countries due to rapid urbanisation and uncontrolled population increase in developing

countries (GRZ, 1989). The ever increasing demand for houses has compelled governments, especially in developing countries, to come up with initiatives that are intended to efficiently and sustainably deliver houses to the people in their respective countries. In Zambia, the government's response to the shortage of houses in the country was the establishment of the National Housing Authority (NHA) through an Act of Parliament in 1971.

The establishment of NHA was a culmination of several other initiatives that emphasised on the development and delivery of adequate and affordable housing and infrastructure services that the Zambian government tried to provide to the residents of Lusaka and other areas since Independence. The desire was to see that the citizens of the Republic in general and the residents of Lusaka in particular were not only provided with shelter but also with good and habitable houses. This is so because the government says it supports the principle of people living in good and habitable houses that provide security, stability and economic power to the family unit. Developed, economically strong and motivated communities surely come up when there is a provision of decent and affordable houses in a country (DHUD, 2014).

Housing shortage in Lusaka has been a big problem and loud cries have been heard from many people, civil society organisations and other stakeholders demanding an abundant supply of decent, affordable and readily available houses across all types of social class in society (Makasa, 2010). The government's efforts in delivering houses to the urban dwellers of Lusaka have not satisfied the demand by the residents (GRZ, 2006). By virtue of the fact that housing is an essential necessity in man's life, it is not surprising to note that there is no country in the world where the delivery of houses meets the demand for houses (Balchin, 2000).

1.2 Statement of the Problem

Despite the government having created the NHA to cater for housing needs, there is still a deficit of houses in the country (Makasa, 2010). The National Housing Policy (NHP) of 1996 provided a policy framework for a sustainable delivery of adequate and affordable housing. However, the number of units needed to satisfy the housing deficits since the 1996 NHP was launched has increased and is now estimated, *ceteris paribus*, at 1,710,500 for the highest deficit and 1,455,000 units for the lower deficit (Makasa, 2010). The NHA Act, Cap 195 of the Laws of Zambia, under which the Institution called the NHA was established, was enacted to make better provision for the development and control of housing throughout the Republic (NHA Act, 1971). According to Part IV, Section XIX, Subsection I of the Act, the

NHA was established in 1971 to keep under continuous review housing conditions in the Republic and the needs of the Republic with respect to the provision of further housing accommodation and to provide, or to secure and promote the provision of, such housing accommodation for the Republic. Section 23 (a) mandates NHA to erect houses on any land acquired by it. NHA is a fully government-owned institution and the only major government player in the country that is involved in the production of housing for sale as well as for rent (UNHABITAT, 2012). Its mandate is that of providing and promotion of housing accommodation throughout the Republic in general and Lusaka in particular. It is in the light of the above that this study was undertaken to assess the effectiveness of the National Housing Authority to deliver houses in Lusaka. There are many people that are not properly accommodated as required by the NHA Act and therefore the question begging answers was “how effective is the National Housing Authority in the delivery of houses in Lusaka?”

1.3 Aim of the Study

The aim of the study was to ascertain how efficient the National Housing Authority is in delivering houses in Lusaka

1.4 Objectives of the Study

The specific objectives of this study were as follows;

- i. To establish modes of construction of different house categories delivered by the National Housing Authority in Lusaka
- ii. To analyse the capacity of the National Housing Authority to deliver different house categories in Lusaka
- iii. To investigate the perceptions of occupants of National Housing Authority constructed houses in Lusaka vis-a-vis house delivery

1.5 Research Questions

The study sought to answer the following research questions;

- i. What are the modes used by the National Housing Authority to construct different house categories delivered in Lusaka?
- ii. What capacity does National Housing Authority possess to deliver different house categories in Lusaka? What are its financial resources to construct different house categories? What technical capacity does it possess to deliver different house categories? What management capacity is there to lead the process of delivering different house categories in Lusaka?

- iii. How do occupants of National Housing Authority constructed houses in Lusaka perceive house delivery?

1.6 Significance of the Study

Lusaka faces a critical shortage of housing which has resulted in many residents not having decent and habitable houses (LCC, 2006). They live in slums and squatter settlements and these settlements have in turn attracted an influx of residents. The NHA was created to provide houses to the people of Zambia and therefore ascertaining NHA's efficiency in delivering houses to the people in Lusaka will provide insights on the progress or strides undertaken by the government to alleviate the housing shortage in Lusaka. It is from this situation that this research assessed the interventions made by the government in delivering houses to the public in the Republic, and Lusaka in particular, through the establishment of this institution. In this regard, this study vitally contributed to the knowledge about the effectiveness of government's intervention in the delivery of houses to the public by a fully government-owned institution. It will provide in-depth information on the challenges of public sector delivery of houses and the NHA in particular, and its current state in terms of house delivery.

1.7 Structure of the Dissertation

This dissertation has an Introduction in the first chapter. Among the sub-heading found in this chapter are Statement of the Problem, the Aim of this study, Objectives, Research Questions and the Significance of this study. The last sub-heading in this chapter is the structure of this dissertation. The second chapter is about Literature review where some of the scholarly writings from various sources have been looked at. Chapter three describes the study area in terms of location and size, population, administration, economy, governance and brief description of the two study areas of Nyumba Yanga and Northgate Gardens respectively. The research methods used in the study are found in chapter four. This chapter has the research design, population, the sample size and the sampling procedure as well as the data collection methods. The presentation of the data and sources and how it was analysed are also found in this chapter. Chapter five has the presentation of the findings of the study while chapter six discusses the results from the findings. Chapter seven provides the conclusion and the recommendations of the study.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter reviews variables or constituent parts of the concepts that were used in the study. Different sources of literature with regard to the efficiency of the National Housing Authority to deliver houses in Lusaka as a government established institution were looked at. The focus was on how effective the NHA handles the delivery of houses in the capital city of Zambia in a situation where the population keeps on rising and the demand for houses is overwhelming. The overview in terms of the housing delivery in the study area is outlined in an attempt to understand the effectiveness of this initiative by the government. The set guideline to sustain an effective and efficient housing delivery system by the National Housing Authority Act of 1971 was a guide so that the efficiency of housing delivery is ascertained.

2.1 Housing Policy and Housing Provision in Zambia

Contemporary researchers find the definition of housing policy complicated because it combines two concepts, 'housing' and 'policy', thus they have defined housing policy in different ways based on housing provided and the policy employed in different markets (Angel, 2000). Makasa (2010) further writes to say that articulating housing policies is not a simple matter because they cannot be easily reduced to simple visions and translated into simple programmes for industrial production of public vision.

Makasa (2010) also narrates that from 1964 to 1995, there existed no comprehensive National Housing Policy in Zambia. It was only in 1996 that it was formulated to provide a vision for the development of adequate and affordable housing for all income groups in the country. It was drawn up after a comprehensive assessment of the housing situation in the country through a consultative process with many people and other stakeholders throughout the country. The actions recommended in the policy document if fully implemented would have led to a systematic provision of shelter to all people (MLGH, 1996). The policy localised international trends in the field of shelter by applying the two themes of the Habitat Agenda, namely, adequate 'shelter for all' and 'sustainable human settlements development' (GRZ/MLGH, 1996; UNCHS, 1996). In the policy, priority was given to housing development through the provision of finance, and it was recommended that 15 percent of the total national budget be allocated to housing development each year. The Policy further provided for making serviced land available for housing development and streamlining the land allocation system. Streamlining of building standards, regulations, and other controls to

meet the needs and capabilities of various segments of the population was also recommended. Furthermore, the policy provided for the production and use of local and affordable building materials, helping the poor construct decent shelter by alleviating affordability problems (Makasa, 2010). This National Housing Policy, according to GRZ/MLGH (1996), intended to solve the problems of Zambia's housing needs. Its main aim included land and settlement development policy, housing finance, building material and construction cost, low income housing, and monitoring and evaluation. This policy also provided that government should hand off direct construction of housing units for civil servants but rather encourage them through enabling policy mandate to own their own houses.

The National Housing Policy documents had some bold steps towards facing shelter challenges but lacks implementation strategies strictly in accordance with local and economical situations (Tembo, 2007). Like the previous housing policies, the current National Housing Policy may not attain its goal for housing for all. This is due to the fact that the National Housing Fund which is expected to disburse funds is not yet committed to its primary assignment which is making funds available for onward lending to the public for development. Furthermore, this is because of how badly the Zambian government policies are performing, the escalation of the problems and the government's lack of interest, carelessness and implementation of making good policies and promises which are capable of improving housing delivery. The policies and programmes of government on ground are not people oriented to achieving affordability in housing as they are to developers. They are government oriented policies in the sense that they benefit the government more through taxation and compulsory acquisition than the people it was meant to improve their living standard. For instance, while researching the housing policies, we could not find any National Policy on Planning which promotes affordable housing such as Planning Obligation which has been proven to be one of the developmental catalysts with the ability to improving low income housing needs of any nation.

By coming up with the National Housing Policy, it was envisaged that implementation of this housing policy would be a starting point for Zambia's sustainable march with the rest of the world towards "shelter for all" by the year 2010 (UNCHS, 1996). Implementation of this policy would further serve as a catalyst to the resuscitation of the moribund construction industry and the economy at large (MLGH 1996).

In terms of housing provision in the country, Zambia's vision for the housing sector is planned settlements with adequate, affordable and quality housing. The sector goal is to facilitate the construction of adequate and affordable housing, increase the existing housing stock and enhance quality (MLGH, 1996).

The provision of housing to the citizens and residents by the government of a particular country is a necessity. In a DHS (2008) report, statistics from South Africa in 2007 showed that 56 percent of South Africans lived in fully-owned formal dwelling houses. The government of that country facilitated the process. On the other hand, the provision of housing to the residents of Lusaka and the country at large lies squarely on the shoulders of the NHA, because the National Housing Authority (NHA) Act of 1971, which established the NHA, empowers it as the sole government consultant and national housing provider (Makasa, 2010). According to National Housing Policy (1996), the government has set guidelines to sustain an effective and efficient housing development programme. Even before this policy came about, the government had been building and developing housing schemes and units through its various ministries, departments, subsidiaries, wings and quasi-government organisations to cushion the housing problems in Lusaka (GRZ, 2007). However, the responses to these policy measures that have been put in place by the government are not adequate to enhance formal housing shortages (LCC, 2006). As it is a well-known fact, the problems associated with shelter are numerous and cross-cutting. The growing housing shortage is evidence that despite the many efforts being made by the various actors in shelter delivery, there still remains a lot to be done. The National Housing Policy had envisaged 'shelter for all' by the year 2010 and by the end of the Fifth National Development Plan in 2010. From the figures given on the housing deficit of 846,000 housing units in 1996 and 1,000,000 plus units in the year 2010, it is clear that the country has not achieved its goal (CSO, 2011).

According to the 2015 NHA annual report, 500 houses were to be built at Northgate gardens in Lusaka but the numbers have been dwindling by the years on the overall. These houses that were to be built were largely meant to be for sale as the institution has in the recent past slowly moved away from rental housing. Low cost housing is no longer affordable by the low income earners as the institution now charges market going rates (NHA Interviewee, 2016).

2.2 Overview of Housing Situation in Lusaka

According to Makasa (2010), Zambia's existing housing stock is estimated at 2.5 million units, of which 64 percent is traditional housing, while 36 percent (or about 800 000 units) is urban housing. About 28.5 percent of the urban housing is detached housing (single units); 20 percent is traditional housing and 21.5 percent is improved traditional huts. About 40 percent of the urban housing is good quality housing while 60 percent is substandard housing. In Lusaka, nearly 70 percent of all housing stock is substandard and informal and accommodates over two thirds of the city's population on 20 percent residential land. As at the year 2015, Zambia has an estimated population of 15.4 million which is growing rapidly at the rate of 3.2 percent per annum and an urban population that is growing at 4.2 percent per annum. The high rate of population growth and urbanisation in Zambia requires that there are clear urban policy guidelines and strategies to guide housing and urban development (Phiri, 2016). As the Capital City of Zambia, and where nearly everything attractive is found, Lusaka has been facing a serious challenge of housing due to undersupply at all levels of household income (GRZ, 2006). According to the Ministry of Local Government and Housing (2008), Lusaka has a backlog of 150,000 dwelling units when it comes to housing in spite of having many unplanned settlements (over 37 in number) with an estimated 1,470,000 people or seventy percent of the total population that must supplement the formal housing infrastructure. In the poor settlements, between 35 and 40 percent of the residents own houses while the remainder are tenants. The residents living in some of the houses in these informal settlements suffer from a grave shortage of public services like piped water, sanitation, waste management facilities and electricity among others, hence making these houses not totally fit for human habitation (LCC, 2006). Furthermore, the inhabitants of these houses are more likely to contract waterborne diseases like Cholera, Dysentery and Typhoid as they are most of the time exposed to poor or bad living conditions that make them to be more vulnerable and susceptible.

Overall, the lack of reliable housing delivery in Lusaka has also helped to "legalise" the mushrooming and existence of these unplanned settlements (Gulyani and Debony, 2002; Phiri 2016). There appears to be no clear policy and strategy as to how to deal with informal or unplanned settlements, which come about as a result of the failure by government to provide formal housing. Major weaknesses have also been seen with regard to restrictions on private sector participation in housing schemes like the repealed 1975 Housing (Statutory and Improvement Areas) Act, Cap 441, of the Laws of Zambia. This Act provided for the control

and improvement of housing - statutory housing areas and improvement areas. On a positive note, it is envisaged that the repealing of this Act and the subsequent enactment of the Urban and Regional Planning (URP) Act Number 3 of 2015 is expected to help in controlling the unplanned settlements.

2.3 The delivery, demand and supply of houses in Lusaka

Due to the increase in World population, the demand for housing has also increased tremendously everywhere, especially in urban areas (Makasa, 2010). Housing demand depends on several factors and they include things like disposable income, population growth and demographic structure (e.g. age, household size). Other factors are housing preferences and tastes, and taxation and investment policies (Bourne, 1981). Additionally, urban migration has resulted in the need for increased numbers of affordable housing in Lusaka (MLGH, LCC and JICA, 2009). It was noted that Zambia had to produce about 110,000 housing units per year if it was to clear the housing deficit over a 10-year period from 1996 to 2006. This was according to the country's population growth rate of between 2.9 percent and 3.2 percent that existed at that time (1999-2000) as compared to the rate of increase of housing units which was less than one percent of what is required annually (Tembo, 2007; MLGH, 1996).

The shortage of housing arises because the supply and delivery are far below the demand. Van Vliet et al. (1985) explains that matching housing supply requires a central authority with distributive and coordinating responsibilities regarding the allocation of scarce collective resources. The type and extent of such government involvement varies according to levels of economic and technological development and demographic patterns.

Housing needs cannot usually be met by exclusively local efforts; the government must be involved in one way or another because the provision of adequate shelter requires involvement of supralocal authorities with regards to the needed building materials, organisational and technical expertise, and financial resources. Production and consumption functions of housing have changed and hence there is need to be abreast with these changing patterns (Makasa, 2010).

It is not only in Lusaka that the problem of housing exists but everywhere in Zambia and abroad. This short supply of housing stock, more especially for the low income earners in Zambia, is a global phenomenon subduing developing countries. UNHABITAT (2006a) noted that in all countries, regardless of the average living standard, are in short supply of an

adequate housing stock, and thus making most of the low income earners to resort to live in accommodations which is more substandard, street sleeping, slums and water fronts. Low income earners in Zambia live in ramshackle houses with absence of simple basic facilities like running piped water and in unhygienic environments.

A research in Bangladesh discovered that housing is also an unfulfilled sector against demand. Though, housing is one of the fundamental rights mentioned in the Constitution of Bangladesh, still thousands of people are floating on water and do not have houses. Statistics indicated that 30-50 percent of the urban poor do not have any access to housing (UNHABITAT, 2006a). Each year the country of Bangladesh has a demand of half a million housing units in urban areas. The National Housing Policy (NHP) (2008) of Bangladesh has reported that only five percent of the total houses in Bangladesh are built by formal institutions and mostly found in urban areas.

Inadequate housing can have negative impact on the environment, health and the general wellbeing of individuals and communities. The UNCHS (1996) and the UNHABITAT (2006) acknowledge that despite the years of effort and financial expenditure that so many governments have spent in trying to expand home ownership, rental housing still constitutes a large component of the housing stock in many countries. While the incidence of renting varies considerably across the world, rental housing accommodates a significant share of families in some countries, including two of the world's most developed societies, Switzerland and Germany (UNHABITAT, 2003). In Zambia, the bulk of the housing stock is in the informal sector since that which was provided for formally by the Councils, Parastatal organisations and other manufacturing companies have since been sold to sitting tenants (Tembo, 2007). The housing need in Zambia is high and growing annually just like there is equally the rising demand for houses, let alone the housing need with capacity to pay according to one's desired housing typology and locality (NHA, 2005).

Table 1: NHA 2001 Annual Report for Zambia`s Housing Stock - 1991 and 2001

Year	1991	1991	2001
Housing Type	No of Houses	% of total stock	No of Houses
Traditional	988,249	65.8	1,527,301
Squatter	160,703	10.7	242,771
Site and Service	58,574	3.9	87,743
Low Cost	241,806	16.1	381,498
Medium Cost	24,532	1.7	32,369
High Cost	26,034	1.8	39,306
Total	1,501,898	100	2,311,988

Source: Fifth National Development Plan, (GRZ, 2006)

2.4 Actors in housing delivery and their roles in Lusaka

In housing delivery, institutions have been identified as an important component in the formulation, implementation and monitoring of housing policies and programs (UNHABITAT, 2006a). In Lusaka, there are various institutions and actors that are directly involved in the delivery of houses to the masses (LCC, 2006). They include private, public, quasi-government and nongovernmental organisations. Among the many actors, the following are key institutions;

2.4.1 The Ministry of Local Government

The Ministry of Local Government works on behalf of the central government in the process of housing delivery (Mashamba, 2005). Some of the roles for the Ministry of Local Government include: overseeing and coordinating activities of national statutory and facilitating institutions; monitoring national, provincial and local performance of housing delivery; promoting gender equality in housing development and accounting to Parliament for the performance of the housing sector against set targets and efficiency parameters (MLGH, 1996).

2.4.2 The National Housing Authority (NHA)

According to the NHA Act, (1971), NHA is a statutory body created by an Act of Parliament and has the mandate to advise Government on matters pertaining to housing. The main roles of the NHA include: promotion of home ownership through provision of affordable shelter; providing technical assistance to local authorities in the housing sector; undertaking research

and development on low-cost housing and constructing, managing and maintaining housing estates (NHA Act, 1971).

2.4.3 Local Authority

Pertaining to this study and in this case, the Lusaka City Council is the Local Authority (LCC, 2006). The main role of the Local Authority in housing delivery is to create and allocate and deliver land for housing purposes. It also provides and maintains infrastructure services for housing development (MLGH, 1996).

2.4.4 Private developers

According to Mashamba (2005), private developers are the majority when it comes to housing delivery. They can be companies or individuals, rich or poor and can be big or small. They build houses for many reasons but are able to help cushion the need for housing by providing as free accommodation for their employees, families, friends or the vulnerable or for rent. Houses built by private developers are spread all over the City of Lusaka and are found in all types of residential areas; low cost, medium cost or high cost (MLGH, 1996).

2.5 Establishment of the National Housing Authority (NHA)

NHA operates under an Act of Parliament Chapter 195 of the Laws of Zambia. Prior to the country's attainment of independence in 1964, the institution was known as the African Housing Board and after independence the name was changed to Zambia Housing Board under Chapter 426 of the Laws of Zambia. In 1971, the institution was renamed NHA under Chapter 195 of the Laws of Zambia.

NHA was meant to be managing the built environment for growth by upgrading unplanned settlements, providing serviced plots and selling affordable houses to the citizenry. As stated earlier, the National Housing Authority was established in 1971 by an Act of Parliament Chapter 426 of the Laws of the Republic of Zambia to make better provision for the development and control of housing throughout the Republic (NHA Act, 1971). It is a fully government-owned institution and the only major player in the country in the production of housing for sale as well as for rent (UN HABITAT, 2012). It has large tracts of land in the major cities of Zambia and acquiring extra land for housing is not a constraint. NHA is divided in five main business units: Consultancy, Town Planning, Construction Division, Finance Division and Personnel and Administration Division. The main functions of the institution are to advise the Government regarding the formulation and implementation of

national policies on housing, to undertake, support and encourage research in all aspects of housing, with particular emphasis on low housing development and to provide consultancy services in all fields associated with housing development as well as to develop, manage and control housing estates. Activities of the Authority are co-ordinated by a Board of Directors whose membership is drawn from public and private institutions. The Board is responsible for corporate policy formulation. The Chief Executive Officer heads the management and is assisted by seven Directors responsible for Consultancy, Construction, Infrastructure and Finance, Real Estate Management, Marketing and Sales. Other two directors head Social Housing and Legal/Administration Departments respectively. These are supported at the implementation level by a multi-disciplinary team of professionals, technicians and tradesmen (NHA, 2008).

The development of housing schemes by NHA has spearheaded home ownership in various towns and cities where houses have been constructed and sold to the general public. In Lusaka, NHA is well known for the following schemes; Kabwata Estate, Woodlands Extension and Nyumba Yanga and the new one at Northgate Gardens. There is also an invitation to the private sector to partner with NHA in the provision of housing in Zambia (Lusaka inclusive) on Joint Venture Basis (NHA, 2008).

2.5.1 Characteristics of National Housing Authority (NHA)

NHA is an Institution that has a Mission Statement, a Vision and a Strategic Goal.

The Mission Statement for NHA is *“To deliver affordable and decent housing reflecting changing communities’ lifestyles through cost effective financing and creative designs”* while the Vision is *“To be a National leader in the delivery of housing and commercial space countrywide”*. In order to achieve the Institution’s Vision, NHA’s Strategic Goal is targeting at *“Creating wonderful communities”* (NHA 2008).

2.6 Concepts in delivery of houses

They are many concepts in the world which are used in the delivery of houses and some of these are listed under the sub headings below;

2.6.1 Modes of delivery of houses

Modes of delivery of housing are defined as the processes through which house provision is achieved using the available resources (Keivani and Werna, 2001). They are a manner, way, system or method of making sure that houses are made available to the public using the most

efficient means. These modes of housing delivery emerged from the interaction of structure and agents in housing development process. It is derived from the notion that there are combinations of social agents involved in housing delivery that relate to each other in empirically observable ways (Ball and Harloe,1992; Tsenkova, 1998). According to Keivani and Werna (2001), within the overall socio-economic, political and cultural structure of housing delivery in developing countries a bi-polar sub-division of conventional/unconventional or formal/informal structures or modes of housing delivery can be identified. Based on a typology of housing delivery in developing countries or Third World countries developed by Drakakis-Smith (1981), a conceptual model of formal modes of housing delivery in developing countries can be observed.

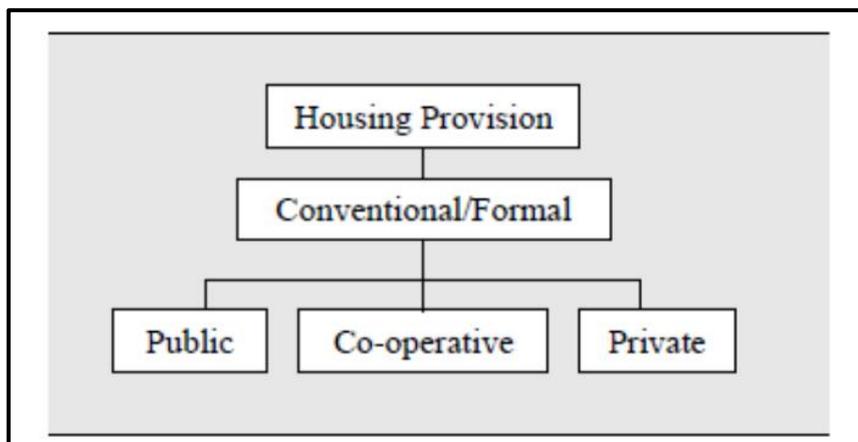


Figure 1: A Conceptual Model of Formal Housing Provision in Developing Countries
Source: Drakakis-Smith, 1981.

Formal mode of housing delivery represents housing that is produced through the official channels of recognised institutions, such as planning authorities, banks and building and land development companies, and observing formal legal practices, building standards and land use and subdivision regulations. The informal group of housing delivery, on the other hand represents those housing units which are usually produced outside official channels without official development permits and do not conform to land use and subdivision regulations (Keivani and Werna, 2001; Drakakis-Smith, 1981). This Housing Provision, Conventional/Formal, Public, Co-operative or Private, is reflected not only in announcements made by its political leaders, but also in the government’s annual budgets and development plans. According to Van Hyuck (1986), public and private housing programmes must be allocated to the real needs of all income groups, particularly low income groups as one of the values of housing policy.

In Malaysia, public and private developers are responsible for providing housing for the nation at affordable rates for its population. In each development plan, government has specified various types of formal housing programmes to be delivered by both developers. In the Zambian context, the NHA has in many cases been sticking to only a few of their mode of provision of accommodation to the people of Zambia, and Lusaka in particular, as opposed to the National Housing Policy Document, CAP 195 of the Laws of Zambia, which mandates the institution to provide houses to the nation using various modes.

Table 2: Formal Modes of Housing Provision in Developing Countries

Government Housing Provision	Private Sector Housing Provision	Public Private Joint Venture Schemes
Direct Government Housing Provision	Formal Private Housing Development by Individual Owner Occupiers	Public Private Joint Venture Schemes
	Commercial Formal Private Housing Development	
Indirect Government Housing Provision -Site and Service -Settlement upgrading -Cooperative housing	Joint Venture between Small Scale Developers and Land Owners	
	Developer-community cooperation	

Source: Keivani and Werna, 2001

As far as modes of delivery of houses are concerned with regards to the NHA, it is the manner in which houses that are supposed to be delivered to people in Lusaka are provided in an achievable way using a particular form or kind, be it in the low cost, medium cost or high cost form so as to meet various needs of all kinds of clients, be it the low class, medium class or the high class. Modes of housing delivery are a given condition of functioning, a status or operation of the NHA to distribute houses to the people according to needs of the people in Lusaka using the available resources. It is the means in which the NHA makes houses accessible to the people in Lusaka.

2.6.2 Capacity

Capacity refers to the ability to perform functions effectively, efficiently and in a sustainable manner (Makasa, 2010). Capacity is the maximum level of output of production that can be sustained over a period of time (www.ifad.org/evaluation/guide/annexa/a.htm Accessed 29th January, 2015). In the case of NHA, it is the maximum level of output of production of houses that NHA can sustain to deliver. It is the ability that NHA possesses when it comes to

ensuring that it is able to deliver houses in Lusaka so as to meet its given mandate. Capacity needs planning (GRZ, 2006). Planning for capacity to deliver houses requires management to accept limitations in the delivery process because there is no system that can operate at full capacity for a prolonged period; inefficiencies and delays make it impossible to reach a theoretical level of output over the long run (Makasa, 2010). Every component of house delivery operates within a relevant range. No human being, piece of machinery or equipment can operate above the relevant range for very long. Management has to plan operations so that the NHA can operate within a relevant range and as such, managers can maintain a high level of capacity by avoiding bottlenecks in the delivery process. According to Aribigbola (2000), a bottleneck is a point of congestion that slows the process, such as a delay in construction of many houses at once in the case of NHA. There are differences between capacity levels, and in the case of NHA, the capacities looked at were financial, technical and management capacities. Theoretical capacity assumes a constant level of maximum output. This production level assumes no machine or equipment breakdowns and no stoppages due to employee vacations or absences. Since this level of capacity is not possible, NHA should instead use practical capacity, which accounts for repair and maintenance on machines and employee scheduling. The process of planning and managing the overall capacity of NHA's resources is also a factor. Some form of capacity management considers a resource such as manpower or production capacity in total, without distinguishing between different types (Makasa, 2010).

2.6.2.1 Financial Capacity

According to the Department of Housing and Urban Development, (2014), financial capacity is the ability of an institution or a business venture to stand on its own as far as money and finances are concerned. It is the money that is available for spending in the form of cash, liquid securities and credit lines so as to make an institution to have the ability to operate without major economic challenges (DHUD, 2014). It is an amount of money or finances that an institution is transactionally capable of using at a point in time, given the needs, wants and demands of the institution so as to efficiently use for the sustenance of its existing business ventures (Mason, 1980). In the case of NHA, this is the institution's ability to have enough money and financial resources to deliver houses using the means at its disposal.

The governments of various countries attempt to cushion off the impact of inadequate housing by funding the process of developing habitable houses. In the U.S.A, the federal

government assists in effective housing delivery in many states. The Federal Department of Housing and Urban Development (HUD), through the Community Development Block Grant (CDBG) program, provides funds to local governments for funding a wide range of housing and community development activities for low-income persons. During the 2013 fiscal year, the City of Cupertino received US\$342,702 in CDBG funds. CDBG funds are used for public services, site acquisition, housing rehabilitation, and fair housing/counseling activities. For the 2014 fiscal year, the City received approximately US\$310,950 in CDBG funds (HUD, 2014).

In South Africa, the Department of Housing and Settlements (DHS) (2008) narrates that the government facilitates the building of formal houses through various institutions like the National Housing Finance Corporation (NHFC) and the Social Housing Foundation (SHF). According to the DHS (2008), the NHFC assists with the facilitation and funding of the development of sustainable human settlements and works towards the eradication of informal settlements while the SHF develops a vibrant and sustainable social housing sector for South Africa.

In Zambia, the NHA is expected to provide formal housing to the citizens and other people (MLGH, 2008). In the course of providing these houses, there should be money involved at all levels of house delivery. As at the year 2015, the money provided for housing delivery by the government to NHA was only meant to build 10 low cost houses in Chanyanya area in Kafue District according to the NHA 2015 report.

2.6.2.2 Technical Capacity

Technical capacity refers to the availability of capital equipment that is necessary for planning, implementation and management of public services by the provider (Lolojih, 2008). It also includes the ability to have qualified people that have technical knowledge in prescribed or specific fields to operate and effectively use the same equipment. Capital equipment may include tractors, graders, utility vehicles, computers, Global Positioning Satellites and many others. People involved in technical areas are required to use, operate or make the equipment work; they can be technicians, professionals or administrators (MLGH, 2009). In the case of the NHA, it is the ability of the institution to have qualified people that have technical knowledge in house construction and delivery that meet modern standards but affordable pricing to the people that are willing to buy the houses. According to World Bank (1993), technical capacity is also a guide which enables people to overcome a lack of specific

skills or knowledge. The possession of the required technical capacity ensures that programs are adhered to, and by doing so, will result in the successful performance and compliance to those programs. The task to work onsite and/or remotely is eased by technology and further brings about innovative practices, administrative and recovery operational modes as well as sustained performance in the long-term (Angel, 2000).

In developed countries, technical capacity has been used to construct and deliver houses in large quantities to the masses in a short period of time. Balchin (2000) writes that technical capacity helped London to develop new house construction sites and stadia with relative ease approaches in a short period of time. In South Africa, a DHS (2008) report looked at how ease it was to develop a suburb in Johannesburg using technical capacity so as to fulfill “People’s Housing Process Policy” while the same technical capacity was responsible for development of the City of Cupertino in California, USA (DHUD, 2014).

2.6.2.3 Management Capacity

According to Lolojih (2008), management capacity is the ability of the leadership of an organisation or system to operate at the maximum level of value-added activity over a period of time. In order to achieve the maximum level of output of goods and/or services under normal operating conditions, management capacity is very much required. It is one of the ways in which the management team is gauged to see how effective the institution is run through the management team. It is also the measuring of the results that the leaders achieve as a whole (UNCHS, 1996). Management capacity influences the institution’s culture and results are generally skewed towards the leadership. An effective leadership adapts communications, work style and approach to the institution's culture to ensure that skills aligned with the institution's goals are in order so as to achieve positive results (Aribigbola, 2000). At NHA, there are a lot of employees that possess different qualifications so as to make the effective delivery of houses to the people a reality.

In every institution, there is a need to run the affairs of the institution in a responsible and appropriate manner. It is the management capacity that will make an institution or system to tick and move forward with the production of goods and the effective delivery of services. When management capacity is in place, the institution or system will be in a position to achieve the maximum level of output of goods and/or services under normal operating conditions. On the other hand, lack of management capacity will bring about the eventual collapse of an institution or system because things will not be in order and will not be in

tandem with the required norms of producing goods and/or services (Mashamba, 2005). World over, managers with the required management capacity are an essential component of the healthy workforce. This is so because good management is essential for quality service delivery and achieving desired outcomes. Strengthening management and leadership capacity needs a strategic approach that include the following; adequate number of managers, appropriate competencies, functioning support systems and an enabling work environment (Makasa, 2010). These actions will in turn improve service delivery and assist to achieve sector goals. Carver (2011) further writes that building leadership and management capacity at the operational level requires a balanced approach. In the case of NHA, management capacity entails that the effective delivery of houses can become a reality by having qualified people in management positions who understand what is required of them as managers.

Globally, management capacity has seen houses being built using the available resources that can withstand adverse weather conditions like in the Philippines (ISDR, 2008) and in South Africa's Cape Town City where a "Sustainable Medium-Density Housing" was developed (Tonkin, 2008).

2.7 Delivery of houses

Phiri (2016) defined delivery as the process of transporting or making available goods and services from a source location or provider to a predestined destination or consumer. It is a process involving goods and services being availed from one source to another destination (www.ifad.org/evaluation/guide/annexa/a.htm Accessed 29th January, 2015). At NHA, delivery is the process that goes on from building of houses in their estates to making those houses available to the consumer, whether that consumer is a landlord or a tenant (NHA Act, 2010). It is a process in which the provider of houses ensures that houses are made available to the consumers in a way that will make the consumer appreciate the houses as being affordable and adequate. As these houses are being delivered to the masses, standards are also being considered so as to be realistic in these house delivery processes.

The concept of house delivery has been used in Britain to provide houses to residents (Carver, 2011). The beneficiaries were people that got houses through government's intervention in the housing market by the government. In a similar fashion, Aribigbola (2000) writes that the Nigerian government also delivered houses to its citizens.

2.7.1 Effectiveness of house delivery

UNHABITAT (2012) defines effectiveness as the degree to which people appreciate services delivered by the provider. Lolojih (2008) further says that effectiveness is the capability of producing a desired result as well as the way of doing right things in the right way. When something is deemed effective, it means it has an intended or expected outcome, or produces a deep, vivid impression. On the other hand, effectiveness is the simpler concept of being able to achieve a desired result, which can be expressed quantitatively but doesn't usually require more complicated mathematics than addition (Mikkelsen, 1995). It can often be expressed as a percentage of the result that could ideally be expected. However, this does not always apply in all cases in which efficiency can be assigned a numerical value, such as for a specific impulse.

In management terms, according to Elsevier (2004), effectiveness relates to getting the right things done. Effectiveness can be learnt by both individuals and institutions and therefore must be learnt so that the desired results are achieved. Managers and leaders should be in the forefront of encouraging effectiveness so that desired results are achieved (Elsevier, 2004). How well they apply their skills and abilities in guiding and directing others determines whether they can effectively meet those results. If they can, their achievements are poised to help the organization gain a competitive edge against rival organizations heading into the future (Ball and Harloe, 1992). As at NHA, this is the way in which the institution tries to prove to the customers that the houses they deliver are done in a capable way that produces the desired results.

Effectiveness of house delivery is a way in which houses are made available to people and the same people appreciate the service because a desired result was produced by doing right things in the right way. Countries like the USA, using their public policy on housing, were able to effectively deliver houses because of their desire to achieve results in housing circles (Dunn, 2008). In a similar manner, Tsenkova (1998) narrates that Bulgaria had a success story in private house development because of an effective house delivery system which ensured that local and cheap building materials were used for house construction in the country.

2.7.2 Efficiency

Efficiency refers to the quality or degree of producing an immediate effect (GRZ, 1989). According to Makasa (2010), efficiency is a measure put in place so as to avoid wasting

materials, energy, efforts, money and time in doing something or in producing a desired result. In a more general sense, efficiency is the ability to do things well, successfully, and without waste. It is a measurable concept, quantitatively determined by the ratio of useful output (how much is produced) to total input (how much is put in to the business) as observed by Mikkelsen (1995). In more mathematical or scientific terms, it is a measure of the extent to which input is well used for an intended task or function or output. It often specifically comprises the capability of a specific application of effort to produce a specific outcome with a minimum amount or quantity of waste, expense, or unnecessary effort. In a straight term, efficiency is doing things right.

According to Lolojih (2008), efficiency also refers to very different inputs and outputs in different fields and industries. At NHA, the delivery of houses is looked at as an activity that makes the core of the institution's mandate as directed by the Government of the Republic of Zambia. Efficiency at NHA is a consideration of delivering quality and affordable houses that are a reflection of a well thought-out and successful output.

Houses that were delivered using efficiency as a paradigm have helped countries to move forward and concentrate on other productive ventures because there was no immediate need for the houses to be repaired immediately or soon after being worked on. Angel (2000) talks of houses that were built a long time ago in past centuries using efficient means in Israel that are still around and being used as if they were delivered yesterday. Tonkin (2008) gives examples of effectively delivered houses in Egypt and South Africa which are a model that shows how wastages in house delivery can be avoided with little costs. It therefore follows that re-defining housing production and delivery of these houses to the public in an efficient manner will ensure that wasting materials, energy, efforts, money and time is not a concern anymore (Makasa, 2010)

2.7.2.1 Efficiency Ratio

Efficiency ratio, also called activity ratio, measures how well companies utilize their assets to generate income (Aribigbola, 2000). Efficiency ratios often look at the time it takes companies to collect cash from a customer or the time it takes companies to convert inventory into cash - in other words, make sales. These ratios are used by management to help improve the company as well as outside investors and creditors looking at the operations of profitability of the company (Dunn, 2008). In the case of NHA, the question is if the institution is realizing profit that it should invest back in the provision of effective housing to benefit more of its Lusaka clients or not. However, in an event that NHA fails to deliver 400

houses to Lusaka residents per annum to meet the large demand despite having an efficiency ratio, it will have a negative impact on the perception of its clients with regards to its ability to meet their demands of housing provision (Phiri, 2016).

In other countries, efficiency ratio has been so well pronounced that more houses have been constructed using existing assets as springboard to come up with cheaper houses for delivery to the public. Dunn (2008) narrates that some companies in England were able to attract more investments in housing construction and delivery based on their efficiency ratio. Similarly, Aribigbola (2000) described how well companies utilized their assets to generate income in Nigeria that saw the government being assisted to deliver houses to the citizens in the country after independence from Great Britain. On the local front, Phiri (2016) writes that the partnering of NHA with other stakeholders that have expertise in housing business and possess enough resources or assets that can be used to generate more money in a reasonable short time without exploiting the masses, the efficiency ratio of NHA will help in delivering houses to the people of Lusaka. It therefore follows that the better the efficiency ratio of NHA, the better the institution's ability to deliver houses to the residents of Lusaka.

2.8 Perceptions by the clients on NHA delivered houses

Perception is the ability to attain awareness or understanding or regard to physical sensation interpreted in the light of experience or a capacity for comprehension discernment (ISDR, 2008). It is a process by which people translate sensory impressions into a coherent and unified view of the world around them. Though necessarily based on incomplete and unverified (or unreliable) information, perception is equated with reality for most practical purposes and guides human behaviour in general (Tembo, 2007). At NHA, it is a marketing concept that encompasses their customers' impression, awareness and/or consciousness about the institution or its offerings in terms of houses. In general, customer perception is typically affected by advertising, reviews, public relations, social media, personal experiences and other channels. The views that are held by different house occupants vary as far as the delivery of houses at NHA is concerned.

Globally, perceptions have shaped the views of how houses delivered by various institutions in different countries had been rated on a larger scale. The ISDR (2008) has written to say that perceptions house occupants had in one of the many government-built housing complexes in lower Manila in the Philippines were very high because the houses were properly designed, constructed/built and delivered to the residents in such a way as to

withstand tropical storms. The residents had peace of mind because their perceptions were based on personal experiences. In South Africa, the Department of Housing and Settlement (2008) noted that owners of houses that were built inland had perceptions that varied from those on the coasts of South Africa because they felt that disasters were “reasonable” inland as compared to the coasts. However, a DHS (2008) study found that good, secure and habitable houses were a priority regardless of where one stayed.

On the other hand, Tembo (2007) explains that the cost of houses being delivered by an institution will likely have a perception based on an “enabling environment”. This “enabling environment” will further be broken down into individual tastes like house typology, security, ambiance, neighbourhood, social facilities, mobility factors and many others. Over and above, the perceptions of occupants at NHA delivered houses were basically how they experienced the “enabling environment”.

2.9 Conceptual Framework

The concept of effective housing delivery can be defined as a means of making houses available to the general public in mass quantities, of high quality and standard as well as being affordable to most people (Keivani and Werna, 2001). Effective housing delivery can also refer to the expected goal or outcome of the task of providing houses as mandated by the regulations governing the concept of effective housing delivery (Elsevier, 2004). With regards to the effective delivery of houses by the NHA, the expectation is to have many people owning high quality houses which are affordable when it comes to renting or purchasing them. The concept of effective delivery is governed by the notion of capacity (financial, technical, management, etc) and efficiency ratio (Aribigbola, 2000). These capacities are a direct or indirect function of financial availability and efficiency as primary indicators. In an event that these primary indicators do not directly produce effectiveness, the goal is achieved by channeling through perceptions of the people around. Customer perception has a direct impact on effective delivery of housing units because it is a secondary indicator of effectiveness. In principle, and according to Tembo (2007), customer perception is affected by advertising, reviews, public relations, social media and personal experiences, among other variables.

The delivery of 500 houses annually in the nation with Lusaka getting 400 of these houses by NHA currently is not enough to address the demand for houses. Population growth and

migration to Lusaka add to the demand for housing needs (LCC, 2006). Increasing demand over time implies that more houses need to be effectively delivered by NHA (NHA, 2005). For the purpose of this study, effective delivery of houses by NHA was assessed from the perspectives of capacities of the Authority to deliver houses as defined in the study as well as from the people’s perceptions. These aspects were assessed by examining the performance of the institution and the perception of consumers of NHA houses, both tenants as well as buyers of the same houses. Furthermore, Figure 2 below shows how effective delivery of houses by the NHA as an intended outcome relates to one of the primary indicators, namely, financial capacity and efficiency as well as the secondary indicator called perceptions

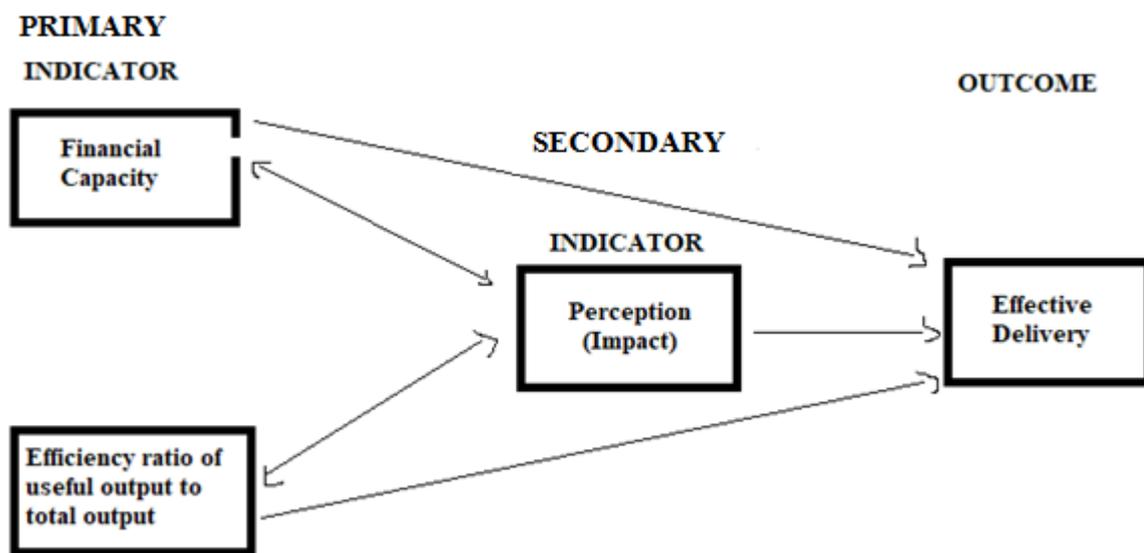


Figure 2: Conceptual Framework showing indicators of effective delivery of houses
Source: Author (2016)

In housing delivery, financial capacity plays a major role because it is the heartbeat of the whole process of housing delivery. It is the main indicator that ensures that effective house delivery is achieved (Tsenkova, 1998). It is also responsible for what people will see, feel or talk about (Tembo, 2007). The perceptions arise from how much finances have been put in the delivery of houses; starting from the planning stage, implementation stage, and finally the delivery stage, let alone the occupation of the same houses (Makasa, 2010). The impact that would be felt by NHA clients will ultimately be one of the perceptions projected by clients. The better the financial capacity of NHA to deliver houses is, the more pronounced will the effective delivery of houses be (NHA 2005). Financial capacity is closely supported by technical capacity as well as management capacity

CHAPTER THREE: DESCRIPTION OF THE STUDY AREAS

3.0 Introduction

This chapter looks at Lusaka as the overall study area. The sections to be looked at in this chapter include the following; section one which covers the description of Lusaka as the study area. The second section outlines the economic conditions in Lusaka while governance is covered in section three. Sections four and five look at Nyumba Yanga and Northgate Gardens housing estates respectively. Variables found in these sections include location and other brief aspects for specific study areas.

3.1 Description of Lusaka

Lusaka is the Capital City of Zambia and is located in Lusaka Province (Mulenga, 2001). It is located between Latitude 1525'0.120"S and Longitude 2816'59.880"E. Its altitude is 1277 metres. The population of Lusaka Province, which is the smallest province by area coverage, and according to the 2010 Census of Population and Housing is 2 198 996 (CSO, 2011). Lusaka Province is located between longitudes 27° and 30° East and latitudes 14° and 16° South. It covers an area of about 22,000 square km and has 2,190,000 hectares of land of which 55 percent was arable as at the year 2001. Mulenga (2001) further writes that Lusaka started as a railway siding in 1905, when the railway line that was constructed primarily to transport copper from Katanga Province in the present day Democratic Republic of Congo to the seaports of South Africa reached Lusaka.

Within a few years, however, Lusaka attracted a number of white settler farmers. Its original size, which was under the jurisdiction of the Village Management Board, was a narrow strip of land along the railway line measuring 5 km in length and 1.5 km wide with the railway being the centre of the area (Williams, 1984). The rapid growth of Lusaka, however, began in earnest in 1931, when it was designated as the new capital or principal administrative centre of Northern Rhodesia, as Zambia was then called. Its selection as the new capital was due to its central location on the main north-south axis of the railway line, which was expected to become the centre of development. Its central location was also evident from being the intersection of the main roads to the north and south, and east and west. The city, which was designed for a population of 500,000 people by Professor S.D. Adshead, a Senior Town and Country Planning Lecturer at the University of London, had extended to 360 square kilometres by 2007 (LCC, 2008). A completed Integrated Development Plan (IDP) proposes to extend the city boundary beyond the current one to bring the Lusaka International Airport

and a substantial amount of rural land within the city boundary (LCC, 2008). Currently, Lusaka City has an area measuring 423 square kilometres, according to MLGH, LCC and JICA (2009). It is surrounded by Chilanga, Kafue, Chongwe and Chibombo Districts.

The reason for selecting Lusaka as a study area was that it is the Capital City of this Republic and is affected by this housing delivery challenge that is now universal. Secondly, there is so much illegal mushrooming of unplanned settlements that if all things were normal and NHA was effectively fulfilling its mandate of providing housing accommodation to the City, this housing delivery challenge would not have been increasing annually as the case is at the moment. Figure 3 below shows Lusaka’s urban sprawl through wards.

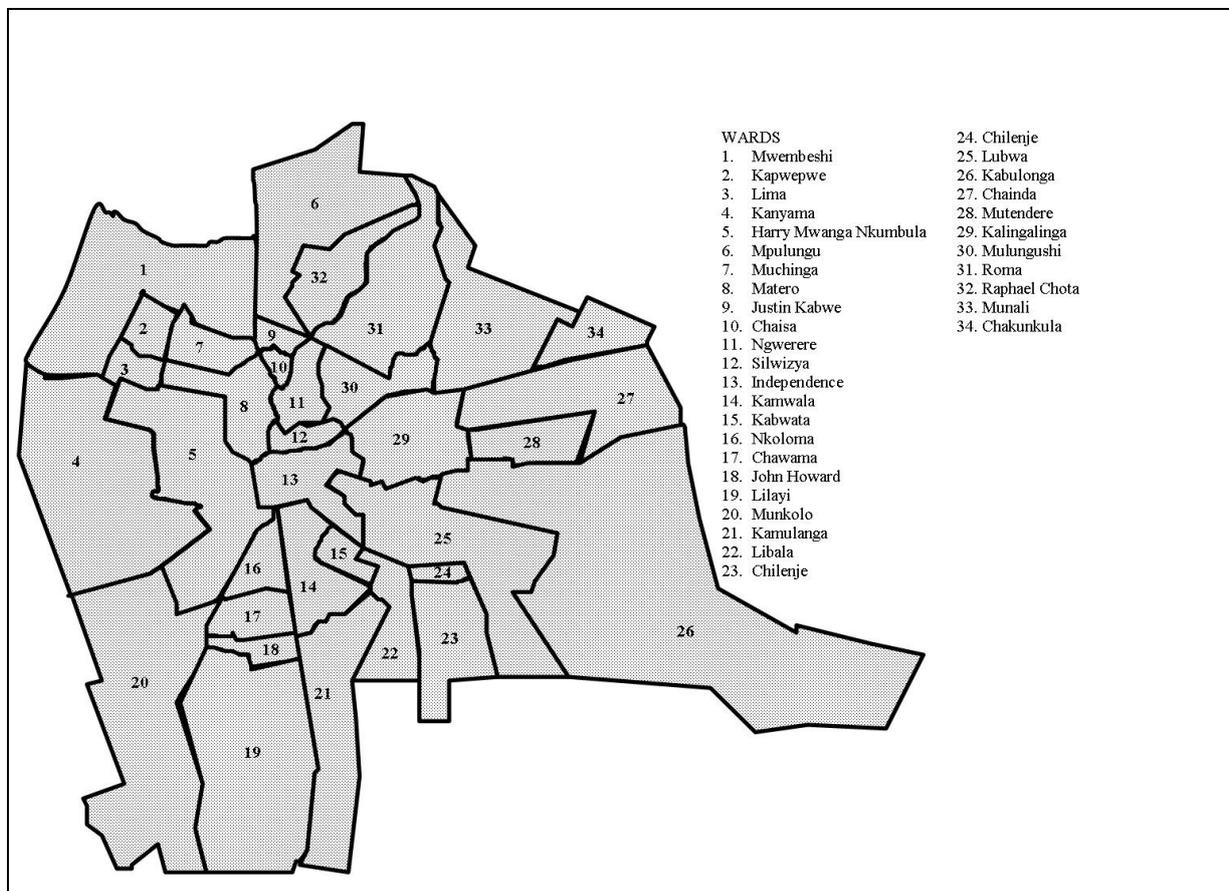


Figure 3: Lusaka Urban Showing Wards
Source: Lusaka Profile, 2014

3.2 Economy of Lusaka Town

The economy of Lusaka has become more diversified with its physical expansion and population growth. It has in fact grown from the provision of a few services to commercial farmers who had established themselves around it to provision of higher order services, such

as financial and technical services, construction and even manufacturing activities (Tembo, 2007). As the capital city of Zambia, Lusaka also provides services including administrative functions to Zambia as a whole. However, Lusaka also plays a significant role in the country's manufacturing. Most manufacturing enterprises are located in Lusaka and the Copperbelt. Food processing enterprises, such as milling, meat processing and production of essential commodities such as detergents and other domestic chemical products seem to be concentrated in Lusaka. In terms of employment, the service sector is the largest employer of the city's labour force (UNHABITAT, 2012). Services provision and administration in particular have consistently accounted for most of the formal employment in the city. This suggests that though the economy of the city is more diversified than that of the country, it is quite weak, and in the decline as well, as more of the city's land has become built up. The financial and commercial sectors, on the other hand, are fairly large and account for most of the financial and commercial activities in the country (LCC, 2008).

In terms of comparative advantage, the City of Lusaka has many strengths; it is well located for easy trade of goods and services within the region, vibrant place with a good range of shops, stalls and markets and serves as an important centre for commerce and public administration. The movement of goods and services from all over Zambia, the sub-region, Africa and other world countries to Lusaka has been boosting the economy of the City. The availability of these advantages requires that the government put up houses that will meet both local and international standards that do not easily lose value due to poor quality materials. The NHA, as a government institution, can meet the minimum required standards when delivering houses with its partners. The NHA's efficiency in delivering quality houses and abundant quantities in Lusaka can bring about many benefits, be it economic, social or environmental to both residents and non-residents of Lusaka.

3.3 Governance in Lusaka

Politically, the City of Lusaka is governed by Councillors that are elected every five years to run the affairs of the city through the Lusaka City Council on behalf of the residents. Like all Councillors in Zambia, the Lusaka City Councillors are part time officials except for the Mayor. Full time employees of the Council headed by a Town Clerk assist them with the daily management of the affairs of the City (LCC, 2008). The Councillors, however, approve all development projects for the city. The Lusaka City Council also serves as the Planning Authority for the City. It therefore grants planning permission for all projects that alter the

land use permanently (Mwanza, 2016). Although the Lusaka City Council is a corporate body and is expected to manage the affairs of the City independently, it merely operates as an agent of the central government, which has delegated some functions relating to provision of services to the residents of the City under the Local Government Act Number 2 of 2019 of the Laws of Zambia just like other councils have similar responsibilities in their areas. As agents of the central government, local authorities in Zambia, including the Lusaka City Council, do not enjoy financial autonomy. They do not, for example, have tax raising powers and are partially dependent on the central government for their finances through the Local Government Equalisation Fund (LGEF). The Councils' ability to raise finances independently is, however, limited, because they are not allowed to borrow or receive grants from foreign governments without express approval from the central government (Lolojih, 2008).

3.4 Nyumba Yanga Housing Estates

This is a housing estate that is located east of Lusaka's Central Business District (CBD) in a quiet residential upper class area. It is located in Kabulonga Ward under Lusaka Central Constituency. It is bordered by Leopard Hill Road on the north, Alex Chola Road to the south and Nyumba Yanga Secondary School to the west. The eastern part of this housing estate is covered by houses owned by different occupants. This was a Project under the National Pension Scheme Authority and the NHA. Despite some houses having been bought by individual persons and corporate entities, the original plans, designs and structural works of NHA have not very much altered. The Authority's hallmarks of construction details are still clearly visible

3.5 Northgate Gardens Housing Estate

This is a new housing estate that was being developed by the NHA with other stakeholders like Workers' Compensation Fund Control Board (WCFCB). It is found in Raphael Chota Ward under Mandevu Constituency and located between Kasangula Road (near Mandevu Compound in the south) and Hardware Road (next to Chipata Overspill Compound) off the Great North Road in the northern direction of the Central Business District (CBD) of Lusaka. In the east are the Yamamoto Olympia Africa sports fields while the western side has SOS Children's Village, Beit Cure Hospital and the Great North Road. The site had a large area that was being developed in bits and pieces by the NHA. Some private developers have also benefitted from this housing estate in that they have been allocated plots on the fringes of

Hardware Road as a buffer to separate the main NHA estate from Chipata Overspill compound. These private developers have equally built good and attractive houses as well as business premises.



Plate 1: Aerial View of Northgate Gardens with Heroes Stadium in the background
Source: Field Data, 2016

CHAPTER FOUR: RESEARCH METHODOLOGY

4.0 Introduction

The purpose of this section was to show the methods and techniques that were engaged in the study. It covers, among others, the research design, the sampling methods, data collection methods, data collection instruments as well as data processing and analysis techniques.

4.1 Research design

This research used a case study research design. A case study approach was used because, through descriptive and exploratory analysis, it facilitated an in-depth investigation of the NHA and its capacity to deliver houses in Lusaka at the two study areas, namely, Nyumba Yanga Estate and Northgate Gardens. The objectives of the research were achieved by using the research design. Both qualitative and quantitative approaches were used to collect data.

4.2 Population

In research, the word ‘population’ is generally referred to as a large collection of individuals or objects where the main focus of a scientific query lies (Mikkelsen, 1995). In this study, the term population was used to describe the target group from a particular location. Detailed considerations of sampling needs were made to ensure the validity of the results (Denzin and Lincoln, 1994).

The population in this research study was drawn from Nyumba Yanga Estate and Northgate Gardens and the total number of households was 400. Nyumba Yanga Estate had 200 houses and another 200 houses were from Northgate Gardens.

Key informants that participated in the study were from the NHA, Ministry of Local Government (MLG), Ministry of Finance (MoF) and the Lusaka City Council (LCC).

4.3 Sampling size

Sampling is the process of selecting an appropriate sample for study from a population whereas a sample, on the other hand, is the section of the wider population that was engaged in the study (Cochran, 1977).

The sample size in this study was the total number of households sampled in Nyumba Yanga Estate as well as those sampled in Northgate Gardens. The sample size was 48 households from Nyumba Yanga Estate and another 48 households from Northgate Gardens. The sample size was drawn from the occupants that live in the houses that were delivered by the NHA in the two housing estates. These occupants of the NHA delivered houses, whether landlord or

tenant, were interviewed from their two respective housing estates. The interviewed persons represented the views of the others.

4.4 Sampling procedure

This section looked at the methods that were used when choosing the sample and the sample types. Sampling allows a researcher to obtain a representative picture about the population without studying the entire population (Cochran, 1977). It further gives reasons why certain sampling types were chosen and not others.

In this study, stratified sampling was used to select housing categories in each housing estate. According to Stake (2008), stratified sampling is a method of sampling from a population which can be partitioned into subpopulations whereas random sampling, which was also used in this study to select respondents in each category, is a subset of a statistical population in which each member of the subset has an equal probability of being chosen. The NHA owned around 400 housing units at the time of this study. Some houses were still under construction at Northgate housing estate. The sample size was 96 respondents from the two housing estates.

Stratification by housing category in this sampling procedure was that nine respondents were picked from Nyumba Yanga Estates and another nine were picked from Northgate Gardens to make a total of 18 respondents for high cost houses. Medium cost households had 24 respondents equally shared between the two study areas whereas 54 respondents were picked in equal proportions from low cost houses from both Nyumba Yanga and Northgate Gardens respectively.

The other four respondents, who made the total number of respondents to be 100, were picked from institutions and were purposively sampled. These are the key informants and they came from different institutions, namely, NHA, MLG, MoF and LCC. The institutions had one respondent each. The number of 96 respondents from house occupants was arrived at as a percentage of 25 percent of the total number of houses owned by the NHA in Lusaka which was about 400 houses at the time of the study. Two hundred houses were from Nyumba Yanga housing estate and another 200 houses from Northgate Gardens were in the population. Cochran (1977) writes that sampling from a bigger population allows one to obtain a representative picture about the population without studying the entire population

and further gives reasons why certain sampling types were chosen and not others. In this study, the option of 25 percent was followed.

4.4.1 Purposive sampling

In this study, purposive sampling method was utilised on key informants from institutions. According to Stake (2008), purposive sampling is a non-probability sample that is selected based on characteristics of a population and the objective of the study. In other words, it is judgemental, selective and subjective sampling. This method was appropriate in this study because it places special emphasis upon the control of certain specific variables (Singh, 2006). Purposive sampling was used to pick out a sample from people that are closely related to the provision and delivery of houses. This method was chosen because it is suitable for selecting key informants who have rich information that is of central significance to this study. These key informants were closely linked to this study and they came from NHA, MLG, MoF and LCC. This was so because these institutions are directly or indirectly involved in one way or the other in the effective delivery of houses by the NHA in Lusaka's Nyumba Yanga housing estate and Northgate Gardens

4.4.2 Stratified Systematic Sampling Method

According to Creswell (2009), stratified systematic sampling means that you do stratified (per group, or stratum) sampling, and within each group you use systematic sampling. Stratified sampling was used to select housing categories in each housing estate. The study areas had 400 houses combined and the selected houses were nine from high cost, 12 medium cost and 27 low cost in each of the study areas respectively. Systematic sampling was used to choose every fourth house in each of the strata including high cost, medium cost and low cost. The interval was four houses. In terms of numbers of houses from one study area, there were 38 high cost houses, 51 medium cost houses and 111 low cost houses. The method of systematic sampling was used to pick a sample from the households to be interviewed from the occupants because it reduced biasness and this was the main reason for its choice (Yin, 2003). Furthermore, this sampling method can be used to select a sufficient number of subjects from each stratum (Cochran, 1977).

4.5 Data collection methods

Data collection methods are typically ways which researchers rely on for gathering information during a research (Yin, 2003). According to Kitchin and Tate (2000), there are four methods that can be used to collect data: (a) by participating in the setting, (b) by

observing directly, (c) by interviewing the participants in depth, and (d) by analysing documents and material culture. These form the core of the inquiry or the staples of the diet. Several secondary and specialized methods of data collection supplement the primary data collection technique (Singh, 2006).

In this study, for a picture to come out clearly of the modes of delivery of houses by the NHA in the study areas, more especially in the sphere of soliciting and gathering of the information, both quantitative and qualitative data collection technique were used. The use of both quantitative and qualitative data collection technique is also encouraged by Mikkelsen (1995) who says that it is dependent on the type of the research question and objectives of the study. The reason for employing these techniques stems from the fact that the effective delivery of houses was looked at in terms of quantity and quality and therefore utilised numerous data sources, various informants and prescribed methods.

For the purpose of corroboration, validation and the trustworthiness of this research, only occupants of houses that were delivered by the NHA were interviewed together with reliable key informants from various institutions governing or related to the effective delivery of houses by NHA in Lusaka were interviewed. These institutions included the NHA itself, MLG, MoF and the LCC. In short, primary data was collected from institutions' key informants through interview guides while questionnaires were used to collect data from house occupants. Secondary data came from different literature sources and publications.

4.6 Sources of Data

In order to collect data in this research, both primary and secondary data sources were used. It was done as indicated below:

4.6.1 Primary sources of data

According to Mikkelsen (1995), Primary data are original observations collected by the researcher or their agent for the first time for an investigation and used by them in the statistical analysis. In this study, primary data was obtained through in-depth interviews, semi-structured interviews and questionnaires. This involved visits to constructed sites and interviews with key informants from relevant institutions like NHA, MLG, MoF and LCC as well as some occupants in houses delivered by the NHA.

The reason for using primary sources of data was that there is need to have first-hand information from the research participants (Yin, 2003).

4.6.1.1 In-depth interviews

In-depth interview or Depth interview is a research technique which is used to conduct intensive individual interviews where numbers of respondents are less and research is focused on a specific product, technique, situation or objective (Denzin and Lincoln, 1994).

In this study, some In-depth interviews focused on effective delivery of houses by the NHA. It was an aid in information collection from institutions, namely; NHA, MLG, MoF and LCC. These institutions had a respondent each

4.6.1.2 Semi-structured Interviews

Semi-structured interviews are a method of research used most often in the social sciences where a rigorous set of questions are asked and does not allow one to divert anyhow for no reason at all (Creswell, 2009). However, and according to Mikkelsen (1995), semi-structured interviews are open, allowing new ideas to be brought up during the interview as a result of what the interviewee says.

In this study, semi-structured interview guides were used for data collection. These were used because of their suitability when it came to expression of views of the respondents regarding the effective delivery of houses by the NHA in Lusaka. The probing for information, the complexity, the sensitivity of this topic and the clarity required to get reliable answers from the respondents made the semi-structured interview guide a good tool (Yin, 2003). A clear set of instructions with open-ended questions provided the prospect for answers that came from willing participants. This tool was used for key informants from NHA, MLG, MoF and LCC.

4.6.1.3 Questionnaires

According to Mikkelsen (1995), questionnaires are a set of printed or written questions with a choice of answers, devised for the purposes of a survey or statistical study. In other words, a questionnaire has a set of questions for obtaining statistically useful or personal information from individuals that are participating in a research (Stake, 2008).

In this study, the questionnaires were used to gather information and data from the people that live in houses delivered by the NHA at Nyumba Yanga housing estate and Northgate Gardens. They helped to get views from different house occupants and they ensured that the responses were consistent. The gathered information was not subjective but was rather dependent on the views of the respondents (Yin, 2003).

4.6.2 Secondary sources of data

Secondary data is the data that have been already collected by others and used by others and is therefore readily available from other sources (Yin, 2003). The secondary sources can be classified into two categories, that is, published and unpublished sources (Lolojih, 2008). Secondary data is usually found in the form of social artifacts, like newspapers, blogs, diaries, letters, emails, and there was also the reviewing of publications like scholarly articles, reports, documentaries, books, bulletins, annual reports, newsletters and other relevant material. Such data was a rich source of information about individual entities and provided a great deal of context and detail to study. Such data are cheaper and more quickly obtainable than the primary data and also may be available when primary data cannot be obtained at all. Some of the advantages of secondary data are that it is economical, saves efforts and expenses as well as being time saving (Singh, 2006).

In this study, the reason for using these secondary sources of data was that there was need to see what others have written or know about this research topic. The available statistics and other data were used so as to understand the effective delivery of houses in the study areas.

The purpose of all this was to gain preliminary understanding of the research topic. This was to basically supplement the data that was collected from the field as this was not the first study to be undertaken at the NHA. This was not a stand-alone study. Instead, this research aimed at building on the already existing body of knowledge from other professionals. Furthermore, the secondary data sources helped in the understanding of the research topic and the study areas. In principle, secondary data sources help to supplement on primary data collection, writes UNESCO (1999).

4.7 Data Analysis

According to Carver (2011), data analysis or sometimes called analysis of data, is a process of inspecting, cleaning, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making. Data analysis has multiple facets and approaches, encompassing diverse techniques under a variety of names, in different business, science, and social science domains (Stake, 2008).

In this study, the data that was collected was processed and analysed using quantitative and qualitative data processing and analysis methods. Denzin and Lincoln (1994) note that data analysis involves working with the data, organising them, breaking them into manageable units, coding them, synthesising them and searching for patterns. Therefore, the data that was collected

through interviews and observations on how effective the NHA is in delivering houses in Lusaka was organised and categorised in order to search for patterns, critical themes and meanings. The analysis' preliminary framework helped in comparing and contrasting the patterns after putting them in categories (Yin, 2003). A conclusion was later drawn after the interpretation.

4.7.1 Descriptive Statistics

Descriptive statistics is the discipline of quantitatively describing the main features of a collection of information, or the quantitative description itself (Singh, 2006). It is the term given to the analysis of data that helps describe, show or summarise data in a meaningful way such that, for example, patterns might emerge from the data but do not, however, allow researchers to make conclusions beyond the data they have analysed or reach conclusions regarding any hypotheses they might have made (Kitchin and Tate, 2000).

In this study, this method was used to analyse data that was collected using quantitative techniques. The target group for this method was the respondents from the houses delivered by the NHA in the study areas.

4.7.2 Content Analysis

In a broad term, Yin (2003) defines content analysis as a wide and heterogeneous set of manual or computer-assisted techniques that is used for contextualized interpretations of documents produced by communication processes. In a strict sense, the phrase (any kind of text, written, iconic, multimedia, etc.) or signification processes (traces and artifacts), are having as ultimate goal the production of valid and trustworthy inferences. On the hand, Creswell (2009) writes that content analysis is the analysis of texts of various types including writings, images, recordings and cultural artefacts.

In this research, content analysis was used to analyse data obtained from review of some documents and field discussions with key informants from NHA, MLG, MoF and LCC so as to meet the objectives of the study

Table 3: Summary Table of Research Methodology

NO	RESPONDENTS	NUMBERS SELECTED	SAMPLE TYPE	DATA COLLECTION METHOD	DATA ANALYSIS TECHNIQUES
1	Northgate Gardens	9 High cost 12 Medium cost 27 Low cost	Stratified Systematic sampling	Questionnaires	Descriptive statistics
2	Nyumba Yanga Estate	9 High cost 12 Medium cost 27 Low cost	Stratified Systematic sampling	Questionnaires	Descriptive statistics
3	MLG	Principal Housing Officer	Purposive sampling	In-depth interview Semi-structured interviews	Content analysis
4	MoF	Senior Budget Analyst	Purposive sampling	In-depth interview Semi-structured interviews	Content analysis
5	LCC	Town Planner	Purposive sampling	In-depth interview Semi-structured interviews	Content analysis
6	NHA	Senior Architect	Purposive sampling	In-depth interview Semi-structured interviews	Content analysis

Source: Author (2016)

4.8 Ethical Considerations

Ethical considerations are the norms or standards of behaviour for conduct to be adopted while interacting to other people during research in such a way that people are respected and seen not as passive sources of data but as people whose rights and welfare is protected (Mikkelsen, 1995). Furthermore, ethical consideration are discussed with the aim of encouraging integrity in the conduct of business research and practice among scientists, scholars and professionals as well as to distinguish between right and wrong (Creswell, 2009). This study looked at the topic with all ethical considerations in mind so as to achieve objectivity. Ethical considerations were adhered to at all stages, that is, before the research, during the research and after the research had been conducted. Respecting the rights, needs, values and desires of the research participants was a concern and a necessity because there

was need to ably handle this topic as far as ethical considerations are concerned (Singh, 2006).

Confidentiality was also exercised at all levels so that there was no harm or risk to the research participants. Physical risk and psychological harm was eliminated during the research. Informed consent was equally sought from the participants so that full knowledge of what was involved in the research and the purpose of the study was known to them; those that sought privacy and anonymity were given the opportunity so as to ensure that the study did not intrude too much into individual and group behaviours (Yin, 2003).

Furthermore, other ethical considerations like being honest, being trustworthy and advocacy were beheld so that there was no biasness in the study. Being truthful in handling the study and remaining calm while conducting the research were other ethical considerations that were strictly followed too (Kitchin and Tate, 2000).

4.9 Limitation of the study

The major limitation in this study arose from the restricted access found in the study design which was used in the study. This study used a case study design to obtain the data. Therefore, the possibility of generalising the research findings is far-fetched. The other limitation arose from the weakness associated with the data collection instruments which were used. In particular, the use of a questionnaire restricted an in-depth probe to solicit for detailed information from house occupants. The semi-structured interviews which were administered also could have introduced a researcher's bias to the research

CHAPTER FIVE: RESEARCH FINDINGS

5.0 Introduction

This chapter has findings of the study as collected during field work done in the study areas in Nyumba Yanga Estate and Northgate Gardens. The primary data collected was for the purpose of establishing the modes of delivery of different house categories by the NHA in the study areas as well as the effectiveness of these modes. Both primary and secondary data were employed to analyse financial, technical and management capacity of NHA in delivering different house categories and how effective these capacity variables are vis-à-vis delivery of houses. Perceptions of the occupants of NHA delivered houses were also ascertained by administering questionnaires.

The findings are presented in five sections as follows; section one presents data on the socio-economic characteristics of respondents in study areas. The modes of construction of different house categories delivered by the National Housing Authority are in section two. Going forward, section three talks about the capacity of the National Housing Authority to deliver different house categories; section four has data on the perceptions of occupants of NHA delivered houses in the study areas. This chapter closes with a summary in section five.

5.1 Socio-economic characteristics of respondents in study areas

This section looked at the socio-economic characteristics of respondents in the study areas of Nyumba Yanga and Northgate Gardens in terms of their gender, age distribution, number of house occupants and their educational levels. Out of the many socio-economic characteristics of respondents in the study areas, only a few have been considered to be part of research findings as tabulated below;

5.1.1 Gender of respondents

The gender of respondents was 41 males and 55 females as shown in Figure 4 below. In terms of percentages, it was 43 percent males and 57 percent females. The study shows that there were more female respondents than male respondent

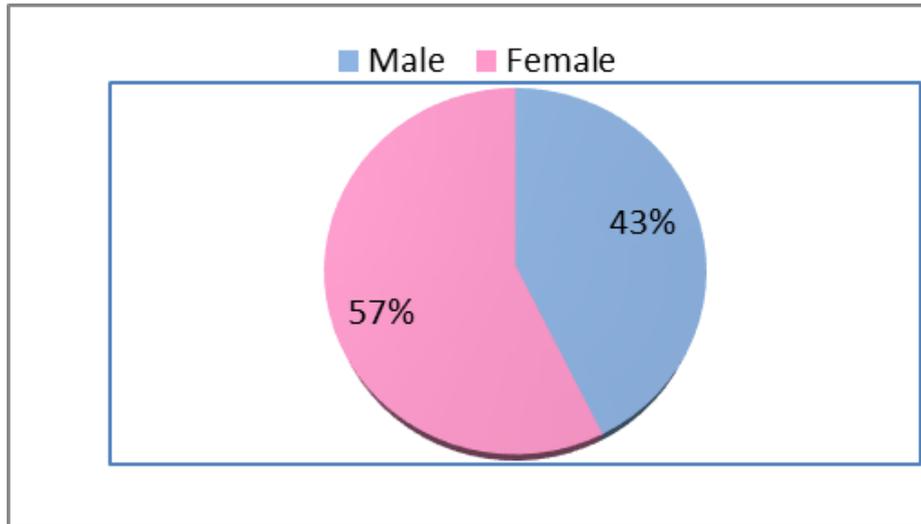


Figure 4: Gender of Respondents

Source: Field Data (2016)

5.1.2 Age Distribution of respondents

As shown in Figure 5, the majority of respondents, 35 percent, were in the 36 – 45 years age group. These were followed by the 26 – 35 years age group at 31 percent. The age group between 46-55 years was at 14 percent while those above 55 years were at six percent only.

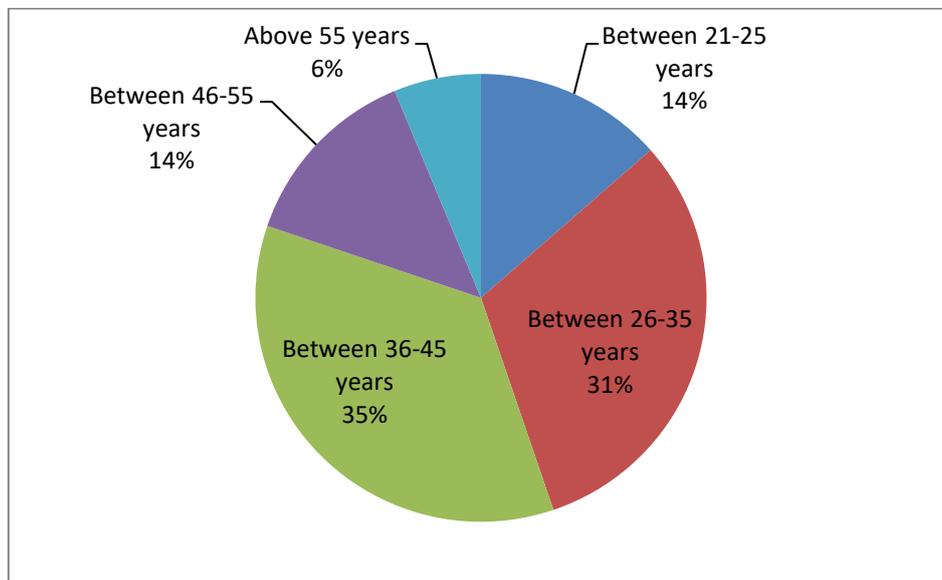


Figure 5: Age Distribution of Respondents

Source: Field Data (2016)

5.1.3 Number of House Occupants

It was noted from the findings that three houses had a person each and these occupants were all male caretakers in one housing estate, namely Nyumba Yanga. Nine houses had two people living in them whereas the number of three people per house occupied 17 different houses. Most houses, 26 in total, were occupied by four persons per house followed by 21 houses that had five persons as occupants. Twelve houses had six persons each living in them while five houses had seven people living in them. Two houses had nine people living in them whereas the highest number of occupants was 10 people living in one house in Northgate Gardens and occupied by the owner.

5.1.4 Educational Level of Respondents

The findings on educational levels revealed that most of the respondents had college education as presented in Figure 6. College educated respondents represented 38 percent of all respondents, closely followed by the secondary school category at 33 percent. The number of respondents that went to universities stood at 25 percent while four percent had primary school education as their highest educational level.

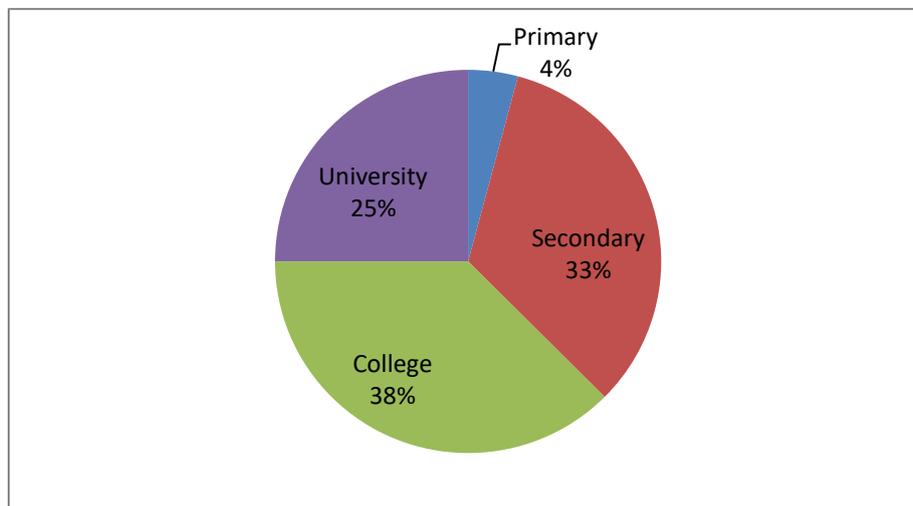


Figure 6: Educational Level of Respondents

Source: Field Data (2016)

5.2 Modes of Construction of Houses by NHA

According to the key informant at NHA, the institution has been constructing three categories of houses in Lusaka, namely, low cost houses, medium cost houses and high cost houses. The NHA, together with its cooperating partners, delivers 500 houses per year nationally. The

biggest numbers of houses delivered are found in Lusaka where 400 houses are delivered per year.

5.2.1 Materials used to construct houses

On materials used to construct houses, the findings were that houses in the study areas had roofs made of various materials depending on house type. Some houses had roofs consisting of concrete roof tiles, IBR roofing sheets, Harvey tiles and Zen tiles. The walls were made of hollow concrete blocks. These blocks were in different sizes ranging from 100 mm, 150 mm and 200 mm depending on where the blocks were used. In some cases, for instance in the construction of two storeyed buildings that are found in Nyumba Yanga Housing Estate, reinforced steel and all-concrete pillars were used. Steel and Aluminium metal angle lines were used to make window frames. Their sizes and designs varied from small windows (600mm x 600mm) found in toilets to large windows (1200mm x 2400mm) found at sitting rooms according to individual house category.

The thicknesses of the window panes also varied depending on the window frame size. In upstairs houses, louvers and big sized windows were used to enhance the attractiveness of the house. The door frames were made from pressed steel that fitted individual door type. Some doors were made using 70 cm, 80 cm or 90 cm measurement and as such, fitting door frames were fixed to the walls with wooden doors made of Mukwa or White wood depending on house type or one's taste. The floors were hardened by cement sand screed and beautified by Porcelain tiles. Some other finishes to the floor came in depending on the house type. The building materials used in the construction of the houses were obtained both locally within Zambia and internationally, mainly from China for finishes and final touches. Materials used to construct houses in study areas are summarised in Table 4 below;

Table 4: Materials used to construct houses in study areas

Housing Category	Construction Materials Used					
	Roofing	Walls	Window Frames	Door Frames	Doors	Flooring
High Cost	Concrete Tiles	Reinforced steel/concrete pillars/ Concrete blocks	Steel	Pressed Steel	Mukwa (PterocarpusAngolensis)	Porcelain tiles
Medium Cost	Harvey tiles	Concrete Blocks	Steel	Pressed Steel	Mukwa (PterocarpusAngolensis)	Ceramic Tiles
Low Cost	IBR sheets/Zen tiles	Concrete Blocks	Aluminium	Aluminium	White Wood	Polished Concrete

Source: Field Data (2016)

5.2.2 Methods used to construct houses in study areas

On methods used to construct houses in study areas, the study found that NHA used skilled, semi-skilled and unskilled workers to construct houses working through Public Private Partnership (PPP) arrangements as well as working as gangs.

5.2.2.1 Public Private Partnerships

PPP arrangements entailed the collaboration of between NHA, as a government agency, and private sector companies that financed the building of houses. The benefits that accrue from these PPP arrangements are that the necessary investments in building houses and effective public resources management were achieved. Furthermore, high quality and timely provision of houses was implemented in due time and there were no unforeseen sector extra expenditures. Concurrent with PPP arrangements, the study found that there were houses constructed by the NHA using gang labour.

5.2.2.2 Gang Labour

The involvement of gangs in house construction by the NHA entailed groups of persons working together on a particular project for a particular duration. The benefits of using gangs were that the workers were working on the housing project with a set deadline and they were paid according to the contract terms.

The number of direct NHA employees involved in housing construction was 150. These employees did different jobs and had different job titles depending on what they were doing in the Construction Department. Among the 150 employees, there were 100 skilled workers, 30 were semi-skilled workers and 20 unskilled workers

In some cases, the NHA outsourced labour in order to meet its projected target. The number of labour outsourced was not fixed or permanent. Outsourcing labour depended on what was required by NHA at a particular time and for how long. At the time of this study, there were no foreign workers from outside Zambia that were brought into Zambia as outsourced labour. The entire workforce was sought from within Zambia.

5.2.2.3 Joint Ventures

The study also revealed that NHA was engaged in two house construction joint ventures. These joint ventures were with NHA-JCI (Jiang Xu China International) and NHA-MKP (Malaysia) under a Public-Private Partnership (PPP) arrangement at Northgate Gardens. These joint ventures were a commercial alliance between NHA and these two respective entities that enabled NHA to build houses. Each party contributed resources in form of land, capital, intellectual property, skills, credentials and equipment. Some houses were being constructed by the cooperating partners so that the NHA could benefit from the arrangement. All the persons working under this plan were Zambians and they were able to accomplish the desired mission of house construction on time. They helped the NHA to accomplish its mission of delivering houses in Lusaka

Table 5: Methods used to construct houses in study areas

House type	Method used to construct houses	Houses completed per month	Contractor
High cost houses	Direct Labour Gang Labour	7	Private Enterprises under PPP NHA
Medium cost houses	Direct Labour Gang Labour	12	Private Enterprises under PPP NHA
Low cost houses	Direct Labour Gang Labour	20	Private Enterprises under PPP NHA

Source: Field Data (2016)

5.2.3 Construction period

According to findings of the study, the number of units completed when development of a housing estate commenced was about 40 houses per month. This was the number of houses that were likely to be completed within one month. However, there were variations as regards houses completed and houses ready for occupation. The variations included, among other things, the gradient of the land where the houses were being built, sources of raw and final finishes materials, the season the construction was being done (whether wet or dry season) as well as contractual obligations. The average number of houses constructed, according to the key informant, was as indicated below;

- a) High cost category: the NHA normally constructed seven houses in a month
- b) Medium cost category: the number of houses constructed by the NHA was twelve houses in a month. The houses built in this category were higher than those in the high cost category

c) Low cost category: as the name implies, twenty low cost houses were normally constructed by the NHA in a month. These were more in number and were the most bought category too.

The NHA key informant also stated that there was a PPP arrangement for the construction of 3 000 housing units in Lusaka and surrounding areas under NHA and Worldwide Innovation Consortium Limited (WIC). This was a joint venture initiative between NHA and WIC of the kingdom of Belgium. Under this joint venture partnership, NHA-WIC was to construct not less than 3 000 low, medium and high cost housing units per year, with associated infrastructure in towns and cities across the country for civil servants under a rent-to-buy scheme.

The study also found that the sale of high cost houses by the NHA per annum was around 40 housing units while the sale of medium cost houses was around 50 housing units to the public per annum. Low cost houses, as the study revealed, are the houses that were most bought by the public. The NHA sold around 100 low cost houses annually to various classes of people. A total of about 190 houses were sold per annum.

5.3 Capacity of NHA to deliver houses in Lusaka

In terms of capacity to deliver houses by the NHA, the study looked at three capacities. These were financial capacity, technical capacity and management capacity.

5.3.1 Financial Capacity

The research findings were that the main source of income for the NHA was in-house sourcing. The Authority generated its own monies and income from the available resources that were at its disposal. The main source of these financial resources was the renting out and selling of its housing stocks. Findings also revealed that the NHA had started a block making enterprise at their Nyumba Yanga housing estate to expand their income base. Another important source of income for the NHA was the central government through the MoF. The government initially financed the NHA when it was established in 1971 but this became very rare and when finances came, it was only a small grant. During the time of this study, the government gave the NHA some grant to build 10 low cost houses in Kafue District which were almost complete. As early as 2005, the NHA had funding problems and with limited resources was only able to create about 300 housing opportunities per year against a requirement of 100,000 per annum and consequently the Authority is ever inundated with requests for more housing either for rent or outright purchase (NHA, 2005).

According to the findings, NHA had an annual budget of ZMW 20, 000, 000. This amount was inclusive of all the requirements that were needed by the NHA. The capital expenditure, on the other hand, for construction of houses was at ZMW 15, 000, 000 per annum and this money was meant to fulfill the mandate that was given to the NHA to deliver houses to the public. The findings also revealed that expenditure on housing construction from the year 2010 up to the year 2015 was slightly over ZMW 300, 000, 000 with the help of cooperating partners. This translated into ZMW 50, 000, 000 per year for a period of six years from 2010 to 2015. As a way of fulfilling its mandate, the NHA put in place a house purchase installment plan where clients were given a timeframe to buy houses from the Authority. The timeframe given to clients to complete paying for the houses if they were paying in installment was nine months after the first installment has been made. However, despite the grace period given to purchasers of houses through the installment plan, the proportion of those that default payment of installment for houses they buy from the institution was over 50 percent and this was attributed to the fact that most of the clients that purchased houses from NHA using the installment plan were civil servants (NHA key informant, 2016).

5.3.2 Technical Capacity

According to the key informant at NHA, the Authority had a number of professionals that were employed by the Authority. The number of these professionals was 10 and they were qualified in Architecture, Engineering, Quantity Surveying, Electrical Engineering and Land Surveying. The minimum qualification that professionals directly involved in housing construction possessed was a Bachelors' Degree. There were some professional that had Masters' Degree or were pursuing Masters' Degrees Programs. The minimum qualification for semi-skilled staff was a Craft Certificate while the minimum number of years that one possessed in terms of experience to be employed by NHA was not specific. However, depending on each job's requirements and specifications, three years' experience was the minimum. Some senior management positions required five or more years' experience. Chances for employment were also there for those that were directly coming from recognised colleges and universities.

In terms of equipment, the findings revealed that the NHA had in its possession a number of house construction equipment. The equipment included trucks, computers, scanners, Global Positioning Satellite Kits, vans, concrete mixers, block making machines and a few others. Despite the availability of this equipment and tools, the most essential equipment that NHA required for the construction of its houses was earth moving equipment, cranes, adequate

number of tractors, dampers and advanced concrete mixers. At the time of this study, NHA did not have most of the essential house construction equipment. Whenever NHA wanted this equipment, they had to hire from those that had them.

5.3.3 Management Capacity

The findings revealed that NHA had a detailed management structure in place and job descriptions were clearly outlined, explained and known to each job holder. The job holders in the management category included Directors, Managers and Chief Officers. They had different job titles depending on what they were specialised in and the jobs they performed at NHA. The management team reported to the Board of Directors. The findings further revealed that NHA had a performance appraisal system of staff used to assess the performance of employees. The workers' performance was assessed at intervals and was carried out by way of a one-on-one interview between the employee and the head of a particular department. Figure 7 shows the NHA's Organogram

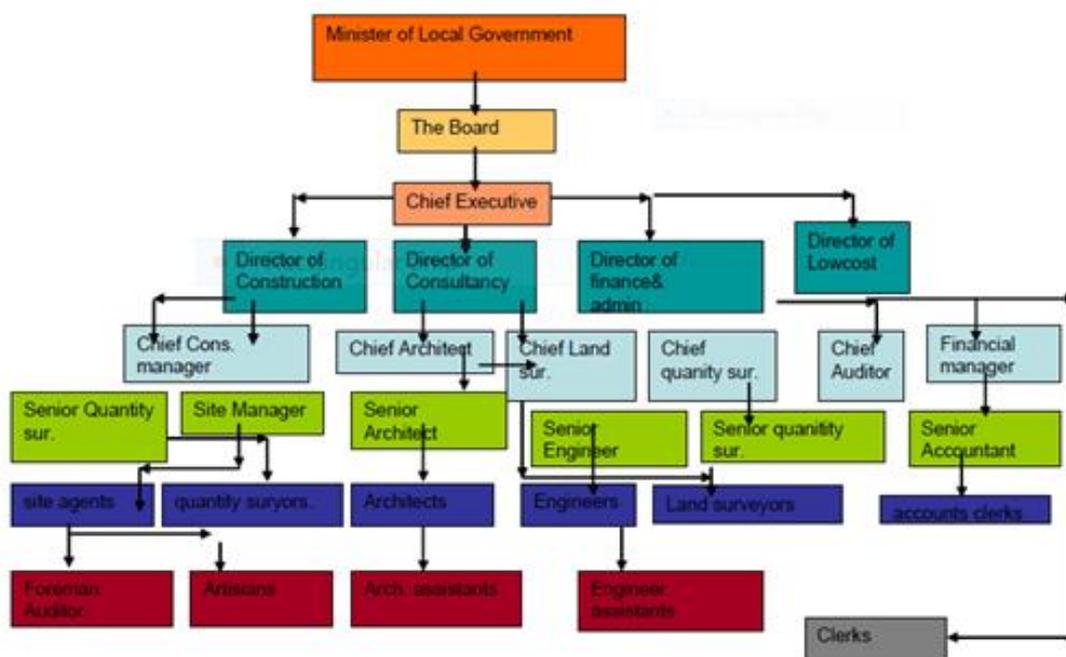


Figure 7: NHA Organogram

Source: NHA, 2015

The findings further revealed that there was a seconded person from the central government, specifically from the MLG, who audited NHA accounts.

Furthermore, the study revealed that NHA had a Board of Directors with members appointed by the Minister of Local Government. The Board members had different qualifications and

had an array of experience that they brought to the NHA. Table 6 below shows the capacities of NHA;

Table 6: Summary of Financial, Technical and Management Capacity of NHA

Capacity	Current Situation	
	Present	Not Present
Financial Capacity	Revenue from Rentals and Sales	Government Funding
Technical Capacity	Qualified workforce	Earth moving equipment, cranes, adequate tractors, dampers and advanced concrete mixers
	Machinery: trucks, vans, concrete mixers, block making machines	
	Personnel Career Development	
Management Capacity	Management Structure	
	Clear Terms of References	
	Performance Appraisal	
	Audit structure	
	Autonomy from government Board of Directors	

Source: Field Data (2016)

5.4 Perceptions of Occupants of NHA delivered houses

This section looked at the perceptions of occupants of NHA delivered houses. These perceptions were varied and only a few have been taken into consideration. The considered perceptions include the following; Cost price of houses and how the same NHA houses are rated by the residents in terms of cost price and house rentals, respondents' housing satisfaction levels as well as structural defects to houses in the study areas. The findings are presented below;

5.4.1 Cost Price of houses

The cost prices of houses and their range were very different depending on whether the houses were low cost, medium cost or high cost. Out of the total sample of 96 houses, only 28 houses were purchased from the NHA, representing 29 percent. The rest were rented. Half the houses sold, as shown in Figure 8, were low cost at 50 percent and were sold at a cost ranging between ZMW 251, 000 – ZMW 450, 000. Second in total number of houses sold were at 22 percent coming in the form of medium cost houses. These houses were sold at a cost price of between ZMW 451, 000 – ZMW 650, 000. High cost houses going at between ZMW 651, 000 – ZMW 850, 000 were at only 10 percent while those being sold at above

ZMW 850, 000 were at 11 percent. These houses were sold at above ZMW 850, 000 because of their extra advantage such as being bigger than others, or plot size and/or one or two extra rooms. The findings also revealed that some people interviewed did not know the cost prices of some of the houses because they were either dependents or caretakers. The total percentage of those who did not know the cost price of houses was seven percent.

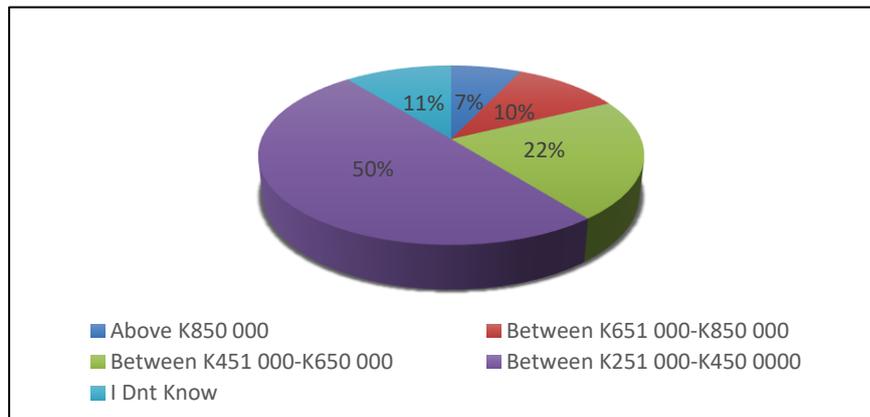


Figure 8: Costs of NHA houses at Nyumba Yanga Estate and Northgate Gardens
Source: Field Data 2016

5.4.2 The cost price of NHA houses as rated by the residents

Occupants' perceptions on the cost of houses for all categories bought from NHA and how they rated the cost prices of their houses, the findings revealed, as presented in Figure 9, are that 32 percent of respondents rated the houses to be very expensive while a slightly higher number of 36 percent rated the houses to be expensive. Some respondents rated the cost price of houses to be neither expensive nor cheap and these were at 18 percent. Other respondents rated the houses to be cheap and these were at seven percent. In the like manner, a similar percentage of seven percent did not rate the cost price of the houses in anyway. They did not want to say anything because they were either dependents or caretakers.

In terms of high cost houses, six respondents out of 18 said that the houses were very expensive, another six said the houses were expensive, three respondents said the houses were averagely priced while one respondent said the houses were cheap. As a surprise, one respondent did not say anything.

As for the middle cost houses, seven respondents out of 24 said the houses were very expensive, 10 said they were expensive, four said the cost price was average whereas one disputed and said the houses were cheap and one person did not comment.

The low cost house occupants, 55 in number, had the following response; 17 respondents said the houses were very expensive, 18 said they were expensive, 10 thought the houses were average, while five said the houses were cheap and the remaining five did not give their views.

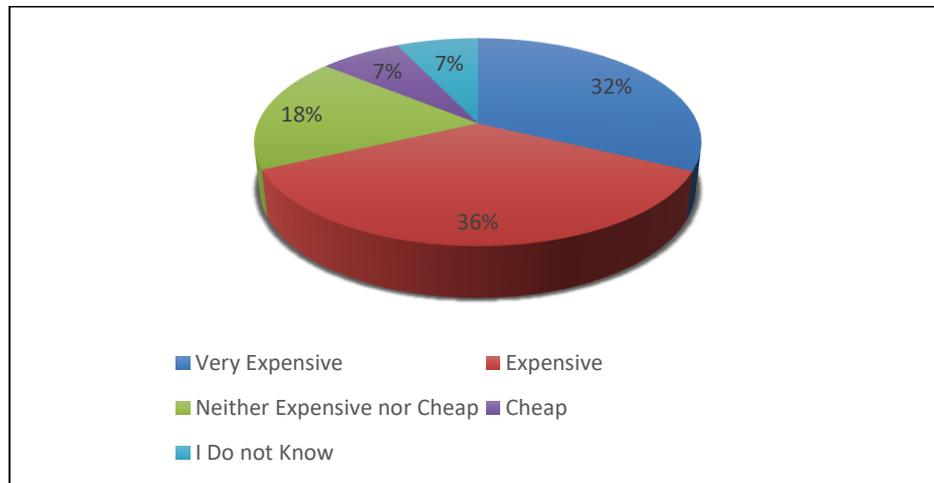


Figure 9: Occupants' perceptions on the cost of NHA houses

Source: Field Data (2016)

5.4.3 Tenants' rating of house rentals

According to the findings, and as presented in Figure 10, a lot of respondents were tenants in NHA delivered houses. Out of the 96 respondents, 60 were tenants, 28 were owners and eight were either caretakers or dependents who did not know whether the houses were bought or being rented. In terms of tenants, their rentals were pegged differently. The majority of tenants paid between ZMW 2, 100 – ZMW 3, 000 per month and these were represented at 40 percent. The rentals between ZMW 3, 100 – ZMW 4, 000 were second at 32 percent while 15 percent came from tenants that paid between ZMW 4, 100 – ZMW 5, 000. Only 10 percent of tenants paid above ZMW 5, 000 as rentals per month to NHA or other stakeholders. The rentals pegged between ZMW 1, 000 – ZMW 2, 000 and those that did not know the rental amount are both represented by two percent respectively. The tenants in houses that were paying between ZMW 1, 000 – ZMW 2, 000 were paying less than most tenants because the house owners bought bare land from NHA at Northgate Gardens housing estate and built houses on their own while those who do not know were either dependents or caretakers. The rentals were collected in advance in all cases

The rentals ranged in bands and those that paid ZMW 2, 100 – ZMW 3, 000 per month were in low cost houses, the second or the middle class houses cost between ZMW 3, 100 – ZMW 4, 000 per month while a combination of ZMW 4, 100 – ZMW 5, 000 and above ZMW 5,

000 were the high cost houses. However, there were also exceptions in terms of rating the house rental charges due the fact that some houses were built by individuals who were living in the same houses as well as renting out a room or two to tenants. This was so because such landlords built houses after purchasing the land from NHA. Furthermore, other houses were not on rent as the owners had occupied them and cannot be rated under the tenants rating.

In terms of categories, high cost respondents represented 25 percent while 32 percent were from medium cost houses and 40 percent were from low cost houses.

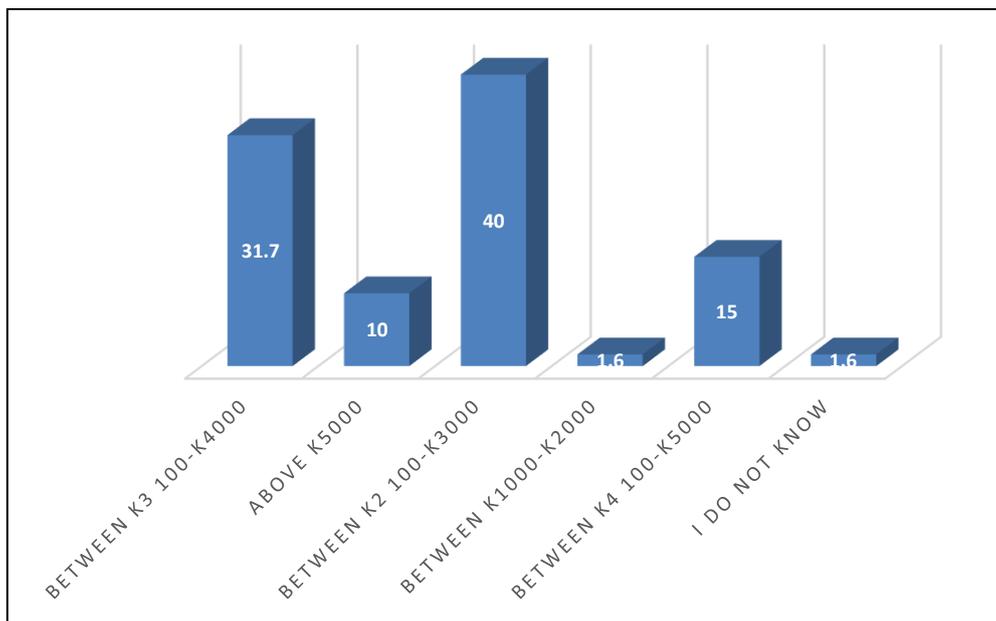


Figure 10: House rentals in study areas

Source: Field Data (2016)

5.4.4 Houses’ satisfaction levels by respondents

People’s satisfaction levels to houses delivered by the NHA were also noted to be there and that the occupants’ levels of satisfaction were not the same. Forty one percent of occupants of NHA delivered houses said they were satisfied with the houses while 23 percent felt very satisfied. Those house occupants that felt not satisfied stood at 30 percent and the percentage for those that were neither satisfied nor dissatisfied was at four percent. A paltry two percent said they were very dissatisfied with the houses delivered by the NHA and all these views are reflected in Figure 11.

In term of categorizing satisfaction levels, the high cost category had one respondent who was very dissatisfied, five respondents were not satisfied, one was neither satisfied nor dissatisfied, and seven were satisfied whereas four were very satisfied.

As for the medium cost category, seven respondents were not satisfied, one was neither satisfied nor dissatisfied, six were very satisfied and 10 were satisfied. There was no one who was very dissatisfied

The responses from the low cost category were as follows; one respondent was very dissatisfied, 17 were not satisfied, two were neither satisfied nor dissatisfied and 12 were very satisfied. A total number of 22 respondents were satisfied.

It can therefore be said that the respondents were satisfied with low cost houses in terms of satisfaction levels.

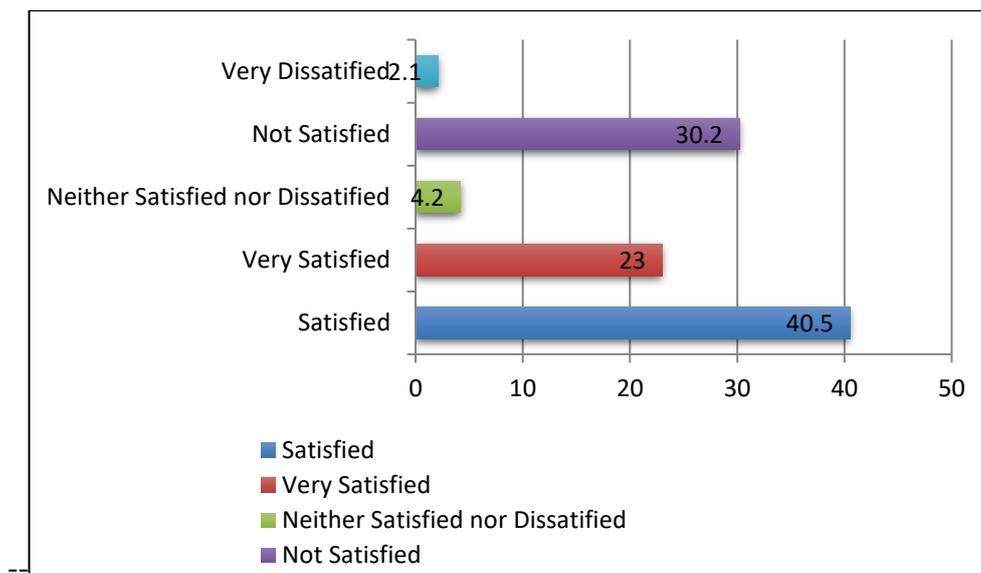


Figure 11: Respondents’ housing satisfaction levels

Source: Field Data (2016)

5.4.5 Structural defects to houses in study areas

The houses, as shown in Figure 12, whether rented out or sold to clients, that were delivered by the NHA had some structural defects. Out of 96 houses that were surveyed, 70 had defects and this represented 72.9 percent of houses sampled. These defects were spotted on roofs, walls, floors, electrical fittings or plumbing works. The biggest defects came from roofs at 32 percent and plumbing works was at 21 percent. Walls and electrical fittings were also having defects and their rate was at 17 percent each respectively. The least, but also noteworthy, was defective floors at 13 percent

Findings on NHA’s approach to defects was that some houses developed some defects when they were awaiting occupation while for some houses it was soon before the constructors

were about to leave the construction site. Others, however, had defects because some materials and final finishes were of poor quality or low standards such as electrical fittings.

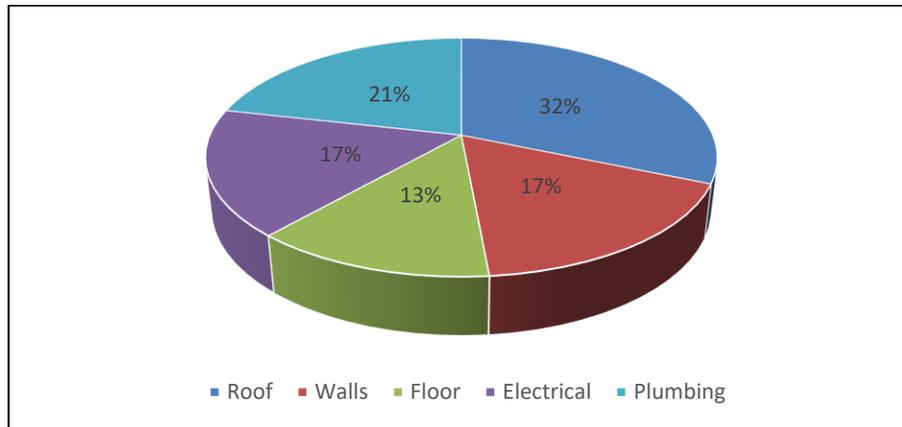


Figure 12: Structural defects of houses at NHA
Source: Field Data (2016)

5.6 Picture depiction of Housing done by NHA



Plate 2: North gate NHA Built House
Source: Field Data (2020)



Plate 3: NHA High Rise Flats
Source: Field Data (2020)



Plate 4: NHA Semi Detached
Source: Field Data (2020)

5.5 Summary

This chapter presented the research findings on the effectiveness of the National Housing Authority to deliver houses in Lusaka. These obtained findings were the focus of attention that came about as a result of the stated objectives. Several key informants and respondents gave out information on modes of construction of houses by the NHA, pertaining to house categories, building materials used, partnership arrangements in place, working groups (gangs) available and house quantities that were being developed. Capacity of NHA, through the lenses of finances, techniques and management, were also presented in the findings. The perceptions of house occupants, which were weighing so much on NHA, were presented under various themes and sub-headings. The combination of the collected and presented data in the research findings chapter was in line with the stated objectives. The next chapter, therefore, facilitates the discussion of findings so that a conclusion and recommendations list is arrived at.

CHAPTER SIX: DISCUSSION OF FINDINGS

6.0 Introduction

This chapter discusses the research findings of the study as presented in the preceding chapter. The study sought to ascertain how efficient the NHA was in delivering houses in Lusaka. This efficiency has been looked at in terms of the established modes of construction of different house categories, the capacity of the NHA to deliver houses to the residents of Lusaka and the perceptions held by occupants of these houses that were delivered by the NHA. This chapter is divided into four sections. The discussion starts by looking at the social economic characteristic of the respondents in section one. The second section discusses the modes of construction of different house categories by the NHA and how each house category was constructed using different arrangements and partnerships that were in existence. The third section looks at the capacity of the NHA to deliver houses to the residents of Lusaka with special regard to financial capacity, technical capacity and management capacity. The fourth section discusses the perceptions of occupants in NHA delivered houses and how they felt about the same houses.

6.1 Social Economic Characteristic of the Respondents

The study revealed that the majority of the respondents were females with a representation of 57 percent while 43 percent was for the male respondents. The majority of the respondents were aged between 36-45 years and most of them had been to college. Other respondents had been to the university and secondary school as well as primary schools. The study further revealed that the majority of the respondents were working either in public or private sector while others were just involved in business.

Arising from these findings, it can be stated that most of the customers that were in NHA delivered houses during the study were women whose average age ranged from 36-45 years. The customers were also well educated enough to be in the position to have a source of income and most of these customers worked or were into business.

This finding is consistent with what Tembo (2007) wrote to say that women empowerment in housing will be a real estate reality because they rarely sell houses once given the opportunity to own one and they will become a force to reckon with in the near future in terms of home ownership. The interpretation and meaning of this data is that most of the clients in NHA delivered houses are women who are educated and in the prime age of their lives. They also have a reliable source of income coming from their employment or businesses. They have

good paying jobs or viable businesses that make them have money to afford buying NHA delivered houses.

6.2 Modes of construction of different house categories by the NHA

The first objective of the study was to establish modes of construction of different house categories delivered by the NHA. The study revealed that NHA had been constructing three categories of houses in Lusaka, namely, low cost houses, medium cost houses and high cost houses. The NHA, together with its cooperating partners, as the study revealed, delivers five hundred houses per year nationally. The institution has had financing problems and with limited resources is only able to build five hundred housing units per year against a requirement of 100,000 per annum and consequently the authority is ever inundated with requests for more cheap and affordable housing either for rent or for outright purchase (NHA 2005).

The study also revealed that the biggest numbers of houses delivered are found in Lusaka where there is a big population and hence four hundred houses were delivered per year even though this has not translated into the houses being bought as they are being delivered because the houses are quite expensive for the average or common person to afford. This means that in as much as the NHA can deliver houses, the rate at which these houses are being bought is quite low. The NHA, as a government arm for housing development and delivery, is expected to fully intervene in housing delivery in the country. It is one way in which the government intervenes in housing provision (Makasa, 2010).

The intervention of government in housing provision is not only happening in Zambia. In a similar fashion, Aribigbola (2000) writes that Nigeria increased housing facilities to locals as a way of extending the colonial initiatives of housing provision, and a related situation was effected in Zimbabwe by the government under the Ministry of Local Government and National Housing (MLGNH, 1999). The findings of this study on governments building houses for the masses are consistent with what Carver (2011) wrote that governments intervene in housing delivery to the people so that the playing field is leveled. Aribigbola (2000) also agrees that government intervention in housing delivery is a way of empowering local people by building low cost houses that can be accessed by the majority poor and the middle class. In Zambia, this has been the challenge because the houses are too expensive for the people to buy these houses being delivered by the NHA and thus defeating the whole purpose of affordable houses being provided by the government.

The study revealed that there are a number of models used to construct houses (Carver, 2011). The houses can be built through Public Private Partnership (PPP) arrangements or by using gang labourers.

PPP arrangements entailed the collaboration of between NHA, as a government agency, and private sector companies that financed the building of houses. The benefits that accrue from these PPP arrangements are that the necessary investments in building houses and effective public resources management were achieved. Furthermore, high quality and timely provision of houses was implemented in due time and there were no unforeseen sector extra expenditures. Concurrent with PPP arrangements, the study found that there were houses constructed by the NHA using gang labour.

Gang labour was the involvement of groups of persons in house construction by the NHA. It entailed gangs working together on a particular project for a particular duration. The benefits of using gangs were that the workers were working on the housing project with a set deadline and they were paid according to the contract terms. The use of PPPs and gang labour made NHA to be engaged in two house construction joint ventures. These joint ventures were with NHA-JCI (Jiang Xu China International) and NHA-MKP (Malaysia) under a Public-Private Partnership (PPP) arrangement at Northgate Gardens. These joint ventures were a commercial alliance between NHA and these two respective entities that enabled NHA to build houses. Each party contributed resources in form of land, capital, intellectual property, skills, credentials and equipment. Some houses were being constructed by the cooperating partners so that the NHA could benefit from the arrangement. The coming of MKP and JCI has enabled the NHA to at least reduce costs on labour.

The study also revealed that there was a joint venture initiative between NHA and Worldwide Innovation Consortium Limited (WIC) of the Kingdom of Belgium. Under this joint venture partnership, NHA-WIC intended to construct not less than 3,000 low, medium and high cost housing units per year, with associated infrastructure in towns and cities across the country for civil servants under a rent-to-buy scheme. With this rent-to-buy scheme, civil servants were required to pay rentals towards ownership of the houses from K1, 414 to K7, 984 per month for the period of twenty years in line with NHA's mandate to provide affordable houses to the public. The meaning of this initiative is that civil servants and government workers will be able to own houses at their own time and rates.

Arising from the low number of PPPs in the housing sector in the country, coupled with low household incomes, most of the population could not afford to buy a new house built by a private developer at study sites. This resulted in lower effective demand for new affordable housing projects. The two factors of economic viability and proper allocation of risk that made PPP projects attractive were unavailable in the affordable housing category. Secondly, the study revealed that the *Public Private Partnership Act of 2009* demanded a long approval process and may need streamlining. The current approval process had proved to be cumbersome, long and inefficient as it required getting approval from the PPP Unit at every stage.

On methods used to construct houses in study areas, the study found that NHA used skilled, semi-skilled and unskilled workers to construct houses working through PPP arrangements as well as working as gang labour.

The study revealed that the number of employees directly involved in housing construction at NHA was about 150. Among the 150 employees, there were 100 skilled workers, 30 were semi-skilled workers and 20 were unskilled workers. According to the key informant, the NHA outsourced labour in special cases to meet its projected target. The number of labour outsourced was not fixed or permanent. It depended on what was required by NHA at a particular time and for a particular duration. In other words, the determinants were in terms of numbers of houses to be constructed and at what cost. At the time of this study, however, there were no workers from outside Zambia that were brought into Zambia as outsourced labour. The entire workforce was sought from within Zambia. All the persons working were Zambians and they were able to accomplish the desired mission of house construction on time. They helped the NHA to accomplish its mission of delivering houses in Lusaka as supported by MLGH (1996) which agrees that NHA was established by an Act of Parliament to ensure that houses are delivered to the masses. The Authority is striving to ensure that the houses that are supposed to be delivered to the masses are really delivered at all costs.

According to the NHA Act (1971), the Authority may provide housing accommodation: -

- a) by the erection of houses on any land acquired;
- b) by the conversion of any buildings into houses;
- c) by acquiring houses;
- d) by altering, enlarging, repairing or improving any houses or buildings which have, or an estate or interest in which has, been acquired by the Authority;

- e) by agreements providing for the management and control of houses owned by any person; or
- f) by clearing of squatter areas and thereafter making necessary improvement and redevelopment of such areas.

However, the study revealed that out of the six house provision methods prescribed and available to the NHA, only one method of “by the erection of houses on any land acquired” was used. Despite this method being solely used to the detriment of the other five, it was not even effective; there were some challenges too in terms of house delivery.

Apart from the NHA, there are also many other players and stakeholders that facilitate the delivery of houses to the masses in Zambia so as to be in line with the expectation of the government in the intervention of housing delivery in the country (MLGH, 1996).

The implications of these findings are that despite the NHA building houses classified as low cost, only cement, wood and steel were local building materials that were used in these house construction processes. This undermines the initiative of encouraging the use of many local building materials so as to empower the locals. On the other hand, there had been little research carried out into the use of local building materials used by the NHA. However, conventional construction materials were very expensive and in some cases not available, especially with the defects observed to houses that were just completed by the NHA. According to the UN Habitat, only 3.1 percent in Zambia or worldwide of the urban household population could afford the cheapest newly built house by a formal developer, estimated to cost about US\$ 65,000 in 2015 (UN HABITAT, 2016). The prescriptive laws or costs that did not promote the use of local materials had hindered innovation and research into alternative durable building materials which could also mean a reduction in the prices for the clients’ houses as the materials could be less expensive. Furthermore, the promotion for the use of local materials would mean that the NHA would be able to construct more houses that people can afford to buy and hence being more efficient in delivering houses.

Keivani and Werna (2001), who defined modes of delivery of housing as the processes through which house provision is achieved using the available and less expensive resources that ensures that houses are delivered to the public using the most efficient means, would be right to promote the use of PPPs, joint ventures, affordable building materials and effective modes of construction to be used by the NHA. Ball and Harloe (1992) and Tsenkova (1998) are also of the view that these modes of housing delivery that emerged from the interaction of

structure and agents in housing development process relate to each other in empirically observable ways. These scholars later agree that it is through this limited success that modes of housing delivery are achieved, but in the case of NHA, they are not available.

It is therefore right to state that the modes of construction of different house categories by the NHA are not effective because the institution cannot meet the demand by the community more especially affordable low cost houses that are constructed using local building materials. There are some gaps that need to be filled by the NHA for the institution to effectively deliver houses to the masses.

6.3 Capacity of the NHA to deliver houses

The second objective was to analyse the capacity of the NHA to deliver different house categories in Lusaka. The study assessed three types of capacity, which is financial capacity, technical capacity and management capacity.

6.3.1 Financial Capacity

According to the Department of Housing and Urban Development, (2014), financial capacity is the ability of an institution or a business venture to stand on its own as far as money and finances are concerned. It is the money that is available for spending in the form of cash, liquid securities and credit lines so as to make an institution to have the ability to operate without major economic challenges (DHUD, 2014).

With regards to financial capacity, the study established that the NHA is underfunded by the central government and overwhelmed by internal financial challenges and hence unable to meet their mandate. This revelation is based on the fact that the Authority had in-house sourcing of funds as the main source of funding. According to Mashamba (2005), this sort of funding is detrimental to the effective delivery of housing in Lusaka and the country at large because when the in-house sourcing of funding hits a snag, the progress or development of housing delivery also hits a snag. The Authority generates its own monies and income from the available resources that are at its disposal to meet the much needed backlog of housing in Lusaka and the country at large. The study found that these financial resources are inadequate. As Keivani and Werna (2001) contend, lack of a stable income base and proper funding to housing delivery sectors in Third World countries have had a detrimental impact in meeting the ever increase demand of housing globally. They further state that any housing enterprise that does not have a reliable and viable housing business venture will not make a big impact in reducing the backlog of housing deficit.

The study also established that the other important source of income for the NHA was the central government through the Ministry of Finance. The study found that government initially financed the NHA when it was established in 1971 but funding was now very rare. Instead, the financing from the government only came as a small grant, which makes minimal contribution to NHA's financial resources. According to the key informant in government, the central government did not fund the NHA often as was expected because it was assumed that the NHA could finance its own operations without government's financial intervention after being in existence for a long time since 1971. The government was only expected to assist when there was a need for it to do so as was the case during the time of this study when it gave the NHA some grant to build 10 low cost houses in Kafue District (MoF Interviewee, 2016). However, it is also important to note that government's investment in housing development falls below the United Nations and World Bank minimum of 5 percent threshold (UNHABITAT, 2016). It also falls below what was proposed in the 1996 National Housing Policy that 15 percent of the national budget would be set aside for housing development (Makasa, 2010). Added to the above, the government's inadequate financing to the housing sector was one key factor which had hampered the smooth and coordinated delivery of housing units in the country by various players, including the NHA.

The study also revealed that NHA's in-house sourcing of funds was adversely affected by clients failing to pay for the houses sold to them. It was established that inadequate in-house sourcing of funds contributed to the non-effective functioning of the NHA to meet its mandate. As a means of augmenting its financial resources, NHA has ventured into block making at their Nyumba Yanga housing estate.

The study further revealed that the annual budget for the NHA was ZMW 20, 000, 000. This amount was inclusive of all the obligations that NHA required in the year. However, the expenditure on housing construction from the year 2010 upto the year 2015 for the NHA was ZMW 300, 000, 000 (NHA key informant, 2016). This translated into ZMW 50, 000, 000 per year for a period of six years from 2010 to 2015. This increase in expenditure has been putting a lot of pressure on the institutions financial capacity especially that its revenue is mainly in-house. In order to cope with the rising demand, NHA has entered into PPPs with other cooperating partners so as to meet this rising demand. Clients that bought houses from NHA were given a nine months' timeframe to complete paying for the houses when they were paying in installments. Sadly, despite the grace period given to these purchasers of houses, the study discovered that the proportion of those that defaulted payment in

installment for houses they bought from NHA was very high at over 50 per cent. This was attributed to the fact that most of the clients that purchased houses from NHA using the installment plan were civil servants who could not afford to finish off paying the loan in record time. This implies that NHA has had challenges making enough profit out of the houses in order to build more houses especially that it is lacking financial support from government to build more houses.

The overall picture of NHA's income as revealed by the study is that the Authority did not get enough money from the central government and as such the income generation base for the NHA was decreasing; the finances were dwindling and the reason was that most of the people could not afford to buy NHA houses. They were expensive for the majority of the people in Zambia. In short, the main reason for NHA's financial decrease was that the government was not funding the Authority as expected through grants or bonds.

The limited financial capacity of the National Housing Authority had severely restricted their capacity to construct, maintain and expand the housing stock and related infrastructure. In addition, the Authority had limited involvement in the construction of new dwelling structures due to inadequate funding and lack of innovation to generate resources.

From the findings of the study, it is clear that NHA does not have the financial capacity to deliver houses in quantities and timeframe required. This means therefore, that very few houses are going to be built because of inadequate finances. The houses to be built are those that are going to be within the institution's reach. The study has therefore established that the NHA has no financial capacity to deliver many houses as per its mandate. The institution can only deliver houses within its limited capacity and hence the institution cannot effectively deliver houses to the people of Lusaka. The institution is not effective in delivering houses to the residents of Lusaka as far as financial capacity is concerned.

6.3.2 Technical Capacity

Technical capacity refers to the availability of capital equipment that is necessary for planning, implementation and management of public services by the provider (Lolojih, 2008). It also includes the ability to have qualified people that have technical knowledge in prescribed or specific fields to operate and effectively use the same equipment.

The technical capacity of the project proponent in terms of experience and track record is of critical consideration. The project proponent must possess adequate qualifications and

experience. Project proponents are evaluated based on similar projects they have successfully undertaken. In terms of personnel experience, the evaluation is based on experience related to a project.

Technical capacity was one of the aspects that was deemed important in the study. Technical capacity is of great prominence in ensuring timely and effective delivery of services, including houses (NHA, 2005). The study revealed that the NHA had limited technical capacity in terms of the timeframe within which houses were supposed to be delivered. The study found that the NHA had professionals in employment and that most professionals held University Degrees and were qualified in Architecture, Engineering, Quantity Surveying, Electrical Engineering and Land Surveying. Semi-skilled workers were also employed by the NHA and their minimum qualification was a Craft Certificate. The minimum number of years that one needed to possess in terms of experience for employment by NHA was not considered as essential.

The study also revealed that despite the presence of professionals with academic degrees, there were still challenges in housing delivery because of the non-availability of most essential house construction equipment such as earth moving equipment, cranes, tractors, dampers and advanced concrete mixers and thus had to hire from those that had them when they were in need of this equipment. The equipment like trucks, vans, concrete mixers, block making machines and a few others that NHA had were not enough to bring about the required technical capacity to deliver houses in quantities and timeframe required. In other words, there was a gap in terms of input and expected output with regard to housing delivery due to the non-availability of house construction equipment. The lack of construction equipment is a serious drawback to house delivery at NHA as Angel (2000) argues that technology eases work and further brings about innovative practices, administrative and recovery operational modes as well as sustained performance in the long-term

6.3.3 Management Capacity

According to Lolojih (2008), management capacity is the ability of the leadership of an organisation or system to operate at the maximum level of value-added activity over a period of time. In order to achieve the maximum level of output of goods and/or services under normal operating conditions, management capacity is very much required. It is one of the ways in which the management team is gauged to see how effective the institution is run through the management team.

For effective delivery of houses by NHA, the study found that NHA had a management structure in place which included the Managing Director (MD), Directors, Managers and Chief Officers whose job descriptions were clearly outlined, explained and known to each job holder in order for them to work efficiently. The MD was in charge of day-to-day operations of the institution and was the Chief Executive Officer (CEO) of the NHA. He was the person that was at the top of the institution, guiding employees and executive officers, coordinating NHA's activities both internally and externally with the purpose of achieving the institution's goals as well as reporting to the Board of Directors. He was also responsible in ensuring that the NHA continue to operate efficiently.

Just below the MD, there were four Directors that helped him to effectively run the institution. These were the Director of Construction, Director of Consultancy, Director of Finance and Administration and the Director of Low-cost Housing. Phiri (2016) agrees that the Chief Executive Officer typically shares leadership responsibilities with a select group of the high ranking officials, called the top management team. For instance, most companies' management team usually consists of the Chief Executive Officer, Deputy, Directors and the chief officers. The basic element of a company's success is an efficient top management team that ensures smooth running of the company through efficient decision making system. For the CEO to perform his or her functions, he or she should appoint an efficient top management team (Phiri, 2016). However, the CEO at NHA does not appoint the management team but instead it is appointed by the Board.

The study further revealed that there was performance appraisal system of staff in place which looked at the assessment of employees. The appraisal system was utilised to assess all workers performance at intervals (Tembo, 2007). It was meant to assess the workers performance and was carried out by way of a one-on-one interview between the employee and the head of that particular department. The management structure and operation at NHA is at all cost trying to contribute to quality, efficient and effectiveness of housing delivery at the institution. This includes almost all important areas that require efficient and effective delivery of housing.

The study further revealed that there was a seconded person from the central government that looked at matters pertaining to NHA. The seconded person came from the MLG and had a role to enhance delivery of quality houses and efficient utilization of money. This seconded person possessed technical knowledge from both the government and private sector. The seconded person carried out the duties of an Auditor and was responsible for auditing

functions. Furthermore, the study revealed that the management team was monitored and reported to the Board of Directors at a higher level. The Board of Directors was in place and it was composed of different members that came from different institutions and had different capacities as well.

It was also found during the study that the government did not have a day-to-day hand in the running of programs and affairs at NHA, apart from auditing purposes, and hence it was not possible for the key informants from MLG or MoF to be in a position to exactly know the financial capacity at the Authority or for any financial transactions, let alone qualifications, experience and performance of the management team. The NHA as an Institution that operated independently from government's daily interference was in a position to advertise, interview, scrutinise, hire and fire its own employees, the study revealed. However, (Makasa, 2010) says that the local government should play the important role in making sure that every institution under it is monitored by the local government. The important role of the external auditors was to perform the audit to obtain reasonable assurance about whether the entity maintained effective control over the financial statement or recruiting the right people to that organisation and reducing the information asymmetry in financial statement as well as mitigating agency problems between the managers and shareholders and between the shareholders and the customers" (Tsenkova, 1998).

Furthermore, the efficiency of the NHA to deliver houses in Lusaka could not be properly rated by MoF because the government was not providing funding to the Authority on a regular basis. There was no funding to the NHA from the government and hence a comparison or rating of efficiency could not be done based on funding. Whenever funding was done to the NHA by the central government, the areas of expenditure for NHA were clearly specified and this was in the housing development sector. The building of houses is the main mandate that the NHA was given to do by the central government and hence the areas of concern in housing matters were specified by the government.

The implication arising from the study is that NHA has management capacity to deliver houses to the members of the public especially Lusaka but the team is hindered by the lack of financial and technical capacities. These two capacities are very essential to the management team so that a lot of houses can be delivered by the institution. Consistent and coordinated support from the central government will help the NHA to have more efficient delivery of houses through available management capacity which lacks the necessary finances and

technologies. The route taken by the NHA of partnering with a number of stakeholders through PPPs other than relying on government alone will see the institution become better again.

6.4 Perceptions of occupants in NHA delivered houses

The third objective of the study was to investigate the perceptions of occupants of NHA constructed houses in Lusaka vis-a-vis house delivery. The perceptions that were looked at in this section were only three; views on the cost of purchasing NHA delivered houses, perception on the cost of renting NHA houses and perceptions on the structural defects to NHA delivered houses:-

6.4.1 Views on the Cost of purchasing NHA delivered houses

The study established that the cost of these houses differed depending on the housing category with the high cost housing category being the most expensive, followed by the medium cost and the low cost housing category being the least expensive. The cost of houses ranged between ZMW 251, 000 and ZMW 450, 000 for low cost houses while the medium cost houses were at between ZMW 451, 000 and ZMW 650, 000. High cost houses were going at between ZMW 651, 000 and ZMW 850, and in some particular cases above ZMW 850, 000. The study further established that among the houses sold, the low cost had more houses sold followed by the medium cost and the least sold were the high cost ones. This was because very few people could afford high cost houses.

With regards to the selling of these houses, the residents were of the view that these houses were too expensive for an ordinary citizen to purchase due to the high levels of poverty in the country and the worsening economic status of the country (Phiri, 2016). A limited number and very few people had the money to buy houses. The possible and the best ways were to reduce the prices of the houses so that more people could acquire these houses because they are already depreciating each year that passes. According to Makasa (2010), some form of loss is incurred in terms of value because some considerations are taken into account. The factors that are taken into consideration are things like the age of the house, the physical condition of the house, supply and demand forces, maintenance or repairs discount, and length of occupancy by a particular tenant. The market value and the proposed selling price for each house were to be sold based on the current valuation report.

The money at which these houses are pegged at contradicts the motive or purpose for which the institution was created (DHS, 2008). The houses are supposed to be accessed by the

majority poor because the government initiated such a program for them (Aribigbola, 2000). This is so because a low cost house was ranging between ZMW251, 000 to ZMW450, 000 and medium cost ranged from ZMW451, 000 to ZMW650, 000, while the high cost was going at between ZMW651, 000 and ZMW 850, 000 which was very expensive for most people to buy. The study discovered that these amounts were too high for an ordinary Zambian to manage to purchase and as such the houses were considered to be too expensive and very few could afford to buy the houses. However, other residents were of the view that these amounts were manageable and that a middle-class Zambian can manage to buy such a house.

Therefore, the consideration by the NHA to reduce the prices of the houses especially the high cost houses which keeps on depreciating every year that passes as a result of not being bought would be a wise one. Furthermore, the need arises for the NHA to make houses affordable so that it can be more efficient to its clients through the delivery of affordable houses. The implication of pegging these houses at exorbitant prices is that the houses will not be easily bought and hence incur costs through repairs and providing security so as to prevent thefts and vandalism as is the case at Northgate Gardens.

6.4.2 Perception on the cost of renting NHA houses

The study established that the rentals of these NHA delivered houses were different depending on the type of a house one was renting as well as the location of the NHA estate where one was renting from. The study found that majority of tenants paid between ZMW2, 100 – ZMW3, 000 per month and these were represented by 40 percent as low cost houses. The rentals between ZMW3, 100 – ZMW4, 000 were second as medium cost houses at 32 percent while 15 percent came from tenants from high houses that paid between ZMW4, 100 – ZMW5, 000 monthly. Only 10 percent of tenants in the high cost category paid above ZMW5, 000 as rentals per month to NHA because the houses had an extra provision added to the house. The rentals pegged between ZMW1, 000 – ZMW2, 000 and those that did not know the rental amount per month were both represented by 2 percent respectively. The tenants in houses that paid between ZMW1, 000 – ZMW2, 000 were paying less than most NHA low cost houses tenants because the house owners bought bare land from NHA and built houses on their own at Northgate Gardens. In all cases, the rentals were collected in advance in all the study areas.

From all these amounts paid, the perception of the tenants varied in that 41 percent of occupants of NHA delivered houses were satisfied with the houses while 23 percent felt very satisfied. Those house occupants that felt not satisfied stood at 30 percent and the percentage for those that were neither satisfied nor dissatisfied was at four percent. A paltry two percent said they were very dissatisfied with the houses delivered by the NHA. From this trend, the study established that the perceptions of NHA tenants were that house rentals were affordable while those that purchased the NHA houses but put the same houses on rent, their tenants complained that the house rentals were expensive. As a result NHA has not been able to raise enough capital because very little revenues can be generated from its tenants considering that the majority of tenants were of the view that the houses were very expensive to rent. The whole practice does not relate to what Carver (2011) wrote to say that the government should intervene in housing provision and delivery in order to assist those that are not able to afford the expensive houses provided by the private sector.

Respondents submitted that given the current context on the housing market of unaffordable interest rates, rising inflation and unemployment, it was difficult to fathom how the construction of housing units (regardless of how many) at a standard average cost of US\$500 per square metre could contribute towards the reduction of the housing deficit. The fact was that the average Zambian (low-income demographic) could not afford to purchase or rent these housing units. However, the NHA's continued initiative to partner with private developers in the construction of housing units for the purpose of selling or renting out these units is expected to lower the cost of these houses in the long term. This strategy of partnering with other developers in the housing market started as early as 1996, when the Presidential Housing Initiative (PHI) was implemented to kick start the National Housing Policy (NHA, 2005). Unfortunately, the current reality had not changed to cater for the low income bracket. The stock of middle to high cost houses increased, leaving the low income demographic that was in most need of housing with no choice, but to resort to sub-standard peri-urban dwellings.

All formal employers in Zambia are bound by the Employment Act and Labour Laws to either provide housing or housing allowances to their employees. In the past, employers were the main urban housing provider but this changed in the late 1990s when they had to sell their housing stocks to sitting tenants. The only workers housed by employers now are the higher executives and expatriates in few and exceptional cases. The advent and spread of casual labour in Zambia has led to most employees not being paid housing allowances, which is an

abrogation of both their fundamental rights and international labour laws as set out by the International Labour Organisation Employment Act of 1997 (UNHABITAT, 2006). This scenario makes it difficult for the employees even to rent a nice and formal house from the NHA and thus people, as an implication to the process of not having affordable houses for rent, resort to living in cheap and poorly serviced slums in order to avoid exorbitant rental charges that are being charged by the NHA. Furthermore, the houses will not be easily occupied by tenants and hence the institution incurs costs through repairs and providing security so as to prevent thefts and vandalism as is the case at Northgate Gardens.

6.4.3 Perceptions on the structural defects to NHA delivered houses

The findings of the study also revealed that most of the NHA delivered houses, whether rented out or sold to clients, had some structural defects which discouraged the customers to buy them. Out of a sample of 96 houses whose occupants were interviewed, 70 houses had defects and this represents 72.9 percent of houses sampled. These defects were used as an excuse or as a form of discouragement by those who wished to occupy the houses. According to the respondents, they were of the view that these houses needed to be even cheaper than the price at which they were being rented out or sold to the public because of the defects. This is so because the defects were extra costs which were supposed to be borne by the NHA prior to the renting out of the house or the outright selling of the houses.

The repercussion therefore that arose from this scenario was that the person/institution buying the house or the person/institution renting the house from NHA incurred those costs that came by way of repairs because no one would live comfortable in a house with defects. According to the ISDR (2008) Handbook, no one would live comfortable in a house with defects because defects take away the comfort from a house. Furthermore, the Handbook says that defects do lower the esteem of the occupant, let alone endangering the life and property of the house occupant. This is further supported by the National Housing Policy Document (GRZ, 1996) which emphasised that houses must be habitable and should not pose any threat to life and property.

The study revealed that some of the defects included leaking roofs, cracked walls, not-so-well-compacted floors, faulty electrical fittings or easily breakable plumbing works. The biggest defects came from roofs at 32 percent and plumbing works at 21 percent from low cost houses. Walls and electrical fittings from both low and medium cost houses were also having defects and their rate was at 17 percent each respectively. The least, but also

noteworthy, was defective floors at 13 percent from all houses categories. However, these perceptions differed as well in terms of age group and the location of their housing estate, whether in Nyumba Yanga or Northgate Gardens. The respondents below 55 years complained a lot while those above 55 did not complain much probably because of the fear of moving from one house/location to another. These findings of having defective houses are not in tandem with a study in the UK, which showed that there is a direct relationship between housing, healthy living and wellbeing. In that study, Carver (2011) discovered that the relationship between housing and health is multi-faceted and that when one lives in a good house, their health becomes good and eventually their wellbeing will be improved or will be top-class. In some of the houses delivered by the NHA, this is not the case. The relationship between houses, health and wellbeing is not there.

On the local front, the study revealed that the occupants of NHA houses felt that the houses needed to have a sound structure, to be free of hazards, to provide adequate facilities for sleeping, personal hygiene, the preparation and storage of food, and to be an environment for comfortable relaxation. The above features were, however, totally found in selected houses especially the high cost ones. Furthermore, a house must have privacy and quiet, and should provide the facility for social exchange with family, friends and others. The study further revealed that the local environment is also important in determining such factors as fear of crime, access to local services and facilities and in promoting social interaction. Security and privacy were also noted to be some of the core features that a house provided to an occupant. Whoever is in a house must feel secure when in that house from harm and intrusion. Equally, an occupant in a house must not feel to be spied or pried on by people that are not invited to do so and as such, privacy becomes a factor too (DHS, 2008).

With expected improvements in the local economy, and in pursuant of the enabling shelter strategy, the country has been making positive strides in reducing the qualitative gaps in the NHA portfolio by improving the provision of housing services. Utility companies dealing with water supply and garbage collections as well as electricity, some having been privatised, have helped to build the image of NHA delivered houses vis-à-vis people's perception, with different degrees of success. These steps have drastically changed the lives of families in the two study areas.

In terms of assessments, an In-depth qualitative needs assessment of housing in NHA looks at the minimum acceptable standards, as set out by law for both formal and informal housing wherever documented. Social perceptions Indexes are also used.

According to the ISDR (2008) Handbook, a safe house must be based on a strong foundation and therefore this must be given primary attention. The Handbook says that problems with foundations that are not properly designed lead to unequal settlement, cracking of walls and floor, and structural weakness that cannot resist outside forces due to lack of a coherent and simple structure. In practice, the structure of a house is like the skeleton to the body. If it is strong, it protects the whole house and if it is weak, the whole house becomes a hazard to occupants. A strong building structure must join walls that must also be joined to the roof so that they strengthen each other and the join should be properly done. Walls should be supported by the columns, and need to be connected to them. Roof trusses must be flexible but strong enough to enhance safety. Walls and roof need bracing to resist lateral movement. Therefore, the NHA must ensure that the houses that they deliver to the clients are of good quality and make belt from goof material and that clients do not complain of problems of the house cracking otherwise this means poor delivery.

The implications of the findings are that if the NHA does not ensure that their houses are of good quality and are without structural defects, there will be very few clients who will be interested in buying their houses and this will be a loss on their part because they will not be able to make the necessary profit to deliver more houses. Because of structural defects, the quality of their houses will be considered low and hence very few houses will be sold. This will in turn show that NHA is not effective in delivering houses in Lusaka.

CHAPTER SEVEN: CONCLUSION AND RECOMMENDATIONS

7.0 Introduction

Having discussed the findings, this Chapter brings out the conclusion and recommendations of the study. The Chapter summarizes the discussion in Chapter six and makes recommendations in relation to the findings. Grounds for future research are also presented. Having discussed the findings, this Chapter brings out the conclusion and recommendations of the study. The Chapter summarizes the discussion in Chapter six and makes recommendations in relation to the findings. Grounds for future research are also presented.

7.1 Conclusion

The purpose of this study was to find out the effectiveness of the NHA to deliver houses in Lusaka. The study revealed that NHA is not effective in delivering houses because various aspects of its capacity to deliver houses are inadequate to meeting the demand. The study revealed that NHA lacks financial capacity to build houses in quantities needed. Its technical capacity is also inadequate. With regard to management capacity, the study revealed that NHA has a working structure in place which can be deemed as effective.

The study also revealed that respondents' perceptions of NHA delivered houses was varied depending on whether the respondent purchased or rented the house. However, a majority of the home owners and tenants were of the view that NHA delivered houses were expensive. Another factor that limited NHA's capacity to deliver adequate quantities of houses include lack of proper and consistent funding to the NHA.

7.2 NHA's survival strategy

Despite some challenges faced by the NHA, which has struggled to stay afloat since the Movement for Multi-Party Democracy (MMD) government stripped its assets and sold them to sitting tenants cheaply, the institution has continued to survive. The proceeds NHA made from the sale of its assets were so insignificant that it was impossible to re-invest as tenants paid for the houses in installments over a decade. Since then, the institution has not been able to pay its workers their wages for long periods of time.

7.3 Recommendations

Based on the findings on the effectiveness of the NHA to deliver houses in Lusaka, the following are the recommendations;

1. There is need for constant and adequate funding to the NHA by the central government to ensure that the houses are delivered on time and in sufficient quantities
2. NHA should explore appropriate technologies in order to build houses that are affordable to the majority poor
3. The concentration by NHA should be to build more of low cost houses which has a higher demand so as to cushion off the current demand for this category of houses
4. Due to limited land available for housing development by the NHA, the Authority should consider increasing the vertical expansion of its housing estates rather than the current horizontal expansion. The population density should be increased; more housing units should be built on a limited piece of land by constructing more high-rise buildings as opposed to building more of horizontal ones.
5. Politicization of housing issues, through the appointment of the Chief Executive Officer and the Board of Directors, must be minimised or totally stopped at NHA. Only professionals with relevant qualifications, expertise and experience must be in charge of the affairs at the institution
6. The legislation which established the NHA and assigned it its functions should be updated to take into account the changed political environment from the One Party State to a multiparty dispensation
7. The NHA should consider partnering more with the private sector to deliver more houses.

7.4 Future Research

There is need for a future research on the delivery of houses by NHA. A research in line with the quality of houses being delivered by NHA using local building materials is one of the areas in which future research can be done. This would be in order to ensure that the houses being delivered by NHA are of good quality based on the use of local building materials and those local materials could stand the test of time.

There is also another need for a future research which will look at whether the poor are empowered with NHA houses especially women. Although the NHA continued to build houses, these were mostly targeted at the lower-middle class population, such as government employees which in turn compromise quality. Housing as a human right is increasingly urgent as urban populations grow at rapid rates. Increasing the number of houses and improving the existing ones is very important. Although needs are substantial, it is important to discuss the issue of housing within a rights perspective, in particular, whether the sale of

public houses contributed to empower men and women in the low income areas by empowering the poor and the homeless, advocating for the security of tenure, particularly for women and vulnerable groups; eliminating forced evictions and discrimination in the housing sectors; and promoting equal access to housing and to reparation in case of housing rights violations. This implies that there is an authority such as a state, organization or an international institution whose obligation or duty is to help the right holder to secure their rights or claims. The right to adequate housing, as an essential element of the right to an adequate standard of living, is enshrined in many international human rights instruments, most notably the Universal Declaration of Human Rights (Article 25.1) and the International Covenant on Economic, Social and Cultural Rights (Article 11.1) (UNHABITAT, 2004).

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APPENDIX 1



The University of Zambia
School of Natural Sciences
Department of Geography and Environmental studies
Master of Science in Spatial Planning

INTERVIEW SCHEDULE FOR PROFESSIONALS IN HOUSING

Dear Participant,

My name is Sabbson Phiri. I am a Student from the University of Zambia who is pursuing a Master of Science Degree in Spatial Planning. As part of my studies, I am conducting a research on the Delivery of Houses by the National Housing Authority in Lusaka.

You have been selected to be interviewed and I would appreciate your assistance. The aim of this study is to investigate how the National Housing Authority delivers houses in Lusaka. This is purely an academic exercise and therefore all the information that will be availed to me will remain strictly confidential. Your timely and sincere responses will be highly appreciated. The results from the data I am collecting will be used for the production of a Dissertation in Partial fulfilment for the Award of the Master of Science Degree in Spatial Planning.

Pre-Interview Information

Name of person interviewed (Optional).....

Name of Organisation/Institution: **NATIONAL HOUSING AUTHORITY**

Name of Department.....

Position in Organisation

Number of years served in the Organisation.....

Day and date of Interview.....

Start time..... End time.....

PART A: Profile of Respondent (Tick where applicable)

i). Respondent's gender: Male [] Female []

ii). Respondent's age: How old are you?

Between 21-25 years []

Between 26-35 years []

Between 36-45 years []

Between 46-55 years []

Above 55 years []

iii).What is your highest level of education?

Primary []

Secondary []

College []

University []

iv).What is your current position? []

Head of Organisation []

Deputy Head of Organisation []

Head of Department []

Deputy Head of Department []

Senior Management Position []

Junior Management Position []

Other, specify.....

v). How many people do you supervise?

PART B: NATIONAL HOUSING AUTHORITY

(a) Modes of Construction of Houses

1. What are the categories of houses that you deliver to clients in Lusaka?
2. How many houses per category do you deliver per year nationally?
3. How many of these houses are in Lusaka?
4. How many houses do you currently own as an Institution in Lusaka?
5. Where are your housing estates located in Lusaka?
6. When you start developing a housing estate, how many units do you normally complete constructing per month?
7. How long does it take each of these house categories to be completed and be ready for occupation in Lusaka?
 - a) High cost category
 - b) Medium cost category
 - c) Low cost category

8. What type of building materials do you use to construct your houses?

- a) Roof-----
- b) Walls-----
- c) Windows-----
- d) Doors-----
- e) Floors-----

9. Of the building materials used, where do you obtain them? Are they locally sourced or imported?

10. How many people are directly employed by the National Housing Authority in housing construction?

10a. How many are skilled workers?

10b. How many are semi-skilled workers?

10c. How many are unskilled workers?

11. Does National Housing Authority outsource any labour?

11a. How many are outsourced from outside the National Housing Authority?

11b. How many are outsourced from outside the country?

12. How many Public Private Partnership (PPP) arrangements has the National Housing Authority entered into for the delivery of houses in Lusaka??

13. How many houses does National Housing Authority sell per category in Lusaka per annum?

-High cost houses

-Medium cost houses

-Low cost houses

(b) Financial Resources

14. What is National Housing Authority's main source of income?

15. What are other sources of income for National Housing Authority?

16. How often does the National Housing Authority receive funding from government?

17. How much is National Housing Authority's annual budget?

17a. How much is National Housing Authority's capital expenditure for housing construction per annum?

17b. How much is National Housing Authority's recurrent expenditure?

18. In terms of the budget, what percentage does National Housing Authority receive from the government?

19. Are there priority sectors where the government is giving National Housing Authority money for in Lusaka?
20. From 2010 upto 2015, what is National Housing Authority's annual expenditure on housing construction in Lusaka for each year?
21. Within what timeframe are clients expected to fully pay for the houses sold to them here in Lusaka?
22. What is the proportion of those sold the houses default?
23. Overall, is the income of the National Housing Authority in any way increasing or decreasing? Explain your answer

(c) Technical Capacity

24. How many professionals does NHA employ that are directly involved in the construction of houses in Lusaka?
25. What are the minimum qualifications that professionals in housing construction should possess?
26. What is the minimum number of years' experience does NHA require for professionals directly involved in the construction of houses?
27. What equipment does National Housing Authority possess for construction of houses in Lusaka?
28. What essential equipment is required for housing construction by the National Housing Authority?
- 28a. How many of each equipment does the National Housing Authority possess?
- 28b. Are the numbers of the equipment enough to meet the requirements for construction of houses by the National Housing Authority?

(d) Management Capacity

29. How many people were in National Housing Authority's employment in 2010?
30. What was the total number of people employed by the National Housing Authority in 2015?
31. Does NHA have a performance appraisal of staff in place?
- 31a. If yes, how is it utilised?
- 31b. If no, why is it not there? How then is the appraisal of members of staff done?
32. Do you have seconded personnel at National Housing Authority from the Central government?
33. If so, which Ministry are they coming from?

34. If yes to the above question, what are these seconded personnel doing at the National Housing Authority?

35. Do you have a Board of Directors in place at the National Housing Authority? If so, what is its composition?

Thank you very much for your assistance

APPENDIX 2



The University of Zambia
School of Natural Sciences

Department of Geography and Environmental studies
Master of Science in Spatial Planning

INTERVIEW SCHEDULE FOR PROFESSIONALS IN HOUSING

Dear Participant,

My name is Sabbson Phiri. I am a Student from the University of Zambia who is pursuing a Master of Science Degree in Spatial Planning. As part of my studies, I am conducting a research on the Delivery of Houses by the National Housing Authority in Lusaka.

You have been selected to be interviewed and I would appreciate your assistance. The aim of this study is to investigate how the National Housing Authority delivers houses in Lusaka. This is purely an academic exercise and therefore all the information that will be availed to me will remain strictly confidential. Your timely and sincere responses will be highly appreciated. The results from the data I am collecting will be used for the production of a Dissertation in Partial fulfillment for the Award of the Master of Science Degree in Spatial Planning.

Pre-Interview Information

Name of person interviewed (Optional).....

Name of Institution: **MINISTRY OF LOCAL GOVERNMENT AND HOUSING**

Name of Department.....

Position in Organisation

Number of years served in the Organisation.....

Day and date of Interview.....

Start time..... End time.....

PART A: Profile of Respondent (Tick where applicable)

i). Respondent's gender: Male [] Female []

ii). Respondent's age: How old are you?

Between 21-25 years []

Between 26-35 years []

Between 36-45 years []

Between 46-55 years []

Above 55 years []

iii).What is your highest level of education?

Primary []

Secondary []

College []

University []

iv).What is your current position? []

Head of Organisation []

Deputy Head of Organisation []

Head of Department []

Deputy Head of Department []

Senior Management Position []

Junior Management Position []

Other, specify.....

v). How many people do you supervise?

PART B: MINISTRY OF LOCAL GOVERNMENT AND HOUSING

1. What role does the Ministry play when it comes to National Housing Authority's delivery of houses?
2. How frequent does the National Housing Authority Management update the Ministry on its role of delivering houses?
3. What is the management capacity at the National Housing Authority in terms of qualifications, experience and performance to deliver houses?
4. What is the role of the Ministry of Local Government and Housing when it comes to funding to National Housing Authority's housing development?
5. Is the National Housing Authority implementing the 1996 National Housing Policy?
6. Does National Housing Authority have the financial resources to deliver houses in Lusaka?
Please explain
7. Does National Housing Authority have the technical capacity to deliver houses in Lusaka?
Please explain
8. As a Ministry, have you seconded someone to National Housing Authority in a Management position?

9. Do you have a representative on the Board of Directors at National Housing Authority?

Thank you very much for your assistance

APPENDIX 3



The University of Zambia
School of Natural Sciences

Department of Geography and Environmental studies
Master of Science in Spatial Planning

INTERVIEW SCHEDULE FOR PROFESSIONALS IN HOUSING

Dear Participant,

My name is SabbsonPhiri. I am a Student from the University of Zambia who is pursuing a Master of Science Degree in Spatial Planning. As part of my studies, I am conducting a research on the Delivery of Houses by the National Housing Authority in Lusaka.

You have been selected to be interviewed and I would appreciate your assistance. The aim of this study is to investigate how the National Housing Authority delivers houses in Lusaka. This is purely an academic exercise and therefore all the information that will be availed to me will remain strictly confidential. Your timely and sincere responses will be highly appreciated. The results from the data I am collecting will be used for the production of a Dissertation in Partial fulfilment for the Award of the Master of Science Degree in Spatial Planning.

Pre-Interview Information

Name of person interviewed (Optional).....

Name of Organisation/Institution: **LUSAKA CITY COUNCIL**

Name of Department.....

Position in Organisation

Number of years served in the Organisation.....

Day and date of Interview.....

Start time..... End time.....

PART A: Profile of Respondent (Tick where applicable)

i). Respondent’s gender: Male [] Female []

ii). Respondent’s age: How old are you?

Between 21-25 years []

Between 26-35 years []

Between 36-45 years []

Between 46-55 years []

Above 55 years []

iii).What is your highest level of education?

Primary []

Secondary []

College []

University []

iv).What is your current position? []

Head of Organisation []

Deputy Head of Organisation []

Head of Department []

Deputy Head of Department []

Senior Management Position []

Junior Management Position []

Other, specify.....

v). How many people do you supervise?

PART B: LUSAKA CITY COUNCIL

1. Does National Housing Authority submit building plans to Lusaka City Council for approval?
2. Does National Housing Authority pay scrutiny fees for submitting their plans?
3. If they do so, is the amount payable equal to that paid by private sector developers?
4. Do you carry out stage inspections on National Housing Authority houses under construction?
5. If yes to above question, how frequent?
6. Do you provide National Housing Authority houses with Occupancy Certificates?
7. What are the requirements for the issuance of Occupancy Certificates to National Housing Authority houses?
8. How does Lusaka City Council facilitate National Housing Authority to construct houses in Lusaka?

Thank you very much for your assistance

APPENDIX 4



The University of Zambia
School of Natural Sciences

Department of Geography and Environmental studies
Master of Science in Spatial Planning

INTERVIEW SCHEDULE FOR PROFESSIONALS IN HOUSING

Dear Participant,

My name is SabbsonPhiri. I am a Student from the University of Zambia who is pursuing a Master of Science Degree in Spatial Planning. As part of my studies, I am conducting a research on the Delivery of Houses by the National Housing Authority in Lusaka.

You have been selected to be interviewed and I would appreciate your assistance. The aim of this study is to investigate how the National Housing Authority delivers houses in Lusaka. This is purely an academic exercise and therefore all the information that will be availed to me will remain strictly confidential. Your timely and sincere responses will be highly appreciated. The results from the data I am collecting will be used for the production of a Dissertation in Partial fulfilment for the Award of the Master of Science Degree in Spatial Planning.

Pre-Interview Information

Name of person interviewed (Optional).....

Name of Institution: **MINISTRY OF FINANCE**

Name of Department.....

Position in Organisation

Number of years served in the Organisation.....

Day and date of Interview.....

Start time..... End time.....

PART A: Profile of Respondent (Tick where applicable)

i). Respondent's gender: Male [] Female []

ii). Respondent's age: How old are you?

Between 21-25 years []

Between 26-35 years []

Between 36-45 years []

Between 46-55 years []

Above 55 years []

iii). What is your highest level of education?

Primary []

Secondary []

College []

University []

iv). What is your current position? []

Head of Organisation []

Deputy Head of Organisation []

Head of Department []

Deputy Head of Department []

Senior Management Position []

Junior Management Position []

Other, specify.....

v). How many people do you supervise?

PART B: MINISTRY OF FINANCE AND NATIONAL PLANNING

1. How much money does the Ministry of Finance and National Planning give National Housing Authority?

2. How is the amount of money given to the National Housing Authority arrived at? Is it decided by this Ministry or the NHA budget?

3. How often is this money disbursed to the National Housing Authority? Is it monthly, quarterly, half yearly or annually?

4. Is the funding that is given to the National Housing Authority adequate in terms of house delivery per annum?

5. As a Ministry, have you seconded someone to National Housing Authority in a Management position?

6. Does the Ministry have a representative on the Board of Directors at National Housing Authority?

7. How does the Ministry rate National Housing Authority's delivery of houses as compared to the funding provided to them?

8. Do you specify areas of expenditure when the Ministry provides funds to the National Housing Authority?

9. What is the financial management capacity at the National Housing Authority in terms of qualifications, experience and performance?

Thank you very much for your assistance

APPENDIX 5

Code Number.....



THE UNIVERSITY OF ZAMBIA
School of Natural Sciences

Department of Geography and Environmental Studies
Master of Science In Spatial Planning

INTERVIEW SCHEDULE FOR RESPONDENTS IN NATIONAL HOUSING AUTHORITY HOUSES

Dear Participant,

My name is SabbsonPhiri. I am a student at the University of Zambia pursuing a Master of Science Degree in Spatial Planning. As part of my studies, I am conducting a research on the Delivery of Houses by the National Housing Authority in Lusaka.

You have been selected to be interviewed and I would greatly appreciate your assistance. The aim of this study is to assess how the National Housing Authority delivers houses in Lusaka. This is purely an academic exercise and therefore all the information that will be availed to me will remain strictly confidential. Your timely and sincere responses will be highly appreciated. The results from the data I am collecting will be used for the production of a Dissertation in partial fulfilment for the award of the Master of Science Degree in Spatial Planning.

Pre-Interview Information

Name of Area.....
House Number (Optional).....
Name of person interviewed (Optional)
Day and date of Interview.....
Start time..... End time.....

PART A: Profile of Respondent (Tick where applicable)

i). What is your status in this household?

(1) Head of household []

(2) Family member []

ii). If a family member, what is the relationship with the head of the household?

(1) Husband []

- (2) Wife []
- (3) Son []
- (4) Daughter []

Other (specify)

iii). Respondent's gender: (1) Male [] (2) Female []

iv). Respondent's age; How old are you?

- (1) Between 21-25 years []
- (2) Between 26-35 years []
- (3) Between 36-45 years []
- (4) Between 46-55 years []
- (5) Above 55 years []

v). What is your highest level of education?

- (1) Primary []
- (2) Secondary []
- (3) College []
- (4) University []

vi). How many people live in this house?

PART B: Respondent's perceptions of National Housing Authority delivered houses

(Tick where applicable)

1. You are living in this house as?

- (1) Owner []
- (2) Tenant []
- (3) Caretaker []

2. If you are the owner, how much did this house cost?

- (1) Between K50, 000 – K250, 000 []
- (2) Between K251, 000 – K450, 000 []
- (3) Between K451, 000 – K650, 000 []
- (4) Between K651, 000 – K850, 000 []
- (5) Above K850, 000 []

3. If you are the owner, the money used to purchase this house was from?

- (1) Savings []
- (2) Inheritance []
- (3) Loan []

Other, (specify)

4. If are the owner, how would you rate the cost price of this house?

(1) Very expensive [] (2) Expensive [] (3) Fair [] (4) Cheap [] (5) Very cheap []

(b) Explain your answer why you say so.....
.....
.....
.....

5. If you are a tenant, how much do you pay as rentals for this house?

- (1) Between K1, 000 – K2, 000 []
- (2) Between K2, 001 – K3, 000 []
- (3) Between K3, 001 – K4, 000 []
- (4) Between K4, 001 – K5, 000 []
- (5) Above K5, 000 []

6. If you are the caretaker, how was this house acquired by the owner?

- (1) It was bought [] (2) It is a rented house [] (3) I don't know []

7. If you are the caretaker, where is the owner?

- (1) Living somewhere else but within Lusaka [] (2) Living somewhere else within Zambia [] (3) Living outside Zambia [] (4) I don't know []

8. How many rooms does this house have?

9. Is the number of rooms adequate for the family? (1) Yes [] (2) No [] (3) I don't know []

10. Are the sizes of the rooms spacious enough for the family? (1) Yes [] (2) No [] (3) I don't know []

11. Are you satisfied with the plot size? (1) Very satisfied [] (2) Satisfied [] (3) Neither satisfied nor dissatisfied [] (4) Not satisfied [] (5) Very dissatisfied []

12. Give reasons for your answer in question 11 above

13. How long have you lived in this house?

- (1) Less than 2 years []
- (2) 2-4 years []
- (3) 5-7 years []
- (4) 8-10 years []

(5) Above 10 years []

14. How did you know about the availability of this house?

- (1) Radio [] (2) Television [] (3) Facebook [] (4) NHA employee []
(5) Friend []

Other, (specify)

15. In your opinion, how are the structural characteristics of this house in terms of building materials?

- (1) Very strong [] (2) Strong [] (3) Neither strong nor weak [] (4) Weak []
(5) Very weak []

16. How would you rate the standard of materials used to construct this house?

- (1) Very high standard [] (2) High standard [] (3) Neither attractive nor unattractive []
(4) Low standard [] (5) Very low standard []

17. In your opinion, how do you rate the attractiveness of your house?

- (1) Very attractive [] (2) Attractive [] (3) Fairly attractive [] (4) Not attractive []
(5) Very unattractive []

18. On the whole, are you satisfied with this house?

- (1) Very satisfied [] (2) Satisfied [] (3) Neither satisfied nor dissatisfied []
(4) Not satisfied [] (5) Very dissatisfied []

19. Would you have preferred any other NHA house type to live in than this house?

- (1) Yes [] (2) No [] (3) I don't know []

20. If yes to question 16, which house type would you have preferred?

- (1) High Cost [] (2) Medium Cost [] (3) Low Cost [] (4) I don't know []
(b) Please give reasons for your answer.....

.....
.....
.....

21. Overall, are you satisfied with this residential area where your house is situated?

- (1) Very satisfied [] (2) Satisfied [] (3) Neither satisfied nor dissatisfied []
(4) Not satisfied [] (5) Very dissatisfied []

22. Briefly explain your answer in question 18.....

.....
.....
.....

23. In which of NHA housing areas would you prefer to live in besides this area?

- (1) Northgate Gardens [] (2) Leopard Hill Road [] (3) Nyumba Yanga [] (4) Twin Palm Road [] (5) PHI []

Other, (specify).....

24. Do you think that support infrastructure is adequate in this NHA delivered house....

(a) In terms of access to amenities? (1) Yes [] (2) No [] (3) I don't know []

(b) In terms of water supply? (1) Yes [] (2) No [] (3) I don't know []

(c) In terms of sewage system? (1) Yes [] (2) No [] (3) I don't know []

(d) In terms of play parks? (1) Yes [] (2) No [] (3) I don't know []

25. At what stage was this house delivered to you?

- (1) Bare land [] (2) Incomplete [] (3) Certified complete [] (4) I don't know []

26. In terms of structural defects, have you experienced any of the following to your house?

(1) Roof []

(2) Walls []

(3) Floor []

(4) Electrical fittings []

(5) Plumbing works []

27. If yes to any of the above questions, what was/were the damage(s)?

.....

28. Who bore the costs of the repairs of the damages to the house?

- (1) NHA [] (2) Myself [] (3) Damage is still there []

29. Who undertook the repair(s) of the damage(s)?

- (1) NHA [] (2) Myself [] (3) Damage is still there []

29a. If the damage is still there, how long has it been there without being worked on?

(1) Less than 1 month []

(2) Between 2 and 4 months []

(3) Between 5 and 7 months []

(4) Between 8 and 10 months []

(5) Above 10 months []

30. If the repairs were undertaken by NHA, how would you describe the response of NHA to repairing the damage(s)?

(1) Very quick [] (2) Quick [] (3) Neither quick nor slow [] (4) Slow []

(5) Very slow []

(b) If the repairing of NHA houses that are damaged is non-existent, what reasons were given to you? (1) No money [] (2) Not their responsibility [] (3) You are on waiting list []

(4) 'You do the repair yourself and we shall refund the bill' []

Thank you very much for your assistance

APPENDIX 6



NATIONAL HOUSING AUTHORITY

PLOTS FOR SALE

NATIONAL HOUSING AUTHORITY WISHES TO RE-ADVERTISE THE BELOW LISTED RESIDENTIAL PLOTS WHICH WERE EARLIER ADVERTISED FOR SALE BY OPEN TENDER TO INTERESTED MEMBERS OF THE GENERAL PUBLIC ON A FIRST-COME FIRST-SERVE BASIS

S/No.	PLOT NUMBERS	LOCATION	PLOT TYPE	PLOT SIZE (M ²)	QUANTITY	PRICE (ZMW)
1.	Subs 9-14; 17; 20-30; 32-35; 37-39; of Sub L of Stand 34872, Lusaka	Northgate Gardens (SOS)	Residential	600	25	132,000.00
2.	Subs 44-73 of Sub L of Stand 34872, Lusaka	Northgate Gardens (SOS)	Residential	337.5	30	75,000.00
3.	Sub A of Stand 10424, Lusaka	Casanova	Residential	834	1	209,000.00
4.	Sub C of Stand 10424, Lusaka	Casanova	Residential	1,046	1	262,000.00
5.	Sub D of Stand 10424, Lusaka	Casanova	Residential	777	1	194,000.00

TERMS AND CONDITIONS OF SALE

- I. Sales will be on first come first served basis
- II. Conditional offer forms will be obtained upon payment of a non-refundable fee of K100.00
- III. The one who pays first secures the offer.
- IV. Full payment, strictly by cash or bank certified cheque
- V. Exact details and dimensions of the plot can be obtained from our Head Office on the date of sale
- VI. Drawings (may be obtained from NHA) for development will be submitted to NHA
- VII. Plots must be developed within 3 years, failure to which they may be repossessed.

SALES WILL COMMENCE ON 25TH JANUARY, 2016 AT NHA HEAD OFFICE

For further details contact:-

The Sales and Marketing Manager
1613 Sheki-Sheki Road

Head Office
Tel: 260-251311/251779

APPENDIX 7



NATIONAL HOUSING AUTHORITY

PLOTS FOR SALE

NATIONAL HOUSING AUTHORITY WISHES TO RE-ADVERTISE THE BELOW LISTED RESIDENTIAL PLOTS WHICH WERE EARLIER ADVERTISED FOR SALE BY OPEN TENDER TO INTERESTED MEMBERS OF THE GENERAL PUBLIC ON A FIRST-COME FIRST-SERVE BASIS

S/No.	PLOT NUMBERS	LOCATION	PLOT TYPE	PLOT SIZE (M ²)	QUANTITY	PRICE (ZMW)
1.	Subs 9-14; 17; 20-30; 32-35; 37-39; of Sub L of Stand 34872, Lusaka	Northgate Gardens (SOS)	Residential	600	25	132,000.00
2.	Subs 44-73 of Sub L of Stand 34872, Lusaka	Northgate Gardens (SOS)	Residential	337.5	30	75,000.00
3.	Sub A of Stand 10424, Lusaka	Casanova	Residential	834	1	209,000.00
4.	Sub C of Stand 10424, Lusaka	Casanova	Residential	1,046	1	262,000.00
5.	Sub D of Stand 10424, Lusaka	Casanova	Residential	777	1	194,000.00

TERMS AND CONDITIONS OF SALE

- I. Sales will be on first come first served basis
- II. Conditional offer forms will be obtained upon payment of a non-refundable fee of K100.00
- III. The one who pays first secures the offer.
- IV. Full payment, strictly by cash or bank certified cheque
- V. Exact details and dimensions of the plot can be obtained from our Head Office on the date of sale
- VI. Drawings (may be obtained from NHA) for development will be submitted to NHA
- VII. Plots must be developed within 3 years, failure to which they may be repossessed.

SALES WILL COMMENCE ON 25TH JANUARY, 2016 AT NHA HEAD OFFICE

For further details contact:-

The Sales and Marketing Manager
1613 Sheki-Sheki Road

Head Office
Tel: 260-251311/251779

APPENDIX 8



NATIONAL HOUSING AUTHORITY

NATIONAL HOUSING AUTHORITY WISHES TO ADVERTISE THE BELOW LISTED RESIDENTIAL PLOTS FOR SALE TO INTERESTED MEMBERS OF THE GENERAL PUBLIC ON A FIRST COME FIRST SERVE BASIS
SALE OF PLOTS

BWACHA PLOT 19A/19B - KABWE				
S/No.	PLOT NUMBERS	LOCATION	PLOT TYPE	PRICE RANGE
1.	Temp 1 - Temp 13	Kabwe	Residential	K20,000.00 – K45,000.00
KAFUE PLOTS SUBDIVISION NO. OF LOT 1052/M				
1.	Plots 4641 - 4650; Plot 4653; Plot 4674; Plot 4678	Kafue	Residential	K26,000.00 – K52,000.00
NORTHGATE GARDENS				
1.	Plots A53; A55; A57; A59; A61; A63; A65; A82; A106; A108 - A111; A638 - A641; A643	Northgate Gardens (SOS)	Residential	K67,000.00 – K117,000.00

TERMS AND CONDITIONS OF SALE

- I. Sales will be on first come first served basis
- II. Conditional offer forms will be obtained upon payment of a non-refundable fee of K100.00
- III. The one who pays first secures the offer.
- IV. Minimum deposit of 50% of the sale price and remaining 50% balance to be settled within six (06) months. Strictly by cash or bank certified cheque
- V. Exact details and dimensions of the plot can be obtained from our Head Office on the date of sale
- VI. Drawings (may be obtained from NHA) for development and must be submitted to NHA for approval
- VII. Plots must be developed within 3 years, failure to which they may be repossessed.

SALES WILL COMMENCE ON 4TH MAY, 2016 AT NHA HEAD OFFICE

For further details contact:-

The Acting Director of Real Estate Management & Sales
1613 Sheki-Sheki Road
P.O. Box 50074
LUSAKA

Head Office
Tel: 260-251311/251779
Fax: 260-253396

APPENDIX 9



NATIONAL HOUSING AUTHORITY PLOTS FOR SALE

NATIONAL HOUSING AUTHORITY WISHES TO INFORM INTERESTED MEMBERS OF THE GENERAL PUBLIC THAT THE BELOW LISTED RESIDENTIAL PLOTS ARE STILL AVAILABLE FOR SALE ON A FIRST COME FIRST SERVE BASIS.

S/No.	LOCATION	PLOT TYPE	PLOT SIZE (M ²)	PRICE (ZMW)
1.	Northgate Gardens (SOS)	Residential	600	132,000.00
2.	Northgate Gardens (SOS)	Residential	337.5	75,000.00

TERMS AND CONDITIONS OF SALE

- I. Sales will be on first come first served basis
 - II. Conditional offer forms will be obtained upon payment of a non-refundable fee of K100.00
 - III. Minimum deposit of 50% of the sale price and remaining 50% balance to be settled within six (06) months. Strictly by cash or bank certified cheque
 - IV. The one who pays first secures the offer.
 - V. Exact details and dimensions of the plot can be obtained from our Head Office on the date of sale
 - VI. Drawings (may be obtained from NHA) for development and must be submitted to NHA for approval.
 - VII. Plots must be developed within 3 years, failure to which they may be repossessed.
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