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**A RESEARCH REPORT ON EVALUATION OF THE HOUSING
PROJECT BY HABITAT FOR HUMANITY ZAMBIA. A CASE OF
PALABANA AFFILIATE HOUSING PROJECT.**

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ABBREVIATIONS

CSO	-	Central Statistics Office
HFHZ	-	Habitat for Humanity Zambia
NHP	-	National Housing Policy
NGO	-	Non-Governmental Organization
PADA	-	Palabana Agricultural Development Area
UN	-	United Nations
CBOs	-	Community Based Organizations
SNDP	-	Second National Development Plan
MLGH	-	Ministry of Local Government and Housing
ARIC	-	African Re-insurance Corporation
ADB	-	African Development Bank
CDC	-	Commonwealth Development Corporation
HIV	-	Human Immune Virus
AIDS	-	Acquired Immune Deficiency Syndrome
NHA	-	National Housing Authority

DEDICATION

I dedicate this work to my beloved wife Muleya and Children Mweembe, Mutinta, Muchimba and Munsaka who gave me total support financially and materially during the period I was busy with the work. May the Almighty God continue giving them that agape Love and Care.

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ABSTRACT

1. Zambia's population has increased from 3.4 million in 1964 to 7.3 million in 1990 at the rate of 3.5% per annum. The 2000 preliminary report stands at 10.3 million, out of which 64% live in town and 36% live in rural areas. It is also projected that by the year 2010, the population will have reached the 13.2 million mark.
2. The national housing stock, however, has not increasing sufficiently to accommodate the increase in the population. Unconventional, traditional or squatter housing continued to increase from 59.4% in 1987 to about 65% in 1994. This means that the majority of the households in the country, both in rural and urban areas continue to live in unconventional houses.
3. Government, in an effort to give accommodation to its citizens sold council and government pool houses, accommodating about 18,000 households in the last five years meaning only about 0.32% of the total population has been catered for.
4. Government in the last few years put up policies towards provision of decent houses to low income groups through:
 - a. To positively encourage members of communities to improve their living environment through community participation in projects, and
 - b. To encourage joint ventures between the public and private sector, in housing development.

5. Habitat for Humanity Zambia whose mission statement is to build decent shelter with the people of God regardless of colour or religion took up the challenge and identified communities in Zambia and Palabana affiliate is one of the eleven since its inception in 1984. The overall objective is to uplift the standard of living through provision of decent houses and pit latrines. The loan in form of revolving fund is given to the community to enable the members have building materials for their houses.

The vision of the organization is to reach all children of God in need of decent shelter the world over.

CHAPTER ONE

Project's Historical Background

BACKGROUND

Habitat for Humanity Zambia first came to Chanyanya in 1984. Since its inception, it has expanded to other parts of the country. HFHZ is part of a world-wide non-profit, ecumenical Christian housing ministry whose goal is to eliminate poverty by providing simple, decent homes with families in need and to make shelter a matter of conscience and action. HFHZ invites people from all walks of life regardless of faith, race, gender, etc to work together in partnership to help build houses with families in need. To date HFHZ has built over 890 houses in the following areas: Chanyanya, Chisamba, Chisumbu, Ndola, Magoye, Palabana, Kaoma, Mufumbwe, Nakasangwe, Ibenga and Nkwazi.

Some of the functions and objectives of HFHZ include:

- (i) Providing decent shelter to the poor.
- (ii) Motivating community groups to organize themselves into self-help housing co-operatives.
- (iii) Training and educating communities for self support and also developing communities in empowerment and sustainability
- (iv) General improvement of the living standards among communities living in rural areas.

According to UN (2000) report, today an estimated one fifth of the world's population does not have adequate shelter. About 100 million people have no shelter. Whatsoever, every 24 hours, more than 50,000 people, most of them children, die of malnutrition and disease – deaths generally linked to lack of adequate housing. The problem is nearly everywhere. In industrialized countries, officials are concerned with deterioration of housing conditions. In developing world, the situation is worse. There are up to 50% in some cities nearly 80% of urban population live in slums and squatter settlements (shanties) where conditions are deplorable; no schools, clean water, electricity, health facilities, proper roads, security, etc.

In rural areas of the developing world, housing conditions are too often marked by mass poverty, malnutrition, inadequate sanitation and lack of social services. As many as of the rural population do not have title deeds of the land they occupy. Only about 41% have access to clean water.

In the event of such escalating housing problem, this has resulted in recent changes in balance of responsibilities between the public, private and community sectors that have been associated with corresponding changes in economic conditions and shifts in governmental policies. In nearly all countries, policy shifts have given emphasis to experiments with new forms of partnership and cooperation between the public and private sectors. Local governments have been allowed and often, encouraged to turnover housing and service provision to commercial market operations, and private enterprise has been de regulated. Planning and development controls have been reduced or made flexible:

negotiations have been introduced in many instances. Experience has highlighted the advantages of decentralization and local participation in housing and services provision, and non-governmental voluntary bodies have not only been recognized but been encouraged and assisted to take responsibility for components of the development, operation and maintenance of human settlements.

Voluntary work, supported by local authorities, has also become important. The often-reluctant response has been to open up the field of human settlements provision and maintenance to non-governmental organizations and enterprises, particularly amongst low-income groups, this has given an opportunity for growth and consolidation of non-governmental and community-based organizations. Thus, to a varying degree, it is becoming accepted that the public sector cannot and should not attempt to take a monopolistic position in meeting the needs and satisfying the aspirations of the whole population. Acceptance, if not recognition and support, is increasingly being given to the spontaneous and often unregulated investment of energy and resources by the formal and particularly, informal branches of the private commercial sector of services. The local community sector is increasingly being supported by the international non-governmental organizations, with the approval of governments.

These shifts of emphasis have been given international recognition in the policies pioneered by the *United Nations Commission on Human Settlements* in the form of the "enabling" strategy which is a prominent feature of both the new Agenda for Human Settlements (1986) and the Global strategy for shelter to the year

2000 (1987). From the information given, it is clear that Zambia is not exceptional to housing problems and because of this, she has also like other countries regulated policies that allow partnership with private as well as non-governmental organizations, in provision of decent shelter. It is also in this same situation of housing inadequacy that HFHZ decided to establish a project affiliate at Palabana in the year 2000 with a view to helping residents build decent shelters in order to uplift the living standards.

STATEMENT OF THE PROBLEM

Housing in Zambia like in most developing countries poses a great challenge. This arises from the rapid population growth mainly as a result of improvement in health care, education and the improvement in the general standard of living. It has been the pre-occupation of government to provide decent shelter to its citizens of which 80% are living without decent shelter. Decent shelter does not consist of a dwelling unit only, but also several infrastructure services such as water, sanitation, electricity, roads, drainage, which make the living conditions pleasant, safe and hygienic.

Living in unhygienic conditions promote the communication of various diseases such as cholera, typhoid and bacillary dysentery.

Many people in Zambia lack the proper hygienic surroundings in the areas in which they live. In view of this, there is need to raise the hygienic standards through education and encouraging all the affected people to construct better

and durable shelter that would ensure better living conditions than has hitherto been the case.

National Housing Policy (1996) states that, Housing is a basic social need after food and clothing and, as with other basic needs, adequate housing is a prerequisite to National Socio-economic development. Its inadequacy can have a severe impact on the environment, health and the general wellbeing of communities. In Zambia, inadequate housing is more pronounced in the low income groups which constitute the majority of the country's population.

PURPOSE OF THE STUDY

The purpose of the study was to determine the benefits of having a decent shelter and also to explore what areas government and HFHZ need to improve on in providing decent shelter for the Palabana Community. The comparison was also made between those that benefited house loans and those that did not in order to ascertain the achievements.

OBJECTIVES OF THE STUDY

The overall objective of this study was to evaluate the achievement of Palabana affiliate through provision of decent houses by Habitat for Humanity Zambia.

The specific objectives were:

- a. To determine whether the decent houses provided by HFHZ improved the living standards of the Palabana community.

- b. To determine government involvement in providing decent shelter to the low income groups i.e. Palabana Community.
- c. To explore areas that government, HFHZ and Palabana community need to improve in providing decent shelter.

SIGNIFICANCE OF THE STUDY

The production and maintenance of housing is central to any policy for the management of human settlements. The spectre of homelessness and unhealthy housing for the poor is as old as civilization. The homeless today, the pavement dwellers, those who sleep in doorways, subways and recesses of buildings, those made homeless by natural and man made disasters, and the hundreds of millions who do not have security of tenure and personal safety, and who, because of their poverty, are confined in slums and shanty towns- live under conditions that duplicate those under which the plebians of Juvenal lived. (Habitat – 1993) Today an estimated 1/5 of the world population do not have adequate shelter and as such over fifty thousand people die every twenty-four hours from diseases related to poor housing.

Habitat (1976) states that the groundwork for UN action on behalf of the homeless was laid in 1976, at Habitat: UN Conference on Human Settlements, held at Vancouver, Canada. At the same meeting, representatives of 132 countries formally addressed the many formidable problems existing in the condition of shelter, and in the Vancouver Declaration on Human Settlements, committed themselves to improve the quality of life for all peoples through the

development of human settlements, and adopted 64 recommendations for National action to this end. These recommendations covered settlement policies, settlement planning, provision of shelter, infrastructure and services, land use and land tenure.

DELIMITATIONS

The study concentrated on those individuals that received loans for building materials from HFHZ and also those that did not receive building material loans but live within the Palabana community.

LIMITATIONS

The researcher faced a lot of hindrances during his work. firstly it was financial constraints – meaning that funds were not enough to meet all the logistical requirements for the project.

Secondly, time was not adequate for both the researcher and the respondents due to the fact that both parties were preoccupied with other commitments of life, especially on the part of the respondents who were busy with their business of survival

Thirdly, transport to and from Palabana was not adequate and reliable. This made the researcher's visit to the project affiliate to be restricted.

HYPOTHESIS

- (i) The assumption was that the provision of decent housing would improve the standard of living to Palabana community.
- (ii) Building of decent houses would reduce diseases affecting the Palabana community.
- (iii) The provision of decent houses by the housing project would instill the spirit of home ownership among the residents of Palabana community.

CHAPTER TWO

LITERATURE REVIEW

According to the second National Development Plan (1972), it has been the pre-occupation of the Zambian Government ever since independence to provide decent shelter for its citizens in urban as well as rural areas. The programme did not succeed because of organizational, financial and legal difficulties as well as the lack of qualified personnel. As a result of this failure by government to provide housing, some deliberate policies were made to accommodate Non-Governmental Organisations, Intergovernmental Organisations interested in tackling housing problems the country is facing e.g. African Housing Fund, Habitat for Humanity Zambia.

AFRICAN HOUSING FUND (AHF)

Shelter Report (2001) Background of African Housing Fund. 2001

28 African Governments, including Zambia and three institutional organizations, the African Re-Insurance Corporation, the African Development Bank and the Commonwealth Development Corporation (ARIC, ABD and CDC) founded African Housing Fund, a Pan-African Inter-Governmental Organisation, based in Nairobi, Kenya, in 1988. Its mission is to mobilize financial support with a view to improving shelter and living conditions of the urban and rural poor in member countries.

The mission of African Housing Fund – Zambia is a supplement efforts in the poverty reduction programmes through integrated self-help initiatives by improving shelter and living conditions of the target group with the aim to:-

- (a) Develop from a project – implementing agency to an effective micro-finance organization to support the poor and their associations in improvement of shelter and living conditions.
- (b) Develop from a fundraiser through grants for projects to a financially sustainable micro-finance organization that is supported by but not wholly dependent on traditional grant funding from Government and donors.
- (c) Develop from an organization assisting the poor in few selective areas to an organization capable of effective support to a growing number of poor communities and their associations in all provinces and districts in Zambia.
- (d) Develop into an organization providing effective partnership and commitment with the Government and other developmental organizations and donors.
- (e) Support and facilitate net-working between community based organizations (CBOs) affiliated to African Housing Fund in the districts, between African Housing Fund and other developmental organizations and between African Housing Fund and District offices and the Local Goernment (councils).

The overall goal of African Housing Fund Zambia is to reach and assist as wide as possible the poor Zambian local communities in:

- (i) Improving shelter and living conditions
- (ii) Facilitating access to clean water and sanitation
- (iii) Supporting income-generating activities through the Revolving Loan Funds under micro-credit.
- (iv) Empowering the beneficiaries being the poorest of the poor especially women economically.
- (v) Promoting of poverty reduction through self-help initiatives
- (vi) Sensitizing and dissemination HIV/AIDS awareness information to contribute to the reversal of the epidemic.

These objectives would be reached through:

- (i) Capacity building through training and technical organizational assistance
- (ii) Developing methodologies and techniques for community participation and awareness.
- (iii) Direct or indirect concessionary lending.
- (iv) Co-operating and co-ordinating with other institutions, Government, Public and NGOs for sustainability, capacity building and development.
- (v) General advocacy and information dissemination.

During the pilot programme and the post pilot period running up to August 2001 African Housing Fund has assisted more than 6300 families in various activities as follows:

PORTFOLIO	PILOT PHASE 1996 TO 1998	IMPLEMENTATION PHASE 1 1999 TO AUGUST 2001	TOTAL
	Families	Families	
Housing	2020	35	2055
Water (40 Pumps)	2870	0	2870
Agriculture	26	236	262
Business	262	925	1187
TOTAL	5178	1196	6374

The Fund has also provided training in various skills to more than 2059 beneficiaries as follows:

SKILLS	PILOT PHASE 1996 TO 1998	IMPLEMENTATION PHASE 1 1999 TO 2000	TOTAL
Tile Production	338	0	338
Carpentry and construction	500	0	500
Leadership management and specialized skills in income generating activities	600	1521	2121
TOTAL	1438	1521	2959

African Housing Fund chose Linda Compound. Generally, the compound is a squatter settlement with deplorable living conditions. The majority of the residents are unemployed or are in small scale self-help efforts such as street vending, stone crushing or some cheap catering services within the compound. This compoind has an estimated population of 17000 households with a very

high percentage of female-headed households. An average family size is about six, 70% of who are orphaned or fatherless children below the age of 15. African Housing Fund deliberately targeted female-headed households and orphans for support through house and business loans, safe water and relevant training for self-reliance because of their large numbers. African Housing Fund has built 330 decent houses towards improvement of shelter in contrast to the muddy, makeshift shelters that are a common feature in the compound.

The African Housing Fund Area Residents Development Committee has formed a water/sanitation development committee to look into water situation. With their initiative WASHE and other NGOs who look into water and sanitation and Plan International with interest in provision of pit latrines have teamed up to work together towards sustainable development in Linda.

The efforts of African Housing Fund is that in the final analysis the following must be achieved:-

- (a) Assist 630 families in the approved areas ((i) Lusaka-Linda, (ii) Chongwe district, (iii) Chibombo district, (iv) Kitwe-Mulenga Compound, (v) Itezhi-tezhi) to construct and reconstruct their houses and obtain secure land tenure.
- (b) Create as many jobs as possible in local building materials production and through financial support of micro-business and small-scale agriculture.
- (c) Provide 500 families and neighbourhood with safe drinking water.

- (d) Support 3,054 families with the creation of other income-earning activities as necessary for sustainable livelihoods through micro business credit and training.
- (e) Provide the 3684 families and their self-help organizations with the relevant training to ensure sustainability of the programme.

Another NGO which is involved in providing decent shelter for the poor communities is Habitat for Humanity Zambia.

Habitat for Humanity Zambia is a Christian Non-Governmental Organisation that seeks to provide simple, decent shelter for families in need. Habitat first came to Zambia in 1984 to work in the Chanyanya areas, and has since added projects in Chisumbu (Nampundwe), Chisamba, and Ndola urban. Habitat has built over 750 houses in Zambia, and over 80,000 houses in 60 countries worldwide.

Habitat helps community groups which organize themselves into self-help housing co-operatives. Families fundraise to purchase materials, help each other with construction, and pay back the loan into a Revolving fund so that the next family can build their house.

Habitat for Humanity Zambia builds simple decent, affordable houses. To keep the house cost low enough for needy families, houses are a 2-room design, with a veranda and a ventilated pit latrine. They do not include electricity, running water or telephone lines. Homeowners may be permitted to build an addition or renovation, but only after the entire loan is paid back.

Habitat is not a give-away programme - Homeowners are required to pay back every ngwee that it costs to build their house. Families who fail to pay each month will have their houses repossessed and re-allocated to another eligible family. The mortgage is spread out over 10 years or less, so that monthly payments are affordable. Habitat does not charge profit and no interest to its homeowners. All the money that comes back to Habitat in house repayments is used to build more houses in the same community.

Habitat requires extensive community participation. Homeowners provide all labour for their own and their neighbour's houses through volunteer labour called "Sweat Equity". This work includes moulding and firing bricks, materials, transport and construction. The project is run by a local committee, who serve voluntarily without pay or any other benefits. This committee will be elected by the community under the guidance of Habitat staff after a series of education meetings. This committee is only elected after the whole community has participated in these meetings. The committee is responsible for all project operations, including: fundraising, selecting families to receive houses, educating the community about Habitat, overseeing construction and administration.

Habitat affiliates are required to fundraise – Habitat uses a matching funds system. The amount of funding they provide is based on the amount of money raised by the community through fundraising and income-generating projects, and is only given when homeowners are reliably repaying their house loans. By adding to locally-raised funds, they can stretch their limited resources to build the

maximum number of houses, as many as 10 to 20 houses per year in each affiliate.

Habitat for Humanity cannot help everyone – Habitat's mission is to help people who are currently living in inadequate shelter to build a decent house. Families who are currently living in a decent shelter – even if rented, provided by their workplace, or a family home – are NOT eligible. Families who have enough resources to build their own houses, or who can get a loan from a bank, are also not eligible too. Families who own another house in the community or elsewhere are not eligible.

Other affiliates include: Ndola urban (Kaloko and Kawama) in 1996, Magoye (Southern Province) March 2000, Palabana (Lusaka Province) May 2000, Kaoma (Western Province) August 2000, Mufumbwe (Northwestern Province) October 2000, Nakasangwe (Southern Province) June 2001 and lastly Ibenga (Copperbelt Province) September 2001. At the time the NGO was developing some communities in Kalomo, Ndola, Chingola, Mutenda and Mutanda.

Journal for the National Council for Construction in Zambia (2001) No. 4 Lusaka.

HOUSING POLICY

The National Housing Policy (NHP) was produced in 1996 and was a result of a countrywide consultation of a cross-section of the population of Zambia – civil servants both in rural and urban areas, private entrepreneurs, NGOs and many

other sections of society were consulted to come up with a very sound and noble policy which stated that:

The main goal of this housing policy is to provide adequate affordable housing for all income groups in Zambia. The following objectives must be achieved:

- (a) An allocation of a minimum of 15 percent of the national annual budget to housing to support a sustainable housing development programme.
- (b) Encouraging the production and use of local and affordable building materials.
- (c) Assisting the poor to acquire decent shelter through alleviation of their affordability problems.
- (d) Fostering housing areas that are functional, healthy aesthetically pleasant and environment friendly; and
- (e) The preparation of a national housing implementation strategy.

The government implemented house sale programme to change ownership from local government and government owned houses to individuals though only a few individuals benefited from this programme.

Government through the parastatal, National Housing Authority is continuing with its programme of building more houses, in an attempt to alleviate the current housing crisis.

Abrantes and Ural (1989) state that Homeownership for the people programme was first introduced in 1964 (in Singapore) and as a non-profit making scheme

aimed at providing public housing for sale to large sections of the community that cannot adequately satisfy their needs/demands in the private sector. The ultimate objective is to provide for full homeownership nationally and, to this end the scheme offered a range of incentives in a comprehensive package designed to attract even the most reluctant participant. The project succeeded in implementing a public housing programme which has not only solved the acute housing crisis that was intended at the time of self-government, but has also been fundamental in achieving a range of other social and economic objectives through promotion of homeownership.

GOVERNMENT'S POLITICAL WILL

The first and perhaps most important factor that made this programme to succeed was the firm commitment of the government. Realistic policies geared towards meeting specific goals, promulgation of the necessary legislation and substantial financial support are key features of this commitment as policy has been pursued with a zeal akin to a crusade.

HOUSING POLICY

A review of the schemes for urban housing in successive plan documents reveals the continuity interest of the government in directing public investment for low-income housing in Asia.

HOUSING ASSOCIATIONS

The largest single influence on the shape of the Housing Association Movement has been the corporation's investment strategy (Housing Corporation in Scotland, 1996). The Housing Corporation's aim is to produce, in partnership with Housing Associations, the maximum number of good homes for people in housing need. Its objectives are:

- (i) To alleviate the housing need of individuals who, for a number of reasons – financial, social or physical – are least able to help themselves.
- (ii) To build up or support viable communities. The life of a street or an area is critical when deciding whether or not to fund the house or group of houses.

HOME OWNERSHIP POLICY

Abrantes (1989) states on Public Housing, Housing Policy, Homeownership, Housing stress that, the first question that needs to be addressed is to ask why government should wish to encourage homeownership in the first place. If the macro scale level, high levels of owner occupation are in themselves neither an indicator of economic progress for, for that matter, the quality of life.

Ownership increases security of tenure, it being assumed that tenants have severely curtailed properly rights in relation to owners, is itself exaggerated since the probability of a forced move is frequently dependent of factors other than tenure status, so the economic benefits of homeownership are far from certain.

The fundamental aim of the Singapore government from the inception of its public housing programme has been the creation of a nation whose people have houses they are proud to call their own. The underlying philosophy is that if one owns an asset like a house in the country, then one would stand to defend it.

Housing policy, and particularly the home ownership scheme is fundamental to the process of what is referred to in Singapore as “nation building”.

Within an urban economy, the complexity of housing as an asset and commodity implies that housing conditions impinge directly on a host of related policies. Because housing involves the provision of a bundle of services, the success or otherwise of a public housing programme should not be measured simply by the extent to which it contributes to the provision of basic shelter, but should also be viewed in the light of its income distributional consequences, its effect on living standards its contribution to social stability, and its impact on the integration of society as a whole. Furthermore, in developing countries where construction is a potentially leading sector an extensive public housing programme not only stimulates the economy and alleviates unemployment, but also channels the processes of growth and change implied by urbanization.

A home is a necessity wherever man settles in the world and people everywhere regardless of race, colour, creed or economic status need a house that is functional, sanitary and affordable. The problem of inadequate shelter and affordable housing is a worldwide one. While the basic function of a house is to provide shelter and protect man from the elements and other living things, it is

also believed that the lack of housing reflects basic weakness in social and economic development and health, self-dependence and cultural advancement.

Today, in spite of the potential problems that the lack of affordable housing can bring (increase in crime, increased dependence on welfare, etc) and all the technological advances in the world, we are unable to build houses that low income families can afford without taking on an undue burden. Mutale (1987) also emphasizes that, Housing is the cradle of human life. Man's procreation takes place there, he raises a family under his shelter, spends most of his time there. Housing is universally accepted as a basic social need. It is in fact the foundation of human dignity which the United Nations Charter on Human Rights talks so much about. Good accommodation would enable man in Zambia to live a fuller and happier life but denial of decent shelter is tantamount to denial of a basic human right.

In order to cater for this social need properly, it is necessary to develop a suitable legal framework which adequately regulates the manner in which human settlements are established, managed and maintained.

It is from this perspective that the researcher chose a topic on housing being significant in satisfying the Human need. As stated above, housing is a problem that has affected governments worldwide. In the Zambian situation here at home, the government's efforts to eradicate this problem has been far from satisfaction. However, NGOs have been involved to try and solve the problem e.g. African Housing Fund and Habitat for Humanity Zambia whose projects have made impact on the standard of housing in communities where they have been

involved. The provision of these decent housing and pit latrines have made significant contribution to uplifting the living standards to the communities affected. Sanitation as well as health standards have improved. Economically, the communities involved have benefited e.g. the houses can be used as security if an individual wants to get a loan from the bank.

The children who were not able to go to school can do so now because the parents' living standards have been uplifted. Also home ownership has created the foundation of human dignity which the United Nations Charter on human rights talks so much about. Good accommodation would enable people in Zambia to live fuller and happier life but denial of shelter is tantamount to denial of a basic human right (Abrantes 1989). To understand the housing concept clearer, the researcher has picked Habitat for Humanity Zambia affiliate at Palabana.

The decent housing project at Palabana will give an overview feeling to beneficiaries of housing and the security they enjoy to own a decent shelter. This is a case study that will help to compare the two situations i.e. the expressions and satisfaction from the beneficiaries as well as the disadvantages to those that have no decent shelters.

CHAPTER THREE

METHODOLOGY

(i) RESEARCH DESIGN

The researcher designed the work in such a way that there were four categories of respondents, i.e. the Executive Director of HFHZ, Principal Housing Officer at the Ministry of Local Government and Housing, Senior Demographer at Central Statistics Office and Palabana Community. The questionnaire instrument was used for the Palabana community and the rest of the categories were for interview guides.

The framework of the study was both qualitative and quantitative, while the nature of the research was a case study (Palabana affiliate)

QUALITATIVE METHOD

The researcher used the qualitative/descriptive method because it is simple and easily applicable to various social problems. This method is commonly used in social sciences to analyse data. This is the method used mainly when narrating data. This helped the researcher to analyse the quality of life of the Palabana Community, e.g. uplifted the living standard.

QUANTITATIVE METHOD

The research method that deals with quantities and figures. The researcher used this method when it came to counting the number of beneficiaries and those that did not benefit. The researcher also used the same method for the population of Zambia and the percentages.

(ii) SOURCES OF DATA - POPULATION

The kind of data that the researcher collected from Palabana affiliate was primary – in the sense that beneficiaries were interviewed so as to get the information that directly concern them and the project. The number of households that were interviewed was eleven, i.e. seven beneficiaries and four non-beneficiaries.

The total number of households involved was sixteen, but due to reasons beyond the researcher's control, five households were not interviewed.

SAMPLE

Due to the fact that the number of household involved was minimal, the research did not have a sample.

CHAPTER FOUR

FINDINGS

The researcher travelled to Habitat Humanity Zambia – Palabana Affiliate to evaluate the impact this project has effected on the living standards of the community.

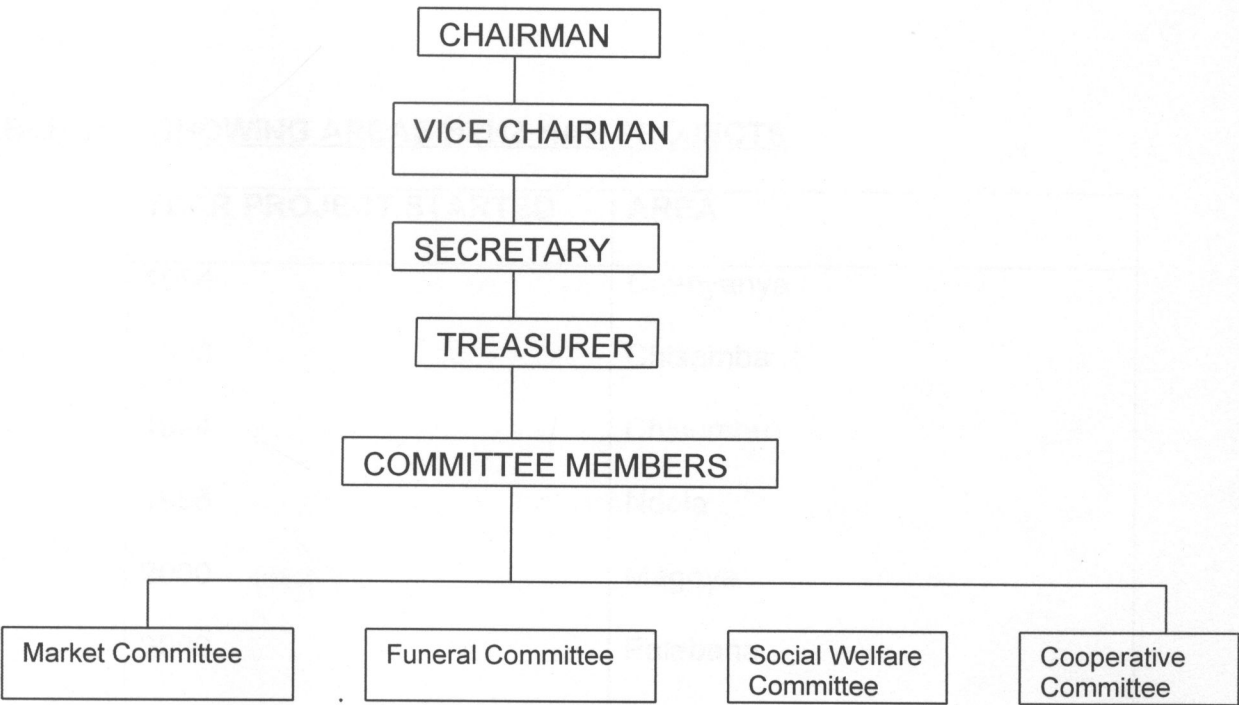
DESCRIPTION OF STUDY PROJECT AREA

The area is located within the vicinity of Palabana Dairy Institute Farm about 35 km east of Lusaka. Initially the area was a government farm which was later sub-divided into small holdings of one hectare, 20m x 30m residential plots, etc. this was done in order to settle retirees as well as allow Palabana employees an opportunity to own a piece of land. This, however, was extended to all interested across the country.

This project is managed by the local community through the leaders that have been elected to administer the programmes (PADA). The administrative structure has the chairman, vice chairman, secretary, treasurer and committee members and this is the main committee. Apart from the main committee, there are sub-committees chosen to look into day to day affairs and other needs of the community. These include cooperative committee, funeral committee, market committee, etc. The functions of these committees are self explanatory. This area has housing units of about 30 covering about 7 km.

The administrative wing is responsible for the development of the community and as such has plans of building a secondary school, Sinking boreholes for clean water, improving road infrastructure, electrification and other developmental projects.

PADA STRUCTURE



COORDINATION WITH HFHZ

The Palabana Agricultural Development Area committee acts as a go between HFHZ and the Palabana affiliate – meaning the committee recommends as to who qualifies to receive house loan from the organization after scrutinizing eligibility to pay back loans within the stipulated timeframe.

PROJECT IN EXISTENCE

HFHZ started running the project of building decent shelter to Palabana Community in the year 2000. The project involve building a two-roomed house of about 7 x 6 m. The organization provides materials such as roofing sheets (Iron), cement, door frames and window frames, bricklayers. HFHZ also provide materials for constructing pit latrines of modern standard. This makes the houses durable and the area has good sanitation.

TABLE 1: SHOWING AREAS HFHZ HAS PROJECTS

YEAR PROJECT STARTED	AREA
1984	Chanyanya
1993	Chisamba
1994	Chisumbu
1996	Ndola
2000	Magoye
2000	Palabana
2000	Kaoma
2000	Mufumbwe
2000	Nakasangwe
2001	Ibenga
2002	Nkwazi

Source: HFHZ Fact Sheet (2002). Lusaka

To date Habitat for Humanity Zambia has a total of eleven affiliates countrywide.

TABLE 2: RESPONDENTS ACKNOWLEDGING IMPROVEMENT IN LIVING STANDARDS THROUGH PROVISION OF DECENT HOUSING BY HFHZ

RESPONDENTS ACKNOWLEDGING IMPROVEMENT IN LIVING STANDARDS	FREQUENCY	PERCENTAGE (%)
Recipients	7	63.6
Non-recipients	4	36.4
TOTAL	11	100

The information above states that 63.6% of those that received house loans from HFHZ acknowledge the fact that the houses built have improved the living standards of the recipients. It is also interesting to note that even those within Palabana Community that did not build or rather did not receive building loans do acknowledge the fact that their colleagues' (recipients) living standards improved.

TABLE 3: SHOWING HOUSEHOLDS WITH SIX AND MORE FAMILY MEMBERS

HOUSEHOLD	FREQUENCY	PERCENTAGE (%)
Six members	1	9.1
More than six members	10	90.1
TOTAL	11	100

SOURCE: PADA

The data above indicate that 9.1% of the households have six members of the family and 90.9% of the households have more than six members per family.

This means the space of the houses is not enough to accommodate six and more members.

TABLE 4: SHOWING RESPONDENTS AGREEING THAT PROVISION OF PIT LATRINES IMPROVES SANITATION

RESPONDENTS	FREQUENCY	PERCENTAGE
Recipients	7	63.6
Non-recipients	4	36.4
TOTAL	11	100

From the information collected, 63.6% of the respondents the researcher interviewed acknowledged that provision of pit latrines by Habitat for Humanity Zambia improved sanitation in the area. The provision is so obvious that even those that did not benefit still appreciated the fact that pit latrines improve sanitation in the community.

The provision of decent houses by HFHZ to Palabana Community reduced diseases drastically, especially those related to unhygienic surroundings.

TABLE 5: SHOWING RESPONDENTS ACKNOWLEDGING THE PROJECT HAVING REDUCED DISEASES

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	8	72.7
NO	3	27.3
TOTAL	11	100

72.7% of the respondents acknowledge the fact that many diseases were reduced by the introduction of pit latrines as well as the building of modern houses. The 27.3% represent those who did not appreciate the provision and

went on to say that the reduction of diseases is not by good houses or having pit latrines but by God's grace.

CONDITIONS FOR ONE TO RECEIVE THE LOAN

The condition that HFHZ put forward for one to receive the loan is that he/she is supposed to show initial commitment of K100,000 as down payment, provide bricks, river and building sand and own a plot. The members come together to help one another and this develops the spirit of oneness among the community. The cooperation and care for each other on the part of community members makes it possible for the project to succeed in the area.

LEADERSHIP

The management of the project is done by the local community where members within are chosen to run the affairs of the project in conjunction with HFHZ. It is the duty of the local leadership to see to it that loans repayments are done on time and according to the schedule agreed. In so doing the members acquire leadership skills which benefit the entire community in Palabana.

LOANS TO BENEFICIARIES

Habitat for Humanity Zambia does not give the building materials for free. The loans are supposed to be repaid within the period of ten years failure to which the organization repossess the house. This condition makes the recipients to work hard and be able to pay every month the agreed amount towards clearing the

loan. The beneficiaries are made to use initiative in raising the needed money for repayments knowing that the house is for their benefit. This instills sense of self reliance on the part of beneficiaries, especially that most of the beneficiaries are either small scale businessmen/women or retirees. The recipients become responsible to the maintenance of their houses more so because of the fact that they pay for them unlike if they were given for free.

TABLE 6: SHOWING EMPLOYMENT STATUS OF RESPONDENTS

RESPONDENTS	FREQUENCY	PERCENTAGE (%)
Working	2	18.3
Small Scale business	5	45.4
Retiree	4	36.3
TOTAL	11	100

SOURCE: PADA

The information above shows that 18.3% of the respondents are in regular employment, 45.4% are engaged in small scale business and 36.3% are retirees.

LOAN REPAYMENTS

The recipients have difficulties in paying back the loan because of the financial difficulties the community is going through i.e. most of the members have no regular source of income.

TABLE 7: SHOWING LOAN REPAYMENTS FROM RESPONDENTS

RESPONDENTS	FREQUENCY	PERCENTAGE (%)
Regular	2	18.2
Not regular	9	81.8
TOTAL	11	100

SOURCE: PADA

The information given above indicate that 18.2% of the recipients pay the agreed amount regularly whereas 81.8% are not regular in loan repayments.

PROVISION OF PLOTS

The government showed commitment to provision of shelter to its citizens by giving away the land to people who had none.

TABLE 8: SHOWING GOVERNMENT INVOLVEMENT IN PROVISION OF DECENT HOUSING THROUGH PLOT ALLOCATION

RESPONDENTS	FREQUENCY	PERCENTAGE (%)
Recipients	7	63.6
Non-recipients	4	36.4
TOTAL	11	100

SOURCE: PADA COMMUNITY

From the above data both the recipients of house loans and non-recipients do appreciate the fact that government is somehow committed to provision of decent shelter to its citizens by providing plots to Palabana Community.

PROVISION OF TITLE DEEDS

TABLE 9: SHOWING MEMBERS THAT HAVE RECEIVED TITLE DEEDS TO THEIR PLOTS

RESPONDENTS	FREQUENCY	PERCENTAGE (%)
Recipients	0	0
Non-recipients	11	100
TOTAL	11	100

SOURCE: PADA COMMUNITY

The above information shows that Government has not shown commitment to give title deeds to the Palabana Community. All respondents that the researcher interviewed indicated that Government has been promising that title deeds would be issued but to date nothing has been done. This means that the members of Palabana Community have no surety of ownership to the plots and houses they are occupying and this cannot bring development since members are holding on to their capital in case of eviction at short notice.

GOVERNMENT LOANS FOR BUILDING HOUSES

The Palabana Community's appeals for assistance from government in terms of loans for building their houses has not been granted to date.

TABLE 10: LOANS FROM GOVERNMENT TO PALABANA RESIDENTS

RESPONDENTS	FREQUENCY	PERCENTAGE (%)
Recipients	0	0
Non-recipients	11	100
TOTAL	11	100

SOURCE: PADA COMMUNITY

The information given above confirms that none of the Palabana Community ever received a loan from government in order to build a decent shelter for habitation.

4.4.2.2 ANALYSIS AND DISCUSSION

INDICATORS OF SUCCESS OF THE PROJECT

There are factors that Habitat for Humanity Zambia take into consideration before qualifying the project like:-

- (i) When houses are completed and become habitable
- (ii) When the repayments are made on time
- (iii) When the local community manages to raise funds for repayments.

Due to the high cost of the houses, the community is unable to pay the repayments. To this effect the Palabana Community has a problem of loan repayments due to financial problems that the community is facing.

4.4.2.3 CONCLUSION

POPULATION

TABLE 11: SHOWING POPULATION DISTRIBUTION IN ZAMBIA

LOCATION	FREQUENCY	PERCENTAGE (%)
Urban	6 592 000	64
Rural	3 708 000	36
TOTAL	10 300 000	100

SOURCE: CSO

The population of Zambia as at 2000 Preliminary reports stands at 10.3 million, out of which 64% live in town and 36% live in rural areas. According to CSO (2000) Preliminary report, poverty stands at 19% in urban areas and 81% in rural areas.

CHAPTER FIVE

ANALYSIS AND DISCUSSION

GOVERNMENT INVOLVEMENT IN HOUSING PROVISION

NHP (1996) states that government of Zambia acknowledged the fact that housing is a basic social needs after food and clothing and, as with other basic needs, adequate housing is a pre-requisite to national socio-economic development. Its inadequacy can have a severe impact on the environment, health and the general well-being of communities. In Zambia, inadequate housing is more pronounced in the low income groups which constitute the majority of the country's population.

The task facing Zambia in housing is mammoth. The country is not only faced with an enormous housing backlog, but also lacks an effective housing delivery system. The imbalance in development between the rural and urban areas has also contributed to the housing problem by promoting migration into towns and cities at scales that cannot be sustained by the resources and infrastructure of the receiving centers.

This trend has contributed to the creation of unplanned settlements, with their attendant poor living environment, and the poor and inadequate housing situation prevailing in the country.

Though several efforts have been made since independence to draw up a housing policy, a comprehensive housing policy has not at any time been formulated. The National Housing policy document, provides a comprehensive

assessment of the housing situation in Zambia and provides a vision for resolving the housing problem. It also spells out the roles of the various stakeholders in the housing matrix and their coordination for an effective housing delivery system, stressing private initiative whilst strengthening Government's role as the provider of requisite enabling environment for sustainable housing delivery. This policy is the culmination of work by the National Steering Committee on Housing Policy which worked through a series of meetings and consensus-seeking provincial workshops and a national conference to prepare this document. The implementation of this housing policy is a starting point for Zambia's sustainable march with the rest of the world towards "Shelter for All" by the year 2010. It will also serve as a catalyst to the resuscitation of the currently moribund construction industry and the economy at large.

According to NHP (1996), Government put up policies towards provision of decent houses to the low income groups like:-

- (i) Provision of land/plots for private developers
- (ii) Improvement of squatter settlements
- (iii) Provision of houses by government through projects.

To this effect, Government through the Ministry of Local Government and Housing in conjunction with NHA and AHF has constructed 3000 low cost houses in the last five years. About fifteen thousand people have benefited from the sale of council and government pool houses as well as new housing projects.

When we compare the total population of Zambia (10,300,000) against the households provided with shelter (18000) in the last five years, only about 0.32% has been catered for, which is nothing.

Government has failed to provide title deeds to Palabana affiliate and no loans have been given to the community to sustain the housing project provided by HFHZ.

It is also been found out that since 1991, no allocation from the national treasury has been given to the housing sector. From the views given, Government has not made enough investment towards provision of decent shelter and as such its involvement is minimal. In other words there is no political will towards housing provision especially to the low income groups who cannot manage to build out of their meager income.

Habitat for Humanity Zambia's mission statement is to work in partnership with God and people everywhere to develop communities in need by building decent affordable houses for the poor.

Families in need apply to the local HFHZ affiliate for house loan and the committee will ascertain eligibility of the applicant. The would be recipient of house loans are chosen according to their levels of need, their willingness to build their houses and the houses of others, and their ability to repay the non-interest loans, and of course must own a plot where the house would be built.

Those chosen families will then participate in a raffle to decide which families will be assisted first. Every affiliate follows a non-discriminatory policy for family selection. Neither race nor religion is a factor in choosing families to receive

HFHZ house loans. After the families have been chosen, HFHZ monitors the contributions from the families which include fundraising activities, mobilizing themselves in self help housing cooperatives, mobilizing material resources locally, i.e. sand, stones, provision of labour, etc.

On the part of HFHZ, it provides Loans in form of roofing sheets (Iron), cement, door frames, window frames and labour, (i.e. bricklayers).

NHP (1996) states that Government through the Ministry of Local Government and Housing recognizes private sector developers' roles of:

- (a) To participate effectively in infrastructure development for housing estates.
- (b) To positively encourage members of communities to improve their living environment through community participation in projects; and
- (c) To encourage joint ventures between the public and private sector, in housing development.

Megbohngbe and Linneman (1993) further states that in recent years a number of governments have encouraged home ownership by shifting policies that recognizes private and non-governmental organizations as partners in provision of decent housing to the low income groups in societies. This enabling environment by government to private sector creates a good working relationship.

SIZE OF HOUSES

HFHZ build two-roomed houses and these plans have standard sizes of about 7m x 6m. The occupants of most households have family size of more than six members. These houses are not adequate for most households in terms of space and as such there is need for HFHZ to revisit the plan so that, if possible a bigger plan can be devised that can accommodate more than six family members – this also implies that the number of rooms should be increased. When this is adopted there can be privacy especially to those family members who are grown up will be able to sleep in other bedrooms rather than sleeping on the sitting room.

On the part of building materials used, the houses are durable. This means that the occupants do not need to be building every year or so as is the case with those living in mud made, grass thatched houses. This also implies that the occupants will spend money meant for buying building materials into other ventures like buying fruit plants (oranges, guavas, lemons, bananas, etc) for income generation.

IMPROVED STANDARD OF LIVING

The provision of decent houses has improved the standard of living of the Palabana Community because the kind of building materials used promote good hygienic conditions. The diseases that come about because of poor conditions of houses no longer give problems to the community.

It must be noted here that HFHZ does not only provide houses but pit latrines as well. These pit latrines that the NGO provide improves sanitation conditions. The health of the people in the community generally is good. This was confirmed by the records obtained at the clinic and the indication was that ever since the introduction of the housing project, the number of people going to the clinic for treatment reduced to some extent. It is common knowledge that when people in the community are healthy, then they will be able to work hard to improve themselves even economically and the researcher can be right to state that the introduction of the Housing project by HFHZ has improved the Palabana community economically.

Alongside improvement of the living standards of the Palabana Community through the HFHZ Housing Project, other factors have also been contributed like:-

- (a) Leadership – the project is managed by the committee chosen within the community and this means that these leaders gain experience in management skills. These skills attained can therefore be used in other endeavours of development for the betterment of the Palabana community. The community gain the ability to manage other projects from other organizations through these experienced leaders and this stand as a source of attraction for investment since no investor would want to risk his resources to a community that has no credible leadership.
- (b) Cooperation: one of the condition that qualifies one to receive a house loan is cooperation with other members within the community –

meaning for one to complete his/her house, assistance from members of the community become vital. This is to say the Palabana people sleep in their houses but live in the community. the esprit de corp is promoted among members. From this view point, the project has assisted people of Palabana Community to know each other better and be able to help each other in times of need. They are able to share to each other's problems freely.

THE PALABANA COMMUNITY STATUS

The Palabana Community is mostly composed of retirees and a few doing small scale businesses. From this background, it means that financially the community is poor.

Mogbohgbé and Linneman (1993) state that in recent years a number of governments have encouraged home ownership by creating financial lending institutions or offering large tax breaks on mortgage interest payments.

HFHZ is facing problems in terms of loan repayments from Palabana community because members who got the loans are struggling and almost failing to pay on agreed dates. It is not because the members are not honest or committed to the agreement but it is due to the fact that they have no stable source of income to pay back.

It is from this perspective that HFHZ should consider introducing some income generating loans so that its members can run projects which will make them be able to earn some income for their upkeep as well as for loan repayments.

The projects that can do well are agricultural related because of Palabana being a farming area. Therefore HFHZ in conjunction with government can introduce loans on agricultural implements like seeds, fertilizers and the like. HFHZ can also work in conjunction with Heifer International – which give farmers Dairy Cows on loan basis. For example, if each household is given five cows, then it means each day that particular household will be able to milk about 50 litres of milk and selling K35,000 per day and per month about K1m and this money is enough to pay back loans within a given period.

In NHP (1996), it is clearly stipulated that apart from housing, government is supposed to provide other social services like clean water, good road infrastructure, markets, clinics, schools, sanitation, etc.

Unfortunately, both government and HFHZ have not made any investment in this regard. Apparently when one talks of provision of decent housing it is a value loaded concept which embraces other areas of human endeavours like clean water, good road infrastructure and the like, for the living standard to be uplifted.

It is pleasing to note that both government and HFHZ recognize the importance of provision of decent shelter to the poor communities as a basic need for survival. This fact is greatly appreciated by the Palabana Community. Therefore, it is of vital importance that dialogue, between the parties concerned for the development of the projects, be promoted. The Palabana Community should be conscientized, that is, they should know where they were, where they are and where they need to be in terms of solving their housing problem. The

gaps that exist between HFHZ, Government and Palabana should be tackled for the benefit of them all.

This is where the concept of adult education comes in. The community should be trained in skills for here and now. The kind of education to be imparted to the community should be that one which will make them live efficiently and effectively in their own environment. People should be given an opportunity to participate in choosing the kind of houses and materials that are suitable to their environment because it is them who are the end users. When they stand to question why things are happening in that way, then it means they are enlightened and empowered. This is what adult education is thriving for. Freire (1972)

The main reason why the community should be allowed to participate in decision making is that they are going to defend and support the project that they have been part and parcel in its initiation.

The issue in mind here is the house plan of two roomed houses. From the researcher's findings, the community was not given an opportunity of choice and as such most of the members are saying the sizes are too small bearing in mind that most of them are more than six family members.

The 10% penalty for late payment of loans is another concept which is not clear with the community and hence the need to put effort on the part HFHZ to educate the Palabana Community as to why this money has to be paid.

CHAPTER FIVE

CONCLUSION

Habitat for Humanity Zambia's mission statement of helping the people of God who are in need of decent shelter is being fulfilled at Palabana Community where people who have lived for years without decent shelter are now enjoying the facility. The Palabana Community's standard of living rose because of the provision of houses constructed with cement, burnt bricks and iron sheets. This means that diseases related to poor conditions of houses are no longer attacking the community. The Non-Governmental Organisation, therefore need some incentives to be provided by government in order for it to fulfill its noble task of providing decent shelter to the poor who cannot afford with their meager resources.

The government policies on housing provision should be made a reality since it is the responsibility of every government to provide decent shelter to its citizens as a basic need. This is a test of a nation's development as well as the political will the government has towards its commitment to services provision. It must also be noted here that provision of decent housing is not only based on building houses but includes social services like clinics, provision of clean water, proper road infrastructure, electricity, proper markets, etc.

SUGGESTIONS/RECOMMENDATIONS

In this section the researcher present recommendations based on the findings. It is also realized that some of the recommendations may have been made by other researchers who carried out similar studies, however if there is any repetition this in itself will reinforce what others have already said and as such serious consideration should be taken in terms of implementing them.

- (a) In order for the project to be holistic HFHZ should consider providing along side other social services like clean water, markets, road infrastructure, etc.
- (b) HFHZ should introduce some business loans (e.g Dairy cows for milk or farming implements loans) to its affiliates so that members can have steady source of income which will in the final analysis enable them to pay back loans on time, especially with Palabana affiliate where most members are either retirees or small scale businessmen/women.
- (c) There is need to re-visit the plans of the houses, especially sizes because the current ones are not adequate to most households that the researcher visited.
- (d) HFHZ management should inspect the houses long after they have been completed to ascertain corporate image. Otherwise lack of care and supervision can destroy reputation of the organisation.
- (e) HFHZ should give education to the beneficiaries on how to maintain their houses, without this aspect the lifespan of the houses will be reduced drastically.

- (f) Government should consider tax waiver on building materials to HFHZ since the organization is working on behalf of Government to provide decent shelter to its citizens.
- (g) Government should hasten title deeds provision to Palabana Community in order for them to feel secured and be able to develop the area.
- (h) The 10% interest that HFHZ charge on members for late payment is well intended by HFHZ management but need to be explained properly to the members.

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INTERVIEW WITH THE COUNTRY REPRESENTATIVE FOR HABITAT FOR HUMANITY ZAMBIA

I am from University of Zambia, currently studying for a Diploma programme. The purpose of this interview is purely academic though its products can help your organization to have a reflection on your activities. You are kindly requested to fill in information which will be used for academic purposes and will be treated with confidence.

- 1. What is your designation?
.....
- 2. How long have you been working in this organization?
.....
- 3. What is the mission statement of your organisation?
.....
- 4. What policies has Habitat for Humanity Zambia put in place towards provision of decent houses to the low income groups?
.....
- 5. What inspires you to do such noble responsibility?
.....
- 6. How many projects are you running currently?
.....
- 7. How many households have you helped to date?
.....
- 8. What is your working capital?
.....
- 9. In what areas do you feel you have done very well?
.....
- 10. Which areas will still need your efforts/improvement?
.....

- 11. What are the qualifications that you look for in order for one to qualify for your assistance?
.....
- 12. What kind of contributions do you expect from the community involved in your projects?
.....
- 13. Are the houses you assist to build have permanent materials?
.....
- 14. What indicators do you use to measure success of your projects?
.....
- 15. Other than houses, what other social amenities does Habitat for Humanity Zambia provide?
.....
- 16. Do you give guidance to the participants on size of houses and plans to be used?
.....
- 17. Do you give loans or grants to the poor for buying building materials?
.....
- 18. Do you work in partnership with financial institutions so as to give loans to the beneficiaries and their houses being securities?
.....
- 19. Do you provide land/plots for the poor who cannot afford?
.....
- 20. What procedures do you follow before starting projects in communities?
.....
- 21. At what stage do you withdraw your assistance to the communities?
.....

22. How has been the relationship between your organization and government?

.....

23. What incentives do you get from Government?

.....

24. From your own view can you say that your organization has done significant work in providing decent shelter in Zambia?

.....

25. Would you say the project has uplifted the standard of living of the beneficiaries?

.....

26. Finally, what are the major obstacles that have hindered your work to progress?

.....

27. Give any suggestions/recommendations to improve your future performance.

.....

.....

INTERVIEW WITH THE LOCAL GOVERNMENT HOUSING OFFICER

I am from University of Zambia, currently studying for a Diploma programme. The purpose of this interview is purely academic though its products can help your organization to have a reflection on your activities. You are kindly requested to fill in information which will be used for academic purposes and will be treated with confidence.

- 1. What is your designation?
.....
- 2. How long have you been working in this Department?
.....
- 3. What policies has government put in place towards provision of decent houses to the low income groups?
.....
- 4. Do you have an idea as to how much allocation your Ministry receive from the National Treasury each year?
.....
- 5. What is the total number of houses constructed in the last five years?
.....
- 6. Does government have specific policies on partnership with Non-Governmental Organisations and donors interested to invest in this project?
.....
- 7. What incentives does government give to these partners of development in decent housing provision?
.....

- 8. Does government give tax waiver on building materials imported?
.....
- 9. How do you monitor housing projects of the Non-Governmental Organisations?
.....
- 10. How often do you visit the sites of these projects?
.....
- 11. What building materials do you recommend for use?
.....
- 12. Do you give guidance to the size of houses and plans to be constructed?
.....
- 13. Do you provide land/plots for those who cannot afford to buy one?
.....
- 14. Does government give loans or grants to the poor for buying building materials?
.....
- 15. How has been the relationship between government and the partners (NGOs and Donors)?
.....
- 16. Is it possible to give statistics as to how many people have been provided with decent shelter in the last five years?
.....
- 17. On the whole can you say that government has done significant work in provision of housing to its citizens?
.....
- 18. What is government's policy on this housing?
.....
- 19. Apart from houses, does government provide other social services?
.....

20. Has government legitimized these houses so as to enable the owners to secure loans from the banks?

.....

21. What benefits does government get from such projects?

.....

22. Would you state whether it is the NGOs or the communities which benefit from these projects?

.....

23. Finally, would you say the project has uplifted the standard of living of the beneficiaries?

.....

24. Give suggestions/recommendations to improve future performance.

.....

.....

INTERVIEW FOR CENTRAL STATISTICS OFFICER(S)

This interview is confidential and that is used for academic purposes.

- 1. What is your position in the organization?
.....
- 2. For how long have you been working for Central Statistics Office?
.....
- 3. According to the latest statistics, what is the current population of Zambia?
.....
- 4. How many live in urban areas and rural respectively?
.....
- 5. How many households live in:
 (a) Urban areas
 (b) Rural areas
6. According to your estimates, what population raise do you anticipate in ten
 years time (2012)?
.....
- 7. What additional housing units do you expect by 2012?
.....
- 8. How often do you conduct enumeration on household?
.....
- 9. According to your statistics, where is poverty more pronounced?
 (c) Urban areas
 (d) Rural areas
10. Do you adequately cover the country to come up with reliable data?
.....
- 11. If the answer is no in question ten, state the reasons?
.....

- 12. How many housing units have been built by government from independence to date?
.....
- 13. How many housing units have been built by Non-Governmental Organisations?
.....
- 14. What is the duration of these houses approved by government?
.....
- 15. Suggestions/Recommendations as to how best data can be accurate.
.....

QUESTIONNAIRE FOR PALABANA COMMUNITY

INSTRUCTIONS

This questionnaire is confidential and that you do not need to write your name. It is in two parts – Section A and B respectively.

- (a) For section A, you only tick () against your answer in the space provided.
- (b) Section B, you are required to briefly explain your answer.
- (c) Please answer objectively.

SECTION A

- 1. Sex
 - (a) Female []
 - (b) Male []
- 2. Age group.
 - (a) 21 – 30 years []
 - (b) 31 – 40 yrs []
- 3. Marital Status
 - (a) Married []
 - (b) Single []
 - (c) Divorced []
 - (d) Widowed []
- 4. Education attained
 - (a) None []
 - (b) Grade Seven []
 - (c) Grade nine []
 - (d) Grade 12 and above []
- 5. How long have you lived in this community
 - (a) Below 2 years []
 - (b) 3 – 5 years []
 - (c) Above 6 years []

SECTION B

- 7. How did you know about this housing project?
.....
- 8. Do you know the objectives of this Non-Governmental Organisation called Habitat for Humanity Zambia?
.....
- 9. What building materials are provided by the Habitat for Humanity Zambia?
.....
- 10. How long are supposed to pay back the loan?
.....
- 11. Are you happy with the quality of houses?
.....
- 12. What benefits have you gained from home ownership?
.....
- 13. Are you able to get a loan from the bank using your house as a security?
.....
- 14. Do you have title deeds for the house?
.....
- 15. Is the size of the house adequate for your family?
.....
- 16. What is the importance of owning a house?
.....
- 17. Is there any improvement in the standard of living of the people in your community?
.....
- 18. Has the provision of pit latrines improved sanitation?
.....
- 19. What role has Adult Education played for the success of this project?
.....

- 20. What requirements are supposed to be met in order to receive assistance from the NGO?
.....
- 21. Does the Habitat for Humanity Zambia give loans to individuals?
.....
- 22. What assistance have you received from government?
.....
- 23. Has the project reduced diseases in your community?
.....
- 24. In which way are you supporting efforts of the Habitat for Humanity Zambia?
.....
- 25. How has been the relationship between the Habitat for Humanity Zambia and recipients of the houses?
.....
- 26. How long do these houses last without falling/collapsing?
.....
- 27. What other areas do you think this project has helped the community?
.....
- 28. In what areas/stages are community members involved in the projects?
.....
- 29. Do you have title deeds?
.....
- 30. Don't you think that the NGO is exploiting the community?
.....
- 31. Has the project improved the health standards of the community?
.....
- 32. Finally, can you say that the project has developed the community?
.....



The University of Zambia
SCHOOL OF EDUCATION
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P O Box 32379
Lusaka Zambia

Your Ref:
Our Ref:

10th May, 2002

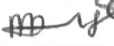
TO WHOM IT MAY CONCERN

RE: RESEARCH UNDERTAKING

The bearer (s) of this letter is a student in the Degree/Diploma course in Adult Education. He/she has been requested to undertake research in your organization as part of his/her learning experience. Your help and co-operation in this regard will be highly appreciated by the department, as this will enable the student to marry theory work which is offered in the class and practical work which can only be obtained from organizations like yours.

I look forward very much to a favourable response in this regard.

Yours faithfully,

for 
UNIVERSITY OF ZAMBIA
DEPARTMENT OF ADULT EDUCATION
P.O. BOX 32379
LUSAKA ZAMBIA
Dr. W.W. Chakanika
HEAD, ADULT EDUCATION
& EXTENSION STUDIES.



Habitat for Humanity Zambia

Fact Sheet

October 2002

What is Habitat for Humanity Zambia?

Habitat for Humanity Zambia (HFHZ) is part of a world-wide non-profit, ecumenical Christian housing ministry whose goal is to eliminate poverty by providing simple, decent houses with families in need and to make shelter a matter of conscience and action. HFHZ invites people from all walks of life regardless of faith, race, gender, etc. to work together in partnership to help build houses with families in need. Habitat for Humanity Zambia has already built over 913 houses.

How does the programme work?

HFHZ motivates community groups to organise themselves into self-help housing co-operatives. Communities and families fund-raise to purchase building materials. Families are then selected by a local committee to receive a loan of building materials to construct their houses. People assist one other with the construction of the house and pay back the loan into the *Revolving Fund for Humanity* so that another family can be helped. HFHZ provides funds for construction only to communities who have undertaken local fund-raising initiatives and are reliably repaying their house loans.

Simple, decent and affordable houses

To keep the house cost low enough for needy families, houses are of a two-room design with a ventilated pit latrine. They do not include electricity, running water or telephone lines. Homeowners can build an addition or renovation, once the entire loan has been paid in full.

How much does a house cost?

HFHZ houses are affordable for low

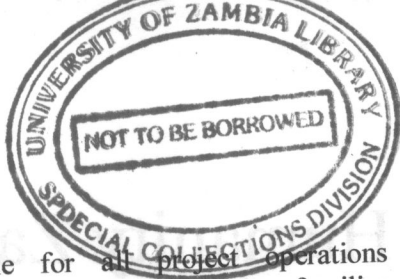
income families because there is no profit included in the sale price and no interest charged on the mortgage. The maximum house cost can not exceed the equivalent value of 120 bags of cement.

The loan is given in the form of building materials, and as different materials are issued they are converted into their equivalent in bags of cement. Upon house completion, each homeowner will owe a certain number of bags of cement that must be paid back to the project within a 10 year period. To ensure that payments from one house will provide enough funds to build another house, mortgage payments are calculated at the current price of cement when the payment is made.

Important facts of Habitat for Humanity

- **HFHZ is not a give away programme.** Homeowners are required to pay back their entire loan. Families who fail to pay will have their houses repossessed and reallocated to another eligible family. This is to ensure that more families get the opportunity to build their own house.
- **HFHZ requires extensive community participation.** Homeowners provide all labour for their own and their neighbour's houses through volunteer labour, called "Sweat Equity". This work includes moulding and/or firing bricks, construction, etc.
- **Volunteer Local Committee.** A locally elected committee who serves voluntarily without pay or any other benefits runs the affiliate. The local committee is

Habitat for Humanity is not about building houses but about building lives, communities and restoring people's dignity



October 2002

- responsible for all project operations including fund-raising, selecting families to receive a house, community education on HFHZ, overseeing construction and administration.

How are families selected?

Families in need apply to the local HFHZ affiliate. After reviewing applications and making house visits, the affiliate family selection committee will select a number of potential homeowners. Homeowners are chosen according to their level of need, their willingness to build their house and the houses of others, and their ability to repay back the non-interest loan. Those chosen families will then participate in a raffle to decide which families will be assisted first. Every affiliate follows a non-discriminatory policy for family selection. Neither race nor religion is a factor in choosing the families who will receive HFHZ houses.

Training and education

Communities enter into a comprehensive training and education programme even before they are officially approved by HFHZ. This programme is supported through the national office based in Lusaka, and has a successful track record

in supporting and developing communities in empowerment and sustainability.

National and International volunteers

HFHZ welcomes and encourages volunteers. Over the years HFHZ has hosted groups of national and international volunteers for participation in house construction with local communities. Last year groups from USA and Ireland built three houses in Chanyanya, Chisumbu and Chisamba.

HFHZ provides an arena where groups of people can meet and develop a shared understanding, knowledge and respect while building houses and developing communities with families in need.

Where does Habitat for Humanity Zambia operate?

HFHZ first came to Chanyanya in 1984, and has since expanded to other parts of the country.

- 1984 Chanyanya
- 1993 Chisamba
- 1994 Chisumbu
- 1996 Ndola
- 2000 Magoye
- 2000 PADA
- 2000 Kaoma
- 2000 Mufumbwe
- 2000 Nakansangwe
- 2001 Ibenga
- 2002 Nkwazi
- 2002 Katete

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