THE UNIVERSITY OF ZAMBIA
SCHOOL OF NATURAL SCIENCES
GEOGRAPHY DEPARTMENT

G 421: RESEARCH PROJECT REPORT

THE GROWTH AND DEVELOPMENT OF UNAUTHORISED SETTLEMENTS:
A CASE STUDY OF NKWAZI, NDOLA.

BY

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A RESEARCH PROJECT REPORT SUBMITTED TO THE GEOGRAPHY DEPARTMENT IN PARTIAL FULFILLMENT OF THE BACHELOR OF ARTS DEGREE WITH EDUCATION.
DEDICATION

To my parents, John and Ann Phiri, for all the love, care and support you have always given and continue to give me. You will always be my source of inspiration. "I love you both". May God’s love and blessings be with you always.

Ngoza
"I NGOZA PHIRI declare that this project has been composed by me and that the recorded information is my own. All maps and diagrams were drawn by me and all quotations have been distinguished in quotation marks. The sources of materials have been specifically acknowledged and the project has not been previously submitted for an academic award."

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SIGNATURE                        DATE
ACKNOWLEDGEMENTS

For all that I have been able to achieve in this project and for the successful completion, I wish to express my sincere gratitude to the following people:

Dr M.C. Mulenga, my supervisor for his tireless supervision, assistance and encouragement throughout the stages of this project - without him this work would not have been possible.

My sincere thanks are extended to Mr. Daka, the Chief Town Planning officer (Ndola City Council), for providing me with the necessary information and advise - especially on Nkwazi.

I thank Uncle Dan for typing the questionnaire and Mr. Mulenga for the photocopying services.

I am grateful to my brothers, Nyonge, Duncan and Clifford, and my friends Mable and Mafwizo for assisting me with the interviews.

I am also indebted to my sweet colleagues in the single subject major class - at UNZA - for all the encouragement, the support and the fun we shared amongst ourselves during our stay together.
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- jV-
I am also grateful to my good friend Mushili for his thought and support.

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A lot of research has been conducted in the Third World countries on the urban poor communities especially in unauthorized settlements. Regional disparities between rural and urban areas in the distribution of resources and low agricultural production in the rural areas, especially in African countries, has forced people to move to urban areas. The concentration of people in urban areas coupled with the deterioration of economies and councils inability to provide cheap accommodation for the low income group has significantly contributed to the mushrooming of unauthorized settlements.

This research, therefore, focuses on investigating and examining the growth and development of unauthorized settlements in Zambia with specific reference to Nkwazi, in Ndola. The main areas of interest being the socio-economic characteristics of Nkwazi residents, the type of housing, social problems in the area, and official council policies.

The findings revealed that Nkwazi residents originated from within Ndola. Households are in fact composed of existing city dwellers who recognize certain advantages from relocating into such areas. The majority of these households are headed by men, in their youthful age group with low educational qualifications, no or very little vocational training, and consequently are low income earners. The study also reveals that the houses in Nkwazi are poorly built and that although some services such as piped water are provided, these are not adequate. The settlement lacks some essential basic social facilities such as street lighting, a clinic, garbage collection facilities, and sewerage disposal.
The study further reveals that the Ndola Urban city council has embarked on a serious upgrading program in conjunction with the World Food Program (WFP), the Holy Family, Rotary clubs, European Economic Community and the Sacred Sisters. The aim of the upgrading program is to improve the living standards of the people of Nkwazi.

This study should be viewed in the context of supplementing the little existing information on unauthorized settlements in Ndola. Especially that it comes at a time when the government through local councils has embarked on vigorous upgrading through community participation. It is, therefore, hoped that this study will act as a stepping stone for policy makers and planners to identify the potential areas for upgrading to improve the standard of life of the low income group.
CHAPTER ONE

INTRODUCTION

1.1 Unauthorized Settlements: A Universal Third World Problem

The emergence and development of unauthorized settlements in most Third World towns and cities is a symptom of housing problems being experienced by the urban poor. This problem is to a larger extent a result of rapid population growth in towns and cities due to both rural - urban migration and natural population increase. The massive influx of rural migrants including women and children from the rural areas at the time of attainment of political independence contributed to housing problems in most urban areas. Whereas at the time of independence, employment opportunities did attempt to keep pace with population growth, housing did not. Only a few houses were built during the period. With the unprecedented growth of urban population, unauthorized settlements commonly referred to as "squatter settlements" mushroomed on the periphery of most towns and cities.

In Zambia, ILO (1981) observed that by the close of the 1970's, a large proportion of the urban population was living in unauthorized settlements. GRZ (1990) estimated that 55 percent of Lusaka's population was living in squatter settlements whereas, Kitwe and Ndola had 15 and 9 percent, respectively.

-1-
1.2 The Concept of Unauthorized Settlements

Unauthorized urban settlements cover a very wide spectrum of urban residence forms, ranging from relatively small clusters of sub standard dwellings - usually built by the occupants themselves, to the large agglomeration of tightly parked dwellings which are also self built. These are known by different names in different parts of the world. Examples include bustees of Delhi in India; the berrios paracaidistes of Mexico; favelas of Rio; the gacekondu of Ankra etc.

Generally, the concept of unauthorized urban settlements is applied to such housing that develop in the fringe of urban concentrations. According to Kapferer (1978) these settlements are often, though not necessarily, physically distanced and separated from the urban concentration.

In the Zambian context, unauthorized settlements are seen as housing areas for the urban poor and are illegal. During the colonial era and a few years after independence, a policy of squatter demolition was in force.

1.3 The inhabitants of unauthorized urban settlements.

Turner (1969), observed that the population of unauthorized settlements is frequently depicted as having a high degree of independence of the local urban administrative
authorities and as having arisen independently of the said authorities, who are charged
with the control of local building and planning. However, these settlements must be seen
as part of the general and expanding phenomena of "uncontrolled urban settlement", of
the Third World towns and cities. Gwebu (1979), observed that the population of
unauthorized urban settlements consist of individuals who are not new transient migrants
but are composed of existing city dwellers who have seen advantages from relocating into
unauthorized areas. The prevailing view by most researchers that the population comprises
the new young, unemployed, transient migrants who have moved from the rural to the
urban sector in search of better socio-economic opportunities may be due to theoretical
and practical negligence by the researchers (Gwebu, 1979). This is characterized by what
Santos (1975) calls the "lower circuit " in the urban occupational scene. Most activities
within the lower circuit do not qualify for categorization as employment in the formal sector,
in spite of their role in sustaining the urban population.

1.4 The Nature of Houses in Unauthorized Urban Settlements

Most of the houses are poorly constructed using cheap materials. They are made of sun
dried mud bricks and card boards. These are temporary in nature and the inhabitants do
little to improve them because they have no title to land and they also have no legal
authority to the land they occupy. Consequently, they live in fear of their houses being
demolished by the local authorities at any time without notice.
1.5 Government Policy Towards Unauthorized Urban Settlements

The initial government policy was that of demolition of all unauthorized settlements but it was soon discovered in Zambia that such a policy was at variance with the adopted national philosophy of Humanism and that at the same time government was unable to provide cheap and decent accommodation to all urban dwellers. It is then, that government accepted innovative approaches such as squatter upgrading and site and service as the basis of national housing policy.

1.6 Unauthorized Settlements in Zambia

The emergence of Unauthorized settlements on the fringe of urban areas in Zambia, and their subsequent integration into the normal administrative and financial systems of the towns by the upgrading process has generated much discussion among planners, politicians, and donor agencies, who view it as a possible solution to the problem of urban supply of housing following the failure by the local authorities and government to provide decent and cheap housing for all urban dwellers. Zambia's urban areas experience serious housing problems. GRZ (1990) estimated more than 40 percent of the urban population as living in the formerly "illegal" or unauthorized settlements.

If the upgrading of the once unauthorized settlements is viewed as governments attempt to solve the growing problem of urban housing for the low income households, then there
can be little doubt about the strength of its appeal, at least, not until recently. Many of the conditions for upgrading unauthorized settlements already exist, but even if this were not true its spread and popularity in the decades after independence would still require an explanation.

Under pinning this study is the notion that the upgrading of unauthorized urban settlements is not an ephemeral importation borne in on the "wind of change" from other parts of the world, nor an inevitable product of the post independence rule although it is a highly likely product. The upgrading of unauthorized urban settlements, reflect the socio-economic transformation which has taken place in urban societies since the advent of political independence and government’s inability to provide housing for all.

1.7 Focus of the Study

General outlines of squatter settlements on the periphery of Zambian towns and cities, have been sketched in a number of studies and notably Schlyter's (1979), George: The Development of a Squatter Settlement in Lusaka, Rakodi's (1981) Upgrading in Lusaka: Participation and Physical changes, and Kapferer's (1978) On Structural Marginality. A number of lines of research are now clearly desirable. One is to link unauthorized settlements in different parts of the country. One essential ingredient for this is the provision of detailed studies of the once unauthorized settlements like Nkwazi in Ndola, and then attempt to integrate them into studies already in existence to form a wider
picture. One understanding of the once unauthorized urban settlements in Ndola's Nkwazi should be placed in the context of the work carried out elsewhere in the developing countries. This study illuminates some of the socio-economic characteristics of Nkwazi's households and the nature of houses which are necessary for future planning and upgrading schemes to ensure that the minimum level of decent housing is provided.

1.8 Significance of the Study

Zambia like most other Third World countries has difficulty in the provision of cheap and affordable housing units to all urban dwellers. Both the government and private housing agencies have been unable to build enough houses (GRZ, 1986) and has hence turned to the upgrading of the existing squatter settlements which accommodate more than 40 percent of the urban population.

This study is important because it comes at a time when the Zambian government is attempting to formulate a housing policy. This calls for the people involved in the upgrading schemes to have adequate background information in order to provide acceptable minimum facilities.

1.9 Study Objectives

The study of unauthorized urban settlements, with special reference to Ndola's Nkwazi
township, which is currently under going upgrading will be basically exploratory in nature. The aim is to examine the socio-economic characteristics of the inhabitants, the nature of houses together with the services being provided. In addition to this broad aim, the study also has the following specific objectives:

(a) To investigate the socio-economic characteristics of the inhabitants;
(b) To examine the nature of houses;
(c) To assess the extent of growth;
(d) To assess government policy of upgrading and its effectiveness

1.10 Organization of The Study

A study of the unauthorized urban settlement of Nkwazi in Ndola is discussed in six chapters. The second chapter provides a general review of the available literature on squatter settlements in the Third World, and Zambia in particular. The third chapter is the study methodology. This looks at the sampling frame and research design, data collection methods, survey period and processes. Chapter four looks at the location and description of the study area. In Chapter five, the research findings and discussion are highlighted. And, finally chapter six focuses on the research conclusion and recommendations of the study.
This chapter reviews the literature available on the subject. The problem of unauthorized settlements is a universal phenomena of most Third World countries and the literature available reflects the general overview of the problem of unauthorized settlements in the developing countries. In Zambia, the problem of unauthorized settlements has of late been receiving a lot of attention from the government and non-governmental organizations, their quest to improve the standard of living for the people. The information presented in this chapter also reflects the evolution and development of unauthorized settlements in the Zambian context as well as the trends in government policies on such settlements.

1 The Evolution of unauthorized settlements

There has been a lot of debate in the academic circles by researchers and scholars as to what initiates unauthorized settlements. One of the major causes that has been identified is the rapid increase in urban population (since 1960, ...).

The increase in urban population can be attributed to three factors. The first factor is natural increase. He states that there can be a natural increase due to a net surplus of births over deaths. The second is administrative reclassification, which is a change in status of
villages to towns, including their surrounding areas; and the third, is the net gain from migration which increases population in towns and also notes that the greater part of the increase in urban population in Africa is accounted for by rural urban migration (Breeze, 1966).

According to Carter (1981), the influx of people into cities causes immense social problems. One of the most immediate problem he points out, is inadequate housing. Little shelter is provided through the formal and planned channel. He also argues that due to the magnitude of the problem of housing and the limitation of national and municipal resources, as well as what he terms "social surplus", which inhibits the equitable division of resource's, thus, the resulting situation is that the immigrant population collects in extension peripheral areas of settlements.

According to Nyanga (1982), rural dwellers in many African countries especially before independence were compelled to move to urban areas due to lack of employment opportunities as well as relatively low incomes in rural area. Breeze (1966) argues that the difficulties governments and housing authorities face in housing provision are caused by in-migration. He contends that the extremely low capacity of many Third World countries to adequately meet housing needs further aggravates the situation. Nyanga (1982) further argues that the in-migrants usually become desperately in need of accommodation which the government can not provide. Subsequently, they are forced to settle on unauthorized land, and is very significant in the development of unauthorized settlements.
2.2 Demographic and Social economic characteristics

According to Herbert (1977), "shanty towns" are an endemic phenomena through out the Third World. The "shanties", house between 25 to 30 percent of the capital city's population of most Third World cities.

Carter (1981), in reference to what he terms "peripheral settlements", argues that they account for at least one quarter (1/4), and often one third (1/3) or even half (1/2) of the total urban population in many large cities. He gives an example, of Manila, where such settlements account for 28 percent of the urban population.

Harpharm et al (1988) notes that in any particular country, especially the developing countries, the most vulnerable populations are often found in areas were population density is highest. Justifying this contention, they cite the case of Calcutta in India, where the population density in squatter areas is four to five times higher than the averages for the entire city. They further argue that, even the household densities of such areas, that is, the number of household members per room, is far above the city average.

Harpharm et al (1988), goes on to state that the examination of the population growth rate of squatter settlements is very important. He points to the fact that the disproportionately accelerating population growth will usually imply a pressure upon services being provided by the local authorities.
Martin (1975) notes that poor urban communities are often characterized by a lot of immigration from rural areas as well as other urban centers. He cites Sao Paulo, as an example. He argues that of the 3.2 percent population growth per annum recorded between 1920 and 1940, one-half could be attributed to migration. On the other hand, Harpham et al (1988) argues that the importance of natural increase of the population already in the city should not be under estimated.

Another factor they point out, is that squatter communities are usually characterized by a relatively high population of young people. This scenario exacerbates the dependency ratio. A study of squatter settlements in Manila disclosed that, at least, 64 percent of the population was under the age of 20 years.

Martin (1975) notes a very significant aspect about the people of these squatter settlements. He observes that inhabitants of squatter settlements constitute a cross section of the lower income groups and that in the organization of ways and means of servicing their needs, this has to be taken note of.

2.3 The Physical and Institutional environment

Perhaps the most visible sign of low income settlements is poor housing. Harpham et al (1988) states that squatter settlements generally have among the lowest quality housing. They further attribute such a situation to the insecurity of eviction and thus reducing the
incentive to invest in good housing or improvements.

There is also lack of services such as refuse disposal, electricity and education. Paqui (1987) argues that due to lack of adequate piped water, squatter settlements are generally susceptible to diseases such as cholera, typhoid and dysentery - all of which are water-borne diseases.

2.4 Trends in Government Policies

The issue of unauthorized settlements has been very controversial for many governments. Mitchell (1968) notes that governments have many strategies for the process of urbanization. Although these strategies differ from country to country, ideally, they provide a plan and proposed methods of implementation. This indicates designated locations, functions as well as extent of settlements in a region.

Many governments have, therefore, considered unauthorized settlements as a hindrance to their urban plan implementation as well as urban environment because they are not provided for in government plans (Mitchell, 1968).

Therefore, official policy on unauthorized settlements was to refuse them recognition, and the only solution preferred by many governments was that of executing demolitions (Harpham et al, 1988). The local authorities were not obliged to provide social services
such as water and health facilities especially that the settlements were considered a hindrance to land use and development plans (Martin, 1975).

According to the United Nations report (1971), the initial attempts to help "squatters" was to resettle them to legal land while old settlements were demolished. This proved to be extremely expensive and moreover, there was a tendency for the "squatters" to show reluctance to move probably due to the extra costs which could be incurred. However, many governments have come to realize that these settlements are functional to the city economies and of benefit to the city dwellers.

According to Harpham et al (1988), the fact that unauthorized settlements are self organized, self built and self managed in a way reduces the responsibility on the state to provide adequate housing for the large urban poor population within the cities. They also argue that the food and services they provide in small enterprises serve the needs of consumer tastes of middle and upper class groups.

Turner (1969) notes that squatter settlements are seen to be essential were governments cannot supply the housing needed. Herbert (1977) argues that settlements are the only way in which urban growth can take place in non-western cities and they are as a result of frustrated demand for housing rather than from poverty.

There has, however, been a growing awareness among policy makers that squatter
settlements contribute to the total housing stock of cities and their residents make important contributions to the economic and social welfare of the cities. This has resulted in change of policies by many governments from demolition to upgrading. This means that as settlements in urban areas they have to be provided with necessary urban social amenities and utilities (Nyanga, 1982).

This change in policy does not, however, in the least, mean that unauthorized settlements are being encouraged. On the contrary, control of such settlements still continues.

2.5 Unauthorized settlements in Zambia

Zambia's urban population, presently, exceeds a quarter of its total population thereby placing it amongst the most urbanized in Africa's sub-Saharan countries (Chabateni, 1993).

2.5.1 The Growing Urban Population

Urbanization in Zambia is a very recent phenomena. The prospects of employment on copper mines in Kabwe and the Copperbelt in the 1920's, attracted a large number of the Zambian rural population to urban areas (GRZ, 1983).

However, the number of people moving to town at that time was controlled through circulatory migration. Africans were only regarded as temporary workers in town.
Employment was offered on contract and upon expiring the migrants were required to return to their villages. Consequently, they were supposed to have temporary houses (GRZ, 1983). Schlyter (1979) states that employers had to arrange with the land owners for their workers to be allowed to build huts for themselves in the so-called "black" compounds. In the 1950's, a policy of stabilization of the working class was introduced. This was followed by the erection and management of city council housing area. These were let to employers who sublet them to their employees. However, even with that, the provision of houses was never sufficient.

After independence, in 1964, the situation of rural-urban migration was further aggravated by the removal of restrictions on the movement of people to towns. This meant that Zambian citizens could reside wherever they wanted. There movement was mainly directed to the towns and cities in search of better socio-economic opportunities. Those who already had relatives moved to town to join their husbands and fathers in the compounds for blacks (GRZ, 1983).

Zambia's urban population which stood at 20 percent of the total population shot up to 29.4 percent in 1969 (Knauder, 1982).

She further reports that attempts to meet the resulting demand for official housing proved to be unsuccessful as the housing programs fell more and more short of the rising demand. This forced people to look for alternative accommodation.
Schlyter (1979) notes that during the period 1965 to 1969 Zambia's official housing policy was to promote low-cost houses and serviced plots. This, however, was not feasible as funds allocated to the project were far from being sufficient and the cost was too high for most workers. The compounds now became the nuclei were squatter settlements developed. People started building houses on private property around the compounds and on crown land. Probably, the necessary conditions for the fast growth of squatter settlements were facilitated by the fact that some land owners did not protect this land. This was mainly the case with absentee landlords who were often of British citizens not residing in Zambia.

A typical example of a settlement which developed in such circumstances is Mwaziona squatter compound in Lusaka. The earlier settlement of Mwaziona consisted of a few large farm houses and a number of traditional huts. Following independence, however, there was a noticeable change in the number as well as constitution of the houses. In 1965, most of the huts were made of sun dried bricks with thatched roofs, but by 1968, corrugated iron sheet had almost completely replaced thatched roofing (Schlyter, 1979).

One noticeable factor about some of the squatter compounds is that, they developed on land which was not suitable for settlement. A good example is Kanyama, in Lusaka, which developed on land prone to regular flooding during the rainy season. (Schlyter, 1979)

Apart from the factor of absentee landlords, and availability of crown land, proximity to
places of work in most cases prompted the location of some squatter compounds (Schlyter, 1979).

A critical assessment of the early development of unauthorized settlements, especially in Lusaka, is that such settlements emerged on the urban fringe outside councils' jurisdiction. With time, as the city developed, these settlements were engulfed within the city forcing the council to recognize them as residential areas.

2.6 The deteriorating economy

Although the major contributing factor to the problem of squatter settlements in Zambia was rural-urban migration, the situation was worsened by Zambia's's deteriorating economy.

Zambia's economy has been and still continues to be heavily dependant on copper - which accounts for almost 83 percent of the countries export.

The period from the early 1970's was characterized by a drastic decline in the copper prices. This meant a reduction in Zambia's foreign exchange earnings. This, coupled with the rise in oil prices consequently resulted in the reduction of government revenue (Mwanza, 1992).
The problem of lack of foreign exchange affected a lot other sectors of the economy - the manufacturing and agricultural industries, inclusive.

Since Zambia's industries are mostly dependant on imported raw materials, the government cut foreign exchange allocation to some industries therefore reducing the capacity of production. Such companies made very little profits to afford accommodating its large work force. This, in consequence, forced people to find their own accommodation.

Zambia's external debt also meant that the little foreign exchange earned from copper was directed towards servicing the debt, therefore could not adequately be allocated to local councils for housing (Mwanza, 1992)

Although government had encouraged the private sector to help provide formal accommodation, they could not cope with the demand. The failure by the private sector placed heavy responsibility for the provision of low-cost housing upon the public sector local authorities who were, however, handicapped by the scarcity of capital resources and building materials. As such, people turned to informal housing.

2.7 Government Policies

Early government policy on unauthorized settlements was not different in most developing countries, and, this was the policy of demolition. The Department of Town and Country
Planning reports that, initially, the official stand on unauthorized settlements was that such settlements were unplanned for and the settlers occupied land to which they had no legal title, and therefore had to be erased (GRZ, 1972 a).

However, this attitude eventually changed. This was reflected in the Second National Development Plan, which government adopted as policy of improving the squatter settlements. The government recognized that:

> although squatter areas are unplanned, they nevertheless represent assets both in social and financial terms. The areas require planning and services and wholesale demolition of good and bad alike is not a practical solution. (GRZ, 1972: 148 b)

Another dimension to this was the adoption of a One-Party system of governance, advanced under the philosophy of "Humanism" - as a guiding light for Zambia. This philosophy placed man at the center of everything, and thus was at variance with the policy of demolition.

The policy of upgrading gave priority to the acquisition of land which had been illegally settled on. All unauthorized settlements were to be upgraded. The government, however, also set strict control of any further development of both inside and outside areas designated for upgrading.

The government's role in the upgrading was to provide normal urban services and utilities
such as piped water, sewerage disposal, roads, surface water drainage, street lighting, health centers, schools and community services (GRZ, 1972 b).

Much as the government accepted its role in squatter upgrading, financial difficulties eventually laid a mere stronger emphasis on self-help and use of local authorities to develop the areas. This meant that the process of upgrading was to involve the individual participation of the occupants of the settlements (GRZ, 1979).

2.8 Unauthorized settlements in Ndola

2.8.1 A brief history

With the discovery of copper on the Copperbelt, Ndola was founded as a commercial center, in 1924, for most activities involving the mining industry.

According to Knauder (1982), some farmers and owners of limestone quarries allowed their workers to build temporary dwellings on part of their land because they could not provide them with proper accommodation. People have, however, claimed that it was profitable to the land owners because they used to collect rent from their workers.

Such settlements, with time, became bigger with the increased number of commercial activities that emerged in Ndola, as well as the growing number of urban dwellers (Nyanga,
Simons (1975) states that the situation was so bad that a settlement of 1700 dwellings accommodated not less than 4000 people. The mud huts were spread only 12 feet apart with flimsy communal pit latrines behind grass screens. These served the needs of the inhabitants and were gradually filled to overflowing.

2.8.2 Unauthorized settlements

Initially, Ndola had among the most manageable housing problems as compared to other urban centers. By 1975, at 14.7 percent, it had the highest percentage of serviced site dwelling units (Nyanga, 1982).

This did not, however, solve the growing problem of inadequate housing. Ndola urban city council could not do much to alleviate the problem of accommodation because of the increasing number of urban dwellers and the limited resources. Squatter settlements such as Chipuluku, Nkwazi and Mackenzie started growing.

With the acceptance of the upgrading policy, the council embarked on providing utilities such as water taps. Some of the previous squatter settlements have been upgraded. The council is currently looking towards more serious upgrading some areas, of which Nkwazi compound is one of them.
It can therefore be seen from the above, that although a lot of authors have written about squatter settlements and the problems faced in such places, there is still very little literature that reflects the problems as they occur, currently. This study, therefore, is contributory to increasing literature on Ndola's problems in relation to squatter settlements.
CHAPTER THREE

RESEARCH METHODOLOGY

INTRODUCTION

The purpose of this chapter is to discuss the different aspects of the survey processes and present the methods of data collection together with limitations of the data that supports this particular study.

3.1 Sampling frame and research design

The problem of unauthorized settlements in Ndola is one that has been long standing. This is more so with the continued quest for improved standard of living. Nkwazi compound provides a very good opportunity to study the problems associated with an unauthorized settlement, and possibly provide some solutions to the identified problems.

To ensure selection of a representative sample of the total population, a basic map of Nkwazi was used as a sampling frame. This provided the researcher with a general lay out of the study area. It was observed that the study area constituted four main sub-divisions. The sub-divisions provided sampling sites from which random sampling was possible and therefore, enabling the use of stratified random sampling. The sub-divisions are shown in
However, it was later discovered, during the reconnaissance survey that the settlement was larger than what the map depicted and it was difficult to trace the demarcations shown on the map on the actual ground. The researchers alternative was to sub-divide the study area according to the main roads and do random sampling for each sub-division.

After the identification of the sampling sites, the research proceeded to collection of both primary and secondary data. The secondary data included the review of the relevant literature.

The target group were the heads of households of the settlement. These are the people, who in normal circumstances, influence the choice of accommodation due to their types of jobs. The main interest in the study was to investigate the socio-economic characteristics of these people.

3.2 Data collection methods.

Basically four methods of collecting data were used in the collection of both primary and secondary data.
Fig. 1. SAMPLING SITES

Adapted from Street map of Ndoia (1973)
3.2.1 Primary data was collected from:

(a) **Questionnaires**

These were aimed at extracting information from the heads of households of the settlement. The questions asked were pertinent to achieving the objectives related to the socio-economic characteristics of the household heads, their basic needs and services if any they, have received from the councils.

(b) **Interviews**

Unstructured interviews were conducted with:

(i) **Chief Town Planning officer (Ndola Urban City Council)**

The aim of the interview was three-fold:

(a) To find out government policy on unauthorized settlements in Ndola;

(b) To find out, if at all, there have been any policy changes over time; and, if their have been, what caused the changes.

(c) To find out what the council is doing to help the people of Nkwazi.

(ii) **The supervisor Nkwazi World Food Program (WFP)**

The objective for the interview was to establish what part the WFP plays in upgrading of Nkwazi, and what projects they are carrying out.
(c) Field observations

Information on the type of houses found in the settlement was obtained through field observations of the study area.

3.2.2 Secondary data.

This was obtained from archival sources. This constituted literature available on the study area, and on other unauthorized settlements, in general.

3.3 Survey Period

Although a lot of research has been done on unauthorized settlements in Zambia, data on such settlements is lacking for Ndola. If, therefore this study has to be regarded as an important contribution to literature on Ndola, adequate, appropriate and accurate data had to be collected. In this case, timing of the research was very important because this has an influence on the findings in the field.

For this study, the researcher had very limited choice over the timing of the research. The time available was the University’s two months long vacation which also coincided with the researcher’s school teaching practice, and the rainy season. The administration of the questionnaire could only be done over the weekends as
time was limited during working days.

The rainy season, however, helped to reveal some of the major problems being faced in the settlement such as garbage dumping, inadequate water supply, and poor shelter as these become very crucial during the rainy season if an epidemic like cholera has to be avoided.

Another contributing factor to timing of the research was the fact that, this was also the time when the council and the non-governmental organizations (NGO's), had intensified their upgrading activities in the area. This provided a chance to see how upgrading programs were being carried out.

The other contributing factor was the changes in government economic policies which resulted in privatization of companies, while others have been liquidated, resulting in high unemployment due to loss of jobs. In consequence, most of the affected were the low income groups who had to look for shelter in the unauthorized settlements, such as Nkwazi. This provided an opportunity to witness the expansion of the settlement with the addition of the over spill area.

3.4 Survey Process

During the preparatory survey of the study area, it was discovered that there had
been a rumor going round, that the Zambia Telecommunication company (ZAMTEL) wanted to expand their housing complex, and consequently reclaim part of the land in Nkwazi, near the housing complex. The situation was sensitive as the perception was that the researcher was a council worker working in conjunction with ZAMTEL to monitor people who had settled near the housing complex. This problem came in especially when the question of plot acquisition was raised by the researcher during the interviews with the residents.

The researcher hoped to use local leaders of the area to help instill some confidence in the residents and convince them that the exercise was purely academic. It was discovered, however, that this was not possible. Unlike in the Second Republic were the area was under leadership from one political party, it was a problem to have unifying persons, as each party, presently, has its own leadership in the area. It was therefore difficult to get any assistance or make use of the local leadership. This meant that the researcher had to keep reassuring the respondents that it was purely an academic inquiry. However, after seeing the researcher several times in the area, the residents became curious and started responding effectively.

After getting some positive responses in terms of willingness to answer the questionnaire, the researcher proceeded to conducting a pilot survey.
3.5 Pilot Survey

A pilot survey covering the whole of Nkwazi was conducted and it took four days. The purpose of the survey was to test the adequacy of the questionnaire and also provide the researcher with practical field work training so that the actual field work is covered with a high degree of competence, and the questionnaire is rephrased to suit the information it was designed to collect.

3.6 Sample size

The time available for data collection, as well as the willingness of the residents to cooperate in answering the questionnaire had a bearing on the total sample size. With the researcher working on weekends only, an average of 8 to 10 questionnaires were administered per day. This resulted in only 80 questionnaires being administered over a period of one month. Of the 80 questionnaires, 6 were not answered adequately and the total sample was taken as 74.

3.7 Data limitations

Although the elaborated sources of data give adequate data to enable completion of the study, the research like many others had its own limitations, which contributed to errors as well as the extent to which the results obtained could be generalized to
a broader situation. The following were the limitations:

(1) The non availability of materials for processing air-photographs at the survey department could allow for the researcher to assess the extent of growth of the settlement.

(2) Since the research was being carried out during the rainy season, not all week ends were utilized as it was raining some times.

(3) Some respondents took advantage of the interviews to air there grievances on some issues involving development of the area. The researcher had no choice but to listen, as interjecting would have discouraged them from responding to more questions. This equally proved to be time consuming.
CHAPTER FOUR

THE STUDY AREA

4.1 Physical Location of Nkwazi

The study area, Nkwazi as shown in fig. 2 is conveniently located at about 3 Km from the central business district of Ndola town. It marks the north-eastern geographical boundary of the city of Ndola. Nkwazi, is bound to the south by the Zambia Telecommunication Limited Staff Training College and housing complex. On the South-Western and Western side is the former flying doctors village and on the north is the rail line.

4.2 Evolution of Nkwazi

As early as 1962, the site were Nkwazi stands, presently, were some quarry works being carried out by the Northern Rhodesia Lime Company. The Council reports that, at the time the assistant company manager of Northern Rhodesia Lime Company drew the attention of the District Commissioner to the huts illegally built by the 'loafers' between the Lime Company Work Site and the railway at the then abattoir.

By 1965, when the quarry works had seized, up to today, Nkwazi has grown extensively
Fig 2. LOCATION OF STUDY AREA.

Adapted from sheet 1226C3 1982 Edition Scale 1:50,000
in geographical extent. The early settlers took it upon themselves to appoint Mr. Sinia (one of the early settlers and whom the settlement was initially named after) as chief. Whoever wished to settle in that area had to get permission from him. When the council took over in 1973, the settlements' name was changed from Sinia to Nkwazi. It is up to day known as Nkwazi.

4.3 Growth of the Settlement

Evidence pertaining to the growth of the settlement was mainly acquired from the study of population census data of the area, however, owing to the fact that Nkwazi was not previously recognized by the authority, concrete data on the population of Nkwazi is lacking.

In 1962 when the settlement was established, it only consisted of five people, initially. With time, more and more people went to settle there. The 1980 preliminary report indicates that by 1980 there were 11,749 people living in Nkwazi (GRZ, 1980). The only other record on population available was from councils' 1991 report which shows that Nkwazi at present has a population of 30,000 people. This were evidenced by the expansion of the settlement into the over-spill area. However, area photographs would have been used but these could not be acquired for the study area due to lack of materials at the survey department.
4.4 Selection of the Study Area

The study area was selected with the following factors in mind:

(a) Ndola is one of Zambia's most urbanized towns on the Copperbelt. According to the 1990 census data, it is the third highly urbanized town with a total population of 376,311 people, living in the urban area (GRZ, 1990). The growth and development of unauthorized settlement in Ndola and the associated increase in urban population has for a long time been a source of concern to the government, thus the need to critically study how these settlements grow and develop.

(b) The researchers ability to speak the two vernacular languages widely spoken in the area facilitated easier communication during the field work.

(c) Nkwazi as an unauthorized settlement has a heterogeneous population mainly composed of lower income group of people in search for accommodation. It therefore creates an appropriate as well as interesting area for this study.
CHAPTER FIVE

RESEARCH FINDINGS AND DISCUSSION

5.1 The Growth and Development of Nkwazi

The research aimed at investigating and examining the growth and development of an unauthorized settlement in Ndola with specific reference to Nkwazi. It looked at the socio-economic characteristics of the settlement's inhabitants, the housing situation, government policy in relation to the extent of growth of the settlement.

This chapter, therefore, is a presentation of the findings of the research and a discussion of the findings.

5.2 Origin of the inhabitants

In an interview conducted by the researcher with the Chief Town Planning officer for the Ndola Urban city council, it was revealed that Nkwazi offers sanctuary to a population exceeding 30,000 (GRZ, 1991).

Table 5.1 shows the details on the origin of the respondents.
Table 5.1: Origin of the respondent

<table>
<thead>
<tr>
<th>PLACE OF ORIGIN</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NDOLA</td>
<td>52</td>
<td>70</td>
</tr>
<tr>
<td>OUTSIDE NDOLA</td>
<td>22</td>
<td>30</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

The table indicates that over half of respondents (70%) were previously settled in areas within Ndola before moving to Nkwazi, 30 percent of the respondents came from outside Ndola to settle in Nkwazi. Of the 70 percent, who were already Ndola residents, only 10 percent have stayed in Nkwazi all their life while the remaining 60 percent consists of migrants from surrounding areas of which the commonly mentioned are Chifubu, Chipulukusu, Pamodzi and Kawama. This is in line with Gwebu's contention that shanty households are not new transient migrants but are in fact composed of existing city dwellers who recognize certain advantages from relocating into shanty areas (Gwebu, 1979). The above situation rules out rural-urban migration as a major cause for the growth of unauthorized settlement.

Responses, given to factors leading to the respondents change of residence included, eviction from council houses, loss of employment, divorce and moving from parents' house to establish one's own home. This can be evidenced by the period of stay in the settlement
as Table 5.2 illustrates.

### Table 5.2: Period of stay of respondents

<table>
<thead>
<tr>
<th>PERIOD OF STAY</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5</td>
<td>25</td>
<td>34</td>
</tr>
<tr>
<td>6 - 10</td>
<td>24</td>
<td>32</td>
</tr>
<tr>
<td>11 - 15</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>16 - 20</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>More than 20</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

The table shows that, 34 percent of the respondents have lived in Nkwazi for at least five years or less, 32 percent have lived for six to ten years, 12 percent for eleven to fifteen years, 10 percent have lived for sixteen to twenty years and another 12 percent for more than twenty years.

The data presented simply shows that the settlement has been growing in the recent past. Most of the respondents, that is 88 percent, have lived in the settlement for twenty years or less. This could possibly explain the fact that the period of economic depression in Zambia corresponds with the increase in the number of people living in unauthorized
settlements.

5.3 Socio-economic characteristics of Nkwazi.

Table 5.3: Sex composition of respondents

<table>
<thead>
<tr>
<th>GENDER</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MALE</td>
<td>61</td>
<td>82</td>
</tr>
<tr>
<td>FEMALE</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

The table above summarizes the field findings of the sex composition of the heads of households in Nkwazi compound. Of the 74 respondents, 82 percent are headed by men. This can be attributed to the socio-cultural customs in which men traditionally tend to preside over the home when in marriage. Another attributive factor is that location of Nkwazi was attractive for settlement initially due to development works, particularly construction works on Kalewa Barracks, former Post and Telecommunications Corporation Training College and Arthur Davison Hospital. This attracted predominantly male labor. The predominance of male headed households can, therefore, be said to have had a bearing on the growth of the settlement.
The table also shows that 18 percent of the households are headed by females. It has, however, been observed that such households were mainly circumstantial. Among the reasons for this included those who have never been married, widowed, divorced or separated from their husbands. This may be qualified by the findings on marital status of the respondents as shown in Table 5.4, below:

### Table 5.4  Marital Status of Respondents

<table>
<thead>
<tr>
<th>MARITAL STATUS</th>
<th>MALE</th>
<th></th>
<th>FEMALE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NUMBER</td>
<td>(%)</td>
<td>NUMBER</td>
<td>(%)</td>
</tr>
<tr>
<td>SINGLE</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>MARRIED ( NON POLYGAMOUS)</td>
<td>52</td>
<td>85</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>MARRIED ( POLYGAMOUS)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>23</td>
</tr>
<tr>
<td>SEPARATED</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>23</td>
</tr>
<tr>
<td>DIVORCED</td>
<td>3</td>
<td>5</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>WIDOWED</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>31</td>
</tr>
<tr>
<td><strong>total</strong></td>
<td>61</td>
<td>100</td>
<td>13</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

The column of female headed households reveals that 31 percent are widowed, 15 percent are divorced, 23 percent are separated and another 23 percent are in a polygamous marriage and 8 percent are single.

It was noted that looking at the composition of respondents over half (52%) of the married
fall under the youthful age group of the sample as shown in table 5.5.

Table 5.5: Age composition

<table>
<thead>
<tr>
<th>AGE GROUP</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>21 -30</td>
<td>39</td>
<td>53</td>
</tr>
<tr>
<td>31 - 40</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>41 - 50</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>More than 50</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

The data presented in the table above points to two important issues. Firstly, the age group between 21 and 40, that is, 73 percent of the respondents belong to the most sexually productive age group. This conforms to Zambia's age structure which is predominantly youth. This may be a possible reason for the increase in population than area. The increase in population and more so expansion of the settlement, consequently, increases demand for more social services such as health facilities, education and other social infrastructure. Secondly, if 20 years was taken to be the lower threshold level marking adult, it can be safely said that 95 percent of the population are adults with established homes and the remaining 5 percent are dependents.
The small number of people above the age of 50 (11%) could possibly be attributed to life expectancy which for Zambian males currently stands at 52.9 percent and 55.0 percent for females (GRZ, 1993). It is likely that a good number of people die before reaching the age of 50. At the time of the research the 8 respondents above the age of 50 also indicated that most people in their age group had gone back to their villages or deceased.

Data on household size has been presented in table 5.6, below.

Table 5.6: Household size

<table>
<thead>
<tr>
<th>HOUSEHOLD SIZE</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 3</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>4 - 6</td>
<td>42</td>
<td>57</td>
</tr>
<tr>
<td>7+</td>
<td>21</td>
<td>28</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

The study revealed that the average household size in the area is 4.2 people per household. The majority of the households (57%) have between 4 to 6 people. This implies that they must have a means to a livelihood. It is not, therefore, surprising to find that the residents are in some form of employment. Table 5.7 shows the employment status of the respondents.
Table 5.7: Employment status

<table>
<thead>
<tr>
<th>EMPLOYMENT STATUS</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYED</td>
<td>65</td>
<td>88</td>
</tr>
<tr>
<td>UNEMPLOYED</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

At least over half (88%) of the population is in some form of employment. Of those in employment, 31 percent are self employed while 57 percent are in formal employment and 12 percent are not in any form of employment. This clearly shows that squatter households are employed and conforms with Gwebu’s findings on the employment status of households in Chainda squatter compound. It dismisses the common assertion that squatter settlements are in fact composed of unemployed households, which may be due to practical negligence by researchers. This has characterized what Milton Santos calls the "lower circuit" in the urban occupational scene. For example most persons falling within the lower circuit do not qualify for categorization as employed in the formal sector despite their role sustaining the household.

When we refer to formal employment, this may be justified by considering the fact that Ndola is a highly industrialized town which depends on extensive and relatively cheap labor. It is also likely that this labor tilts to settlements like Nkwazi for accommodation. On the other hand, the findings of those in self employment (31%) can be attributed to man’s quest for survival in an environment where there is scarcity of job opportunities. Another
possible explanation for this is their lower educational status and lack of educational training. Table 5.8 summarizes the information on the educational status of the respondents.

### Table 5.8: Educational status

<table>
<thead>
<tr>
<th>EDUCATIONAL STATUS</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO SCHOOL</td>
<td>5</td>
</tr>
<tr>
<td>SOME PRIMARY EDUCATION</td>
<td>20</td>
</tr>
<tr>
<td>COMPLETED PRIMARY</td>
<td>29</td>
</tr>
<tr>
<td>SOME SECONDARY EDUCATION</td>
<td>32</td>
</tr>
<tr>
<td>COMPLETED SECONDARY</td>
<td>0</td>
</tr>
<tr>
<td>HIGHER EDUCATION</td>
<td>3</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: (Field data)

The information presented in the table clearly shows the low educational status of the people in Nkwazi. At least 5 percent of the population has no education whatsoever and 20 percent have done some primary school; 29 percent completed primary; 32 percent did some secondary education and only 3 percent went for further education. The above findings conform with Gwebu's findings in his study on Chayinda squatter compound. His assertion is that such settlements are composed of people characterized by low levels of education.

The problem of low education status lies in the fact that the Zambian education structure is pyramidal. Very few of the people who start grade one ever complete their education due
the high number of dropouts. Zambia’s education system can only provide higher education for very few people. The 5 percent which has no education could be explained by the fact that there are most of the times very few places in grade one to cater for the school going age. It is also possible that the 9 percent unemployed fall under this category. The low education may possibly explain the lack of vocational training of many people as shown in table 5.9.

Table 5.9: Vocational training Status

<table>
<thead>
<tr>
<th>TRAINING STATUS</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRAINING</td>
<td>20</td>
<td>27</td>
</tr>
<tr>
<td>NO TRAINING</td>
<td>54</td>
<td>73</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

As shown in the table only 27 percent of the respondents had any form of training in one skill or another. The commonly mentioned skills were carpentry, tailoring, metal work and plumbing. These may account to some of the people engaged in self employment.

Table 5.9 also shows that 75 percent of the total sampled population had no training in any form of skill. This creates a problem when looking for employment. A good number of the self employed could also explain the high population of the youths in the settlement. It
Table 5.10 makes a summary of the approximate monthly income earned by the respondents.

**Table 5.10: Approximate Monthly Income**

<table>
<thead>
<tr>
<th>INCOME IN (K,000)</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BELOW 21</td>
<td>12</td>
<td>28</td>
</tr>
<tr>
<td>21 - 40</td>
<td>26</td>
<td>62</td>
</tr>
<tr>
<td>ABOVE 40</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>TOTAL</td>
<td>42</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

It should be noted that table 5.10 shows figures only for the people in formal employment. About 28 percent of the population earn less than K20,000, 62 percent earn between K21,000 and K40,000 and 10 percent earn more than K40,000 per month. The low incomes could be attributed to the fact a good number of people have virtually no or very little education or training. This creates a problem even when in formal employment because they get low paying jobs which require very little educational qualifications and no particular skills.

It was, however, difficult to assess the monthly incomes of the 31 percent in self employment because the majority of the respondents indicated that their income fluctuated depending on the demand and availability of the products involved in the business. The average income, however, for those in self employment was estimated at K25,000.
Nkwazi like many other unauthorized settlements, has a heterogenous type of population, it presently has a population of about 30,000. These are existing city dwellers who relocate due to certain advantages. Of the 74 respondents, 83 percent of the households are headed by men in the youthful age group with at least 73 percent found in the age group between 21 and 40 years conforming to Zambia's demographic age structure. While 57 percent of the households are composed of between 4 and 6 people.

The majority of the heads of households (88%) are in some form of employment; 57 percent in formal employment; and, 31 percent in self employment within average monthly income of K25,000. These have low educational qualifications, and little or no vocational training.

5.5 Nature of housing structures and house ownership.

5.5.1 Nature of housing structures

The field observations undertaken by the researcher revealed that there is no standard way of building houses, and so the houses differ in size and style. Most materials used in the building of the houses are poor and cheap. Almost all the houses, except for very few are made of sun dried mud bricks. The majority of the houses have old, rusty, bitten out iron drum sheets for the roofs. A few have card boards and plastics. The roofing materials are held together by stones and wires thus creating an eyesore.
These houses have very poor ventilation. They do not have proper windows but have small spaces high up on the wall to let air into the house. The houses with big enough windows have wooden shutters instead of glass. Most of the houses have floors which are not cemented (See Plate I and II).

This may be attributed to the fact that residents do not have enough resources to build a proper house for themselves. Such houses are easier to build and no one regulates the building, therefore, making it easy for any one desperately in need of accommodation to build. This creates a tendency of most people moving into the settlement and establishing themselves easily. Note that in their original state the houses are meant to be temporary.

5.5.2 House Ownership

The table (5.11) shows data on house ownership

Table 5.11 House ownership

<table>
<thead>
<tr>
<th>OWNERSHIP</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SELF</td>
<td>61</td>
<td>82</td>
</tr>
<tr>
<td>LANDLORD</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>OTHERS</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)
PLATE II: Type of roofing material on houses in Nkwazi

PLATE I: A typical house in Nkwazi
The data in the table shows that at least over half of the respondents (82%) own the houses they are living in, 14 percent rent the houses from their landlords and 4 percent do not own nor rent the houses they are living in. The responses for the four percent revealed that they kept the houses for a relative or a friend who has moved to another residential area or returned to their villages.

The 14 percent who rent houses could be taken perhaps as part of the population that has been coming into the compound and can not find land to occupy or do not have enough resources to put up a building. As more people establish themselves in the compound, those with a bit of resources tend to extend their houses for tenant occupancy as a way of raising supplementary income.

5.3 Plot Acquisition in the area

The 82% who own the houses they live in indicated that acquisition of plots for the houses was through several means, as shown in Table 5.12, below.

Table 5.12 Plot Acquisition

<table>
<thead>
<tr>
<th>MODE OF ACQUISITION</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOUGHT</td>
<td>29</td>
<td>48</td>
</tr>
<tr>
<td>GIVEN</td>
<td>24</td>
<td>39</td>
</tr>
<tr>
<td>COUNCIL</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>OTHERS</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>61</td>
<td>100</td>
</tr>
</tbody>
</table>
The table shows that 48 percent of the respondents indicated that they bought the plots from other people who had since left the settlement, 39 percent indicated that they were given of which 3 percent were given by relatives and 36 percent by the party chairpersons of UNIP. The remaining 13 percent indicated that they were allocated the plots by the council.

The 48 percent can explain the short period of stay that was has been prominent in the findings. The 36 percent who were given plots by UNIP chairpersons reveals governments contribution to the growth of settlements like Nkwazi by allowing party chairpersons to allocate plots without councils authority. The 13 percent allocated plots by the council are all in the over spill area where council is legally allocating plots to people.

However, the overall 82 percent that indicated owning the houses they live in, show the permanency of settlement that has been established in the area. The possible explanation to this could be the governments acknowledgement and legalization of such settlements, and therefore creating some security of tenure. This also in a way contributes to more people establishing themselves in the area.
Table 5.13  House Extension.

<table>
<thead>
<tr>
<th>RESPONSES</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>18</td>
<td>30</td>
</tr>
<tr>
<td>NO</td>
<td>43</td>
<td>70</td>
</tr>
<tr>
<td>TOTAL</td>
<td>61</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: [Filed data]

Among the common extensions made were addition of the number of rooms to accommodate the growing family or for tenant occupancy. This could explain the growth of the settlement, creating a concentration of houses, with very little space in between each other.

The remaining 43 percent reveal that they had not made any extensions. The common reason given for this was lack of resources to extend their houses due to low incomes.

Answering the question of tenancy, 16 percent of those who own houses indicated that they had tenants in their house. Table 5.14 shows details on tenancy
Table 5.14 Tenant Occupancy

<table>
<thead>
<tr>
<th>RESPONSE</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>10</td>
<td>16</td>
</tr>
<tr>
<td>NO</td>
<td>51</td>
<td>84</td>
</tr>
<tr>
<td>TOTAL</td>
<td>61</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

It is possible to assume that the 16 percent who rent out a part of their house also fall among those that have made some extensions to their house.

5.6 Sanitation

The problem of sanitation is normally taken as a problem of the environment being occupied. Table 5.15 shows details on the servicing of plots.

Table 5.15 Servicing of Plots

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>COUNCIL</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>SELF</td>
<td>74</td>
<td>100</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)
All the 74 respondents indicated that they serviced their plots by themselves (this includes tenants). None of them received any help from the council in terms of servicing their plots. This means that they have to provide for their own waste disposal as well as garbage dumping areas. However, not every one is able to do this because some plots are much smaller than others. This is evidenced by the details on the use of pit latrines in Table 5.16.

Table 5.16 Use of latrine

<table>
<thead>
<tr>
<th>HOUSEHOLDS USING LATRINE</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ONE</td>
<td>48</td>
<td>65</td>
</tr>
<tr>
<td>1 - 2</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>3 AND MORE</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

As the table indicates, 65 percent of the respondents do not share their latrines with other households, 20 percent indicated that they shared between two households, and 15 percent shared among three or more households.

This picture may not look so bad may be because of the 65 percent who do not share their latrines. However, the seriousness of the situation may come in when looking at the location of these latrines and distance from the houses and the wells. Although all latrines are located behind houses, what may be the back of one house turns out to be the front for the other. If a latrine overflows, chances are very high that the effluent will flow to
peoples homes because the houses are too near each other. In the case of homes with wells the distance between the pits and the wells is usually short, therefore, creating a risk of infiltration of effluent into the drinking water. Such situations are possible backgrounds for epidemics such as cholera (see Plate III).

The situation of possible epidemic out break is made worse by the problem of water in the area. The sources of water are shown in Table 5.17, below.

**Table 5.17 Sources of Water**

<table>
<thead>
<tr>
<th>SOURCE OF WATER</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNAL TAP</td>
<td>71</td>
<td>96</td>
</tr>
<tr>
<td>OWN TAP</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>WELL</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: (Field data)

The table shows that the community is heavily dependant on communal taps. At least over half of the respondents (96%) indicated that they get water from a communal tap. Majority of the respondents expressed sentiments that taps were far from home and were not enough, and they often experience long queues when drawing water. This shows the need to for more taps. (see Plate IV)
As far as health services are concerned, the study revealed that Nkwazi has no clinic of its own. There is a building which is supposed to save as a clinic but has not yet started operating. The resident, therefore, depend on outside medical services. Details on health services are shown in Table 5.18.

**Table 5.18  Sources of Health services**

<table>
<thead>
<tr>
<th>SOURCE OF SERVICE</th>
<th>NUMBER</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOSPITAL</td>
<td>45</td>
<td>61</td>
</tr>
<tr>
<td>CLINIC</td>
<td>17</td>
<td>23</td>
</tr>
<tr>
<td>PRIVATE DOCTOR</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>TRADITIONAL DOCTOR</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>OTHERS</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>74</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: (Field data)*
quick medical attention (especially adults). This problem is, however, not unique to Nkwazi but is experienced in many other such settlements.

5.8 Education

Nkwazi residents also experience the problem of inadequate educational facilities. Nkwazi is only serviced by one primary school of five blocks. This, however, does not cater adequately for the growing population of Nkwazi. The nearest secondary school is approximately 2 kilometers away from the settlement (See Plate V).

5.9 Other social problems

Almost all respondents indicated experiencing some problems. This was revealed by the respondents when answering to the question on councils service provision in the area. The responses obtained revealed that people felt that the council was not providing enough services in the settlement. Some people maintained that could appreciate the work being carried out by the world food program who help in road maintenance and garbage collection and not the

The respondents indicated that services they would like provided for in the settlement should include among other services like more water taps, street lighting, clinic services and social facilities for recreation.
5. Official Status of Nkwazi

An interview with Ndola urban city council officials concerning its official stand on Nkwazi revealed that initially council regarded Nkwazi like any other unauthorized settlement as an illegal settlement. With time, however, this attitude has changed due to the realization that areas like Nkwazi are equally potential residential areas as they accommodate a large number of people the council cannot cater for.

Presently, the council is carrying out a vigorous upgrading program for Nkwazi. The program is aimed at improving the living conditions of the people in the settlement by providing them with adequate social services such as piped water, good roads, improving their drainage system, garbage collection and health services through community participation. This program is carried out in conjunction with several non governmental organizations which help in funding the programs.

The major organization currently working with the council is the World Food Program (WFP). This is involved in the paving of roads, alignment of drainage, water reticulation and sanitation. Other organizations include the Holy family which deals in academic education, nutrition and child care, the Rotary club which is involved in water reticulation in the overspill area and the European Economic Community which is also involved in water reticulation and academic education.

The council has also identified an overspill area. This will cater for those households
affected by road construction, drainage adjustment and cleaning out of roads.

The council has also embarked on income generating activities for the residents of Nkwazi. These activities include block making and sale of building materials and toilet slabs and lending of the two local markets in the settlement to residents. The aim of these activities is two fold:

(a) It aims at selling building materials to the residents at affordable prices to improve their houses and toilets.

(b) It aims at generating income to enhance other activities such as building a clinic.
CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

This chapter basically aims at presenting information on the general overview of Nkwazi. It will also present some recommendations to the government, council and Non-governmental organizations, on what they could consider and do to address the problem of growth and development of Nkwazi, and other settlements, generally.

6.1 CONCLUSION

It is important to note that although some of the data in the previous chapters distinguish Nkwazi from other such settlements, others, in comparative terms can be likened to other such settlements in Zambia, and the Third World, in general.

The presented findings on the origin of the inhabitants, the low education, gender, low income and employment and vocational training statuses come out as factors which have contributed to the growth of Nkwazi. The details on housing and other social aspects such as sanitation and health together with people’s sentiments on the provision of services by council provide a picture on the growth and development of Nkwazi.

It is also clear that council has to come to a realisation that it cannot do away with settlements like Nkwazi and therefore, it is imperative that they come up with policies to improve the standards of living of the inhabitants.
Even with council's efforts to improve the living conditions the situation in the settlement is not very impressive as there is still a shortage of vital services such as water and most important of all the settlement continues to grow in extent. Attributionally, the unmatched demand of provision of social services has persisted because council lack funds.

If unauthorised settlements are an outcry by the low income group for the need to provide them with accommodation then a lot has to be done to even improve the existing houses in the settlement.

However, it is important for the government to curb the growing in number and extent.

6.2 RECOMMENDATIONS

The following recommendations are addressed to the government as the main determining body for policy making as well as council who are the implementing body for government policy.

1. Government should avoid interfering in councils operations, in the management and implementation of its socio-economic development plans. The respect, recognition of the councils as local authorities charged with the responsibility of enhancing development should be adhered to.

2. The government should also update some of the laws and existing policies on squatter settlements to help address the current situation because although at
present the council has taken up the upgrading program, the laws still indicate that unauthorized settlements can be addressed by the policy of demolition.

3. Councils should not just come up with their own ideas of upgrading squatter settlements but should work closely with the people to identify, define, design and implement projects and programs for the people of these settlements. Continuous consultation and involvement of the people at all stages of the upgrading program is of necessity.

4. Council should initiate or make provisions for the granting of loans to residents meant for the improvement of their houses as part of the upgrading policy.

5. There should be focus on the provision of basic social facilities - preferably emanating from the community's contributions with support from both governmental and non-governmental organizations.
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APPENDIX A

STRUCTURED INTERVIEW FOR COUNCIL OFFICERS

AIM:
- Assessment of government policy
- Role of Council in upgrading
- Government policy on squatting

1. How many squatter settlements were there before official recognition?

2. What is the Council's attitude towards squatter settlements?

3. Have there been any attitudinal changes on squatting? ____________
   If so, why? ________________________________________________

4. What is the official government policy on squatting? ______________

5. Who is funding the upgrading scheme? __________________________

6. How do squatter settlements emerge, in general? _______________

7. Consider the early settlement of Senia (Nkwazi):
   (i) How did it start? __________________________________________
   (ii) When did it start? _______________________________________
   (iii) What was Council's attitude? _____________________________
   (iv) Has it changed? _________________________________________
   (v) If so, why? _____________________________________________

8. What plans do you have to ensure that illegal settlements do not mushroom in your area? ___________________________________________
9. What services have you provided to Sinia? (e.g. street lights, schools, health, water and roads) ____________________________________________

10. What other services do you intend to provide in future? _______________________

11. What organisations are assisting in the upgrading of Sinia? ____________________

12. What role are the squatters expected to play? _________________________________

13. Why has the Council failed to control squatting? _____________________________

14. What problems are associated with squatters - social, environmental, etc.? _____

15. What can be done to control the development and growth of squatters? _____

16. What things of importance have not been provided but will be in future? _______
APPENDIX B

QUESTIONAIRRE FOR NKWAZI RESIDENTS

INSTRUCTIONS

(i) Tick the response where appropriate
(ii) Write down the response where appropriate

(A) HOUSEHOLD IDENTIFICATION

Head of household: ........................................................................................................

Sex: ......................................... Age: ............................................................

(B) HOUSEHOLD COMPOSITION

(1) Household head details:

(a) How long has head of household lived in this compound?

0 - 5 years ..............

6 - 10 years ..............

11 - 15 years ..............

16 - 20 years ..............

Above 20 years ..............

(b) Marital status of head of household:

Married non-polygamist ..............

-72-
married polygamist
separated
Divorced
Widowed
Never married
Others (specify)

(c) Has household head ever attended school?
   No formal education
   Done primary
   Completed primary
   Done secondary
   Higher education
   Others (specify)

(d) Has the head of household had any form of vocational trainingsuch as carpentry, brick-laying, metal work, craftsmanship, teaching, etc.? (specify):
   YES .......  NO .......  OTHERS ........

(e) What is the head of household's employment status? (specify)
   Employed
   Unemployed
   Self-employed
(f) What is your approximate monthly income?
   Between K5,000 -K10,000 ............
   Between K11,000 -K20,000 ............
   Between K21,000 -K30,000 ............
   Between K31,000 -K40,000 ............
   More than K40,000 (specify) ............

(g) Where were you staying before coming to Sinia?
   .................................................................................................................................
   .................................................................................................................................

(h) Why did you move to Sinia? ............................................................................................

(C) HOUSEHOLD DETAILS:
   (a) How many people live in your house? .............................................................................

(D) DETAILS OF HOUSING:
   (a) Who owns the house that you occupy?
       Self  ......................
       Landlord ......................
       Others (specify) ......................
   (b) If it is yours, how did you acquire the plot?
       Bought ......................
       Given ......................
       Council ......................
(c) Have you made any extensions to the house from the time it was bought or built?

    YES ..........  NO ..........

(d) If yes, what extensions have been made? .............................................

(f) Is there anybody in your house paying rent to you? ..............................

(g) How much is the rent per month per room? (indicate the amount)...........

(h) Who services your plot?

    Council ...................
    Self .....................
    Others (specify) ............

(E) (a) Where do you fetch your water?

    Communal tap .................
    Own tap ....................
    Well ........................

(b) Do you pay for the water?  YES ..........  NO ...........

(c) Where is your pit latrine? ..............................................................

(d) How many other houses share the latrine with you?

    Hospital ....................
    Clinic ......................
    Private Doctor .............
    Traditional Doctor ........
    Others (specify) ..........

(e) What services are provided in your area? ........................................
(f) Are you happy about what is provided?

(g) What else do you want the council to provide?

THANK YOU FOR YOUR PARTICIPATION.