

**AN ASSESSMENT OF THE EXISTENCE OF AN INFORMAL SETTLEMENT IN A  
RURAL SETTING: THE CASE OF SAIDENI SETTLEMENT IN NAMPUNDWE,  
SHIBUYUNJI DISTRICT, CENTRAL ZAMBIA**

**BY**

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**A dissertation submitted to the University of Zambia in partial fulfillment of the award of  
the Degree of Master of Science in Spatial Planning**

**THE UNIVERSITY OF ZAMBIA**

**LUSAKA**

**2023**

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## DECLARATION

I, Charles Mununkila Kaboyi, hereby declare that this dissertation is my own work to the best of my knowledge and that it has never been produced or submitted for a degree or other qualification at the University of Zambia or any other University. I further declare that all other works of people used in this research have been duly acknowledged and adequate reference thereby given. I, therefore, hereby present the dissertation for examination for the Degree of Master of Science in Spatial Planning to the University of Zambia.

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## CERTIFICATE OF APPROVAL

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## **DEDICATION**

I dedicate this work to my wife Naomi Phiri, and children- Lance (late), Joy, Divine and Shepherd for their love, encouragement and time they sacrificed without me when I was busy working on this dissertation.

## ABSTRACT

Informal settlements are unauthorised human settlements associated with rapid urbanisation. As such, they are located in urban areas or peri-urban areas. Saideni is an informal settlement that has evolved and existed on state land in a rural setting of Nampundwe in Shibuyunji District. Informal settlements in a rural setting are classified as villages, exhibiting characteristics of a village and sustained by local traditional and cultural institutions. Saideni does not have traditional or cultural institutions of a village. There is no study that we could find that explains this phenomenon. The aim of the study, therefore, was to investigate the existence of Saideni as an informal settlement in a rural setting. The objectives of the study were to identify factors that led to the establishment of Saideni informal settlement; to ascertain factors that sustain its continued existence and growth; and, thirdly, to establish the relationship between the settlement and its environ. The study used a mixed method approach which involved both qualitative and quantitative research approaches. Qualitative research approach was used based on a case study of Saideni of Shibuyunji District. Purposive sampling was used to select 17 key informants. Data was collected using interviews and questionnaires. The sample size of 75 households from Saideni informal settlement was selected using the Nassiuma D. K. (2000) standard formula, (12.5 percent of 600, the total number of households). The 17 key informants were selected, thus, making a total of 92 respondents. Systematic random sampling was used to select the respondents at an interval of every eighth household. Qualitative data from key informants was analyzed thematically while quantitative data was analysed using descriptive statistics. The study found that, Saideni informal settlement was established by immigrants in pursuit of employment in the Nampundwe Mine and business opportunities within Nampundwe Area. Availability of land to build (4%), affordable house rent (42%), and availability of houses (38%), employment (37%) and marriage prospects (8%) attracted people to settle in Saideni. Other factors include business and farming. Socio-economic connectivity of residents and it's environ was based on; business, employment and other factors. The socio-economic characteristics of Saideni are not different from urban setting informal settlements. It concludes that, residents of Saideni do not entirely depend on the Nampundwe Mine for their livelihood but it is a collection of different economic activities that sustain them. No special socio-economic characteristics emerged that could be deemed as the reason for sustaining Saideni informal settlement in its rural setting. Study recommends, strengthening of regional capital (Kabwe) and other small urban centers should be promoted in order to curtail the rural – rural, rural – urban migration policy that encourage low cost housing in the District. Formulate a comprehensive and consistent legal basis to prevent the emergence of new informal settlements by enacting proper policy regarding the conversion of traditional land to leasehold tenure and conversion of agricultural land to urban use.

**Key Words:** Rural Setting, informal settlement, Migration, Saideni, Nampundwe.

## ACKNOWLEDGEMENT

Thank God the almighty for a blessing. I would not have started and completed this programme without you lord. Thank you for seeing me through this programme. This dissertation benefited a great deal from contributions of many people without whose support, would not have been possible to complete. I am indebted to lecturers and members of staff from the Department of Geography and Environmental Studies at the University of Zambia for the assistance and guidance rendered to me during the course of study. I would like to thank my supervisor Dr Glynn Khonje for the expert guidance which has enabled me produce this work. I thank him for the professional guidance and criticism. Special thanks also goes to Dr. Gilbert Siame, programme coordinator for encouraging me to work hard throughout the study period.

My gratitude also goes to the research participants who include members of staff at Konkola Copper Mine/Nampundwe Mine, Shibuyunji District Council, the Palace of His Royal Highness Senior Chief Shakumbila, retired workers of Nampundwe Mine, old residents of Nampundwe area, and members of the community of Saideni informal settlement. I thank them for being open and giving me the information I needed.

Special thanks to members of my class, intake number five (2017-2018) who are; Mika Chomba, Thebinu Kabanda, Abishai Musonda, Martin Mulenga, Given Kamanga, Matildah Kapembwa, Collins Milupi, Fred Mutale, Cosmas Kaambo, Mubiana Siamutwa, Farai Gatawa, Teddy Nakayiwa, Lukonga Musiwa, Pasmore Luapula, Wally Malambo and Dorothy Ndhlovu. These people made my studying life at University of Zambia easy.

Special thanks to my parents, Beatrice Sandang'ombe and Belias Mununkila Kaboyi, my wife Naomi Phiri, Children – Joy, Divine, and Shepherd, Brother Ernest, and my friend Kennedy Sichilya, Euphrasia Chilongoshi for the encouragement and support rendered. I extend my gratitude to the Ministry of Local Government for providing the scholarship for my study. I am particularly grateful to Mr Numeral Banda and Mr Mukuka Chibwe for ensuring that I had everything I needed for my studies. The Local Government Service Commission and Chongwe Municipal Council for granting me a study leave.

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## ACRONYMS

CBD	-	Central Business District
GRZ	-	Government of the Republic of Zambia
IMF	-	International Monetary Fund
NCCM	-	Nchanga Consolidated Copper Mines
RCM	-	Roan Consolidated Mines
ZCCM	-	Zambia Consolidated Copper Mine
ZPA	-	Zambian Privatization Agency
ZESCO	-	Zambia Electricity Supply Cooperation
SDC	-	Shibuyunji District Council
CPPA	-	Central Province Planning Authority
URPA	-	Urban and Regional Planning Act number 3 of 2015
SI	-	Statutory Instrument
DDCC	-	District Development Coordinating Committee
WDC	-	Ward Development Committee
CSO	-	Central Statistics Office
HBE	-	Home Based Enterprise

## CHAPTER ONE: INTRODUCTION

### 1.1. Background

In many African countries, informal settlements are a manifestation of poor urban management and failure of planning systems to respond to urban growth. Planning institutions have limited capacity to provide services and manage urban development and thus most developments in informal settlements occur outside the control of state laws and regulatory frameworks (Mbilikita, 2015). Melesse (2006), argues that, informal settlements are mainly located in the peripheral areas of the city, where they are numerous, and irregular in shape. Informal settlements are looked upon as homes that harbour lawless citizens engaged in vice activities for survival (Habasonda, 2012). Their growth in cities is a consequence of a plethora of factors, one of them being the lack of planning and inability to accommodate the people, who move to urban areas (Monga, 2011, Kapoor, 2001). Many African cities have experienced an increase in the proportion of citizens residing in urban areas. It is estimated that 78.2 percent of city dwellers within developing countries live in informal settlements (UN-Habitat 2003). Informality in many African cities is attributed to many causes, including low income levels, unrealistic urban planning, lack of serviced land and social housing, and a dysfunctional legal system (UN-Habitat, 2007, Mbilikita, 2015).

Mbilikita (2015:6) records that, Zambia which has been identified as one of the most urbanized Southern African Countries that has an urban population of 40% of the national population and is home to thirty seven (37) informal settlements which house 70 percent of the population in its Capital City Lusaka (Chitengi, 2020). In addition, Chitonge and Mfunne, (2015) contends that, by 2010 there were about 37 informal settlements in Lusaka, accounting for about 65% of the population. As of 2010, Lusaka has emerged as a highly unplanned city, with approximately 40% of the city classified as unplanned residential land use dominated by informal settlements (30%), (Simwanda & Murayama, 2018:12). The growth of informal settlements in Zambia dates back to the period of the administration of Northern Rhodesia, by the British, via the British South African Company (BSAC), (Habasonda, 2012). The British constructed a railway line that ran from Cape Town in the South through to the Congo in the North, connecting all the mining territories along the way. The mining towns of the Copperbelt happened to be along this line of rail and this development in the late 1800s and early 1900s halted the migration of men to South Africa and

Southern Rhodesia where they sold their labour in the mines and farms as they now sought employment in the mines on the Copperbelt. The attraction of unskilled workers, led to the development of urban cities on the Copperbelt. This situation, however, became worse after gaining political independence in 1964. The removal of controls against migrant workers moving into cities saw more people migrate into cities. The migrant workers families were now able to move into town. The influx of migrant workers created pressure on the few existing houses in the urban areas. There was an imbalance in terms of population moving into cities and the capacity of local service providers to meet the demand in housing that arose as a result (Wu, 2013). This means that unplanned areas grew out of the control of the authorities due to absentee land lords as acknowledged by Monga (2011:32) who contends that, this was the case concerning the land of absentee landlords who were mainly British citizens not living in Zambia (Schlyter, and Schlyter, 1979).

The growth of unplanned settlements on the outskirts of Lusaka, beyond industrial areas and their location far from the city center was thus as a result of colonial town planning ideas. Meaning that, the first towns or urban areas in Zambia were created by the British South African Company. In the towns there was separate development from the beginning, for Europeans and the African urban populations. The houses for Europeans were of substantial value and high architectural quality, sited on planned layout of individual large plots with spacious gardens and servants quarters within the plots and had the necessary community facilities. The small portion of Africans who were provided with housing were given low cost houses, with almost no facilities in locations segregated from European residential areas. These African settlements were usually far from the main places and sited in environmentally and aesthetically poor areas (Knauder, 1982). The housing conditions in the African settlements were miserable. There was no provision for housing Africans. Building constructors for instance recruited labourers but expected them to build their own houses (Monga, 2011).

In Zambia, the influx of people into urban areas before and after independence created a housing problem in towns. During the colonial times, the shortage of housing in the urban areas led the African population to turn to settlements on privately owned land in the vicinity of the major towns (Habasonda, 2012). These settlements evolved into permanent communities and became known as unauthorized settlements. Survival activities in these settlements range from petty trading of

cardboards, empty glass and plastic bottles to illegal brewing and selling of opaque beer. Others quarry and crush building stones and yet others buy and pre-pack commodities such as sugar, salt, rice, flour, mealie meal, car cleaning, begging on the street, doing piece works in the industries and commercial centers (Habasonda, 2012).

Nampundwe Area/Ward is in Shibuyunji District and houses the Nampundwe Mine. Saideni is an informal settlement that has developed in Nampundwe Area/Ward. The settlement was established in 1971 on land that was converted from customary to leasehold tenure by Zambia Consolidated Copper Mine (ZCCM) in 1968 for the purpose of mining. Informal settlements are known to develop in urban setting due to a plethora of factors. However, Saideni is an informal settlement that has developed in a rural setting which is a new phenomenal. Saideni informal settlement possesses similar characteristics to informal settlements in urban setting though located in a rural area of Nampundwe, Shibuyunji District.

GRZ, (2019) defines a rural area as an area of land outside the densely populated urban areas in a city. Rural areas are usually large, open areas with few houses and few people, as opposed to urban areas which have larger populations. Though not a village itself, Saideni informal settlement is surrounded by villages that have been constructed on customary land. Saideni, on the other hand, has evolved on state land which originally was supposed to be developed by the local authority. Saideni informal settlement is 16 Kilometers away from the newly established CBD of Shibuyunji District. In spite of the decline in the economic performance of the Nampundwe Mine (Simutanyi, 2008), Saideni has continued to thrive. This study therefore, aims at investigating the continued existence and growth of Saideni, an informal settlement, in a rural setting of Shibuyunji District devoid of traditional and cultural institutional support systems.

## **1.2. Statement of the problem**

Majale (2008:271) argues that, “in the face of rapid population growth, escalating poverty and inadequate institutional capacity, the cities and towns of the developing world are unable to provide the necessary infrastructure, housing and employment opportunities”. Consequently a growing proportion of the urban population is living in slums and informal settlements (UN-habitant, 2006b). While most studies focus on urban informalities in an urban settings (Hillier, et al 2000, Majale, 2008, Chitengi, 2016, 2018), literature on informal settlements in rural setting is scanty. Saideni is an informal settlement that has evolved on state land in a rural area. It does not

possess characteristics of a village as defined in the Local Government Act, Chapter 281 of the Laws of Zambia (GRZ, 2019) but exhibits characteristics similar to informal settlements found in urban settings. The privatisation of the Nampundwe Mine in 1994 has not contributed to poverty reduction. If anything, it has exacerbated social conflict and contributed to the destruction of livelihoods and the dislocations and displacements of local communities (Simutanyi, 2008) of which Saideni informal settlement of Nampundwe is not an exception. The privatization of industries led to the untold misery characterized by rising unemployment and underemployment as this led to job losses through massive industrial closures and reduction of the public service sector through retrenchments and redundancies (Mususa, 2010). There is a perception that Nampundwe Mining activity has been a contributor to the socio-economic activities of Saideni informal settlement. According to Simutanyi (2008), the economic performance of Nampundwe Mine has been declining. However, in spite of such economic changes, Saideni informal settlement has continued to exist and grow. The settlement is not an Improvement Area under the Urban and Regional Planning Act Number 3 of 2015. No study that we could find, that could give us the reasons for the continued existence and growth of Saideni, an informal settlement without the traditional or cultural institutional arrangements support systems that would sustain a typical informal settlement in African set up. Hence, the reason for this study is to fill the gap in knowledge on the establishment, existence and growth of an informal settlement in rural setting.

### **1.3. Aim of the study**

To investigate the existence of Saideni informal settlement, in a rural setting of Shibuyunji District.

### **1.4. Objectives of the study**

- (i) To identify factors that led to the establishment of Saideni settlement.
- (ii) To ascertain factors that sustain its continued existence and growth.
- (iii) To establish the relationship between the settlement and its environ.

### **1.5. Research questions**

- (i) What are the factors that led to the establishment of Saideni settlement?
- (ii) How do residents of Saideni sustain themselves?
- (iii) What is the relationship between residents of Saideni and surrounding economic activities?
- (iv) Does the existence of Saideni depend on Nampundwe Mine?

### **1.6. Significance of study**

Government regulatory burdens, high costs associated with regulatory compliance, land issues and administrative barriers are some of the factors that contribute to growing informality in African housing markets (Chitengi, 2018). Due to inadequacy of prospective studies performed in the existence of informal settlements in a rural setting in the global south, the study aimed at investigating the existence and growth of Saideni informal Settlement in a rural setting of Nampundwe, Shibuyunji District. This study will provide adequate information on the existence and growth of an informal settlement in a rural setting. The study will also assist policy makers such as Government line ministries, Local Authority, private sector and other organisations in formulating policies on informal peri-urban urbanisation. The study will further provide scholarly information on socio-economic characteristics of an informal settlement in a rural setting.

### **1.7. Structure of the dissertation**

This dissertation has been presented as follows; Chapter one has the introduction, background of the study, statement of the problem, aim of the study, research objectives, research questions, the significance of the study and the structure of the study. Chapter two reviews the existing literature on the development of informal settlements in order to provide a theoretical framework that underpins this research. In chapter three, the dissertation describes the study area with respect to the location and population of the study area. Chapter four presents the methodology of the study in relation to research design, selection of the study area, data collection method, sample size, sampling procedure, data analysis, ethical consideration, data validity and reliability. Chapter five presents the results of the study based on the research objectives. Chapter six presents the discussion of the research findings. Chapter seven focuses on the conclusion and recommendations of the study. The last chapter contains reflections of the study and then suggests recommendations and future studies based on the findings.

### **1.8. Conclusion**

The chapter has highlighted the introduction, background of the study, statement of the problem, aim of the study, research objectives, research questions, and significance of the study and the structure of the study. In the next chapter, I have reviewed relevant literature in order to provide theoretical framework for this research.

## CHAPTER TWO: LITERATURE REVIEW

### 2.0. Introduction

This chapter introduces and explores relevant knowledge about the development of informal settlements in the urban setting. The study has established the theoretical framework on which it is based. It is divided into nine parts; definition of informal settlement, establishment of an informal settlement, migration and formation of informal settlements, physical characteristics of an informal settlement, socio-economic characteristics of an informal settlement, the informality of Saideni informal settlement, informal settlements in rural setting- cases from Africa, the conceptual framework of the study, knowledge gap and the conclusion.

### 2.1. Definition of informal settlement

Definitions of informal settlement vary widely from country to country depending on a variety of parameters such as social, economic and environmental factors. Most important aspect to consider in defining informal settlement is the distinction between formality and informality when applied to social, economic and environmental activities (Hoffman and Shirhan, 2006). Chitengi (2018:25) defines informal settlement as “an area whose land could be legally or illegally owned that has been settled without any prior physical planning”. Mbilikita (2016) defines informal settlement generally as human settlements which do not provide their inhabitants the opportunity for enjoying their rights to an adequate standard of living. Wu, et al., (2013) define ‘squatter settlements’ as housing development that have occurred without the formal consent of the landowner while other rights over the land or building might be legal. Informal settlement is defined as a residential area where a group of housing units have been constructed on land to which the occupants have no legal claim, or which they occupy illegally, and it is an area where housing is not complied with current planning and building regulations (Tilaki, 2011). Informal settlements refer to groups of housing in an area which are not complying with planning and building regulations (Kombe, 2005).

According to United Nations Economic Commission for Europe (2016:21) informal settlements are settlements where “inhabitants have no security of tenure in relation to the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing; the neighborhoods usually lack, or are cut off from basic services and city infrastructure; housing may not comply

with current planning and building regulations, and is often situated in geographically and environmentally hazardous areas”.

Majale (2008: 271) contends that, proliferation and expansion of informal settlements is presenting major challenges to the urban and municipal authorities in developing countries, as well as to the international community. These settlements are an integral and inevitable part of the most developing country cities. Informal settlements are playing a role in their socio-economic development as well as in housing the growing urban poor majority. In sub Saharan African countries, informal settlements is home to 7 out of 10 urban dwellers. This number is likely to increase because informal settlements are growing at unprecedented rate, (Majale, 2008). Globally UN’s predictions claim that over 60 percent of people will live in cities by 2030, and the urban population will outstrip 75 percent of people by 2050 (UN-Habitat, 2009) with the majority living in informal settlements (Follmann et al, 2021). Further, Mpembamoto, et al., (2017:1) observe that, “informal settlements have become a major feature of the urban landscape in most low-income countries, reflecting the urban dynamics that result when development lags behind rapid urbanization”. To address the growing challenge of slum formation, many national and city governments, as well as international financial institutions, have had ongoing programmes and interventions aimed at reducing the rate of future slum formation and improving the lives of existing informal settlement dwellers.

### **2.2.0. Growth pattern of an informal settlement**

According to Fekade (2000:142) “the growth pattern of an informal settlement does not follow a linear pattern, i.e. settlement development does not occur consistently over its lifetime but explodes at a certain stage of its growth”. The stages are as follows;

#### **2.2.1. The Starting Stage**

The starting stage is initiated by low-income households, sometimes converting closely located peripheral agricultural land to residential uses. They engage in incremental development, starting with unregulated houses that are scattered on the settlement farmland, covering a small fraction of the land area. Residents develop small informal commercial and retail activities in the informal buildings, providing services that increase settlement attractiveness. Gradually, the incremental process traverses from the scattered expansion to collective expansion stage, where approximately half of the settlement's land is built on (Fekade, 2000, Adam, 2014).

### **2.2.2. The Boom Stage**

The boom stage is induced by the urban critical mass created by the collective expansion. The informal settlement at the collective expansion stage attracts a flow of middle income households causing land prices to appreciate. At this stage, entrepreneurial developers, feeling the potential lucrative real estate market, build formal-like apartments that match the middle income housing demand. Housing construction is accelerated until all available land is consumed. This stage adds more residential building per unit area than any other phase in the settlement life cycle. Average vertical density of the settlement is raised at this stage. At the end of this booming stage, where the settlement has matured and moved onto the consolidated expansion phase, about 80 percent of the land is used for housing construction (Fekade, 2000, Adam, 2014).

### **2.2.3. The Saturation Stage**

At this stage construction is added primarily through vertical densification, that is, the majority of dwellings come from added storeys in buildings. As land prices rise due to land scarcity in the settlement, households living in rural or small incremental houses may opt to demolish their houses and sell the land to developers (Fekade, 2000). For example, the case of Calcutta, India. Further Chitengi (2018), states that informal settlements emerge due to “top-down” land delivery systems with bureaucratic administrative procedures. A framework for grassroots participation for land access and equity requires administrative structures which involve vertical and horizontal coordination of different levels of government, public, and private actors. In addition, Chitengi (2018:3) states that, people operate in the informal sector because they cannot afford formality and, in the context of housing, he viewed informality as an invisible revolution and grassroots uprising against the bureaucracies of state planning, (De Soto, 1989).

Further, Wekesa, et al (2011:239-240) contend that, proliferation of informal settlements in developing countries is of great concern because it impacts negatively on the quality of life. Proliferation of informal settlement particularly in developing countries is attributed to many factors. These factors include; the conventional building technologies are beyond the reach of the majority of the urban poor population, mainly due to poverty. Lack of funds by most local and national governments to provide the basic community services and infrastructure. High cost of suitable building land in the urban centres lead to proliferation of informal settlements.

Sakala, (2016) point out that, high “acceptable” building standards, rules and regulations as the other factors. Reforming building codes and standards to accommodate construction which is affordable to the poor and can gradually be upgraded has been put forth. Rapid urbanisation in

most of the developing countries is also another factor that has contributed to proliferation of the informal settlements. Therefore, proliferation of informal settlements in most cities of developing countries is as a result of public policy failure for a significant segment of the urban poor population. There is a need for corrective actions to enable the poor to improve their quality of life (Wekesa, 2011). Further, Tilaki, (2011) contends that, there are two major inefficiencies in failure of the government efforts, including lack of adequate national policy in low cost housing and growth in the less development regions, and inefficiencies in the management of rural and urban areas when it comes to development of informal settlements in the developing countries.

Wu, et al., (2013:1920) is of the view that, research is centered upon the understanding that informality is created by the political economic institution that defines the development process and management of informal settlements. At the heart of the notion of the ‘informality’ of settlements, is the issue of property rights over land inhabited by the poor and low income. In addition Sakay et al, (2011) argued that squatter settlements provided ‘self-help housing’ to the poor who cannot afford formal housing. Depending upon informal labour markets, the poor cannot afford to travel long distances and have to live near their informal jobs to reduce transport costs and time. Furthermore, Wu, et al., (2013), state that, the poor in the developing world possess valuable assets that cannot be transacted because of the lack of legal property rights. He insisted that an absence of legally protected private property hinders capital formation among the poor because it reduces an incentive to save and invest and lowers access to borrowing (Soto, 2000).

#### **2.2.4. Migration and formation of informal settlements**

Tilaki, (2011) contends that, various events have caused the migration of a huge mass of population to the cities. Consequently, social relationships have been changed between rural and urban areas. This has resulted in the formation of a high population density in the urban areas. Worse still, urban authorities have not been able to provide employment opportunities for many people in productive manufacturing and heavy industries due to inadequate production’s infrastructure in the urban areas. As a result migrants are mostly employed in service jobs, self-employed and low-work.

Migration from rural areas to urban cities means a change from rural to urban life style as well as a change from rural production to industrial production through adaptation process and different patterns of consumption (Sakay et al, 2011). Turner, referred rural migrants into two groups: the bridgeheaders as migrants that arrived first on the cities and established their squatter settlements

in urban areas; and the consolidators which are migrants that established themselves as peripheral squatter settlements dwellers. However, the division of the groups according to their locations, creates a social barrier that divides the city into formal and informal sectors, where the poor and less poor populations coexist (Sakay et al, 2011).

In Zambia, rural-urban migration developed in close relationship with the growth of the Mining industry and large agricultural estates under the colonial rule. Migration has been very much influenced by copper production, (Ogura, 1991). During, the colonial period, workers from rural areas often went off to work in the mines and on the agricultural estates, returning to their villages after completing their contracts. They then went back to the mines and estates again, later to return once again to their villages. However, this state of affair changed after attaining political independence and has continued to change resulting into formation of informal settlements. Some unplanned settlements have emerged in areas that had vacant land, for this reason, some unplanned areas are on the fringes of cities and towns, which in most cases were unoccupied land, as the case of Mutendere East informal settlement of Lusaka City in Zambia (Chitengi, 2018). Further, the privatization of companies manifest in rapid urbanization, this is because the new owners of the privatized enterprises closed all rural based industries leading to 100 percent job losses thereby forcing former employees to trek to the cities in search of jobs (Mususa, 2010). Further, these massive redundancies resulted into high poverty levels. Due to shortage of affordable accommodation, the rural-urban migrants seeking better urban life decide to build their own shelter on unplanned land which belonged to absentee landlord while seeking employment. The increasing urban population in unplanned settlements is not provided with facilities and services, such as clean and safe drinking water. They are left to survive on inadequate and in several cases polluted water, as well as unsanitary conditions (UN-Habitat, 2011).

In Kenya, Mutisya and Yarime (2011:201) contend that, informal settlements developed due to the “consequence of both explicit government policy and decades of official indifference. Informal settlements were excluded from city authority planning and budgeting processes”. The governments in power had ignored their existence until recently when national authorities and international bodies outlined the dangers of slums to humanity. Lack of recognition of informal settlements as residential areas denies residents a range of essential services provided by the government to other residents of the city. Lack of good governance and proper leadership in these settlements has worsened the situation. Therefore, since government policies have not focused on

making low-cost housing available, the state has contributed to the proliferation of informal settlements. In the absence of other affordable housing, many people who migrate to Nairobi have no realistic alternative to life in the slums, (Mutisya and Yarime, 2011).

In South Africa, Malinga, (2000:42-43) contend that, in 1960's rural-urban migration increased the number of urban dwellers at such a rate that urban informal settlement emerged due to lack of proper housing. Since 1970 the growth of informal settlements reflected the crisis response of growing numbers of people who had no other housing alternatives. Therefore, informal settlement developed rapidly in Africa as a result of urban large gap between the population demand for cheap housing and the supply by conventional institutions. Informal settlement developed on empty land within the city especially in areas close to centers of employment or close to transportation. Another factor that contributed to an increased inflow of people to urban areas was the repeal of influx control in 1986, which made it possible for migrants who had always wanted to have their families to urban areas. This was one of the reasons that led to the mushrooming of Etwatwa informal settlement. Lack of finance coupled with lack of land allocated for Black housing problem throughout the country, led to the spread of informal settlement. Further, natural population growth has been a strong force in the increase of informal settlements. Saturation of certain areas due to construction of backyard structure capacity; a perception that the response of authorities to unauthorized settlements would not be as hostile as in the past (Malinga, 2000:42-43).

In Paskistan, Mustafa (2019:43) is of the view that, the Lahore Development Authority (LDA), house migrants on the land which is either property of the government but prone to influences of land mafia or on land with disputed ownership. This explains why Katchi Abadis informal settlement is found on a large piece of land surrounded by potent commercial context in urban center or peripheries. The land mafia also houses the migrants on disputed land. They do this because, land mafia does not have to employ paid workers to guard the land they intend to grab. As a result, migrants find a temporary shelter or space to live in. Eventually, the land mafia evicts the residents or re-settle them to another disputed land once they acquire permission to develop or sell the land.

### **2.3.0. Physical characteristics of an informal settlement**

Arcila (2008), contend that, the informal settlements are usually located on fragile environments, on the fringes or borders of the city or within the city's boundaries on private or state land. Fragile and unstable lands include slopes, in natural water courses and in areas where flooding is common.

Located in such places, the settlements lack basic delivery service in shelter, piped water, garbage collection, roads, street lights and drainages (Tilaki, 2011). The resulting consequences are that residents of the unplanned urban settlements were made vulnerable to epidemics (Habasonda 2012:2). Wekesa et al., (2011) observes that, the informal settlements are also generally located in places of lowest environmental quality, such as railway setbacks, dump sites and marsh land, and lack security of tenure. Further, the settlements are characterised by inadequate dwelling units and lack basic infrastructure. Dwelling units are quite often of a make-shift nature and do not meet the building and land use regulations. Generally, the dwelling units are constructed of building materials and construction methods of questionable qualities such as metals/tins, cardboards, plastics and other materials that offer scant protection against the elements and frequently collapse. For example, according to Harte, et al (2009), housing in Imizamo Yethu informal settlement in Cape Town, South Africa is dominated by self-constructed shacks, made from plywood, Masonite, timber boards, plastic sheeting, advertising boards and corrugated iron. Basic infrastructure such as potable water, sewerage and storm water drainage are often lacking.

Chitengi (2018:3) is of the view that, “at present, the rules by which government agencies seek to manage and control urban development and housing regulatory frameworks have been largely ineffective, and countless households are living in various types of slums and unauthorized settlements.” The government in general is not effective in controlling development as people are building without following the laid down procedure (Payne and Majale, 2004). This state of affair has led to uncoordinated development and development of slums in the recent years. Further, Melesse (2006:8) argues that informal settlements are mostly concentrated in the peripheral areas of large cities on steep hillsides, river gorges and flood plains. The reason for the expansion of informal settlements on these fragile slopes and hazardous areas is that land is very cheap or can be occupied without any payment, and there is also less possibility of eviction from such areas (Hardoy 2001:74). Monga (2011) contends that, most unplanned settlements (in Lusaka) were located near the city centre, in the proximity of industrial areas or in the outskirts of the city along major roads. They were located on areas meant for agriculture, housing development or flood prone areas which were categorized unsuitable for human habitation (Yasini 2007). In addition, Simwanda & Murayama (2018:9) contend that, the growth of informal settlements poses a threat to environmental sustainability and has consequently impaired the provisioning of ecosystem services as they are observed to occupy unutilised ecologically valuable lands in the city.

#### **2.4.0. Socio - economic characteristics of an informal settlement**

According to Habasonda, (2012), informal settlements are looked upon as homes that harbour lawless citizens engaged in vice activities for survival such as piece work, beer brewing and many more. Additionally, Majale (2008) argued that, informal settlements are also principal location of informal sector enterprise including micro and small enterprises and home based enterprises. Informal settlement make a significant contribution to employment creation, local economic development, the urban economy and national growth. Some informal settlement rural dwellers are engaged in retail and petty trading, arts craft, weaving, pottery and other primary industries, however only a few tend to take these as sole occupations. Rather they tend to combine these with farming and greater proportions of them are full-time farmers, (Obi, and Njoku, 2014).

The inhabitants of informal settlements and, indeed, the majority of the urban population in sub-Saharan Africa are poor (Wekesa, 2011). The majority of the people rely mostly on informal economy for subsistence hawkers, small traders, and artisans and technicians in home industries. Their incomes are irregular and uncertain and generally, unemployment is very high (Tilaki, 2011). Mustafa, (2019:48) is of the view that, “there is a need to look at these informal settlements as highly successful solutions to housing problems in urban areas of the developing countries and work towards supporting them through technical assistance, access to credit and managerial advice”. Informal settlements are vital to the overall growth of cities in developing countries. This is because they provide shelter to millions of poor urban dwellers who cannot access adequate housing through formal channels. Informal settlement dwellers are marginalised and as long as they do not develop locally devised methods of handling their socio economic problems, they run a risk of enduring the challenges for extended periods of time. This is because informal settlements are usually not serviced by the local authority and as such they are not priority areas for the government. Poverty related issues are rampant in informal settlement and if not mitigated may lead to high crime rates and other vices. Colenbrander et al., (2016:142) contend that, “most low income households depend on land to which they have no legal claim or leave in houses that are not in compliance with building regulations”. Conventional urban planning has excluded these informal sectors or sought to formalize them, in the process, often deepening poverty by destroying livelihoods and shelter.

Additionally, Simutanyi, (2008:5) contend that “large-scale mining tends to have several impacts on local communities, including dislocations and displacements, effects on employment, health

and safety, a reduction in corporate social responsibility and an increase in environmental degradation”. Contestations over access to mineral wealth has implications for human security and how these issues are handled may affect the relationship between local communities and mining companies, on one hand, and the people and their government, on the other. The fact that Saideni informal settlement evolved due to Nampundwe mining activities, there is a possibility that any disruption on the running of the mine will have an effect on the wellbeing of the residents of Nampundwe especially Saideni informal settlement either positively or negatively.

#### **2.5.0. The informality of Saideni informal settlement**

According to (GRZ, 1995) Land Alienation Act, settlements in state land are controlled by the state and the development is regulated so as to have cities and towns develop systematically. Under this system, the right of use or dispose of use rights over land is in accordance with the lease agreement entered into with the landlord who is the Republican President. The agreement is for a specific period of time of 14, 30, or 99 years. Informal settlements usually develop on state land in urban areas. Sakala (2016:8) argues that, “existing legal and regulatory frameworks mainly focus on planned areas and do not adequately provide for the informal settlements where the majority of people in the major urban areas live”. Planning authority institutions lack resources to provide adequate urban land administration and guide development. Planning institutions have lost control of urban land administration and management (Sakala, 2016). Furthermore, “urban land management in major cities of Zambia has been hijacked by political party cadres and some corrupt Government and Council officials who have created an informal land administration system parallel to the dysfunctional formal system” (Sakala, 2016:8). Giving an indication that Local Authorities do not have a policy to address the needs and priorities of people living in informal settlements which create great challenges for environmental planners. Hitherto, failure to plan has resulted into the development of Saideni informal settlement. The development of informal settlements does not show signs of abating. The unrelenting growth in informal settlements is an indictment in great part of the failure of regulatory strategies (Chitengi, 2018). In addition, Chitengi, (2018:20) referring to scholars such as (Ball, 2006; Payne & Majale, 2004; Tannerfeldt & Ljung, 2006) concluded that, centralized planning and land administration are inadequate to provide more affordable housing, hence resulting in growth of informal housing. Saideni informal settlement provide land and housing delivery environments with minimal bureaucracies; beneficiaries of the informal housing system find this an attraction. This concurs with similar

research which deemed administrative barriers as problem that prevented informal initiatives from interrelating with government officials (Chitengi, 2018).

Further, Chitengi (2018) argued that, informal dwellers indicate that building standards to be inappropriate and affected affordability of the low-income house builders. Consequently, this “pushes” low income residents to informal settlements that do not apply the stringent building procedures. Associated with these regulations are high costs related to architectural drawings, purchase of statutory materials, and submission of site and building plans for statutory approvals (Sakala, 2016). Therefore, the sentiments submitted by Chitengi and Sakala are much similar and applicable to what has been happening on the existence and growth of Saideni informal settlement of a rural setting.

### **2.5.1. Developmental challenges of Saideni informal settlement**

Studies on informal settlements have shown that residents of informal settlements are confronted with a combination of problems such as overcrowding, lack of social amenities, poor sanitation conditions and high rate of social vices (Sakala, 2016). Residents of Saideni lack basic services such as piped water and sanitation, as a result, they collect water from one communal tap supplied by Nampundwe Mine. The use of traditional pit latrines is the order of the day. As a result, this situation has impacted negatively on the development of Saideni informal settlement where provision of water and sanitation system is concerned. Simwanda and Murayama, (2018:9) state that, “informal settlements are often characterised by high poverty, overcrowding, very poor housing, not connected to city municipal water and sanitation. Winter et al (2019:15) state that, “around the world, people living in informal settlements are burdened by lack of access to sanitation”. Consequently, overcrowding of people in Saideni is leading to encroachment on the adjacent traditional and Nampundwe Mine land. According to (URPA, 2015) non adherence to standard building codes is another problem facing residents of Saideni informal settlement. Lack of employment to residents of Saideni is another challenge the settlement is grappling with. There is also high population in Saideni due to migration in search of employment (UNEC, 2016) in Kafue Sugar/Consolidated farming limited, hence, exerting pressure on the already inadequate social services such as Nampundwe Rural Health Centre, Nampundwe Primary and Nampundwe Secondary School. Lack of drainages and poor road network is another problem that has alluded the development of Saideni informal settlement. Further, Simwanda & Murayama, (2018:9) argued that, “informal settlements also lack drainage system and proper roads”. The roads in

Saideni informal settlement get flooded with storm water during rainy season due to lack of drainages, as a result, affecting movement of people within the settlement and transportation of business goods to the market.

## **2.6.0. Informal settlements in a rural setting - Cases from Africa**

### **2.6.1. Maweni informal settlement of Kenya**

Maweni settlement derives its name from the conglomeration of stony hills naturally found in the area (“Mawe” is the Kiswahili name for stones). Maweni was originally a forest and the initial residents were less than 2000, where farmers who progressively built housing structures there. There is a mix of different age groups, sex and ethnic groups, the majority of whom come from the coastal region of Kenya (CPCS Transcom International Limited. 2018: 24). Hurskainen (2004) contend that, Maweni was initially settled in 1965, when the first squatters came to the area, which used to be an open, bushy area. Zoned officially for industrial use, plots were divided illegally by the village elder to settlers, without charge. Houses were built of temporary materials, like cartons and grass, and the soil is characterised by rocky beds and clay soils, which can be found near the Voi River. The real population boom in Maweni began in the early 1990s, which has led to overcrowding. Maweni is perhaps the closest equivalent in Voi to the informal settlements in Nairobi and other big cities. People of Maweni are very poor, majority of them earning less than a dollar a day, making their living either as hawkers in the CBD or by practicing small-scale agriculture in small Shamba’s near the river. The current population size is too high for Maweni, and they are looking for an annex area to settle the overspill population.

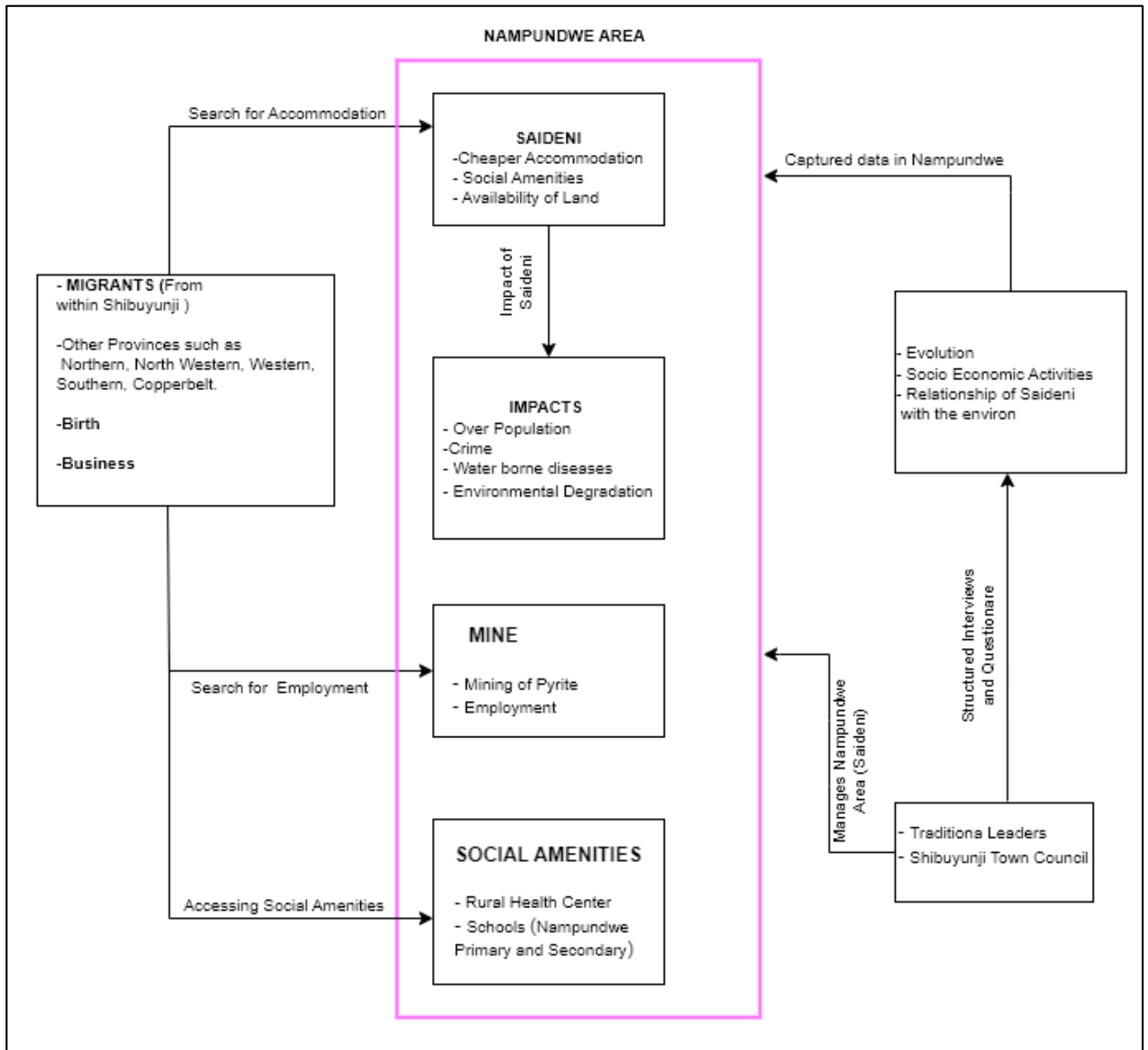
### **2.6.2. Langrug informal settlement of South Africa**

Langrug is one of the informal settlements that exist in the village of Franschhoek. The settlement contains roughly 2000 sharks and is home to almost 5000 residents. The settlement was formed in early 1990 by migrants who were seeking job opportunities and potential housing. Despite slow and partial upgrading of Langrug, the settlement remains a severely impoverished settlement that faces a myriad of issues today. The most prominent challenges in Langrug today are poverty, poor water and sanitation services and lack of electricity (Tavener, 2012). Informal settlements such as Langrug continue to exist today due to Apartheid era policies that systematically segregated people based on race from housing, education and job opportunities. Despite the fact that apartheid is no longer in existence, extreme barriers still exist in South Africa (Siame, 2013:32). Due to colonialism, the Apartheid policy divided South Africa into ‘white’ and ‘black’ territories. Marais,

(2005) in Siame, (2013) concluded that, the White South Africa consisted of serviced and planned urban areas, while black South Africa has consisted of poorly serviced urban and rural areas (Marais, 2005).

#### **2.7.0. Conceptualizing the interacting system of Saideni informal settlement**

The Figure 2.0, shows the conceptual diagram for assessing the existence of Saideni informal settlement in a rural setting of Nampundwe area, Shibuyunji District. The conceptual diagram depicts the arrangement and relationships of key attributes within the system in the study area. The key attributes in the conceptual diagram include Nampundwe Area, Saideni informal settlement, impacts of Saideni, Nampundwe Mine, social amenities and finally how useful the captured information is to the Local Authority.



**Figure 2.0: Conceptual framework explaining the interacting system in the study area.**

Source: Author, 2019.

The conceptual framework model is developed based on the assumption that, informal settlements are highly influenced by various factors such as, government policy on housing, access to land,

tenure system, interprovincial migration, poverty and natural population growth, (Begna, 2017). The key attributes in the conceptual diagram include Nampundwe Area which has the Nampundwe Mine. The Nampundwe Mine produces copper sulphate or pyrite that is exported to the Mines in the Copperbelt and North Western Province for use in the smelting and processing of copper and other minerals. As a result, the mining activities attracts migrants to Nampundwe in search for employment. These migrants come from within Shibuyunji District and other Provinces of Zambia, in places such as Central, Lusaka, North Western, Western, Luapula, Northern, Eastern, Southern, Muchinga and Copperbelt Province. When migrants come to Nampundwe, they do not have where to stay due to limited and expensive accommodation in planned areas such as Kasunka, Circuit and Ninety section residential areas, as a result, they end up staying in Saideni informal settlement due to its affordable and available accommodation. Natural population increase (Birth), business are other factors that contributes to population increase in Saideni. Additionally, the settlement act as a Central Business District (CBD) for Nampundwe and has social amenities such as Nampundwe Rural Health Center, Nampundwe Primary and Secondary Schools. It is argued that, migration is reckoned to be the major factor for the high rate of urbanization, fueled by a high level of interprovincial, rural to rural or rural-urban migration, for which a host of push and pull factors are at work, (Begna, 2017). Further, location of an area plays an important role in attracting migrants from the neighboring areas. The pull factors relate to the fact that, urban areas are generally relatively better off than their rural counterparts in terms of the availability of job opportunities and social services.

Due to migrations, Saideni informal settlement get impacted positively and negatively at the same time. Saideni informal settlement is impacted positively through provision of affordable accommodation and availability of land that has led to the construction of social amenities such as schools and rural health center, resulting into expansion of the settlement. Conversely, the settlement is impacted negatively due to over population, crime, water borne diseases which has led to environmental degradation. The Local Authority and Traditional leadership manages Nampundwe area. The study used the structured interviews and questionnaires to determine the evolution and establishment of Saideni, to ascertain factors that sustain its continued existence and growth, and establish the relationship of Saideni residents with its environ in Nampundwe Area. Finally, the captured information will be useful to the Traditional Leadership and the Local Authority.

### **2.8.0. Knowledge Gap**

From the reviewed literature, it was found that, studies have focused much on the causes, establishment, socio-economic and physical characteristics of informal settlements in the urban setting. There is little information and relevant empirical research regarding the emergence, establishment, socio-economic and physical characteristics of informal settlements in a rural setting. A knowledge gap exists in understanding the socio-economic activities that lead to the establishment and sustenance of an informal settlement outside urban setting in the global south. With the help of cases from Africa - Maweni informal settlement of Kenya and Langrug informal settlement of South Africa, the chapter has established that development of informal settlements in the rural setting is a new phenomenon that is emerging, as a result there is scanty information regarding the emergence, establishment, growth, socio-economic and physical characteristics of informal settlements in a rural setting. This study therefore, aims at filling the gap by providing information on the emergence, establishment, existence and growth of Saideni informal settlement of a rural setting in Nampundwe area, Shibuyunji District.

### **2.9.0. Conclusion**

This chapter has established the theoretical framework on which this study is based. It is divided into nine parts; definition of informal settlement, establishment of an informal settlement, physical characteristics of an informal settlement, socio-economic characteristics of an informal settlement, the informality of Saideni informal settlement, the developmental challenges of Saideni, and the informal settlements in rural setting- cases from Africa, the knowledge gap and the conceptual framework of the study. Having reviewed the concept of development and establishment of informal settlements in the rural and urban setting in the global north and global south, the following chapter presents the description of the study area.

## **CHAPTER THREE: DESCRIPTION OF THE STUDY AREA**

### **3.1. Introduction**

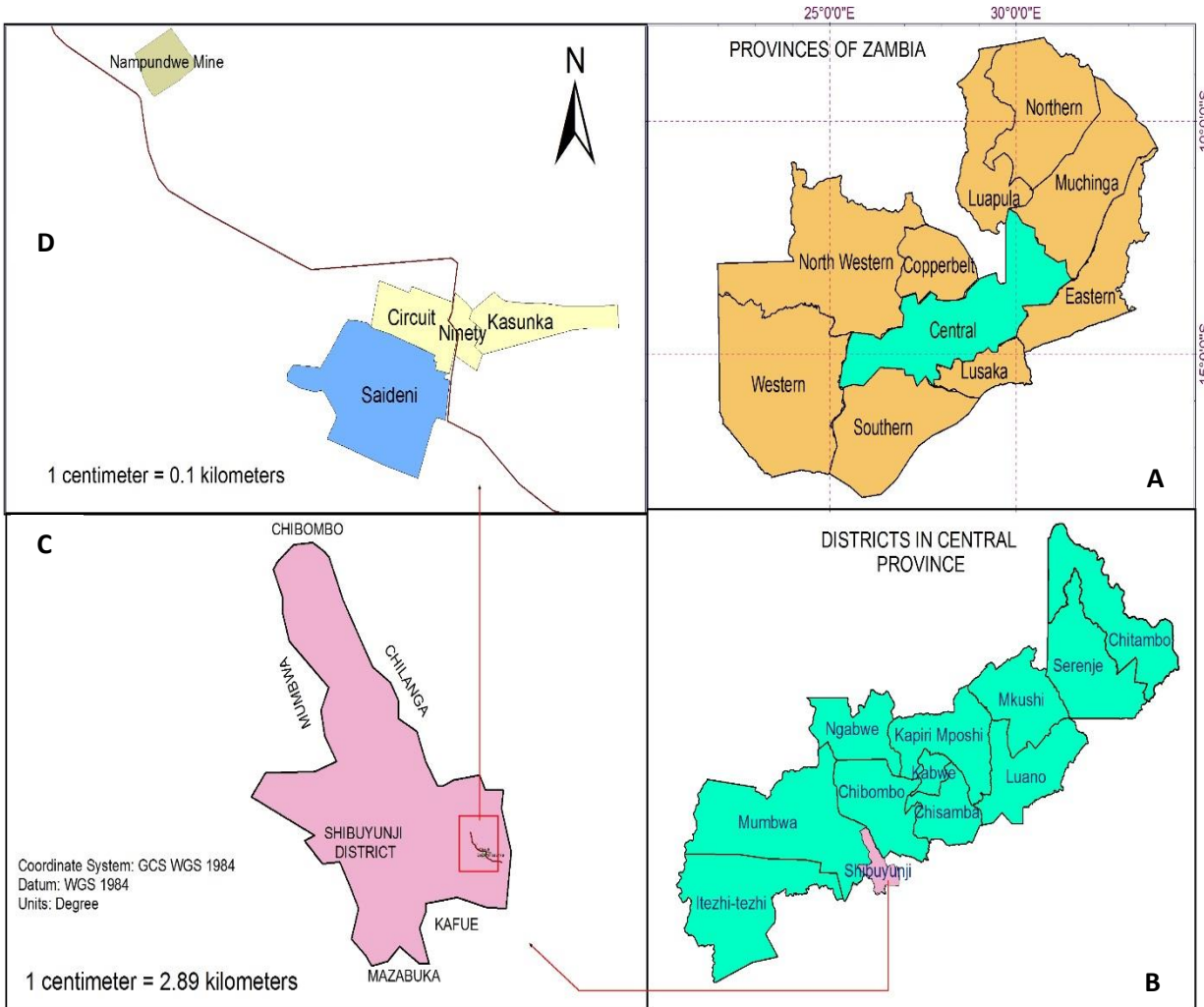
The study area is Saideni, an informal settlement in a rural setting of Nampundwe area, Shibuyunji District. This section has provided the description of the study area in terms of the location and size, demographic characteristics, socio-economic activities, developmental challenges, environmental factors, soil and vegetation, climate, hydrological features and governance.

### **3.2. Location of the Study Area**

Saideni informal settlement geographical coordinate's lies between latitudes 15° 30' 34" South of the Equator and longitude 27° 55' 24" East of Greenwich Meridian (Shibuyunji, 2014, Mubanga et al, 2015). Shibuyunji District is situated in Central Province of Zambia 63 Kilometers West of the Lusaka City Central Business District (CBD). The District shares its boundary with Mumbwa District to the West, Chibombo District to the North, Mazabuka District to the South, Kafue District to the South and Chilanga District to the East as can be seen in Figure 3.0.

Flyvbjerg, (1999) state that, selection of a study area is highly dependent on how rich is the information in the study area. The study is focusing on Saideni informal settlement of Nampundwe area in Shibuyunji District. Saideni informal settlement is about 55 Kilometres from the Lusaka Central Business District. This study area was considered to be rich with information in terms of its existence in a rural setting of Nampundwe. Saideni informal settlement was purposively considered to be ideal for this study because of its rural setting, which makes it unique. Further, the area is easily accessible from Lusaka, Chilanga, Kafue, Chibombo and Mumbwa Districts. The study area is also near Lusaka, the Capital City of Zambia thereby providing market for agricultural produce from Shibuyunji (Saideni) to Lusaka City. Saideni being the Central Business District (CBD) of Nampundwe area, provides market for agricultural and meat products from within Shibuyunji District (Maize, Okra, Cotton, Fish, Cattle). Further, Saideni has available transport network, retail businesses and the Nampundwe Rural Health Center. Available transport for transportation of goods and services (Farm produce, trading, transportation of people) from within the District to the other neighbouring Districts. The Nampundwe Rural Health Center provides medical services to the residents of Saideni, Nampundwe area and other nearby wards. Further, Saideni houses majority population of Nampundwe area.

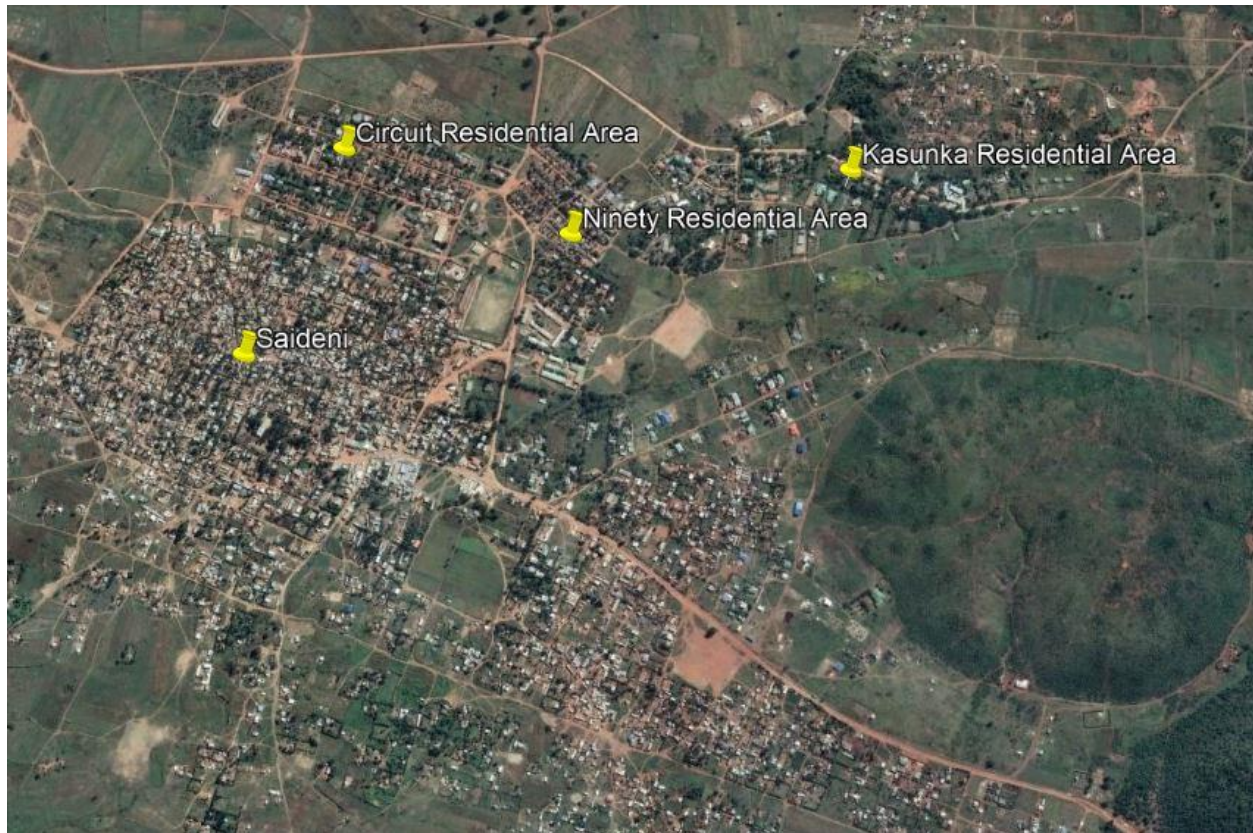
Figure 3.0: shows the location of Saideni informal settlement in Shibuyunji District and can be explained as follows; Map **A** shows the Provinces of Zambia with Central Province highlighted in Green , where the study area is located. Map **B** shows the location of the study area (Shibuyunji District) in Central Province highlighted in Pink. Map **C** shows the location of the study area within Shibuyunji District in a red box. Map **D** shows the study area (Saideni) and its neighbouring residential areas such as Circuit, Ninety, Kasunka and the Nampundwe Mine.



**Figure 3.0: Location Map for Saideni Informal Settlement in Shibuyunji District**

Source: Author; 2019.

Figure 3.1. Shows the satellite image of Saideni informal settlement and its neighbouring residential areas such as Kasunka, Circuit, and Ninety section in Nampundwe Area extracted from Google earth.



**Figure 3.1: Satellite Image of Saideni informal settlement and its neighbouring residential areas in Nampundwe Area.**

Source: Satellite Image, 2019

### **3.3. Demographic characteristics**

According to the 2010 Census of Population and Housing Report, Shibuyunji District has a total population of 52,860 of which 26,333 are females and 26,527 are males. The District has ten wards out of which Nampundwe ward has the highest population and this is largely due to mining activities by Nampundwe Mine/Konkola Copper Mine (KCM) and agriculture related activities by Kafue Sugar/Consolidated Farming Limited, (Shibuyunji, 2014). The 2010 Census of population, reported that Nampundwe Ward had a total population of 16,723 comprising 8,643 males, 8,080 females and 3,290 households, with population growth rate of 3.6 percent per annum (CSO, 2010). While Saideni informal settlement has a population of over 8,894 and 604 households, (Shibuyunji, 2014).

### **3.4. Socio - economic activities in Shibuyunji District**

Shibuyunji is a rural District located in the Western side of Lusaka Province. The District was created in July, 2012 under Lusaka Province. Shibuyunji District was hived off from Mumbwa District, Central Province. However, the District was later re-aligned from Lusaka Province to Central Province, (Shibuyunji, 2014, GRZ S.I. No. 28 of 2018). Human settlement is generally scattered and concentrated in the surrounding villages such as Shabasonje, Pumangoma Mwanachindalo, Sichobo, Lungwele and Mukulaikwa to mention but a few. Most of the farmers in the District are peasant farmers engaging in subsistence farming mostly for household consumption and very little for commerce. Livestock and poultry rearing is also another significant supplement to their income. Agriculture is the major economic activity in the District, followed by mining. The majority of the communities in the district depend on agriculture related activities for domestic and economic sustenance. The District has other various settlements dotted in all the wards. Majority of housing standards in the District are of poor quality, hence the need to improve the infrastructure, (Shibuyunji, 2014).

As a result, Saideni informal settlement's high poverty levels translate into increased poor health status, poor quality of houses, poor environmental practices, vices and crime. High poverty level also inhibits growth of economic activities due to inadequate capital bases of the residents. Residents of Saideni informal settlement engage in different economic activities such as trading, farming and employment (Shibuyunji, 2014). They trade in grocery, new and second hand clothes, Barbershop, Saloon, Tailoring and designing, Charcoal, Liquor and many more. They also sale animals (cattle), beef, cotton, maize, okra, vegetables, tomatoes and fish. Some residents of Saideni are in employment with Kafue Sugar/Consolidated Farming Limited, Universal Mine/Sanje Mine, Nampundwe Mine, Government, Local Authority and other companies (Shibuyunji, 2014). Saideni informal settlement do not have municipal services such as piped water, sewerage and waste disposal systems, and tertiary institutions. Residents of Saideni engage themselves in sports such as Football and Netball. There is no adequate government schools, roads and drainages. For instance, Saideni has only one Nampundwe Primary school, one Nampundwe Secondary and one Nampundwe Rural Health Centre against the population of 16,723 (CSO, 2010). This leads to overcrowding at these institutions and results into high-level of inefficiency since few centres of service provision are catering for high numbers of people beyond their capacities.

### **3.5. Developmental Challenges of Shibuyunji District**

Shibuyunji is a new District located in the Central Province of Zambia. Shibuyunji District is predominantly rural. The economic drivers of the district is agriculture, mining (mineral deposits such as copper, silver, iron ore), tourism, trade and commerce. The district is a major producer of crops such as Maize, Cotton, Vegetables and Okra. Trade and commerce is on the rise in the District. The District is also endowed with a rich natural resource base that aims to provide sustenance to the communities in the District. However, the road network in the district is poor which renders them impassable to some facilities during the rainy season. Lack of drainages and poor road network is another challenge that has eluded the development of Shibuyunji District. Communication system in the district is relatively bad as it has no reliable television and radio reception. The District does not have public internet cafes and only relies on mobile phones for communication. Commercial Banks and Postal Services are also not available. Nampundwe Area, (where Saideni is located) is one of the District Sub-Centers and hinged around Mining. Within Nampundwe, there is water and sewerage scheme managed by Nampundwe/Konkola Copper Mine in planned settlements such as Kasunka, Circuit and Ninety Section, however, the water supply is intermittent and sewer system is usually blocked, (Shibuyunji, 2014).

### **3.6.0. Environmental factors**

The environmental factors of the Shibuyunji District have been provided as follows;

#### **3.6.1. Soils and Vegetation**

The topological characteristics is common for most of the Kafue Basin, consists of alluvial derivative and red brown loam soils. Rock and rubble soils are also evident in most areas of the district. The red brown loam soils have performed well in terms of supporting crops such as cotton and maize. The Northern and Southern parts of the district are covered by Miombo Woodlands of the *Brachystegia* and *Julbernardia* group normally found in plateau surfaces together with vast expanses of Acacia and Munga Woodlands. Vegetation species like *Adansonia Digitata*, *Kigelia Africana* and *Capefig* are common. Shibuyunji District is a major producer of crops such as maize, cotton, vegetables and okra (Shibuyunji, 2014).

#### **3.6.2. Climate**

The district's climate is to a greater extent influenced by its geographical location. Annual average temperatures vary from 10 to 30 degrees Celsius depending on the season; warm – wet season (November – April), Cool – season (May – July), Dry- season (August-October). The district

receives rain ranging from 800 – 1000mm spreading from mid - November to April in normal seasons and is within region (ii) of the Agricultural Ecological Rainfall Zone. This rainfall pattern is suitable for crop production such as Cotton, Maize and other crops (Shibuyunji, 2014).

### **3.6.3. Hydrological features**

The majority of the tributaries and streams are in the Kafue Flats and in the Blue Lagoon National Park. The major water bodies of Shibuyunji District are the Kafue River itself, the Lutale, Mwembeshi, Lunyembe, Nangoma and Kabile. The district water supply system network is along the Chibila stream. The majority of the population relies on ground water mainly from boreholes and wells for both domestic use and drinking. However, it is important to note that, most of the streams are perennial (Shibuyunji, 2014).

### **3.7. Governance**

Shibuyunji District is administered by Central Government through the office of the District Commissioner (DC) which was established by the Government in 1999 as part of the decentralization process. The District Commissioner is a Government representative who oversees government functions at the district level and coordinates all developmental activities through the Heads of Government departments in the district. His office is assisted by the District Administrative Officer (DAO) who administers during the incumbent's absence. The Council Secretary on the other hand represents the Local Government sector and also assists the DC coordinate developmental activities in the district through the District Development Coordinating Committee (DDCC). The Traditional Authority is another critical stakeholder that is closely working with Government structures in the district and these basically provide counsel to government on various developmental issues affecting the general populace in the district. The indigenous ethnic groups found in Shibuyunji District are the Sala and Ila's. Other tribes in Shibuyunji District include the Mbunda, Luvale, Lozi and Tonga's. There is also evidence of influx of immigrant tribes made up of Ndebele and Shona's in the district. The drivers of this pattern include pursuit of employment and business opportunities. From the traditional administrative perspective, the district is under Senior Chief Shakumbila's jurisdiction (Shibuyunji, 2014).

### **3.8. Conclusion**

This chapter has presented the location of the study area, demographic characteristics, socio-economic activities of Shibuyunji District, developmental challenges of Shibuyunji District, Soils

and Vegetation, Climate, hydrological features and governance of study area. The following chapter discusses the research methodology that was used in this study.

## **CHAPTER FOUR: RESEARCH METHODOLOGY**

### **4.0. Introduction**

The chapter discusses how the study was conducted and methods that were used to collect and analyze data in order to achieve the research objectives. The first part outlines the research approach used in the study, while the second section highlights the research design, and third section discusses the sampling method used. Data collection and structured interview method used are discussed in part four, the last part discusses how the collected information was analyzed, research validity, ethical issues, limitation of the study and the conclusion.

### **4.1. Research Approach**

Research approach is a plan and procedure that consists the steps of broad assumption to detailed method of data collection, analysis and interpretation, (Creswell, 2014). Further, Kothari, (2004) contends that, there are mainly two types of research approaches and these are qualitative and quantitative. Mixed method approach involves both qualitative and quantitative approach. Mixed approach design (triangulation) was used where both the qualitative and quantitative components were deployed simultaneously and their results were compared in order to improve the accuracy of the findings based on the two approaches. Hence, the findings complemented each other by using both words and numbers. The nature of the study required getting people's views on the existence and growth of Saideni, hence, needed for qualitative and quantitative approach.

### **4.2. Research Design**

Mixed method approach is a research design in which the researcher collects, analyzes, and mixes (integrates or connects) both quantitative and qualitative data in a single study or a multiphase program of inquiry, (Creswell 2009). This study used a mixed method approach which involved both qualitative and quantitative research approaches, (Bryman, 2012). Qualitative research approach was used based on a case study of Saideni informal settlement of Nampundwe, Shibuyunji District. Muinde, (2013) defines a case study method as, an empirical inquiry that investigates a contemporary phenomenon within its real life context; when boundary between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used. Case study facilitates gathering of in depth data about the study topic (Muinde, 2013, Gaikwad, 2017). The reason for choosing a case study is because it helped the researcher undertake an in-depth contextual analysis of the study which typifies sections within the wider study area

thus providing a basis for generalization of the research findings. A case study facilitates gathering of realistic and in depth data about the study topic. Siame, (2013:24) in (Hodkinson & Hodkinson, 2001) contends that, a case study method is an inquiry that retains more of the ‘noise’ of real-life than any other research strategy for such inquiries. The advantage of case study method for this study was its ability to ‘close-in’ on real-life situations and on how Saideni informal settlement has continued to exist and grow in a rural setting of Nampundwe area.

Quantitative research is a study involving the use and analyses of numerical data using statistical techniques. Quantitative data typically is in numerical form such as averages, ratios or ranges. It is useful when carrying out a large scale needs assessment. It can also be used to measure trends (Creswell, 2009). While qualitative research is multi-method in focus, it involves an interpretive, naturalistic approach to its subject matter (Mcleod, 2017). Qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them (Denzin and Lincoln, 1994). Further, Kombo and Tromp, (2006:9) state that, “qualitative research relies on a research strategy that is flexible and interactive”. Therefore, the study used a mixed method approach where both qualitative and quantitative approaches were employed to enable the researcher improve the accuracy of the information gathered in the field. The findings complemented each other by way of using both words and numbers. Meaning that, data collected from one method provided feedback to promote understanding of data from the other method, (Rutberg, S., & Bouikidis, C.D. 2018). The nature of the study required getting people’s views on factors that led to the establishment of Saideni, its continued existence and growth and the relationship between residents of Saideni informal settlement and its environ. Qualitative approach, emphasized the understanding, by closely examining people’s words, actions, and records and attached meanings to the subject matter. While quantitative approach investigated such words, actions and records at a mathematically significant level, thus, quantifying the results of observation, (Creswell, 2014).

### **4.3. Sampling**

Sampling is a process of selecting a representative subset of the population called sample (Kothari, 2004). Sampling makes research more accurate and economical. It is the sampling method which actually determines the generalizability of the research findings. In simple words, the process of choosing a sample of the population to study is called sampling (Berg, 1998). The research used the mixed method, i.e. Probability and Non-probability sampling to select participants in this study

which included; purposive sampling which is also known as judgmental, as well as systematic random sampling. Mugera (2013) is of the view that, purposive sampling is the best technique to use when the research needs to gather knowledge from individuals that have particular expertise. It involves assembling of a sample of persons with known experience and expertise in the topic under study. Paula and Justo (2001) state that, this method is advantageous as it helps to elicit the views of persons who have specific expertise thereby helping the researcher not to be alone trying to defend his decisions but will have some acknowledged experts to back him/her up.

For this study, purposive sampling was used to select seventeen (17) key informants based on their knowledge, relationships and expertise regarding the research topic. Key informants included the Senior Traditional Leader (1), Village Head Men/Women (5), Nampundwe Mine officials (3), Shibuyunji District Council officials (3) and residents who have lived in Saideni 45 years and above (5). The main reason for using this sampling method was that, it helped the researcher collect rich information from key informants that are of central importance to the purpose of the research as they are closely linked to the topic at hand. To minimize errors, Nassiuma (2000) standard formula was used to select the required sample size to represent the respondents' population in Saideni informal settlement. The formula was employed to sample 600 households' population of Saideni to get a sample size of 75 respondents. The sample size was determined as follows;

$$n = \frac{NC^2}{C^2 + (N-1)e^2}$$

Where;

n = Represents Sample Size,

N= Represents study population

C= Represents Coefficient of variation

e = Represents Error Margin

(Saideni Household Population = 600)

(Coefficient of Variation = 10%)

(Error Margin = 1.08%)

Calculating the sample size

$$n = \frac{(600)(10\%)^2}{(10\%)^2 + (600-1)1.08\%^2}$$

$$n = 75.12$$

Therefore, the study sampled 75 household respondents for quantitative and 17 key informants for qualitative methods, thus, making a total of 92 respondents. Further, systematic random sampling

was used to select the participants in Saideni informal settlement. Berg (1998:31) state that, “in systematic sampling every *nth* name is selected from the list. Usually the interval between names on the list is determined by dividing the number of persons desired in the sample into the full population”. In this case, 600 households of Saideni informal settlements were divided by 75 (sample size) giving us eight (8). Thus, during the field survey, sampling interval of every 8<sup>th</sup> household was approached systematically from 600 households, (Kombo and Tromp, 2006, Melesse, 2006:5). Systematic random sampling was used to collect quantitative data through the use of semi-structured questionnaire. The method was advantageous in that, large population was analyzed and every member of the population had an equal chance of being selected.

#### **4.4. Data Collection**

The study used both primary and secondary data collection methods. The main tools of data collection for this study were interview guides and semi-structured questionnaires. Primary data was obtained from the field through administering of semi structured questionnaires to 75 households residents of Saideni informal settlement. A semi-structured questionnaire was administered to selected residents of Saideni informal settlement because it allowed the researcher to ask the same questions to different respondents and get their perception due to the fact that each participant brings out their own views on the subject matter (Nunan, 1999), since the semi structured questionnaire contained both open and closed-ended questions which complemented each other. While interview guide was used to collect information from the Key informant’s (see appendix ii and i) because it allowed flexibility and gave room for interaction with the participants, thereby enabling the interviewer to probe further on a particular matter. The tool was used to enable the researcher know on how the settlement got established so that concepts and theories can emerge out of the data. The same tools were used to collect data on factors sustaining the continued existence and growth of Saideni informal settlement. Secondary data was gathered from a number of sources which included inter alia, journal articles, dissertations, reports, GRZ documents and internet materials related to the subject matter at hand.

#### **4.4.1. Structured Interviews**

Personal interview method requires a person known as the interviewer asking questions in a face-to-face contact to the other person, (interviewee). There are basically three types of interviews namely; structured interviews, unstructured and semi-structured. A semi-structured interview is a hybrid, moderate and combination of the structured and unstructured interviews, which means that some questions are predetermined, while others arise spontaneously in a free-flowing conversation (Kothari 2004). Semi-structured interview allows depth to be achieved by providing the opportunity on the part of the interviewer to probe and expand the interviewee's responses, (Alshenqeti Hamza (2014:40). In this study, I opted for this type of interviews as it allowed covering various issues concerning the subject matter. This study used a semi-structured questionnaire that allowed the researcher to probe and follow up on issues that would give rise to the information needed. Interviews were also employed in gathering information from key informants such as the Senior Traditional Leader, Village Head Men/Women, Nampundwe Mine officials, Shibuyunji District Council officials and residents who have lived in Saideni 45 years and above. This method involved obtaining information face to face through conversation between the researcher and the above mentioned respondents.

#### **4.5. Data analysis**

Both qualitative and quantitative data analysis tools were employed in this research. Data analysis involves “examining what has been collected in a survey or experiment and making deductions and inferences” (Kombo and Tromp, 2006:117). It involves uncovering underlying structures; extracting important variables, detecting any anomalies and testing any underlying assumptions. It involves scrutinizing the acquired information and making inferences. Thematic analysis involves categorising the gathered data in themes and subthemes so as to be compatible, (Kumar, 2019). In this study, qualitative data from key informants was analyzed thematically. The themes were made according to the objectives of the study by typing all qualitative data using Microsoft word, checked all the responses, and highlighted those that fit into each theme, then counted the frequencies. Quantitative data collected from residents using a semi-structured questionnaire were analysed and interpreted using descriptive statistics. Descriptive statistics involved the use of absolute percentages. Data was then presented in graphs while explanations were presented in prose form. This form of analysis helped the researcher to analyse the collected data and identifies information that is relevant to the research questions and objectives. In this study, qualitative data

was analysed simultaneously with quantitative data hence strengthening each other. See Table 4.0, for the summary of Research Methodology.

**Table 4.0: Summary of Research Methodology**

Research Approach	Target Population	Data Collection Tools	Sample Size	Objectives	Sampling Method	Data Analysis
Qualitative Approach	Senior Traditional leader	Interview guide	1	To identify factors that led to the establishment of Saideni settlement.	Purposive	Thematic
	Nampundwe Mine officials		3			
	Shibuyunji District Council officials		3			
	(i) Headmen/Women		5	To establish relationship between the settlement and it's environ.	Purposive	Thematic
	(ii) Residents who have lived in Saideni 45 years and above		5			
Quantitative Approach	Saideni Residents	Semi-structured questionnaire	75	To ascertain factors that sustain its continued existence and growth.	Systematic Random Sampling.	Descriptive statistics

Source: Field Survey, 2019.

#### 4.6. Research Validity and Reliability

Validity is concerned with the meaningfulness of research components and processes, (Drost, 2011). Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. Validity refers to the extent by which a test measures what it actually wishes to measure, (Kothari, 2004, Weiner (2007). Validity in this research has therefore been applied as a measure of credibility of the study. Two forms of validity include internal and external validity. External validity of research findings is their generalization to population, settings, treatment variables and measurement variables. The external validity might also refer to the enhancement or extension of the study results to wider context over the existing research environment (Remenyi, 1998). Internal validity of a research design is its ability to measure what it aims to measure (Kothari 2004). To ensure external validity systematic random sampling was used. Validity in this study was checked by how well the results corresponded to establish theories and other measures of the same concepts in literature reviewed, (Bryman, 2012). Since the interview guide results in a reliable diagnosis when answered at different times and with different interviewers, this indicated that it had high validity as a measurement of data collection.

The researcher collected and verified the data from several sources and through several research processes, including direct and participant observation, review of various documents, archival records and interviews, (Yin 1994, Stake (1995).

Reliability is concerned with the accuracy and precision of a measurement procedure and it becomes reliable if it provides consistent results (Kothari, 2004). To ensure reliability, interview questions which were not yielding related responses were adjusted through a pilot study. Recordings of the interviews were made which were later transcribed during data collection. Different data collection methods were used which included observations and interviews which helped to reduce inconsistencies and increase confidence in the findings thereby ensuring validity and reliability, (Webb, et al., 1966). Triangulation was employed through the use of different instruments such as interview guides and semi-structured questionnaires, as data collected from each interview complemented each other. The use of this technic enabled crosschecking of findings from qualitative and quantitative data (Deacon, et al., 1998).

#### **4.7. Ethical Considerations**

Alshenqeeti Hamza (2014) contends that, ethical issues should be considered at all stages of the interview process. That is, participants should provide their informed consent before participating in the interview: a key step that researchers should adhere to throughout the whole research project. Data collection, data analysis and data publication are the various features in research design that pose ethical concerns. The information provided by research participants were not used for any other purpose apart from research and academic purposes. The researcher provided clear explanations on the purpose of the study to the respondents, their voluntary participation and consent was sought. Respondents and key informants were assured of the confidentiality of data collected. Confidentiality of information collected from research participants and the privacy of respondents were upheld. The researcher ensured that, participants were completely anonymous in the study and participants were encouraged to participate voluntarily and not through compulsion. Participants were not harmed nor abused (physically or psychologically), during the data collection.

#### **4.8. Limitations of the study**

Conducting research involves dealing with a number of challenges that include; time, financial, and finding the research participants. The challenge faced during the course of data collection was meeting the targeted respondents due to their tight schedule. Most of the roads we used while in

Shibuyunji District were pot-holed graveled road, hence, we could not reach the interviewees on time because of the same. Additionally, the interview process was often affected by visitors (neighbors and friends) and phone calls which sometimes disturbed the focus of the topic under discussion, hence resulted into time constraints as more time was spent than necessary on some individuals, thereby affecting the time frame of the data collection. Due to other commitments, some respondents were unable to focus despite making prior arrangements for interviews. It took the researcher to draw them into being cooperative until the interviews were conducted. The above mentioned limitations contributed to making the research costly as we were made to travel to the study site several times than what was planned.

#### **4.9. Conclusion**

This chapter has explained the methodology of the research. The chapter has discussed case research method and its application in this research. In addition, the chapter has outlined sources of data, data collection instruments and data analysis procedures applied in this research. The chapter has equally explained a number of strategies used to counter the methodological challenges to ensure research reliability and validity. The Chapter has also presented ethical consideration issues and the limitation of the study. Having presented the research methodology, the following chapter discusses research findings.

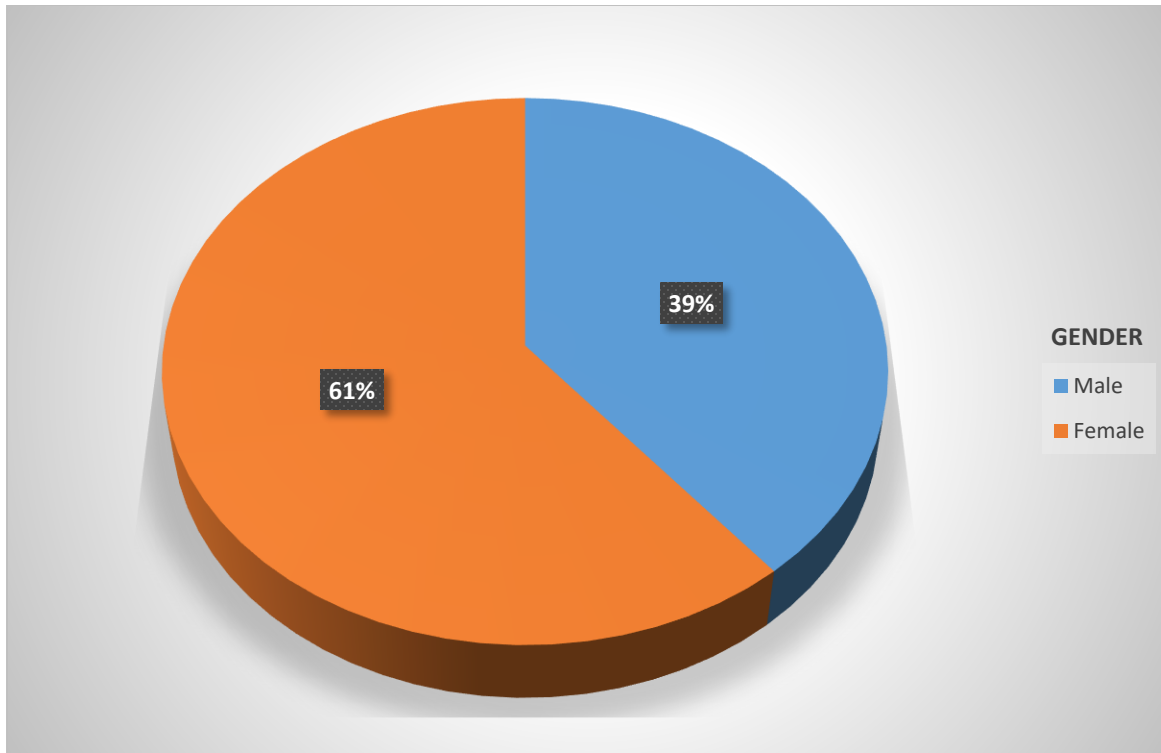
## **CHAPTER FIVE: RESULTS OF THE STUDY**

### **5.0. Introduction**

This chapter presents the research findings on the existence and growth of Saideni informal Settlement. The chapter presents case facts in their raw form as collected during field visits which the researcher undertook. The chapter is divided into four sections. The first section presents information on gender, age, level of education, length of stay in Saideni, income levels of residents, and linkage between education and income level of residents of Saideni. The second section presents findings on the establishment of Saideni. The third section presents findings on the economic activities of the residents of Saideni, while the fourth section presents findings on the relationship between residents of Saideni and the surrounding economic activities. The following section presents gender, age, level of education, length of stay in Saideni, income, and linkage between education and income level of residents of Saideni informal settlement.

### **5.1. Gender of respondents**

The study sampled 75 respondents from Saideni informal settlement. Out of the 75 respondents, 61 percent were women while 39 percent were men as shown in Figure 5.0. Women were found to be home at the time of interview unlike men. Men had gone for work and to attend to business activities. The results of the study indicated that 61 percent of the respondents were women while 39 percent were men, giving an indication that there were more women than men in Saideni informal settlement that participated in the study. This result is similar to what (Massey, 2017) concluded in his study. He said that, women are the ones that are mostly found settled in informal settlements than men in urban areas. Therefore, it can be concluded that, not only were there more women in informal settlements of urban settings but also in rural setting.

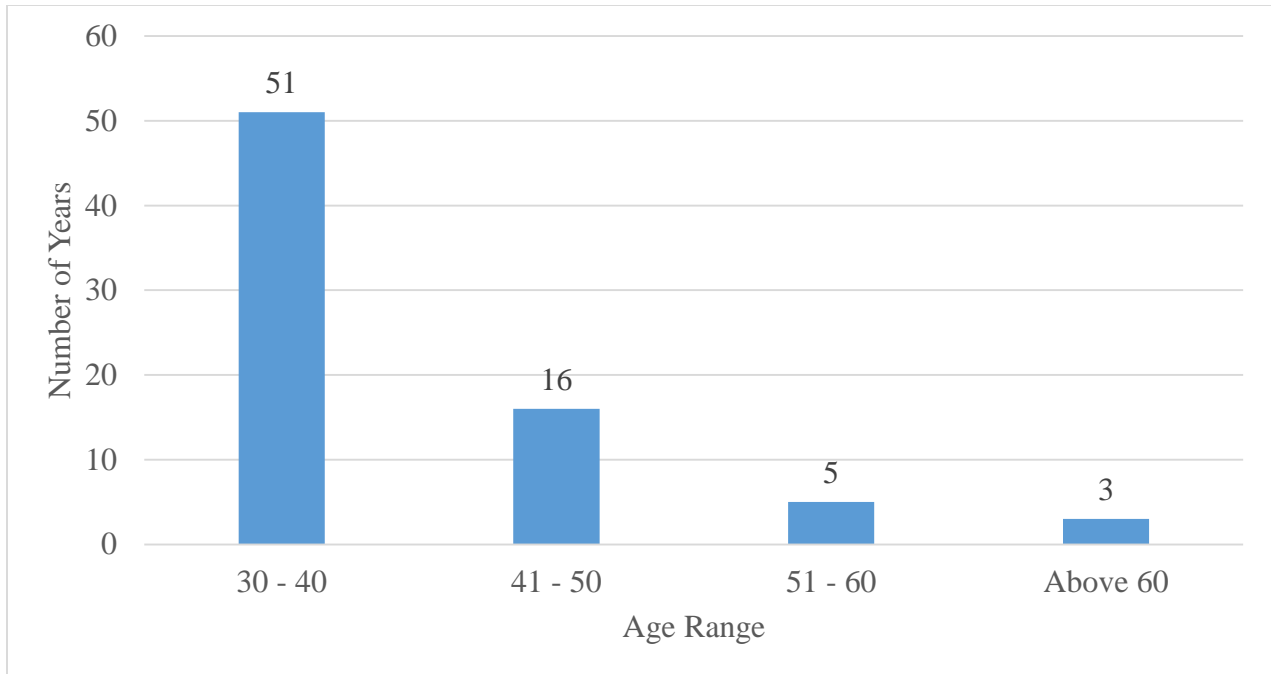


**Figure 5.0: Gender of respondents**

Source: Field Survey, 2019

### **5.2. Age of the respondents**

The study found that, out of the 75 sampled respondents, 68 percent were within the age range of 30-40 years, 21.3 percent were found to be within the age range of 41-50 years, 6.7 percent were found to be within the age range of between 51-60, while 4 percent were above 60 years as can be seen in Figure 5.1. The age distribution of respondents showed that most of the respondents were young adults with 68 percent (of the dwellers) falling within the age range of 30-40 years. This state of affair is in agreement with Sakala (2016:9), Melesse, (2005:16) who argued that “mostly settlers of informal settlements are between 20 to 40 years of age. This state of affair confirms that, Saideni informal settlement exhibits the same age characteristics as those found in urban informal settlements.

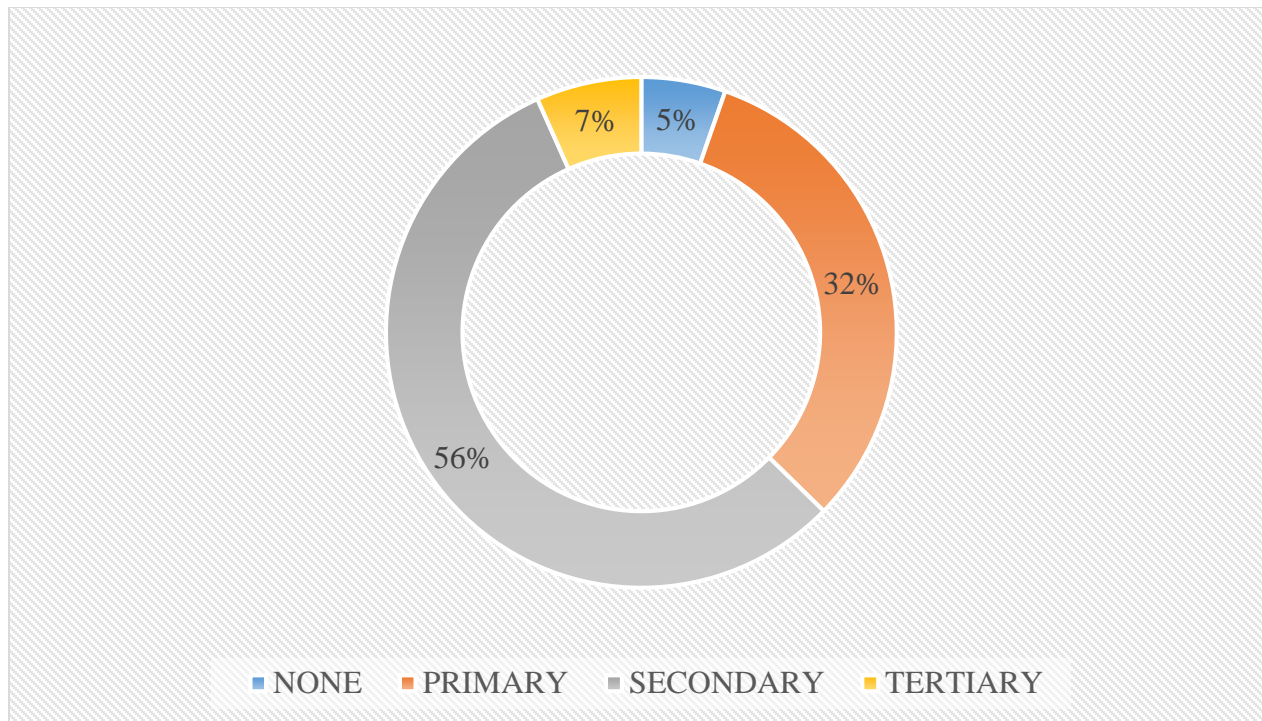


**Figure 5.1: Age of respondents**

Source: Field Survey, 2019

### **5.3. Level of education of respondents**

The study found that, out of the 75 sampled respondents, 56 percent had gone up to Secondary level, 32 percent had gone up to Primary level, seven percent had gone up to tertiary level, while five percent had never been to school as can be seen in Figure 5.2. Most of the respondents had received formal education. This means that, the respondents were able to read and understand questions. The study was represented by men and women who were not educated because most of them had gone up to Primary and Secondary level. The education levels of residents of Saideni informal settlement is similar to what Nawagamuwa and Viking, (2003), Sakala 2016) concluded, they argued that, low level of education and high illiteracy rate are some of the basic characteristics of informal settlement dwellers, mostly people who stay in informal settlements have low level or no education at all. This indicates that not only were there more un-educated people in informal settlements of urban settings but also in rural setting.

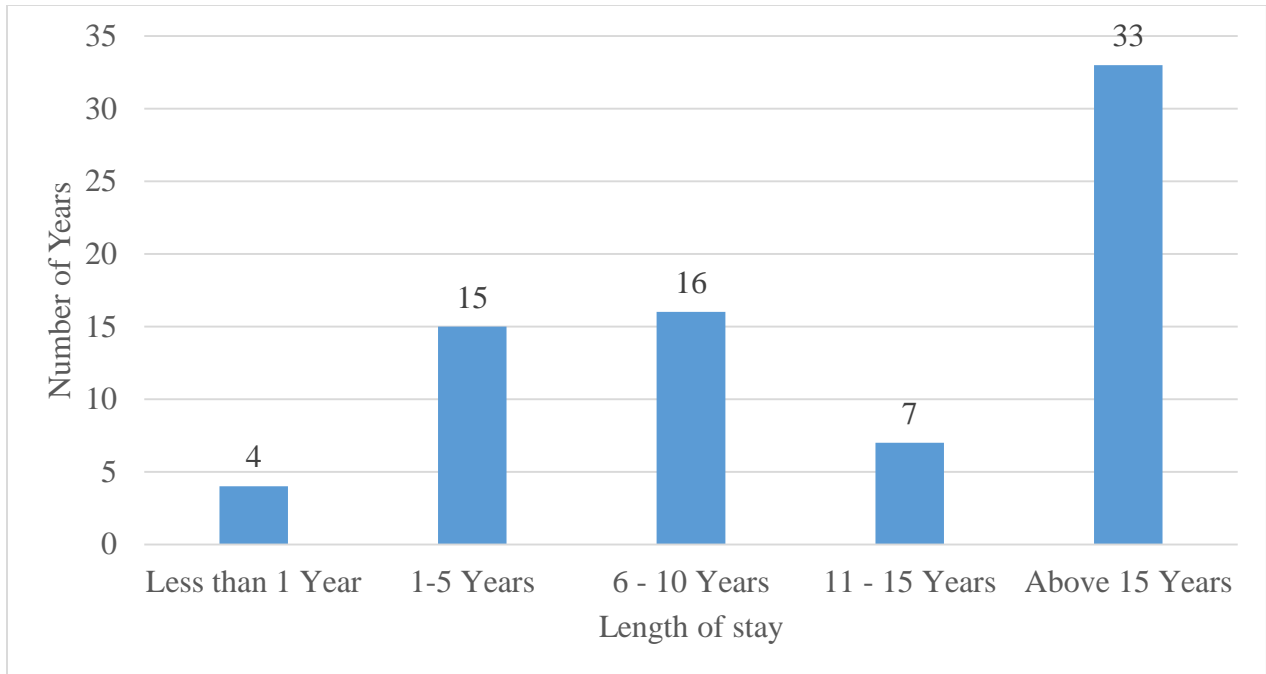


**Figure 5.2: Level of education of respondents**

Source: Field Survey, 2019

#### **5.4. Length of stay of respondents in Saideni Informal Settlement**

Out of the 75 respondents, 5.3 percent had lived in Saideni informal settlement less than a year, 20 percent had lived in Saideni between 1 to 5 years, 21.3 percent had lived up to 6 to 10 years, 9.3 percent had lived between 11 to 15 years, while 44 percent had lived above 15 years as can be seen in Figure 5.3. This means that the study was represented by men and women who have lived in Saideni informal settlement for over 15 years and have seen the settlement grow. Therefore, the aspect of affordable housing is evident in that residents of Saideni informal settlement cannot afford to rent a house elsewhere apart from Saideni.

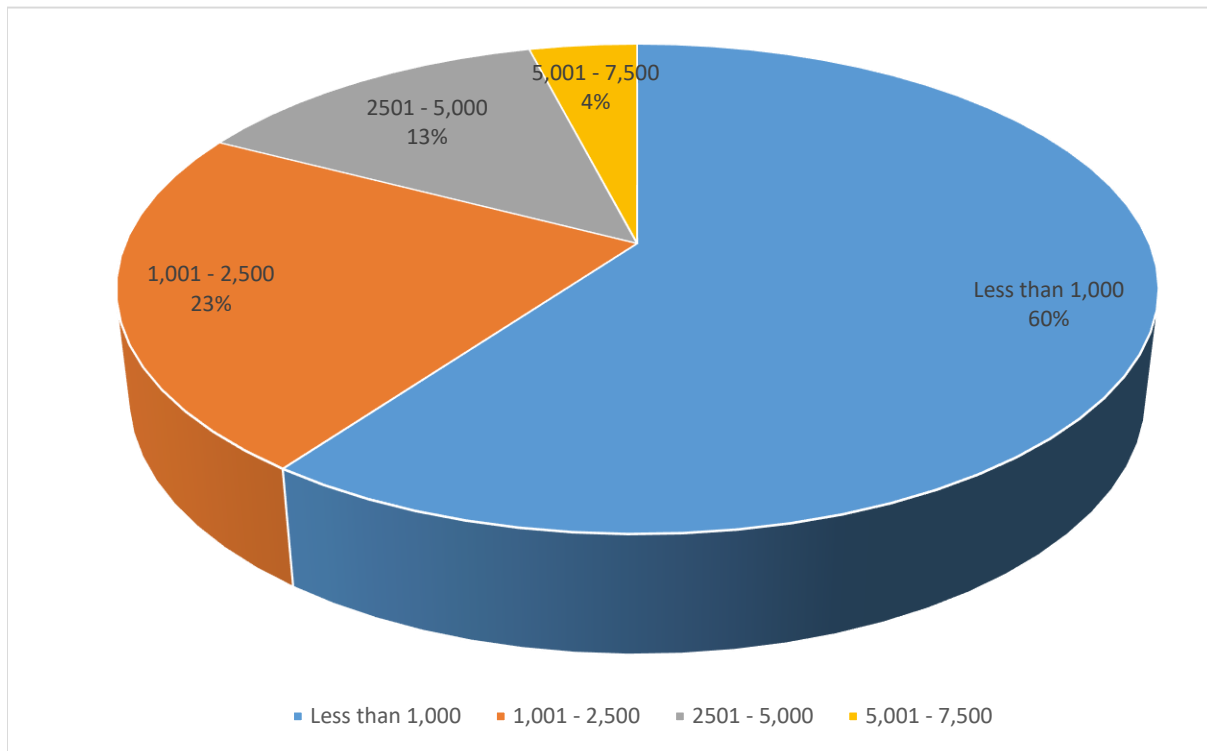


**Figure 5.3: Length of stay of respondents**

Source: Field Survey, 2019

### 5.5. Monthly income of respondents

The study revealed that 60 percent of 75 respondents earn less than K1, 000.00 per month, 23 percent make between K1, 001 – 2,500 per month, 13 percent make around K2, 501 - K5, 000 per month, while 4 percent make around K5, 001 - K7, 500 per month as can be seen in Figure 5.4. The results of the study indicate that 60 percent of the respondents earn less than K1, 000.00 per month. This means that, the majority of the residents of Saideni are poor due to the fact that, they earn less than K1, 000.00 per month compared to the 4 percent, who make around K5, 000 – to K7, 500 per month. This assertion is similar to what Sakala (2016) concluded in his study, he said that, most of the people in informal settlements have low level of income (Adam, 2014:93). This indicated that not only were there more low income earners in informal settlements of urban settings but also in rural setting.



**Figure 5.4: Monthly income of respondents**

Source: Field Survey, 2019

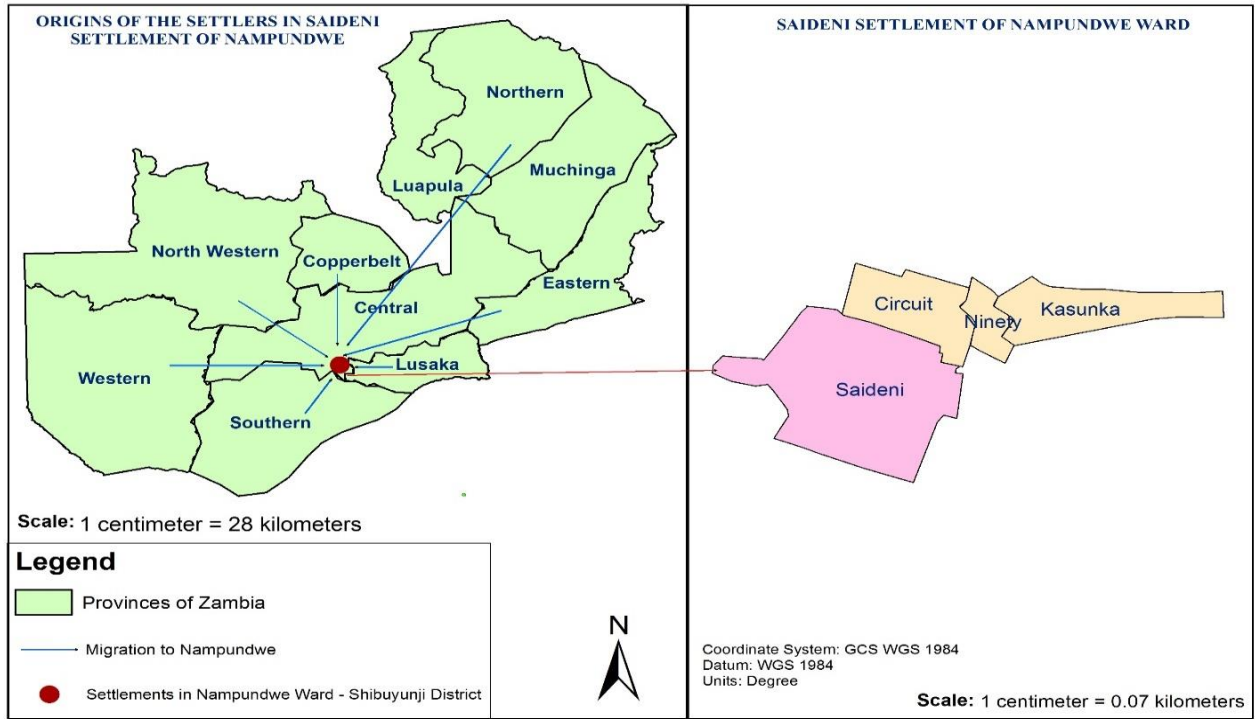
### 5.6. Linkage between education and income level in relation to the growth of Saideni

The study revealed that, 56 percent had gone up to secondary level, 32 percent had gone up to primary level, and seven percent had gone up to tertiary level, while five percent had never been to school. Conversely, 60 percent earn less than K1, 000.00 per month, 23 percent make between K1, 001 – 2,500 per month, 13 percent make around K2, 501 - K5, 000 per month, while 4 percent make around K5, 001 - K7, 500 per month. Since most of the residents in Saideni informal settlements are not educated, their income is also very low as evidenced in the study. This also shows that, majority (60 percent) of the people are poor, as they earn less than K1, 000.00 per month. Sakala, (2016) argues that, low level of education and high illiteracy rate are some of the basic characteristics of informal settlement dwellers. Most of the residents who stay in informal settlements have low level or no education at all.

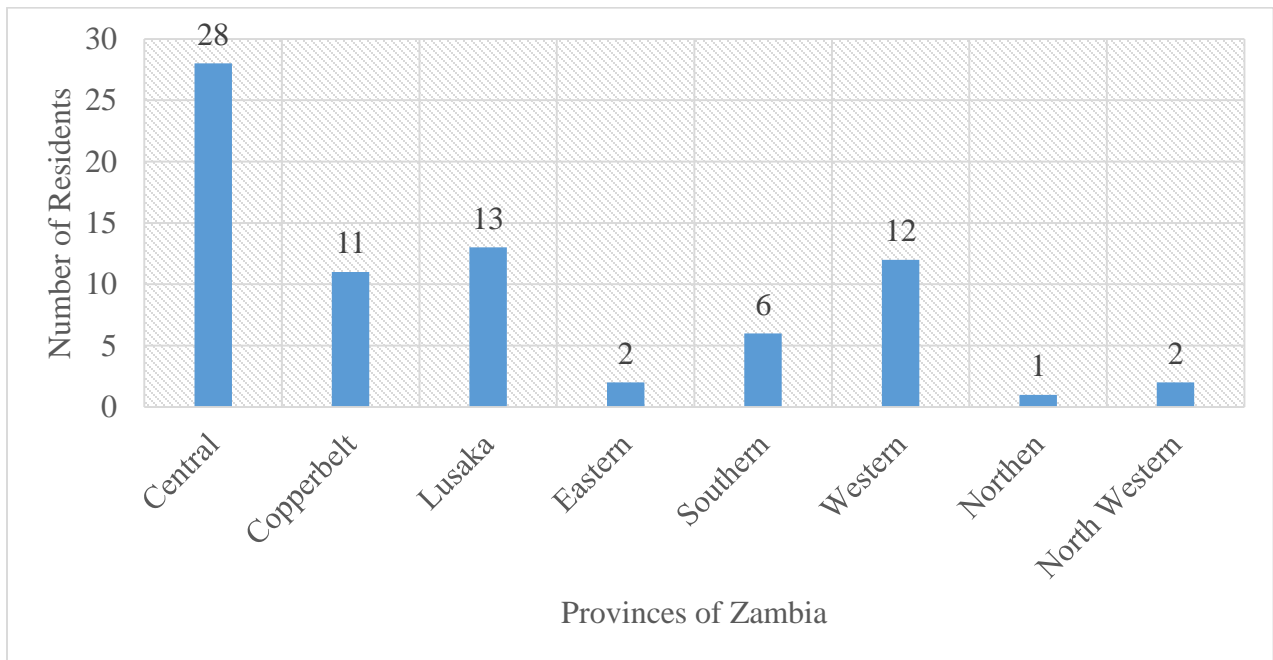
## **5.2.0. ESTABLISHMENT OF SAIDENI SETTLEMENT**

### **5.2.1. Origins of respondents**

The study revealed that, the cause of population increase in Saideni informal settlement was that of migration and natural population increase. The study established the previous place of stay of immigrants and reasons for their migration to Saideni informal settlement. The study revealed that, out of 75 respondents, 37.33 percent came from different places within Central Province. From the 37.33 percent 22.66 percent came from different places within Shibuyunji District in places such as Shakeemba, Shimatete, Shikatende, Situmbeko, Zaire settlement area, Muukila, Mwanachindalo, Moombe Fishing Camp, Chisekese, Creso University area, Circuit, Kasunka, Ninety Section and Mwembezi Prison area, While 8 percent came from places like Kabwe, Mumbwa, Chisamba and Selenje. Out of 75 respondents 18.66 percent came from different places within Lusaka Province. 16 percent came from different places within Western Province. 14.66 percent came from different places within Copperbelt Province. Further, out of 75 respondents representing 6.66 percent came from different places within Southern Province. 2.66 percent came from different places within Eastern Province. 1.33 percent came from Kasama in Northern Province, and 2.66 percent came from Solwezi in North Western Province as can be seen in Figure 5.5, Figure, 5.5.1 and Table 5.0.



**Figure 5.5: Origins of settlers of Saideni in Nampundwe Area**  
Source: Field Survey, 2019



**Figure 5.5.1: Place of stay per Province before coming to Saideni**  
Source: Field Survey, 2019

**Table 5.0. Origins of settlers of Saideni informal settlement**

<b>PROVINCE</b>	<b>NUMBER</b>	<b>PERCENT (%)</b>
Central	28	37.33
Lusaka	13	17.33
Western	12	16.00
Copperbelt	11	14.66
Southern	6	8.00
Eastern	2	2.66
Northern	1	1.33
North Western	2	2.66
<b>Total</b>	<b>75</b>	<b>100</b>

Source: Field Data, 2019

### **5.2.2. The pull factor of Saideni informal settlement**

The study found that, people came to Saideni informal settlement due to its low cost of living where house rentals, food, clothes are affordable. The house rentals are as low as K100.00 per month (Plate 5.0 a and b). Some residents cook their meals on firewood especially those who are not connected to the national grid (electricity). This result confirm what Simwanda & Murayama (2018:9) had argued about, they said that informal settlement dwellers lack access to electricity in some cases. Further Mutisya & Yarime (2011), argued that, more than 70 percent of the slums lack electricity. For example, the cost of electricity is quite high not only to slums residents but also to the rest of Kenyans living in the city. The scenario of Kenya is similar to that of Saideni informal settlement.



***Plate 5.0: Type of houses (a) (b) in Saideni informal settlement***

Source: Field Survey, 2019

There is an opportunity of business in Saideni settlement considering the fact that, people trade freely without any inconvenience from the relevant authority. People trade within Saideni, Nampundwe and outside Nampundwe area. Most of the people survive through business/trading due to attractive profit margins they make. Further, there is unity and cooperation in the settlement. Residents of Saideni informal settlement are united and cooperate in most of the things they do or want to do.

A Key informant said that, “*there is good cooperation in Saideni,*” (Interview, 30<sup>th</sup> January, 2019).

Residents of Saideni informal settlement support each other in times of funerals, they mobilise food and money to help the deceased family in order to relieve some pain of losing their beloved ones. Residents of Saideni are friendly, respect each other and live in harmony due to conducive environment the settlement offers. Women in Saideni settlement have formed groups which they use to pursue what they want or what has befallen them.

### **5.2.3. Natural Population Increase in Saideni informal settlement**

The study found that out of 75 respondents, 6.66 percent were born in Saideni informal settlement. Meaning that, apart from migration, the population of Saideni informal settlement is growing due to high birth rate. The high levels of natural population growth may be explained by the presence of large numbers of first generation migrants who bring their rural traditions concerning family size coupled with the availability of relatively better health facility in Saideni informal settlement resulting in lower mortality rates and thus contributing to a higher rate of natural population growth.

### **5.2.4. Factors sustaining existence of Saideni informal settlement**

The study found that people were preferring to leave in Saideni unlike other residential places like, Ninety, Circuit, and Kasunka area of Nampundwe due to the social-economic factors that the settlement possesses. The following are the socio-economic factors that has contributed to the existence and growth of Saideni informal settlement.

#### **5.2.4.1. Social factors**

The study found that, people are staying in Saideni settlement due to social factors that include; marriage, family plot, born in Saideni, family stay in Saideni, conducive environment, lack of accommodation in Nampundwe, while some are dependants. Marriage is causing people to stay in Saideni, this was represented by eight percent. Some people are staying in Saideni because of family plot. Family plot is a plot acquired by forefathers or parents, residents preferred staying on

family plots because they did not have enough money to pay for house rentals elsewhere, this was represented by 2.66 percent. Born in Saideni, was another reason that was keeping people in Saideni, this was represented by 2.6 percent. Other people are leaving in Saideni settlement due to the fact that, their family stay in Saideni, this was represented by 2.6 percent. Cooperation in the community is another factor that sustain residents stay in Saideni, represented by 1.3 percent. Dependence is another reason that is causing people to live in Saideni because they are being kept by parents, uncles and aunties. This was represented by 1.3 percent. Conducive environment was represented by 1.3 percent. The environment was said to be conducive hence influencing their stay into Saideni informal settlement. Lack of accommodation in Nampundwe is another social factor that influences people's stay in Saideni. This was represented by 1.3 percent. There is no enough houses in Nampundwe area in places such as Kasunka section which has only twenty eight (28) houses, Circuit section with only forty (40) houses and Ninety section with 90 houses.

#### **5.2.4.2. Economic factors**

The study found that, 42.66 percent of 75 respondents stay in Saideni due to affordable cheap house rentals. Most of the houses are affordable, for instance one house was renting as low as K100.00 per month. There is availability of houses in Saideni informal settlement compared to other residential areas like Kasunka, Circuit and Ninety section of Nampundwe. Further, 17.33 percent confirmed that there is affordable life in Saideni settlement attributed to cheap house rentals, food and clothing's. Most of the residents stay in their own houses, making them continued stay in Saideni informal settlement because they are not paying any house rentals. Residents owning houses were at 5.33 percent. Further, 5.33 percent confirmed that employment is another factor that led people to stay in Saideni informal settlement. Employment seekers in Nampundwe Mine and other industries get attracted to settle in Saideni due to affordable house rent and availability of houses.

However, for those already in employment and earning low salaries prefer to stay in Saideni because it is the only settlement which allows them to leave unlike other places like Kasunka, Circuit and Ninety section which are expensive. Further, contractual employment is another factor that lead people to stay in Saideni settlement, this is attributed to insecurity of employment status, in that employment contract may end any time. As a result residents prefer staying in a cheap house and save some money for future use. Cole (1995) argued that, rural-urban migration is accelerated by the lack of local opportunities for both formal and informal employment.

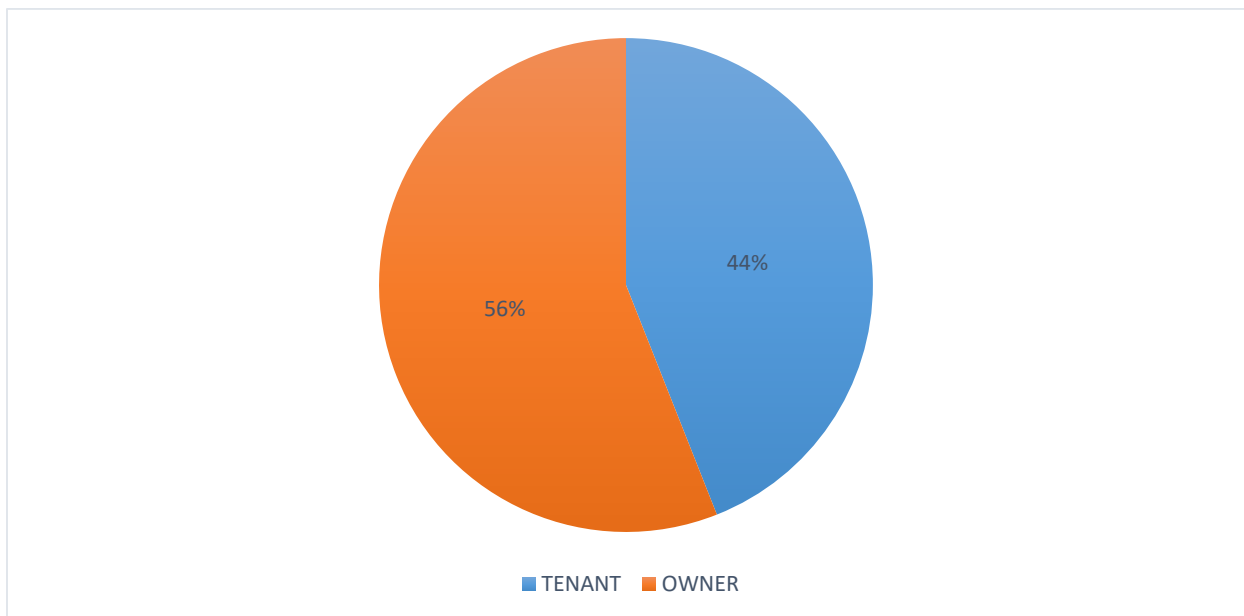
Business is another economic factor that lead people to stay in Saideni informal settlement. People are engaged in different business activities. 2.66 percent confirmed their stay in Saideni due to favourable business opportunity while the other 2.66 percent are staying in Saideni informal settlement due to cheap land. Short distance to work place is another factor that attracts people to stay in Saideni, this was represented by 1.3 percent. Distance from Saideni informal settlement to place of work also plays a critical role where the employee does not have to spend much time walking, cycling or driving for work. This state of affair is in agreement with what Melesse, (2005:9) argued about, he said that, ‘the locations preferred by the poor are generally in the vicinity of the city center, close to employment opportunities’. Wekesa, (2011:244) also shares the same view as that of Melesse (2005), he stated that, “the settlements are quite often located close to sources of economic activities such as the industrial areas which reduce the cost of commuting to and from work, (PPHPZ, 2012:13).

Out of 75 respondents, 1.3 percent confirmed stay in Saideni due to lack of money to rent elsewhere apart from Saideni informal settlement. The settlement houses low income groups of people as a result they cannot manage to rent in other places like Kasunka, Circuit and Ninety section. Further, Habasonda, (2012:7) concluded that, “even though Kanyama settlement houses are slightly higher in rentals, between K150,000-K750,000 (US\$ 30-150 equivalent) in comparison with other informal settlements around town (Lusaka, Zambia), most people prefer staying in the area in order to cut down on transport costs they would otherwise incur if they stayed elsewhere. Some residents have built their homes in this area and yet others have built houses strictly for business”. The scenario of Saideni informal settlement is similar to that of Kanyama informal settlement in terms of cheap house rentals compared to other residential areas. Saideni settlement houses the Central Business District (CBD) of Nampundwe. The allocation of plots in Saideni informal settlement is done by Traditional Leaders (Headmen) while in Kanyama it is done by political party Chairmen and cadres. Like in Kanyama, some residents of Saideni informal settlement have built their homes in this area and yet others have built houses strictly for business. A Key informant submitted that, *“people prefer to stay in Saideni informal settlement due to; availability of land, availability of house, cheap house rentals, lack of permanent employment because most of people are on contracts, cheap and affordable livelihood, business opportunities because Saideni act as Central Business District of Nampundwe, (Interview, 30<sup>th</sup> January, 2019).*

Furthermore, Shibuyunji District Council official and Nampundwe Mine official also submitted the same sentiments respectively (Interview, 31<sup>st</sup> January, 2019).

### 5.2.5. Home ownership in Saideni Informal Settlement

The study revealed that, 44 percent out of the 75 respondents were tenants while 56 percent were house owners or landlords in Saideni informal settlement as can be seen in Figure 5.6. Habasonda (2012) contend that, easy access to plots in Kanyama informal settlement of Lusaka (allocated by political party chairmen and cadres) has attracted a sizeable number of both retirees and others who are in wage employment to the area. Some residents have built their homes in this area and yet others have built houses strictly for business. The scenario of Kanyama is similar to that of Saideni informal settlement were, most of the residents own houses in Saideni informal settlement because the plots are available and cheap. The plots are easily accessed and acquired through traditional leadership (Headmen). In Saideni informal settlement, land is not planned, numbered nor surveyed by the office of Surveyor General even if construction of infrastructure has continued. On the other hand, there is a good number of residents renting houses in Saideni informal settlement, this is due to cheap house rentals depending on how much one earns per month.



**Figure 5.6: House ownership of residents in Saideni informal Settlement**

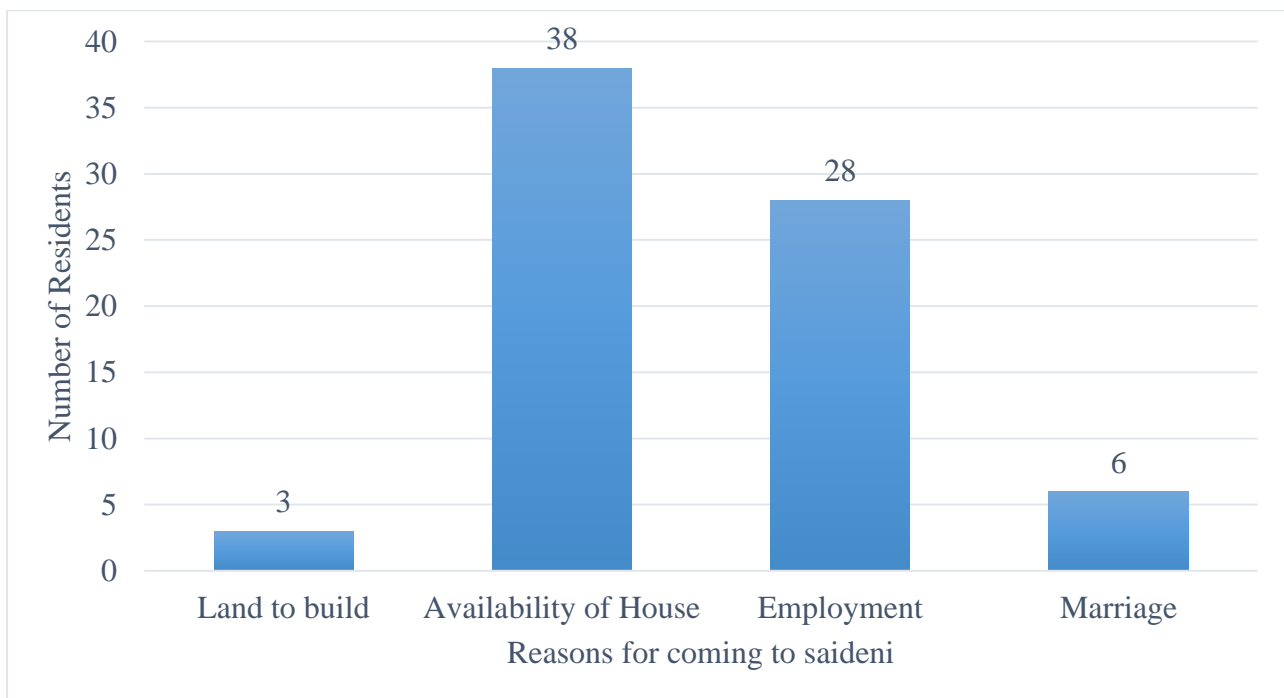
Source: Field Survey, 2019

### 5.2.6. Reasons for coming to Saideni Informal Settlement

The study revealed that, people came to settle in Saideni informal settlement due to different reasons as shown in Table 5.1. The study found that, out of 75 respondents, 4 percent came to

settle in Saideni due to availability of land to build their own houses, 51 percent settled in Saideni due to availability of houses. While 37.3 percent were attracted to settled in Saideni due to employment. Eight percent have settled in Saideni informal settlement due to marriages as can be seen in Figure 5.7 and Table 5.1. The study revealed that, most of the residents preferred settling in Saideni informal settlement due to availability of houses. In addition, other people were attracted to settle in Saideni informal settlement because of employment opportunities in Nampundwe Mine. While others preferred staying in Saideni informal settlement due to their low salaries which can only allow them to live in cheap Saideni informal settlement.

A Key informant said that, *“people are attracted to settle in Saideni due to; availability of land to build, availability of houses, cheap house rentals, lack of permanent employment, because most of people are on contracts, (Interview, 2<sup>nd</sup> February, 2019).* Meanwhile, other key informants also submitted the same.



**Figure 5.7: Reasons for coming to Saideni**

Source: Field Survey, 2019

**Table 5.1. Reasons for coming to Saideni informal Settlement**

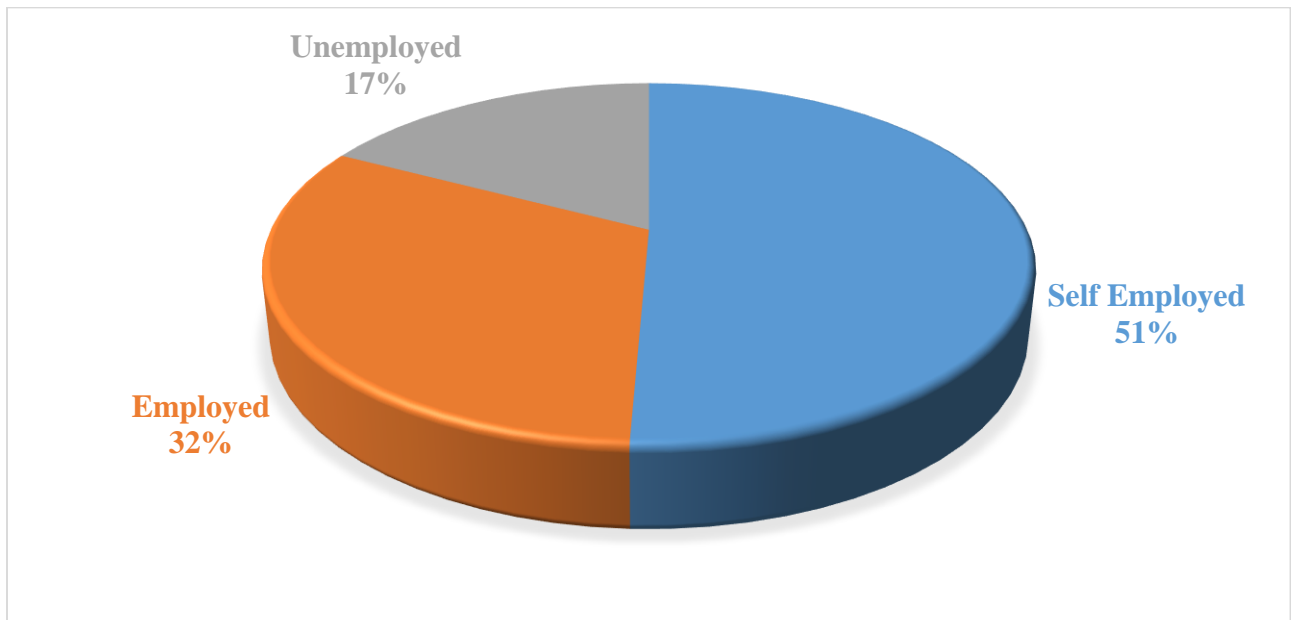
<b>REASONS FOR COMING TO SAIDENI</b>	<b>NUMBER</b>	<b>PERCENT (%)</b>
Availability of Land	3	4.0
Availability of House	38	50.66
Employment	28	37.33
Marriage	6	8.0
<b>Total</b>	<b>75</b>	<b>100</b>

Source: Field Data, 2019

### 5.3.0. ECONOMIC ACTIVITIES OF THE RESIDENTS OF SAIDENI

#### 5.3.1. Sources of income

The study revealed that, 51 percent of 75 respondents were self-employed, 32 percent were employed while 17 percent were not employed as can be seen in Figure 5.8. Therefore, the majority of residents of Saideni informal settlement (51 percent) were not in formal employment but engage in different businesses to sustain themselves. 32 percent of residents are in employment in different companies while 17 percent were not employed but also engage in other income source activities such as piece work and trading. The type of occupation observed in Saideni settlement confirm Melese's (2006) assertion that informal settlements are usually characterized by self-employed workers.



*Figure 5.8: Sources of income for residents of Saideni informal settlement*

Source: Field Survey, 2019

#### 5.3.2. Nature of Business for the self employed

The study revealed that 51 percent of 75 respondents, were self-employed and conduct different type of business. The study found the following business categories being practiced by self-employed residents as shown in Table 5.2.

##### 5.3.2.1. Agriculture Related Business

###### 5.3.2.1.1. Farming and Trading of Agriculture produce

Out of 38 respondents, 10.53 percent confirmed that they engage in selling vegetables (Plate 5.1), while, 7.89 percent are engaged in selling pop corns, vegetables, poultry, and meat in the butchery,

respectively. 5.26 percent confirmed that they are engaged in maize farming. 5.26 percent confirmed that they engage in selling groundnuts, and another 5.26 percent confirmed that they are engaged in selling sausages.



*Plate 5.1: Sale of Vegetables and Tomatoes in Saideni informal Settlement*

Source: Field Survey, 2019.

#### **5.3.2.2. Non Agricultural Business**

The study found that, sale of clothes was one of the businesses residents of Saideni engage in. Sale of clothes included, new and second hand clothes (Plate 5.2c). Out of 38 respondents, 7.89 percent confirmed that they were engaged in selling clothes. Tailoring and designing (Plate 5.2b) is another business that is flourishing in Saideni, 7.89 percent confirmed that they were engaged in tailoring

and designing. Sale of grocery was another business residents of Saideni engage in (Plate 5.2a). Residents buy grocery goods from Lusaka City and bring them to Saideni informal settlement for sale. 10.53 percent out of 38 respondents confirmed that they were engaged in grocery business.





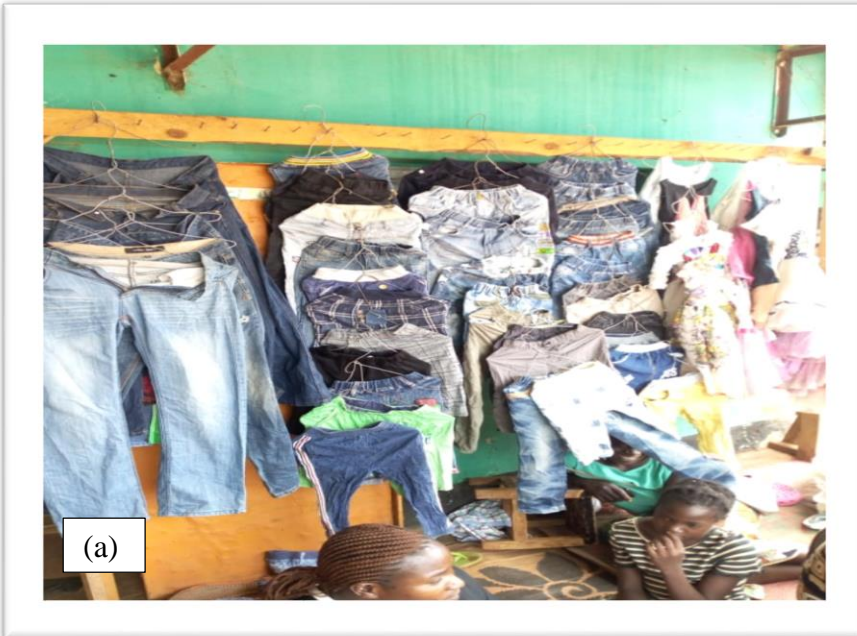
***Plate 5.2: Sale of Grocery (a), Tailoring (b) and Second Hand Clothes (c) in Saideni Settlement***

Source: Field Survey, 2019

### **5.3.2.3. Other businesses as source of livelihood**

Apart from agriculture and non-agriculture related businesses, residents of Saideni informal settlement engage themselves in piece work (manual work) as a way of revenue generation. 10.53 percent of 38 respondents were engaged in piece works within Saideni informal settlement and Nampundwe area. 7.89 percent confirmed that they are engaged in selling charcoal (Plate 5.3b) and fritters. 5.26 percent engage in Saloon business. 15.78 percent confirmed that they are engaged in selling shoes, baking and selling scones, barbershop, carpentry, metal fabrication and repairing fridges respectively. Others brew beer such as Kachasu (traditional beer made out of Maize) while others are landlords that collect house rentals for survival.

A key informant said that, “people in Saideni informal settlement survive through farming, marketeering, piece works, making and sale of mud bricks, fishing and other different types of business” (Interview, 30<sup>th</sup> January, 2019).



**Plate 5.3: Sale of second hand clothes (a) and Charcoal (b) in Saideni Informal Settlement**  
Source: Field Survey, 2019

**Table 5.2: Summary of nature of business for the self-employed**

SN	NATURE OF BUSINESS	MERCHANDISE/GOODS
1	Farming and Trading of Agricultural Produce	Vegetables, Pop Corns, Poultry, Meat (Butchery), Maize, Groundnuts Sausages
2	Non Agriculture Business	Clothes (New and Old), Tailoring and designing, Grocery.
3	Other Business as source of Livelihood	Piece work, Charcoal and fritters, Saloon Shoes Baking of scones Beer brewing (Kachasu) Landlords (Collect rentals) Barbershop Carpentry Metal fabrication Repairing fridges

Source: Field Survey, 2019

From the Table above; under Farming and Trading of Agricultural Produce - This type of business does not just create business opportunities for the residents of Saideni informal settlement but also provide food security within and outside Nampundwe area to places such as Lusaka the Capital City of Zambia and other Districts.

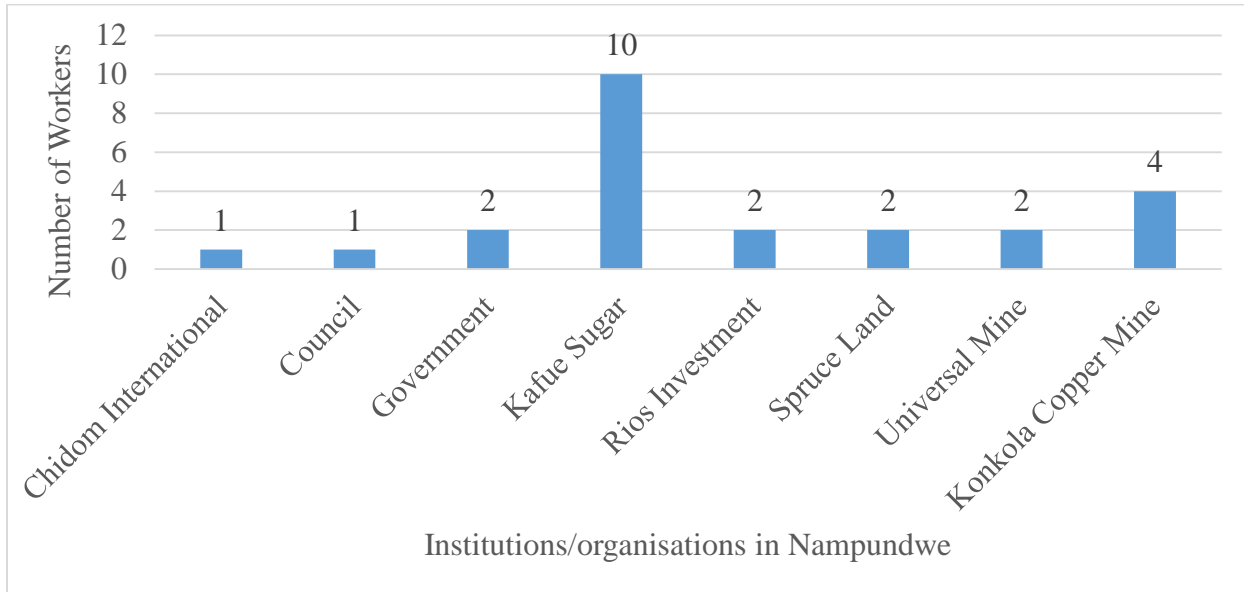
Under Non-Agricultural Business – This type of business does not just provide clothing’s and grocery to the residents of Saideni informal settlement and Nampundwe area, there is an aspect of money making through sale of these merchandise. Sale of grocery such as sugar, bathing soap washing paste etc, also promote trade among Saideni, Lusaka City and other Districts.

Other Business as source of Livelihood – this type of business promote residents to engage in different type of business as a source of livelihood such as piece works and many more.

### **5.3.3. Formal Employment in Saideni informal settlement**

The study revealed that 32 percent of 75 respondents are in employment and work for different institutions/organizations that include; Chidom International Company was represented by 4.16 percent, Government was represented by 8.33 percent, Shibuyunji Council was represented by 4.16 percent, Kafue Sugar/Consolidated Farming Limited, was represented by 41.66 percent. While 16.66 percent work for Nampundwe Mine. 25 percent work for three contractor companies that are engaged by Nampundwe Mine such as; Rios Investment with 8.33 percent, Spruce Land

with 8.33 percent, and Universal Mine/Sanje Mine with 8.33 percent respectively as can be seen in Figure 5.9.

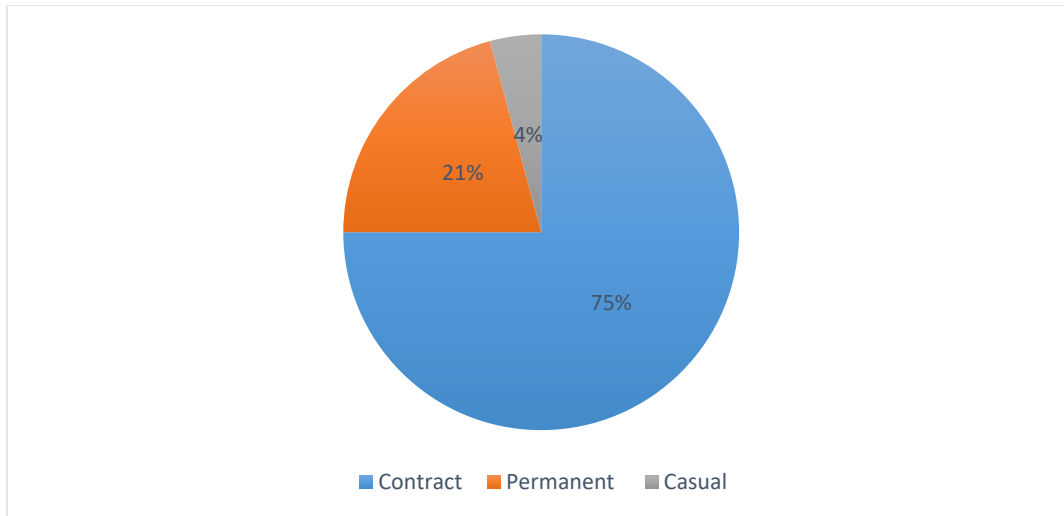


**Figure 5.9: Formal Employment in Nampundwe**

Source: Field Survey, 2019

**5.3.4. Terms of Employment**

The study found that, for those who are employed, 75 percent are working on contracts, 21 percent are working on permanent employment basis, while four percent are working on casual employment basis as can be seen in Figure 5.10. This means that, majority of people who are in employment work on short term contracts while a few are on permanent employment. Those in permanent employment work for the Government and Nampundwe Mine while those on contract employment work for Kafue Sugar/Consolidate Farming Ltd, Chidom International, Rios investment and Spruce land.



**Figure 5.10: Terms of employment**

Source: Field Survey, 2019

### **5.3.5. Reasons for residents continued stay in Saideni informal settlement**

This section highlight the reasons on why residents continues to stay in Saideni informal settlement despite having other residential places in Nampundwe such as Ninety, Circuit and Kasunka Area. The reasons include; cheap house rentals, affordable life, availability of land where to build, short distance to work, company pays house rent, and lack of accommodation in Nampundwe area.

#### **5.3.5.1. Reasons for continued stay in Saideni informal settlement**

The study found that 56 percent of 75 respondents are staying in Saideni due to cheap house rentals. 12 percent were staying in Saideni due to affordable life. Four percent were staying in Saideni because the place was meant for miners. Four percent were staying in Saideni due to lack of accommodation in Nampundwe area. There is no enough housing units in places like Ninety, Circuit, and Kasunka sections (Plate 5.4). Four percent were staying in Saideni because the company pays house rentals for them. As a result, they have no choice but continue living in Saideni informal settlement. Further, Four percent were staying in Saideni due to family plot.

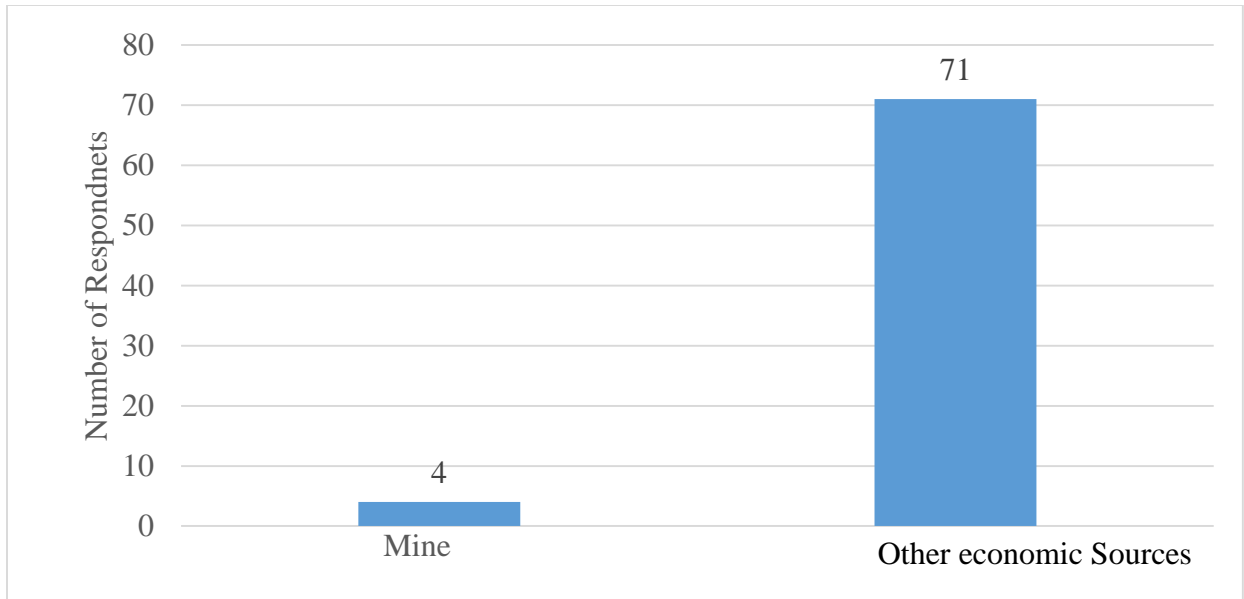


***Plate 5.4: A House in Circuit (a) and Kasunka (b) Residential Area of Nampundwe***  
Source: Field Survey, 2019

The study further found that, 9 respondents representing 12 percent are staying in Saideni due to business, employed spouse and short distance to work. Out of the 12 percent, four percent are staying in Saideni due to business. While, the other four percent are staying in Saideni due to employed spouse. Some married spouses cannot afford to rent a house elsewhere apart from Saideni settlement where there are affordable house rentals coupled with low salary they earn per month. Further, the other four percent of out of 12 percent are staying in Saideni due to short distance to work. Saideni informal settlement is near to the surrounding economic activities such as Nampundwe mine, Kafue sugar/Consolidated Farming Limited, and Government offices. Short distance to work results into less expenditure on transport costs thereby saving some money.

#### **5.3.6. Influence of Nampundwe Mine on Saideni informal settlement**

The study found that, 5.3 percent of the 75 respondents, are employed by Nampundwe Mine, while 94.7 percent does not work for Nampundwe Mine as can be seen in Figure 5.11. In addition, Table 5.3. Shows the tabulation of organizations and other economic sources that sustain the existence of Saideni informal settlement. Therefore, this state of affair means that, residents of Saideni informal settlement does not depend on the Nampundwe Mine for economic survival but on other economic activities such as business, farming and piece works. Some residents are in employment at the nearby industries such as Kafue Sugar/Consolidated Farming Limited, Universal Mine/Sanje Mine, and Spruce land, Rios Investment, Chidom International as well as other institutions such as Shibuyunji District Council and Government.



**Figure 5.11: Residents that are employed by Nampundwe Mine**

Source: Field Data, 2019

**Table. 5.3. Organizations and other economic sources that sustain the existence of Saideni informal settlement**

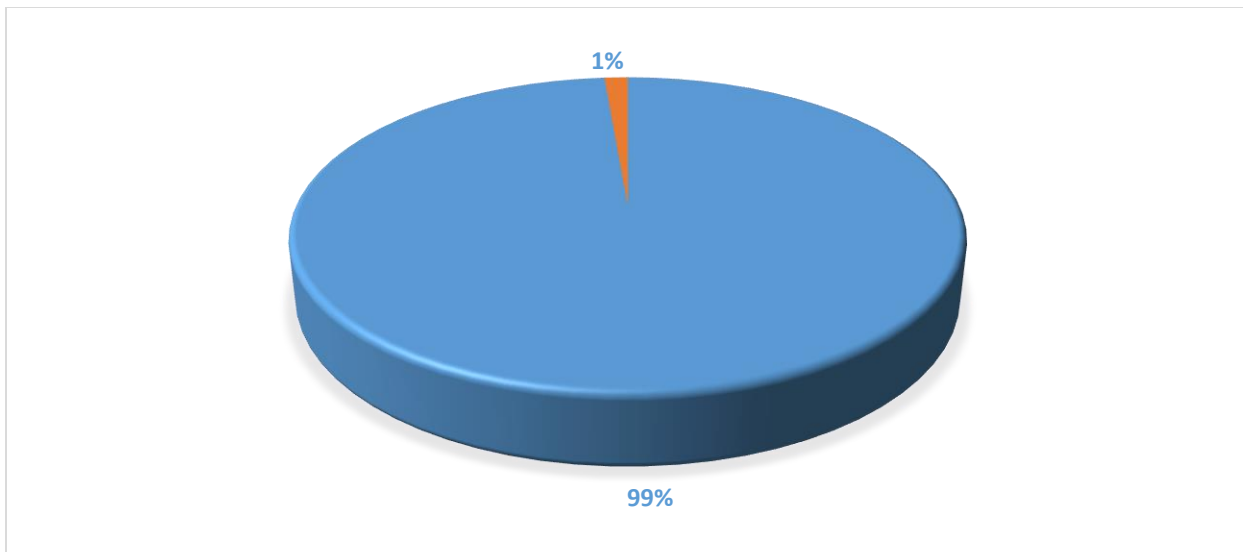
Sources of income	Number of respondents	Percentage
Kafue Sugar/Consolidated Farming Ltd	10	13.33
Nampundwe Mine	4	5.33
Government	2	2.66
Council	1	1.33
Chidom International	1	1.33
Rios Investment	2	2.66
Spruce land	2	2.66
Universal/Sanje Mine	2	2.66
Other sources	51	68
<b>TOTAL</b>	<b>75</b>	<b>100</b>

Source: Field Survey, 2019.

## 5.5.0. SAIDENI INFORMAL SETTLEMENT AND ITS ENVIRON

### 5.5.1. Socio-economic linkages of Saideni and its environ

The study discovered that, 99 percent of the respondents confirmed there is a relationship between the residents of Saideni informal settlement and the surrounding economic activities. While, one percent said, there is no relationship between residents of Saideni informal settlement and surrounding areas as can be seen in Figure 5.12. The relationship is based on socio-economic activities. Therefore, it can be concluded that there is a relationship between residents of Saideni informal settlement and the surrounding economic areas.



*Figure 5.12: Socio-economic connectivity of residents of Saideni and it's environ*

Source: Filed Survey, 2019

### 5.5.2. Type of socio-economic connectivity between residents of Saideni and its environ

The study found that, the socio-economic linkage between residents of Saideni settlement and its environ was based on business, employment and other factors. Business was represented by 44 percent, employment and other factors were represented by 41.33 percent and 14.66 percent respectively.

#### 5.5.2.1. Business

The study found that, 44 percent of 75 respondents submitted that the connection was based on business. This means that, the majority of residents in Saideni informal settlement engage in business within the surrounding areas. Trading is done through buying and selling of different merchandise such as; new and second hand clothes, shoes, cattle, fish, charcoal, chickens, beer such as Kachasu, Chibuku (Maize beer), Mosi, Castle and many more.

A Key informant said that; *connection is through business such as sale of farm produce, animals, charcoal and clothes. The other connections include beer drinking, playing of football and netball, and social services such as, clinic, schools (Interview, 31<sup>st</sup> January, 2019).*

#### **5.5.2.2. Other factors**

The study further found that 41.33 percent of 75 respondents submitted that the connection was based on social factors such as; Football and Netball, Marriages, Church Congregation, Ward Development Committees, Cooperatives (Agriculture related) and Community meetings. The connection was also based on social services such as Nampundwe Primary, Nampundwe Secondary School, and Nampundwe Rural Health Center located in Saideni settlement. This means that, school going pupils from the nearby surrounding areas come to Saideni informal settlement for schooling, and also to access medical services due to the fact that Nampundwe Primary and Secondary Schools and Nampundwe Rural Health Centers are located in Saideni settlement.

#### **5.5.2.3. Employment**

The study found that 14.66 percent of 75 respondents submitted that, the relationship was based on employment. Residents of Saideni go to work in Kafue Sugar/Consolidated Farming Limited, Universal mine (Trade Kings), Chidom international, Rios investment, Spruce land, Government institutions and Nampundwe Mine.

A Key informant said that; *residents of Saideni are connected with surrounding areas through employment in the nearby industries such as Kafue Sugar, Universal Mine (Trade Kings), and Nampundwe Mine. (Interview, 31<sup>st</sup> January, 2019).*

Another Key informant said that, *“people are connected through Agriculture Cooperatives and social interaction through Marriages, Church congregation, Ward Development Committees, and community meetings, (Interview, 31<sup>st</sup> January, 2019).*

#### **5.5.2.4 Conclusion**

Chapter Five has presented the findings as collected from the field. The chapter has presented the gender, age, level of education, length of stay and monthly income of residents of Saideni informal settlement. It has further presented the origins of residents of Saideni, the pull factor of Saideni settlement, natural population increase in Saideni settlement, factors sustaining existence of Saideni settlement such as socio and economic factors, status of home ownership and reasons for coming to Saideni. The Chapter has further presented the economic activities of residents of

Saideni in terms of sources of income, nature of business for the self-employed residents, agriculture related businesses such as farming and trading of agriculture produce, Non-agricultural business and other businesses as source of livelihood. The chapter has further presented formal employment as source of livelihood, terms of employment for those in employment, reasons for continued stay in Saideni and influence of Nampundwe Mine on Saideni informal settlement.

Lastly, the chapter looked at the socio-economic linkage of Saideni and its environ, type of socio-economic connectivity between residents of Saideni and its environ in terms of business, employment and other factors. Having analyzed and presented the research findings, the next chapter presents the interpretation and discussions of the research findings based on the existence and growth of Saideni informal settlement in a rural setting of Nampundwe area.

## **CHAPTER SIX: INTERPRETATION AND DISCUSSION OF THE RESULTS**

### **6.1. Introduction**

This chapter discusses the findings of the study with respect to the objectives which were; i) to identify factors that led to the establishment of Saideni informal settlement, (ii) to ascertain factors that sustain its continued existence and growth, (iii) to establish the relationship between the settlement and its environ. The chapter is divided into four sections. The first section discusses information on gender, age, level of education, length of stay in Saideni settlement, income levels of residents, and linkage between education and income level of residents of Saideni settlement. The second section discusses the findings on the establishment of Saideni settlement. The third section discusses the economic activities of the residents of Saideni settlement, while the fourth section discusses the relationship between residents of Saideni settlement and the surrounding economic activities. The following section presents gender, age, level of education, length of stay in Saideni, income, and linkage between education and income level of residents of Saideni.

### **6.2. Gender of respondents**

The study revealed that 61 percent of 75 respondents were women while 39 percent were Men. Women were found to be home at the time of interview unlike men. Men had gone for work and to attend to business activities. This result is similar to what (Massey, 2017) underscored, where he argued that, women are the ones that are mostly found settled in informal settlements than men in urban setting. Therefore, it can be concluded that, not only were there more women settled in informal settlements of urban settings but also in rural setting. On the other hand, Roy (2009:82) argued that, “the current common sense on informality is that it is synonymous with poverty. Informality is not associated with forms of wealth and power”. Meaning that, informality is not just for the people who are poor but also the people who are well to do. In addition (Mutale, 1994) qualifies that, with the acute shortage of low-cost rental housing, the shanty is no longer a haven for anti-social elements, if indeed it ever was, it is also the home of the Civil Servant, Teacher, Bank Clerk, Nurse, Soldier, and Policeman who cannot find accommodation in the conventional housing estates.

Further, the results of the study indicated that, there were more women than men in Saideni informal settlement that participated in the study. Therefore, bearing in mind the activities women perform in Saideni informal settlement as explained in the above paragraph, this could be the reason why women were found to be home at the time of interview than men. Men had gone for

work and to do other business. On the other hand, more women were found to have settled in Saideni informal settlement than their male counterparts. This is the reason why women participate in many activities in Saideni informal settlement. Therefore, this assertion is not only applicable to informal settlements found in urban setting but also in a rural setting.

### **6.3. Age of the respondents**

The age distribution of respondents showed that, most of respondents were young adults with majority (of the dwellers) falling within the age range of 30-40 years. This is in agreement with Sakala (2016:9), Melesse, (2006:16) who argued that “mostly settlers of informal settlements are between 20 to 40 years of age. Meaning that, the study was well represented by Men and Women who are mature. The finding confirms that, Saideni informal settlement exhibits the same age characteristics as those found in urban informal settlements. This age range is energetic and job seekers and can also run small-medium businesses as source of livelihood. The young population of Saideni informal settlement is also providing labour to Kafue Sugar/Consolidated Farming Limited and other neighbouring industries, while some are running their own businesses as source of livelihood, hence contributing to the growth of Saideni informal settlement. On the other hand, young population is impacting negatively on Saideni settlement through crime, especially those youths who are not engaged in any economic activities as source of livelihood.

### **6.4. Level of education of respondents**

The study revealed that, 56 percent of 42 respondents had obtained secondary education, 32 percent had obtained the primary education while seven percent had gone up to tertiary level. Five percent had never been to school. This means that, majority of the respondents had received formal education, the respondents were able to read and understand questions. However, the study was represented by men and women who were not educated because most of them had gone up to Secondary and Primary levels. Mbilikita, (2015:24) argued that, “Education is one of the most important investments a country can make in its people and future, and is critical to reducing poverty and inequality”. Education, gives people critical skills and tools to help them provide for themselves and their children. Further, education levels is also a critical pre-requisite for any community to develop because it affects how people respond to development interventions (PPHPZ, 2012). Further, El-Batran & Arandel (1998:222) state that, “residents of informal settlements tend to belong to lower-income segments of the population and are more affected by unemployment, low levels of professional skills and low levels of education” (Tilaki,2011).

Education is good for many positive developments in the society. This indicates that not only were there more un-educated people in informal settlements of urban settings but also in rural setting as the case of Saideni informal settlement.

### **6.5. Length of stay of respondents in Saideni**

The study revealed that 44 percent of 33 respondents had lived above 15 years in Saideni settlement, 21.3 percent had lived up to 6 to 10 years, while 9.3 percent had lived between 11 to 15 years. This means that the study was represented by men and women who have lived in Saideni settlement for over 15 years and have seen Saideni settlement grow. Sakala (2016:11) in his study, identified the variable factors that influences people to live for a long time in an urban informal settlement setting, these were; physical, political, socio-economic, cultural, historical and institutional factors. To some extent, these factors does not only influence people to live long in urban informal settlement but also in rural informal settlement as the case of Saideni. Further, Hurskainen (2004) contends that, the majority of the migrants settle in informal settlements because the rentals in these areas are affordable, and there is no formal low-income housing available. The aspect of affordable housing is evident in that residents cannot afford to rent a house outside Saideni informal settlement.

### **6.6. Monthly income of respondents**

The results of the study indicated that 60 percent of the respondents earn less than K1, 000.00 per month. This means that, the majority of the residents of Saideni informal settlements are poor. Majority of the residents of Saideni informal settlement have no education, their incoming earning is also low due to the fact that, they cannot find a well-paying job with their low primary or secondary education certificates. Besides, some residents of Saideni cannot engage themselves into higher profile lucrative businesses due to lack of capital money for investment. This assertion is similar to what Sakala (2016) concluded in his study that, most of the residents in informal settlements have low level of income. This state of affair can be concluded that, not only were there more low income earners in informal settlements of urban setting but also in rural informal settlements. On the other hand, this assertion contradicts Fernande and Varley's (1998) claim, who argued that, many better to do people live in communities that have many unauthorized structures. In addition, Melesse (2005:17) argued that, "it is evident that informal settlements in the study area are not only inhabited by the low-income groups or the urban poor. Equally, economically strong or higher income earning household heads are also found in the informal settlements".

Additionally, squatting, especially in the recently emerged squatter settlements is not poverty driven (Melesse, 2005, Roy, 2009). This assertion is similar to Saideni informal settlement where few well to do individuals are still living in Saideni despite being economically strong, thereby having similar characteristics with informal settlements in the urban settings.

### **6.7. Linkage between education and income level in relation to the growth of Saideni settlement**

Since most of the residents in Saideni are not educated, their income is also low as evidenced in the study. This also shows that, the majority of the people are poor, where they earn less than K1,000.00 per month. Sakala, (2016) argued that, low level of education and high illiteracy rate are some of the basic characteristics of informal settlement dwellers, mostly people who stay in informal settlements have low level or no education at all. He further argued that, most of the people in informal settlements have low level of income. This shows that, not only were there more low income earners in informal settlements of urban areas but also in rural settings. Higher education breeds higher income and consequently brings about high economical standard of living of an individual or settlement. However, since residents of Saideni have low level of education, this has resulted into low levels of income, thereby having a poor standard of living and un-acceptable statutory infrastructural development of the settlement.

Additionally, El-Batran & Arandel (1998:222) state that, “residents of informal settlements tend to belong to lower-income segments of the population and are more affected by unemployment, low levels of professional skills and low levels of education”. The study conducted by Chitengi, (2018) concluded that, informal dwellers indicate that building standards to be inappropriate and affected affordability of the low-income house builders. Consequently, this “pushes” low income residents to informal settlements that do not apply the stringent building procedures. Associated with these regulations are high costs related to architectural drawings, purchase of statutory materials such as blocks, cement, sand, timber, iron sheets and many more, and submission of building plans for statutory approvals, (Sakala, 2016). Therefore, it can be argued that, although there are residents who are highly educated and well to do in Saideni informal settlement, the majority of residents are less educated and are in low income category. This state of affair has led to the continued construction of low standard houses with non-adherence to the regulations and building codes due to low income informal dwellers earn per month. Therefore, Saideni informal

settlement keeps on mushrooming this way due to low level of education and low income coupled with regulations and building codes which affect the residents.

## **6.2.0. ESTABLISHMENT OF SAIDENI SETTLEMENT**

### **6.2.1. Origins of respondents**

The study found that, 28 respondents representing 37.33 percent migrated from different places within Shibuyunji District and came to settle in Saideni informal settlement. Saideni attracted a lot of migrants from within Central Province unlike other provinces such as Lusaka, Western, Copperbelt, Southern, Eastern, Northern and North Western. Migrations within Shibuyunji district and other places in Central Province were attributed to employment opportunities in Nampundwe Mine and other recent industries such as Kafue Sugar/Consolidated Farming Limited, Universal Mine/Sanje Mine in Nampundwe area. Immigrants to Nampundwe in pursuit of employment and business opportunities found themselves in Saideni informal settlement due to lack of accommodation in other residential areas such as Kasunka, Circuit and Ninety section of Nampundwe. Migrations led to the development and growth of Saideni informal settlement.

Mutisya & Yarime (2011:198) argued that, “the unprecedented rates of urbanization can be linked to massive migratory movements as well as to natural growth, challenging urban planning and thereby causing environmental problems with far reaching effects”. Furthermore, UN-Habitat, (2011) confirms that, after independence the movement of Zambian people ultimately resulted in an influx of people into the urban areas. Indeed, most of the people coming from rural areas could not get accommodation in the statutory residential areas, either on account of affordability or availability of housing. Those who could not find accommodation in statutory residential areas were left with no choice, but to squat on empty public land such as Saideni informal settlement.

A Key informant said that, *“in 1973 people came to look for employment in the King Edward Mine, now the Konkola Copper Mine/Nampundwe Mine”, (Interview, 30<sup>th</sup> January, 2019).*

Further, the study found that, Kafue Sugar/Consolidated Farming Limited goes round the Provinces of Zambia to recruit labour (especially in Central, Lusaka and Western Province) to work in the Sugar Cane Plantation on short term contracts. Accordingly, Kumwenda (2016:2) underscored that, casual work, which is supposed to be a form of temporary employment, has acquired the status of permanent employment in Zambia without the statutory benefits associated with permanence. In Zambia, casual workers occupy a precarious position in the workplace and

society, and are effectively a new set of ‘underclass’. The Employment Act Chapter 268 of the Laws of Zambia defines a casual employee as “any employee the terms of whose employment provide for his payment at the end of each day and who is not engaged for a longer period than twenty four hours at a time”. It further says, a casual employee may be employed up to a maximum period of six months upon which the concerned employee is supposed to serve on permanent and pensionable conditions of service (Kumwenda, 2016).

He argues that, these employees have now become permanent casuals and this has been created for the first time in the Zambian Mining industry and other industries. In addition, Fraser and Lungu (2007) also argued that, casual work is a poor working class ‘who is ready to work for anything as long as they are in employment. Therefore, people migrated to seek better life and business opportunities in Nampundwe and ended up staying in Saideni informal settlement because of affordable life it offers. Further, the results of the study indicated that, most of the migrants came from Central, Lusaka and Western Provinces due to various reasons such as; Saideni is within Nampundwe area in the Central Province as a result, it is easy for people to move and seek greener pastures within the Province. With the case of Lusaka, Lusaka is 55 Kilometers away from Nampundwe, so it is easy for people to move to Nampundwe seeking for employment and business opportunities due to short distance. Regarding the aspect of migrants from Western Province, it is due to availability of labour that improves rural–urban migration bringing agro-skilled workers, (Follmann, 2021). Kafue Sugar/Consolidated Farming Limited, mostly fetches labour from Western Province and brings them to Nampundwe which end up staying in Saideni. This scenario of Saideni settlement is also in conformity with (Sakala, 2016), who concluded that, people migrated from different places of Zambia in pursuit of employment and better life in Lusaka and ended up settling in Garden House informal settlement.

Migration is reckoned to be the major factor for the generally high rate of urbanization, which is fueled by a high level of interprovincial, rural to rural or rural- urban migration, for which a host of push and pull factors are at work, (Begna, 2017). Location of an area plays an important role in attracting migrants from the neighboring areas. Further, Melesse (2006:17) is of the view that, “looking for work is the major reason why squatters in the study area leave their place of origin to new places”. Harte, et al (2009:146) referring to the case of Imizamo Yethu of Cape Town, concluded that, “The majority of Imizamo Yethu residents are Xhosa people from the Eastern Cape region. Most of the people migrated to Cape Town in search of employment, and many travel back

and forth eastward, maintaining strong ties with family and friends”. Therefore, it is evident that the informal settlements in the study area are focal points for migrants (Melesse, 2006:16). The other reason for migration is; hope of improvement in social status or standard of living, search for employment, educational and better medical amenities (Monga, 2011). Therefore, the state of affair in Imizamo Yethu of Cape Town is similar to Saideni informal settlement of Nampundwe area, Central province of Zambia.

A Key informant said that, *“Migrants to Nampundwe in search of employment used to stay in Kanyama or Kabwizu near the graveyard when Saideni informal settlement was just a bush, but people were later moved to Saideni as an extension of settlement for mine workers by the Nampundwe Mine (ZCCM),” (Interview, 31<sup>st</sup> January, 2019).*

Further, Monga (2011:31) argued that, “the increased population of informal settlements is as a result of migration. Rural-urban migration usually originate in areas with low agricultural production where the use of land often exceeds its carrying capacity. Regrettably, excessive migration combined with inadequate infrastructure facilities in the urban centers cause’s significant environmental concerns (Cole, 1995). This is evident in Saideni settlement in that, the area is not planned as a result, it lacks municipal services such as good roads, drainages, water and sanitation, health facilities, and yet it accommodates a larger population of Nampundwe residents. This state of affair agrees with Melesse (2005:7) who argued that, “most municipal governments of developing countries lack financial and administrative resources to provide newly expanded areas with infrastructure and basic urban services”. As a result, there is inadequate provision and the existing services are not sufficiently maintained (Cheema, 1993:5). On the contrary, Katewonga, (2015:66) argued that, “from the microeconomic perspective, the benefits of migration may accrue over a period of time. For this reason, migration is an investment that entails costs now in the hope of benefits in the future”. Migration is also considered as an investment in human capital, because it is embodied in the human being as a long-term benefit. Migrants may be expecting future benefits rather than short-term increases in their earning potential.

### **6.2.2. The pull factor of Saideni informal settlement**

Saideni informal settlement has low cost of living where house rentals, food, clothes are affordable. House rentals are as low as K100.00 per month. Some residents cook their meals on firewood especially those who are not connected to the national grid (electricity). This state of affair confirm what Simwanda & Murayama (2018:9), concluded in their study that; informal settlement dwellers

lack access to electricity in some cases. Further Mutisya & Yarime (2011), the case of Kibera informal settlement, concluded that more than 70 percent of the slums lack electricity. For example, in Kibera informal settlement of Kenya, provision of energy is controlled by government owned firms and since Kibera settlements are classified as illegal, these energy firms have not been able to set power transmission points in many parts of Kibera. In addition, the cost of electricity is quite high not only to slums residents but also to the rest of Kenyans living in the city. The scenario of Kibera settlement of Kenya is similar to that of Saideni informal settlement where Zambia Electricity Supply Cooperation (ZESCO), a utility company assigned to provide electricity in Zambia has also failed to light most houses in Saideni informal settlement due to high price (statutory fees) that comes with this undertaking. Some residents cannot afford to pay statutory fees required to connect electricity to their houses. Also, since Saideni is unplanned, it is difficult for ZESCO to connect power due to houses not having plot numbers and ownership of the house not clearly known, as a result, hindering electricity connection to the property. Further, there is an opportunity of business in Saideni settlement considering the fact that, people trade freely without any inconvenience from the relevant authority. People trade within Saideni, and also within and outside Nampundwe area. Most of the people survive through business/trading due to attractive profit margins they make.

In addition, unity and cooperation is another reason that attracts people to come to Saideni settlement. This state of affair is in agreement with Harte, et al, (2009:150) who concluded that, social networks as firmly entrenched in the Xhosa culture. Having family and friends in the settlement was the reason given by most survey respondents for choosing to live in Imizamo Yethu in the first instance. Indications were that, financial, material and accommodation support was ongoing, in accordance with the cultural norm. Conversely, residents of Saideni informal settlement are united and cooperate in most of the things they do or want to do.

A Key informant said that, *“there is good cooperation in Saideni,” (Interview, 30<sup>th</sup> January, 2019).*

Further, Massey (2017:211) submit that, “a woman in New Rest informal settlement commented that women in this community help each other. The networks that exist have very formal internal structure, hierarchy and communication system”. He further argued that, (Massey 2017:212) “Women do form some groups and deal with the problems together, if one of them has a problem they call a special meeting and solve it”. Social networks are also a channel through which women

can secure their rights. The argument by Massey is similar to that of Saideni informal settlement of a rural setting, where residents of Saideni settlement support each other in times of funerals where they mobilise food and money to help the deceased family in order to relieve pain of losing their beloved ones. Residents of Saideni are friendly, respect each other and live in harmony because of the conducive environment the settlement offers. Women in Saideni settlement have also formed groups which they use to pursue what they want. The formed groups are involved in sports such as football, netball, committee meetings and acquisition of fertilizer for agriculture purposes as submitted by one of the Key informant.

### **6.2.3. Natural Population Increase in Saideni**

The study found that Five out of 75 respondents representing 6.66 percent were born in Saideni informal Settlement. Hove, (2013) is of the view that, developing regions are experiencing the fastest rate of urbanization attributed to high levels of natural population increase and an increase in rural-urban migration. The contribution of natural population growth, which is high in both rural and urban areas, is second only to that of rural-to-urban migration. The high levels of natural population growth may be explained by the presence of large numbers of first generation rural-to-urban migrants who bring their rural traditions concerning family size to the city coupled with the availability of relatively better health facilities in the cities resulting in lower mortality rates and thus contributes to a higher rate of natural population growth (PPHPZ, 2012). It is likely that, in the near future natural population growth will overtake migration as the leading factor in the growth of urban centres (Hove et al, 2013). The study conducted by Yasini (2007) concluded that, the population of the informal settlements is very high compared to the planned areas. In addition, El-Batran, & Arandel (1998:219), further concluded that, “Greater Cairo’s rapid population growth rate can be explained both by a rapid natural increase and by rural-urban migration”. Between 1935 and 1965, in-migration accounted for approximately 35 per cent of this growth in Greater Cairo. Cairo’s recent census data show a decline in the case of migration as 80 per cent of Cairo’s population growth arises from natural increase as of today. The population is growing very fast due to high birth rates, immigration of people from rural areas and the influx of foreigners. Therefore, the natural population increase attributed to high birth rates and migration is not just high in urban informal settlements but also in a rural informal settlement of Saideni.

### **6.2.4. Factors sustaining existence of Saideni informal settlement**

The study found that people were preferring to leave in Saideni unlike other residential places such as, Ninety, Circuit, and Kasunka area of Nampundwe due to the social-economic factors that the

settlement possesses. This section seeks to explain the socio-economic factors that has contributed to the existence and growth of Saideni informal settlement.

#### **6.2.4.1. Social factors**

The study revealed that, people are staying in Saideni due to social factors that include; marriage, family plot, born in Saideni, family stay in Saideni, conducive environment, lack of accommodation in Nampundwe and some are dependants. Marriage is causing people to stay in Saideni. This state of affair is similar to that of George informal settlement of Lusaka City (PPHPZ, 2012:13). Sakala (2016:11) acknowledged that, marriage, family ties and inadequate housing are some of the factors influencing the growth of unauthorized structures in Garden House informal settlement of Lusaka. Some people are staying in Saideni settlement because of family plot. Family plot is a plot acquired by forefathers or parents. People are staying on family plots because they do not have enough money to pay for house rentals elsewhere, instead they opt to stay on a family plot. Other people are in Saideni because their family stay in Saideni. Cooperation in the community is another factor that sustain residents stay in Saideni. Dependance is another reason that is causing people to leave in Saideni due to the fact that, they are being kept by parents, uncles and aunties. The environment was said to be conducive hence influencing residents stay in Saideni informal settlement. Lack of accommodation in Nampundwe is another social factor that influences people's stay in Saideni. There is no enough houses in Nampundwe area in places such as Kasunka section which has only twenty eight (28) houses, Circuit section with forty (40) houses and Ninety section with only 90 housing units. This state of affair is in agreement with Harte, et al (2009:150) who concluded that, "having family and friends in the settlement was the reason given by most survey respondents for choosing to live in Imizamo Yethu in the first instance. The scenario of Imizamo Yethu settlement of South Africa is similar to that of Saideni informal settlement. Further, the situation of Saideni informal settlement is similar to what Sakala (2016) concluded in his study, were he acknowledged that, marriage, family ties and inadequate housing are some of the factors influencing the growth of unauthorized structures in Garden House informal settlement of Lusaka City in Zambia.

#### **6.2.4.2. Economic factors**

The study revealed that there is availability of houses in Saideni settlement compared to other residential areas like Kasunka, Circuit and Ninety section of Nampundwe. Further, affordable life is attributed to cheap house, food and clothing's leading people to stay in Saideni settlement. Most

of the people stay in their own houses, making them continued stay in Saideni informal settlement because they do not pay any house rentals. Further, four respondents representing 5.33 percent confirmed that employment is another factor that led people to stay in Saideni settlement. Employment seekers in Nampundwe Mine and other industries within Nampundwe area get attracted to settle in Saideni due to affordable house rentals and availability of houses. Further, contractual employment is another factor that leads people to stay in Saideni settlement this is because they are insecure with their employment status, in that employment may finish any time, so it is better to stay in a cheap house and save some money for future use. Cole (1995) argued that, rural-urban migration is accelerated by the lack of local opportunities for both formal and informal employment. Business is another economic factor that lead people to stay in Saideni informal settlement. People are engaged in different business activities. Favorable business opportunities and affordable land is another factors that lead people to stay in Saideni informal settlement. Short distance to work place is another factor that attract people to stay in Saideni. Distance from Saideni to place of work also plays a critical role in that the employee does not have to spend much time walking, cycling or driving for work. This implies that, people have settled in Saideni settlement due to various reasons as alluded to above, however, the majority representing 54.66 percent have settled in Saideni settlement due to cheap house rentals and affordable life. Some residents prefer to settle in Saideni settlement because they are staying on family plot, some own plots, while others is due to short distance to work.

#### **6.2.5. Home ownership in Saideni Settlement**

The study found that 33 out of the 75 respondents representing 44 percent were tenants while 42 respondents representing 56 percent were house owners or landlords. This entails that, the majority residents of Saideni informal settlement own houses due to availability and cheap plots. Plots are easily accessed and acquired in Saideni informal settlement through Traditional Leadership (Headmen). The situation is like this in Saideni informal settlement due to the fact that planning institutions such as Shibuyunji District Council and Central Province Planning Authority have lost control of land administration and management. Land in Saideni informal settlement is not planned, numbered nor surveyed by the office of the Surveyor General though building of infrastructure have continued to be done. Melesse, (2005:8) underscored that, informal settlements are mostly concentrated in the peripheral areas of large cities, on steep hillsides, river gorges, and flood plains. The main reason for the expansion of informal settlement on these fragile slopes and

hazardous areas is that, land is very cheap or can be occupied without payment, and also there is less possibility of eviction from such sites (Hardoy et al., 2001:74). Conversely, when it comes to acquisition of planned land, it is always ensured that the plots are numbered, surveyed and serviced with roads, drainages, and water and sewer system before they are allocated/offered to members of the public as required by Urban and Regional Planning (URP) Act No. 3 of 2015. This state of affair makes it difficult for the low income and marginalized people to acquire Council plots/state land. Monga, (2011:34) argued that, “over 65 percent of the respondents said they owned their plot or house but only about 15 percent had title deeds to the land in Kamanga unplanned settlement of Zambia (World Bank, 2002)”. Most of the residents had no proof that they owned the land on which they had built their houses. The scenario of Kamanga in Lusaka, is in tandem with the situation of Saideni informal settlement where majority of residents who own houses do not have security of tenure because there is no proof that they had bought the land on which the house was built. As a result, Melesse, (2005:8) argued that, “the urban poor in most cities of developing countries have occupied land illegally and have built their houses with their own resources, without following the building codes and other governmental regulations”. On the other hand, there is also a good number of residents renting houses in Saideni informal settlement, this is due to cheap house rentals depending on how much one earns per month. This state of affair is in agreement with Massey, (2017:214) who argued that, some rent out the shack for extra income and, in some cases, live in the shack themselves while renting out the main house. The services of the house such as electricity, water and sanitation are shared within the shack. Electricity is often connected via illegal wiring systems.

#### **6.2.6. Reasons for coming to Saideni informal settlement**

The study revealed that, most of the people preferred settling in Saideni due to availability of houses. Saideni informal settlement has more houses compared to other residential areas in Nampundwe such as Kasunka, Circuit and Ninety section. Most of the houses are very cheap, for instance one house was renting as low as K100.00 per month. It was observed that, some of the houses are single rooms. A single room was most often used as both a living room as well as a bed room, as also observed by Sakala (2016) in the case of Garden House informal settlement of Lusaka City. In addition, Habasonda (2012), concluded that, the relaxed rules and regulations on construction of houses render the place most affordable in the city both for landlords and tenants. Most residents of Kanyama informal settlement of Lusaka do not have well-paid jobs. As such,

they cannot afford building in residential areas with strict adherence to rules when constructing. The scenario of Kanyama is similar to that of Saideni informal settlement where residents do not follow the building regulations codes when it comes to building of houses.

Furthermore, other residents were attracted to settle in Saideni due to employment opportunities in Nampundwe Mine, while other residents preferred staying in Saideni settlement due to their low salaries which can only allow them to leave in Saideni informal settlement. Melesse (2006), argued that, the majority of the people migrate to the city to look for employment and end up staying in informal settlements. The experience of Kolfe Keranio Sub-City in Addis Ababa is similar to that of Saideni were migrants that came to Nampundwe in pursuit of employment ended up staying in Saideni informal settlement. Marriage is another factor that attracted people to settle in Saideni. Married men and women follow their spouses in Nampundwe and end up living in Saideni informal settlement.

### **6.3.0. ECONOMIC ACTIVITIES OF THE RESIDENTS OF SAIDENI**

#### **6.3.1. Sources of income**

The study revealed that, 51 percent of residents in Saideni are not in formal employment but engage in different businesses to sustain themselves. 32 percent of residents are in employment in different companies while 17 percent were not employed but also engage in piece work and trading. The types of occupation observed in Saideni confirm Melese's (2006) assertion that, informal settlements are usually characterized by self-employed workers. In addition, Wekesa et al., (2011:239) concluded that, "the majority of the people rely mostly on informal economy for subsistence. Their incomes are irregular and uncertain and generally, unemployment is very high". The income sources of informal settlements in South Africa is similar to that of Saideni informal settlement.

#### **6.3.2.1. Agriculture Related Business**

##### **6.3.2.1.1. Farming and Trading of Agriculture produce**

The study revealed that, residents of Saideni settlement engage in selling vegetables, pop corns, poultry, meat (Butchery), maize, groundnuts and sausages do not just create business opportunities for the residents of Saideni informal settlement and Nampundwe area but also provide food security within and outside Nampundwe area to places such as Lusaka, the Capital City of Zambia. Residents of Saideni informal settlement are engaged in the farm production and sale of various agriculture produce as a way of survival due to its locality of a rural setting. Habasonda (2012:7)

is of the view that, some people in Kanyama sell foodstuffs at the markets, while others specialize in selling livestock such as goats and pigs, and others sell poultry. Therefore, most of the merchandise sold in Kanyama informal settlement of Lusaka is similar to that which is sold in Saideni informal settlement. Therefore, there is no much difference in nature of business being conducted in urban informal settlement as well as those of a rural setting.

#### **6.3.2.2. Non- Agricultural Business**

The study revealed that, residents of Saideni informal settlement engage themselves in other non-agriculture related business such as sale of clothes (new and second hand clothes). Tailoring and designing is another business that is flourishing in Saideni. Sale of grocery was another business that the residents of Saideni engage in. Residents of Saideni buy grocery goods from Lusaka City and bring to Saideni for sale. Sale of clothes (New and old), Tailoring and designing and grocery does not just provide clothing's and grocery to the people of Saideni informal settlement and Nampundwe area, there is also an aspect of money making through sale of these merchandise. Sale of grocery such as sugar, bathing soap, detergents etc also promote trade links to other neighbouring towns such as Lusaka City, Kafue, Mumbwa and other Districts. The scenario of Saideni is similar to what Habasonda (2012:7) pointed out that, some people in Kanyama sell foodstuffs at the market, others sell second hand clothes referred to as 'Salaula' (meaning 'select from a pile'). Others have makeshift stalls at their homes where they sell groceries such as detergents, soap and other domestic household goods. In addition, Mpembamoto, et al, (2017) contends that, residents of low-income areas make use of their homes for a range of economic activities. They sublet some of the rooms, have stores or workshops in part of the home, and sell assorted goods such as food and beverages. Many tenant households would be unable to afford rent for their dwellings without the HBEs as the case of Saideni. By so doing, residents improve their income and access to jobs, goods and services within a settlement. Enterprise of this nature save time and money by eliminating travel to work, pressure on public transport not just in informal settlements in an urban setting but also in the rural setting as the case of Saideni.

#### **6.3.2.3. Other businesses as source of livelihood**

Residents of Saideni further engage themselves in the sale of charcoal and Fritters, Shoes, Baking and Selling Scones, Barbershop, Saloon, Carpentry, Metal fabrication and repairing fridges respectively. Others brew beer such as Kachasu (traditional beer made out of Maize), others are landlords that collect house rentals for survival while others engage themselves in piece work

(manual work) as a way of revenue generation. GRZ (1965) explains that, "piece work" means any work they pay for which is estimated by the amount of work performed irrespective of the time occupied in its performance. Casual work include activities where residents work for pay on a daily basis as per availability of the employment (Simiyu, 2018). The scenario of residents of Saideni informal settlement survival means is similar to that of Kalingalinga informal settlement. Lusaka City Council (2007) documented that, informal settlement dwellers of Kalingalinga survive through vending, selling vegetables in the markets and selling sand along Alick Nkhata roadside. They also survive through carpentry, tailoring, tinsmith, metal work, piece works, and making blocks, crushing stones and brewing illicit beer. Others work as maids, garden boys, security guards, as well as drivers. Further, the situation of Saideni informal settlement is in agreement with Habasonda, (2012:7) who concluded that, some residents of Kanyama have built their homes in this area and yet others have built houses strictly for business/rentals. She further pointed out that ... others specialize in selling livestock such as goats and pigs, and others sell poultry. Further, the type of occupation observed in Saideni informal settlement confirm Melese's (2006) assertion that, informal settlements are usually characterized by self-employed workers. Residents of Saideni informal settlement engage themselves in different type of work and business as a source of livelihood.

### **6.3.3. Formal Employment in Saideni informal settlement**

The study found that, 32 percent of 75 respondents are in employment working with different organizations such as Chidom International, Government Council, Kafue Sugar/Consolidated Farming Limited and Nampundwe Mine, thereby lifting the livelihood of residents of Saideni informal settlement. Kafue Consolidated Farming employs more residents of Saideni informal settlement compared to other organizations within Nampundwe. However, apart from Government and Nampundwe Mine who have employed residents on permanent basis, giving employees a piece of mind in terms of job security, the other companies/contractors do not keep its employees beyond six months to avoid employing them on permanent basis. Haglud, (2010:97) contends that, "the outdated labor law makes an ambiguous distinction between temporary and permanent employees. This makes it easy for employers to "casualize" labor: were workers are hired for short period of time, often with no benefits, only to be dismissed once their probation expires and then rehired. This state of affair sustains the livelihood of residents of Saideni informal settlement. Therefore, the existence and growth of Saideni informal settlement does not just depend on

business and farming as source of livelihood, but there is also employment and other economic activities the residents are involved in.

#### **6.3.4. Terms of Employment**

The study found that, the majority of people who are in employment work on short term contracts while a few are on permanent employment with organizations and institutions within and outside Nampundwe area. Those in permanent employment work for the Government and Nampundwe Mine while those on contract employment work for Kafue Sugar/Consolidate Farming Ltd, Chidom International, Rios investment and Spruce land. Since the majority of the residents of Saideni informal settlement are on contracts, this state of affair creates more employment opportunities to other members of the public to be employed, thereby contributing to migration of people to and from Saideni informal settlement due to the fact that, these contractors do not keep its employees beyond six months in order to avoid employing them on permanent basis.

Haglund, (2010:97) contends that, “the outdated labor law makes an ambiguous distinction between temporary and permanent employees. This makes it easy for employers to “casualize” labor: were workers are hired for short period of time, often with no benefits, only to be dismissed once their probation expires and then rehired. In the case of contractors whose employees may constitute up to half of the workers on a typical mine site, it appears that casualization remains the norm”. The moment the contract expires, these contractors goes to some selected Provinces in Zambia to fetch new people for labour. Eventually once these new people are brought to Nampundwe, they find themselves staying in Saideni informal settlement.

#### **6.3.5.1. Reasons for continued stay in Saideni informal settlement**

The study found that, people are staying in Saideni due to affordable life the settlement offers. To start with Saideni informal settlement was meant for miners. People who were employed in Nampundwe Mine but did not have accommodation in Ninety, Circuit or Kasunka area were allocated plots in Saideni settlement by Nampundwe Mine so that they can build their own houses. Lack of accommodation in Nampundwe area is another reason that attracts people to stay in Saideni. There is no enough housing units in places like Ninety, Circuit, and Kasunka sections, as a result the employed and those not employed end up staying in Saideni. In addition, there are those residents who are in employment and company pay for their accommodation, as a result, they have no choice but continue living in Saideni settlement. Some residents are in Saideni

because they stay on a family plot. Some residents have built houses on family plots and does not pay house rentals, hence there is no need for them to look for accommodation elsewhere.

Therefore, it can be concluded that, even the employed people have preferred staying in Saideni due to its affordable house rent compared to other places such as Ninety, Circuit and Kasunka area. Habasonda (2012) argued that, the alluring facilities of city life attract mass exodus into towns, giving rise to slums owing to acute shortage of space for housing. The large numbers of people coming into town create pressure on the few available accommodation. The situation of Kanyama of Lusaka is similar to that of Saideni settlement where people that come to Nampundwe in pursuit of employment and business opportunities find their way into Saideni informal settlement. As a result the settlement keeps on growing due to demand for accommodation. Further, Habasonda, (2012:7) acknowledges that “even though Kanyama settlement houses are slightly higher in rentals, between K150, 000 - K750,000 (US\$ 30-150 equivalent) in comparison with other informal settlements around town, most people prefer the area to cut down on the transport costs they would otherwise incur if they stayed elsewhere”. Similarly, houses in Saideni informal settlement are cheaper compared to other places like Ninety, Circuit or Kasunka area of Nampundwe. The cost of living is also affordable in terms of food and house rentals. Houses are as low as K100.00 per month. This state of affair is in agreement with (Kombe, 2005) who concluded that, “informal settlements also provide accommodation for 32 percent to 85 percent of its population. Further, business opportunities the settlement offers, employed spouse and short distance to work are some of the reasons that make Saideni to offer affordable life. Some married spouses cannot afford to rent a house elsewhere apart from Saideni settlement were there is affordable house rentals coupled with low salary they earn per month. Saideni settlement is near to the surrounding economic activities such as Nampundwe mine, Kafue Sugar/Consolidated Farming Limited, and Government offices, hence short distance to work results into less expenditure on transport costs thereby saving some money.

### **6.3.6. Influence of Nampundwe Mine on Saideni informal settlement**

The study found that, residents of Saideni informal settlement does not depend on the Nampundwe Mine for economic survival but on other economic activities such as business, farming and piece works. Some residents are in employment at the nearby industries such as Kafue Sugar/Consolidated Farming Limited, Universal Mine/Sanje Mine, and Spruce land, Rios Investment, Chidom International as well as other institutions such as Shibuyunji District Council

and Government. The results of the study shows that, the existence of Saideni informal settlement does not depend on Nampundwe Mine for survival but on other economic activities that the residents are involved in. This is evident in that, only 5.3 percent out of 75 respondents confirmed working for the mine. The low uptake of employment levels is attributed to low production of the mine having gone through the privatization process in the early 1990s (Simutanyi, 2008). Further, the Nampundwe Mine does not employ so many people as was the case before the privatization of the Mine.

#### **6.5.0. SAIDENI INFORMAL SETTLEMENT AND ITS ENVIRON**

The study sought to establish if there was any socio-economic connection between residents of Saideni informal settlement and the surrounding economic areas. The findings revealed that, the relationship is based on the socio-economic aspect. Therefore, there is a relationship between residents of Saideni informal settlement and the surrounding economic areas. The linkage has been established as follows;

#### **6.5.2. Type of socio-economic connectivity between residents of Saideni and its environ**

##### **6.5.2.1. Business**

The study revealed that, majority of residents of Saideni informal settlement engage in business within the surrounding areas (Saideni and surrounding economic areas). Trading is done through buying and selling of different merchandise such as; new and second hand Clothes, Shoes, Cattle, Fish, Charcoal, Chickens, Beer such as Kachasu, Chibuku (Maize beer), Mosi, Castle and many more. Harte, et al, (2009:151), confirms that, there are many social issues associated with Shebeens and the sale of alcohol in informal settlements. Alcohol is guaranteed to sell within the settlement and its sale provides the only source of income for some households.

##### **6.5.2.2. Other factors**

The study, further revealed that, the connection was based on social factors such as; Football, Netball, Marriages, Church congregation, Ward Development Committees, Cooperatives (Agriculture related), Community meetings and social services such as Nampundwe Primary School, Nampundwe Secondary School and Nampundwe Rural Health Center located in Saideni informal settlement. This means that, school going pupils from the surrounding areas come to Saideni for schooling, and to access medical services at Nampundwe Rural Health Center thereby playing a key role in the interaction of residents of Saideni and the surrounding areas. Further, residents of Saideni informal settlement participate in playing Football and Netball competitions. They also interact based on cooperatives (agriculture related), community meetings, Church

congregations and Ward Development Committees. Inter-marriages is also another factor that connects residents of Saideni informal settlement with its environ.

### **6.5.2.3. Employment**

The study revealed that, the socio-economic linkage of residents of Saideni settlement and its environ is based on employment. Employment is another factor that creates interaction between residents of Saideni informal settlement and surrounding areas. Residents go to work in the nearby areas such as Kafue Sugar Company/Consolidate Farming limited, Universal Mine/Sanje Mine, Nampundwe Mine, and at Zambia Minerals and Processing Company (ZM &P). On the other hand, provision of social services such as Nampundwe Primary and Secondary School and Nampundwe Rural Health Center provides employment to some government workers, thereby playing a critical role in the interaction of residents of Saideni and the surrounding areas. The study showed a strong connection between residents of Saideni and its surrounding areas.

### **6.5.3. Conclusion**

The chapter has discussed the findings as presented in chapter five. The chapter has discussed gender, age, level of education, length of stay and monthly income of residents of Saideni informal settlement. It has further discussed the origins of residents of Saideni informal settlement, the pull factors of Saideni settlement, natural population increase, factors sustaining existence of Saideni settlement such as socio and economic factors, status of home ownership and reasons for coming to Saideni. The chapter has further explained the economic activities of residents of Saideni in terms of sources of income, nature of business for the self-employed residents, agriculture related businesses such as farming and trading of agriculture produce, Non-agricultural business and other businesses as source of livelihood. The chapter has further discussed formal employment as source of livelihood, terms of employment for those in employment, reasons for continued stay in Saideni and influence of Nampundwe Mine on Saideni informal settlement. Lastly, the chapter discussed the socio-economic linkage of Saideni and its environ, type of socio-economic connectivity between residents of Saideni and its environ in terms of business, employment and other factors. Having discussed the research findings, the next chapter presents the conclusion and recommendations of the research based on the findings of the study on the existence and growth of Saideni informal settlement in a rural setting of Nampundwe, Shibuyunji district.

## **CHAPTER SEVEN: CONCLUSION AND RECOMMENDATION**

### **7.1. Introduction**

This chapter presents the conclusion and recommendations of the research findings. The chapter has provided the information based on the aim and objectives of the study. The aim of the study looked at the investigation of the existence of Saideni, an informal settlement in a rural setting of Nampundwe in Shibuyunji District. The objectives of the study were; (I) To identify factors that led to the establishment of Saideni informal settlement. (ii) To ascertain factors that sustain its continued existence and growth (iii) To establish the relationship between settlement and its environ. The chapter has further presented reflections on key research findings and make recommendations on how Government and other relevant stakeholders can intervene in improving the livelihood of the residents through various ways regarding the existence and growth of Saideni informal settlements of a rural setting in Nampundwe area, Shibuyunji District.

### **7.2. Reflections on key research findings**

This section has presented the summary of the research findings based on the objectives as discussed in Chapter Five. Saideni informal settlement has developed on converted land from customary to leasehold tenure by the then Zambia Consolidated Copper Mine (ZCCM). Saideni is surrounded by villages since it is located in a rural setting. The settlement evolved due to the development of Nampundwe Mine where most of the settlers in Saideni migrated from different places within Shibuyunji District and other places in Zambia. Migrants that came to Nampundwe in pursuit of employment first settled in Kanyama/Kawizu area located near the graveyard of Nampundwe area. The settlers, were later relocated to an open agriculture land (now Saideni) by the then Nampundwe Mine/Zambia Consolidated Copper Mine. In addition, other factors identified as reasons for development of Saideni informal settlement were; availability of land to build, affordable house rentals, lack of accommodation in Nampundwe area in places such as Kasunka, Circuit and Ninety Section. Further, migration and natural population increase has also been identified as factors that resulted in the growth and expansion of Saideni informal settlement.

The study further found that, people are staying in Saideni informal settlement due to various reasons such as; availability of accommodation, others are landlords, other residents stay on family plot. Also short distance to work and affordable food and clothes are other factors. Resident's trade within Saideni settlement and in Nampundwe area. Most of the residents survive through business

due to good profit margins they make. Further, there is unity and cooperation in the settlement where residents are united and cooperate in most of the things they do or want to do.

Further, residents of Saideni do not only depend on Nampundwe Mine nor nearby industries for survival but it's a collection of different economic activities that sustain them such as business/trading, employment and farming within and outside Nampundwe Area. The socio-economic connectivity between residents of Saideni and its environment is based on; business, employment and other factors such as football and netball competition, marriages, church congregation, Ward Development Committees (WDC), cooperatives (Agriculture related) and community meetings. The connectivity is also based on the accessibility of social services such as Nampundwe Primary and Secondary School and Nampundwe Rural Health Center located in Saideni informal settlement. Further, the study found that, the socio-economic characteristics of Saideni settlement of a rural setting are not different from informal settlements located in urban setting.

### **7.3. Recommendations**

This section comprises recommendations that will address challenges facing the existence of Saideni informal settlement. The main target groups for this recommendation include, the government through responsible line Ministries as policymakers; Local Authority, research and learning institutions, and citizens who desire to see their settlement flourish with good habitable life. The study recommends the following based on the findings and conclusions:

(1) The Ministry of Local Government through Shibuyunji District Council should expand its affordable housing scheme to include informal settlement found in rural areas such as Saideni, given the fact that, most of the residents are low income earners who find it difficult to build standard houses as required in the Urban Regional Planning Act Number 3 of 2015. Affordable housing scheme will give an opportunity to the residents to own decent houses even in a rural setting. The cost of house repayment should be done in instalments over a long period of time. This will prevent residents from using un-authorized materials to build houses/structures.

(2) Shibuyunji District Council and Central Province Planning Authority should strictly enforce the land planning regulations in Saideni settlement starting with land allocation since the settlement falls within the planning jurisdiction. Residents who go against the land planning regulations should be given a specific time-frame to make necessary corrections such as

regularization of the property, application for planning permission within the confines of the law. Those who fail to comply should have their structures demolished as prescribed by law in the Urban and Regional Planning Act Number 3 of 2015.

(3) The Ministry of Labour should come up with stringent measures by discouraging casualization. Casualization does not give residents piece of mind and it also promotes rural-rural and rural-urban migration. Immigrants that come to Saideni put so much pressure on already inadequate social services such as health facility, schools and other services. Thus, in order to minimize migration and pressure on Saideni informal settlement, strengthening of the regional capital (Kabwe) and other small urban centres should be promoted within Shibuyunji District and Central Province of Zambia.

(4) Shibuyunji District Council should formulate a comprehensive and consistent legal basis to prevent the emergence of new informal settlements. Land speculators in Saideni informal settlement have been inefficiently exploiting land for their own speculative gain. Thus, in order to control the problem, the Council should enact proper policy regarding the conversion of agricultural land to urban use.

(5) The majority of the household heads in Saideni informal settlement are in low-income groups and they have been pushed to stay in Saideni informal settlement mainly due to affordable life it offers. Hence, policies that encourage low-cost housing should be in place.

(6) Shibuyunji District Council should provide resources to cooperatives through Constituency Development Fund (CDF) to enable residents expand their businesses and farming.

#### **7.4. Conclusion**

The final chapter has provided a summary of the findings. The chapter has provided the conclusion, the reflections and the recommendations based on the results of the study with regard to the existence and growth of Saideni informal settlement in a rural setting of Nampundwe area. The chapter has presented that, residents of Nampundwe opted to stay in Saideni informal settlement due to various reasons that include; affordable house rentals, availability of accommodation, available land to build, affordable food and clothes, others are landlords while others live on family plot, short distance to work. With regard to policy implication, Shibuyunji District Council should expand its affordable housing scheme to include informal settlement found in a rural areas. Formulate a comprehensive and consistent legal basis to prevent the emergence of new informal settlements by coming up with policies that encourage low-cost housing to be in place. The Council

should further enact proper policy regarding the conversion of agricultural land to urban use in order to avoid future informal settlements. Come up with stringent measures by discouraging casualization which does not give resident's piece of mind and promotes rural-rural and rural-urban migration. The chapter has further concluded that, residents of Saideni do not only depend on Nampundwe Mine nor nearby industries for survival but it's a collection of different economic activities that they engage in such as business/trading, employment and farming. The socio-economic connectivity between residents of Saideni and its environ is based on; business, employment and other factors such as Football and Netball competition, Marriages, Church congregation, Ward Development Committees (WDC), Cooperatives and Community meetings.

### **7.5. Areas for future research**

There are several areas in need of further critical interrogation to ensure future development of informal settlements in rural areas are curtailed. Based on the findings of the research, the following constitute critical areas for further research:

1. Labour laws that discourage casualization as it promotes rural-rural, rural-urban migration leading to development of informal settlements.
2. Interrogation on future emergence of informal settlements in a rural setting away from Mining related activities.
3. Drivers of land scarcity in rural areas, leading to land owners renting out customary land for farming purposes

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**APPENDICES**

Appendix I

The University of Zambia  
School of Natural Sciences  
Department of Geography and Environmental studies  
Interview Schedule for Key informants

Dear Respondent,

My name is Charles Mununkila Kaboyi, a Postgraduate student at the University of Zambia. I am conducting a study on the “An assessment of the existence of an informal settlement in a rural setting; the case of Saideni informal settlement in Nampundwe, Shibuyunji District, Central Province, Zambia”. The aim of the study is to enable me fulfil the requirement for the award of the Master of Science in Spatial Planning at the University of Zambia.

You have been selected to participate in this study by answering the questions below. The study is purely for academic purposes and the provided answers in this questionnaire will be treated with utmost confidentiality. Participation in this study is voluntary and your assistance will be greatly appreciated.

1. Name of Organization.....
2. Position of interviewee.....
3. Length of Service .....
4. Duties of interviewee .....
5. Level of education attained? 1. None ( ) 2. Primary ( ) 3. Secondary ( ) 4. Tertiary ( )
6. Do you know when Saideni Settlement started? 1. Yes ( ) 2. No ( )

7. If yes, how did it start? .....  
.....  
.....  
.....
8. In your opinion, is Saideni settlement growing or getting smaller? Give reasons.....  
.....  
.....  
.....
9. Who allocates land to build a house in Saideni Compound?.....  
.....
10. Why do people come to live in Saideni settlement than any other areas in Nampundwe?  
.....  
.....  
.....  
.....
11. What are the sources of livelihood for the people of Saideni Settlement?.....  
.....  
.....  
.....
12. Who allocates land for farming in Saideni settlement?.....  
.....
13. Where do farmers in Saideni Settlement sell their farm produce? .....  
.....  
Explain why .....  
.....  
.....
14. In your opinion, is there any connection in terms of socio economic activities between Saideni Settlement and its surrounding areas? 1. Yes ( ) 2. No ( )
15. If the answer to question 14 is yes, state the connection.  
.....  
.....

.....  
16. Do you have any other comment on Saideni Settlement? .....

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

**Thank you for your participation**

Appendix ii.

The University of Zambia  
School of Natural Sciences  
Department of Geography and Environmental studies  
Saideni Settlement Household Questionnaire

Dear Respondent,

My name is Charles Mununkila Kaboyi, a Postgraduate student of the University of Zambia. I am conducting a study on the “An assessment of the existence of an informal settlement in a rural setting; the case of Saideni informal settlement in Nampundwe, Shibuyunji District, Central Province, Zambia”. The aim of the study is to enable me fulfil the requirement for the award of the Master of Science in Spatial Planning at the University of Zambia.

You have been selected to participate in this study by answering the questions below. The study is purely for academic purposes and the provided answers in this questionnaire will be treated with utmost confidentiality. Participation in this study is voluntary and your assistance will be greatly appreciated.

**Instructions: Tick or explain where necessary**

1. Sex of respondent. 1. Male ( ) 2. Female ( )
2. Age of respondent. 1.30-40 ( ) 2. 41-50 ( ) 3. 51-60 ( ) 4. Above 60 ( )
3. Level of education attained? 1. None ( ) 2. Primary ( ) 3. Secondary ( ) 4. Tertiary ( )
4. How long have you lived in Saideni Settlement? 1. Less than 1 year ( ) 2. 1-5 years ( ) 3. 6-10 years ( ) 4.11-15 years ( ) 5. Above 15 years ( )
5. Where were you living before coming to Saideni Settlement? .....
6. What attracted you to settle in Saideni Settlement?
  1. Land to build ( ) 2. Availability of house ( ) 3. Employment ( )
7. Approximately how much do you earn in a month? 1. Less K1000 ( ) 2. K1001 – K2500 ( ) 3. K2501 – K5000 ( ) 4. K5001 – K7500 ( ) 5. More than K7500 ( )

8. What is your source of income? 1. Self-employed ( ) 2. Employed 3. Unemployed ( )
9. If self-employed, what is the nature of your Business? .....
- .....
10. If employed, who is your employer? .....
11. If employed, are you on:
- 1. Contract? ( )
  - 2. Permanent employment? ( )
  - 3. Casual employment? ( )
12. If employed, what makes you continue to stay in Saideni?.....
- .....
- .....
13. If you are unemployed, what is the source of your livelihood? .....
- .....
- .....
14. Were you employed before coming to Saideni? 1. Yes ( ) 2. No. ( )
15. If yes, why did you come to Saideni Settlement? .....
- .....
- .....
16. Why do you continue living in Saideni? .....
- .....
- .....
17. What alternative settlement did you consider before settling in Saideni Settlement? 1. Ninety Area ( ) 2. Circuit Area ( ) 3. Kasunka Area ( ) 4. Other (Specify) .....
18. Why did you choose to settle in Saideni instead of the area you mentioned?
- .....
- .....
- .....
19. Do you have a farm? 1. Yes ( ) 2. No. ( ) 3. Rent ( )

- 20 How much rent do you pay? 1. K100-K200 ( ) 2. K201-K300 ( ) 3. K302 -K400 ( )
21. If yes, how big is it? 1. 1-2 ha ( ) 2. 2-3 ha ( ) 3. 3-4 ha ( ) 4. Above 5 ha ( )
22. Who gave you the farm land? 1. Headman ( ) 2. Individual ( ) 3. Other (Specify) .....
23. How easy is it to get farm land? 1. Very Easy ( ) 2. Easy ( ) 3. Neither Easy nor Difficult ( ) 4. Difficult ( ) 5. Very Difficult ( )
24. If very easy, give reasons.....  
 .....  
 .....
25. If very difficult, give reasons.....  
 .....  
 .....
26. How far is your farm land from Saideni Settlement?  
 1. Less 1 KM ( ) 2. 2-3 KM ( ) 3. 3-4 KM ( ) 4. Above 5 KM ( )
27. Did you have a bigger or smaller piece of land where to farm than the one you have here?  
 1 Bigger ( ) 2. Smaller ( ) 3. Same size ( )
28. If bigger, why did you leave the land? .....  
 .....  
 .....
29. If smaller or same size, why did you leave the land? .....  
 .....  
 .....
30. Where do you sell your farm produce? 1. Local ( ) 2. Lusaka ( ) 3. Mumbwa ( ) 4. Other (Specify) .....
31. Approximately how much does farming contribute to your income per month? 1. Less K1000 ( ) 2. K1001 – K2000 ( ) 3. K2001 – K3000 ( ) 4. K3001 – K4000 ( )
32. Are you a tenant or owner of the house? 1. Tenant ( ) 2. Owner ( )
33. If you rent, how much do you pay for house per month?  
 1. K100 - K200 ( ) 2. K200 - K300 ( ) 3. K300 - K400 ( ) 4.K400 - K500 ( ) 5. Above K500 ( )
34. If you own the house, how did you acquire it? 1. Bought ( ) 2. Given ( ) 3. Inherited ( )

35. Who gave you the land on which the house is built?

1. Ward Development Committee ( ) 2. Political party official ( ) 3. Council ( ) 4. Headman ( ) 5. ZCCM ( )

36. Do you have an occupancy license to your property? 1. Yes ( ) 2. No ( )

37. If you do not have an occupancy licence, state the reason for not having an occupancy licence.....

.....  
.....

38. Do you work in Nampundwe mine? 1. Yes ( ) 2. No ( )

39. Is there any connection in terms of socio economic activities between Saideni residents and the surrounding areas? 1. Yes ( ) 2. No. ( )

40. If answer to question 39 is Yes, what is the socio economic connection with surrounding areas?

.....  
.....

41. Do you have any further comment on Saideni? .....

.....

**Thank you for your participation**