

**INFORMAL LAND MARKET DYNAMICS IN KALINGALINGA
SETTLEMENT OF LUSAKA**

By

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A Dissertation submitted to the University of Zambia in partial fulfillment of the
requirement of the degree of Master of Science in Spatial Planning

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DECLARATION

I, hereby declare that this dissertation is my own work. Neither the material nor any part of the thesis has been submitted in the past, or is being, or is to be submitted for a degree in the University of Zambia or any other University. All published work or material from other sources incorporated in this dissertation have been acknowledged and adequately referenced.

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ABSTRACT

Informal land markets characterize most improvement areas in the global south and are also evident in Kalingalinga settlement of Lusaka. After a physical upgrade, Kalingalinga area has increased in value over time. Old residents are selling their properties and relocating to places where there is cheaper land. This work explores the reasons for the sale of properties, places of relocation, and quality of the sellers' lives after the sale of properties in Kalingalinga. Twenty key informants and five Kalingalinga residents were sampled purposively. Thirty sellers who had relocated were sampled through snow ball. Thematic/content analysis, and descriptive statistics were used to analyse objectives one and two, while a paired sample T-Test at alpha level 0.05 (2-tailed) and content were used to analyse objective three. Findings of the study showed that 41.8 percent of the sellers sold due to family disputes. This is because most of the sampled land was acquired through inheritance from parents. A total of 30.1 percent sold due to poverty, and the rest sold due to one or more of the following reasons; attractive prices, crisis, rising property values, the desire to improve life, neighbourhood influence, land use change, ignorance on leasing, rise in cost of living, and conflict in land use. Mtendere East and Kalingalinga are a favourite choice of relocation amongst the sellers, with 52.7 percent going for the former and 40 percent the latter. These places of relocation were most significant because they had security of tenure and cheaper land. Other places in order of descent include; Mtendere, NRDC, Kabangwe farms, Chongwe outskirts, Ngómbe, Chalala, Kabanana, Mumbwa, and Kafue. Most places of relocation have a background of informality and were further away from the CBD. The three standards used to assess the seller's quality of life before and after sale were, which are: value of their houses; access to social services and utilities; and individual impression. Most houses acquired after selling were cheaper, had fewer rooms, lacked water and electricity, but had better building materials and toiletry. They were located far from workplaces, town centre, main market, and health centres. Although some LCC officials said that the sellers benefited from the sale, some PPHPZ officials and the sellers themselves claimed otherwise. The study concluded that much of the implications of informal land markets on the sellers were negative. The findings present a need for further assessment of how institutions can realign informal land markets to establish a solution where both buyers and sellers benefit.

KEY WORDS: Informal Land markets, Gentrification, Kalingalinga

DEDICATION

I dedicate this dissertation to my mother Ms. Bessie Mululu Chirwa and the Almighty God who made it possible for me to be in this world and participate in its endeavors, including this study.

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ACRONYMS AND ABBREVIATIONS

| | |
|--------|---|
| CBD | Central Business District |
| CBOs | Community Based Organizations |
| CSO | Central Statistical Office |
| DANIDA | Danish International Development Agency |
| GTZ | Gesellschaft Technische Zusammenarbeit |
| IDP | Integrated Development Plan |
| JCTR | Jesuit Center for Theological Reflections |
| JICA | Japan International Cooperation Agency |
| LCC | Lusaka City Council |
| MCAZ | Millennium Challenge Account Zambia |
| MLGH | Ministry of Local Government and Housing |
| NRDC | Natural Resource Development College |
| PPHPZ | People’s Process on Housing Poverty in Zambia |
| SDGs | Strategic Development Goals |
| SI | Statutory Instrument |
| SMEs | Small and Medium-Scale Enterprises |
| SPSS | Statistical Package for the Social Sciences |
| UNZA | University of Zambia |
| ZHPPF | Zambian Homeless and Poor People’s Federation |

DEFINITION OF TERMS

Urban gentrification: the process within an urban setting whereby the richer middle class or investors purchase land/residential properties in old residential areas (usually informal/improvement areas) from the poor to take advantage of its increased value.

Informal land market: the selling and buying of land/residential properties without the involvement of local authorities except at the stage of ownership transfer.

Squatter upgrading: the process by which an informal settlement is improved physically and or socio-economically through the introduction of facilities necessary to raise the people's living standards.

Sellers (former land owners): these are residents of an improvement area (Kalingalinga) who sold their residential properties and relocated from their old plots.

CHAPTER ONE

OVERVIEW AND BACKGROUND

1.1 Background of the Study

Informal land market is the selling and purchasing of land/residential properties without the engagement of local authorities (UN-Habitat, 2010; Anabaraonye, 2017; Thirkell, 1996; Berrisford, 2007). This practice is common in informal/improvement areas. According to the economic land rent theory by Ricardo (1889, 91), “when an area receives productive improvements upon it, it attracts the richer middle class and investors who purchase the land from old poorer residents”. This process is referred to as urban gentrification. Mohammed *et al.* (2014) also observes that places near the Central Business District (CBD) tend to increase in value faster than those which are further away. Therefore, informal settlements near the CBDs which have received productive improvements upon them often experience informal land markets. This is the case for Kalingalinga settlement in Lusaka city.

In his study, Chikuta (2016) claims that informal land markets are taking place in Kalingalinga settlement. Kalingalinga is an improvement area which was physically upgraded in 1987 by a joint project of the Lusaka Urban District Council (LUDC) and the German Technical Assistance (GTA) and has since been an attraction to people with commercial interests (GTZ Report, 1987). The physical upgrade of the settlement saw an increase in the transaction of residential properties to investors. The Lusaka City Council (LCC) through the Statutory and Improvement Areas Act Cap 194 of the laws of Zambia gazetted Kalingalinga as an improvement area and the stretch along Alick Nkhata road as a commercial precinct (Mulimba, 2007). With such provisions, residents of Kalingalinga are selling off their properties and relocating.

Chikuta (2016, 5) postulates that, “the buyers demolish old structures and rebuild magnificent shopping malls and office blocks”. He assessed the urban morphological changes that have taken place in Kalingalinga and showed that a lot of large buildings for commercial purposes have been erected in places where old small structures once existed. From this observation, it is clear that the buyers establish businesses on the spaces where they purchase land in Kalingalinga. However, it is not clear where the sellers go to and

what happens to their livelihoods in their places of relocation. Thus, this study explores the reasons why residents sell their residential properties in Kalingalinga, where they go after selling, and further examines whether their lives have transformed in any way in their places of relocation.

Some scholars contend that people in improvement areas sell their properties because of desperation (Thirkell, 1996; Tinsley, 1997; Nwanna, 2012; Berrisford, 2007) while others argue that it is because of economic prospects (Kironde, 2000; Twarambamenye and Nyawidi, 2012). Most authors say that desperation is the main cause of selling. Scholars have also debated about where the sellers go after selling and much of the literature reviewed suggests that they (sellers) relocate to other informal settlements (Macpherson, 2013; Feldman, 2014; Thirkell, 1996; Smolka, 2002). Furthermore, the reviewed literature showed that most sellers' standard of living declined after the sale (Muhammed *et al.*, 2014; Feldman, 2014; Vigdor, 2012; Taher and Ibrahim, 2014; Kombe, 2007).

Although other scholars assert that some sellers improved their lives after the sale (Schill and Nathan, 1983), much of their analysis was based on secondary data and their propositions can be overruled by that of scholars who asserted that the sellers' lives declined based on empirical cases. For example: unlike Shepard (2012) who generalizes from the works of Schill, Nathan, and Vigdor in the 1980s and concludes that the sellers neither lose out nor benefit; Thirkell (1996), did a case study in Cebu city and her findings are consistent with the follow up interviews by Feldman (2014) on the displaced (relocates) in New York city, where he found that 10, 000 people who sold off their houses lost out because they were found living in overcrowded apartments that lacked basic necessities, and had limited access to social services and public utilities.

This study is a build-up on the study by Chikuta (2016) which concluded that the sellers of residential properties in Kalingalinga relocate to more deprived areas and their standard of living degenerates. While he claims that the sellers relocate to places of depravity, did not follow up the sellers to their places of relocation to assess their living conditions. This study therefore follows up the sellers in their places of relocation to assess whether their living conditions have improved or declined since they sold their properties in Kalingalinga.

1.2 Statement of the Problem

Kalingalinga is one area in Lusaka city with active informal land markets (Mulimba, 2007; Chikuta, 2016). Informal land markets have the potential to cause harm to the sellers of land. According to case studies on informal land markets done in different cities by Thirkell (1996), Berrisford (2007), and Feldman (2014), people who sold their residential properties relocated to places of depravity void of basic utilities and necessities like clean water, electricity, decent shelter, health centers, and waste management facilities. Taher and Ibrahim (2013), and Muhammed *et al.* (2014) contend that most places of relocation are informal areas. This they argue, is an indication that informal land markets lead to the creation of informal settlements, places often characterized by poverty. There is a possibility of a similar occurrence in Kalingalinga.

However, from the literature reviewed, little is known to indicate that follow up interviews were done among Kalingalinga residents to assess the sellers' living conditions in their places of relocation. This study therefore followed up the sellers in their places of relocation and assessed their quality of life after the sale. The study by Chikuta (2016) explored the socio-economic implications of gentrification among the residents of Kalingalinga but did not follow up the displaced in their places of relocation. This study builds up on Chikuta's study by following up the displaced (sellers of property who relocated) in their places of relocation and assesses their living conditions.

1.3 Aim of the Study

The aim of this study is to assess the effects of gentrification on the sellers of residential properties in Kalingalinga settlement of Lusaka.

1.4 Objectives of the Study

- i. To explore the reasons for the sale of residential properties in Kalingalinga.
- ii. To determine the places of relocation for most sellers of residential properties in Kalingalinga.
- iii. To assess the sellers' quality of life after the sale of residential properties in Kalingalinga.

1.5 Research questions

- i. Why do Kalingalinga residents sell their residential properties?
- ii. Where do sellers relocate after selling their residential properties in Kalingalinga?
- iii. To what extent does the seller's quality of life change after the sale of residential properties Kalingalinga?

1.6 Hypotheses

Null Hypothesis (H₀): there is no significant difference in the quality of life for property seller in Kalingalinga before and after the sale.

Alternative Hypothesis (H_a): there is a significant difference in the quality of life for property sellers in Kalingalinga before and after the sale.

1.7 Significance of the Study

The study contributes to the debate on urban gentrification and fills the gap of knowledge on the outcomes of voluntary displacement of the poor in Africa (Thirkell, 1996; Nwanna, 2012; Taher and Ibrahim, 2014). The study has generated information that can improve policy instruments on settlement upgrading, infrastructure planning as well as decision-making on informal urban land markets. Policy makers can draw information on how they can align these market dynamics to include the poor and thus achieve Sustainable development Goal (SDG) number 11, which is, to make cities and human settlements inclusive, safe, resilient and sustainable. The study may also guide planners in local authorities, and NGOs such as People's Process on Housing Poverty in Zambia (PPHPZ) and Japan International Cooperation Agency (JICA) to plan and implement squatter upgrading in a more sustainable manner, thereby, prevent the further creation of informal settlements. PPHPZ may also be informed on the extent to which informal land markets in Kalingalinga is affecting the poor old residents including other informal/improvement areas and thereby possibly show a direction as to what measures the organization can take to help the vulnerable.

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Framework

The study is premised on the economic land rent theory and the phenomenon of urban gentrification. According to Muhammed *et al.* (2014), economic rent entails gain in value of land near the CBD of a city due to increased socio-economic services and improved infrastructure. Muhammed *et al.* (2014) used the land rent model by Ricardo (1889) to explain that land can gain exponential value over time due to productive improvements upon it and this can attract economic prospects. They further argue that “those who possess that land seek to maximize returns from it while those who desire it are willing to acquire it at whatever cost” (Muhammed *et al.*, 2014, 2). Brown-Saracino (2004, 135) contends that “when a squatter settlement is upgraded, it becomes attractive to investors and the richer middle class”. Zukin (2009) added that the richer middle class purchase land in that area usually for commercial purposes and displace the old poorer residents. Glass (1964, xiii) refers to this process as urban gentrification. He defined urban gentrification as, “the process by which the original, poor and working-class residents, are displaced from neighborhoods by rising costs and other forces directly related to an influx of new, wealthier residents”.

In his dissertation, Chikuta (2016) claims that urban gentrification is taking place in Kalingalinga settlement of Lusaka. He attributes this to the 1990 physical upgrade of the area by JICA which saw the improvement of the area, thus making it attractive for business ventures. Although the settlement was declared by Statutory Instrument (SI) number three Cap 194 of 1976 as an “improvement area”, it did not receive a greater influx of investors until the period after the actual physical upgrading was complete in 1993. In his study, Chikuta claims that there has been an increase in the informal selling and buying of land in Kalingalinga after the year 2000. This indicates that informal land markets are taking place in the settlement. He also noted that LCC’s policy to gazette the area as a commercial precinct has contributed to the escalation of these informal land markets in the settlement. The concern arising from this state of affairs is that, while the buyers redevelop the old structures and establish business centers, it is not clear where the sellers go and what they

do after relocating from their old residence. Chikuta (2016) further claims that the sellers relocate to the fringes of the city and other informal areas where their standard of living degenerates. A summary of the conceptual framework is shown in Figure 2.1.

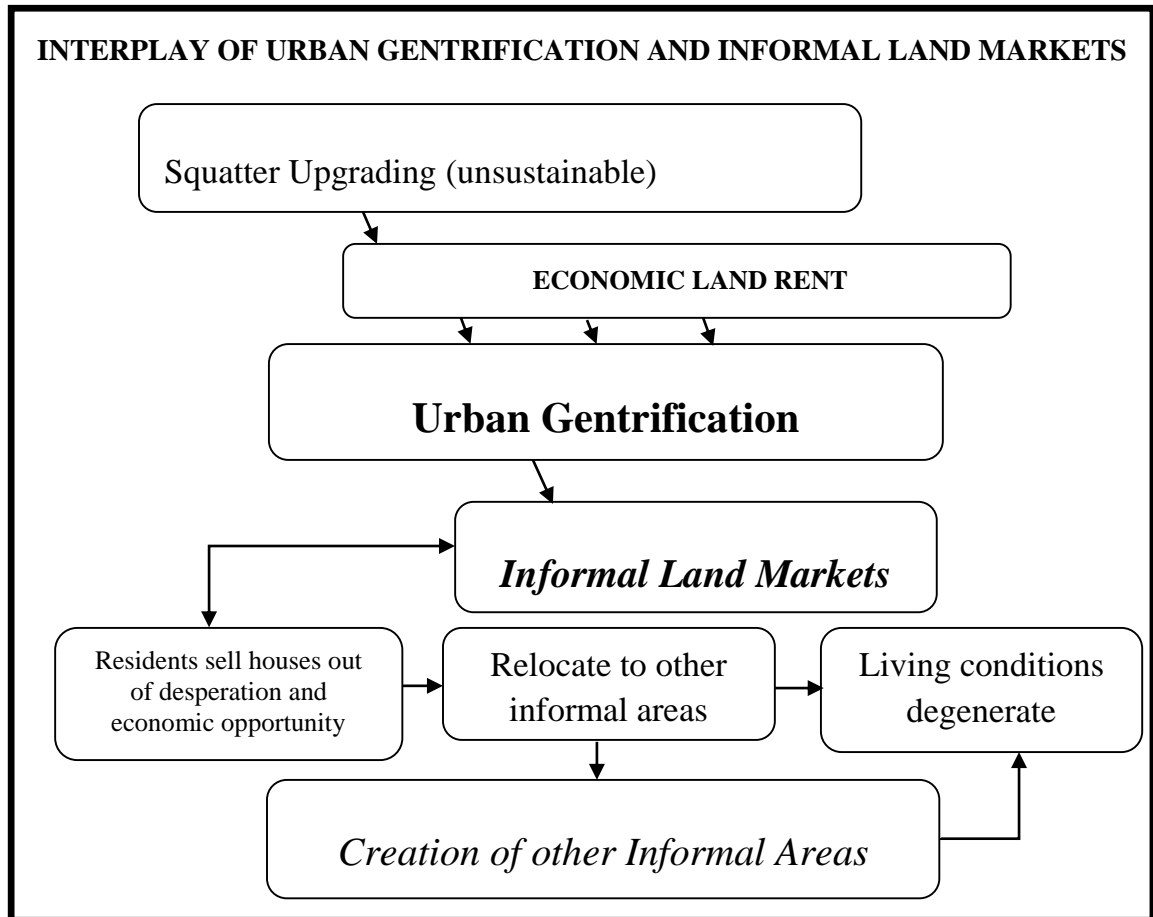


Figure 2.1 Conceptual Framework

Source: Adapted from Ricardo (1889) and Smith (1979)

2.2 Reasons for selling houses in informal areas

Scholars have different views to explain why residents in improvement areas sell their residential properties. While some say that the selling is due to economic aspiration (Zuk *et al.*, 2015; Bruce, 1993), others contend that it is out of desperation and the failure to cope with rising costs of living due to area upgrade (Thirkell, 1997; Tinsley, 1997; Nwanna, 2012; Zuk *et al.*, 2015; Sheppard, 2012; Macpherson, 2013; Taher and Ibrahim, 2014).

Among the scholars that argue that selling is motivated by economic prospects is Bruce who said that “when land assumes value by virtue of productive improvements on it, or has value conferred on it due to investments or location near markets and service centers, indigenous law gradually comes to recognize sales of land” (Bruce: 1993, 4). Zukin (2009) explains that when land gains value in informal settlements due to upgrading, its owners develop economic aspirations and this eventually leads the local authorities to issue policies that favour the flourishing of land markets. Smolka (2003, 7) supports the propositions by Bruce and Zukin when he contends that “regularization of an informal area and making it legal for upgrade adds value to it....” This, he says “repels the poor old residents who pave way for massive capital investors who can manage the new socio-economic dynamics.”

However, some scholars found that desperation is a major factor that prompts most property owners in improvement areas to informally sell land. For instance, Thirkell (1997) found that in Cebu city, old residents sold properties to resolve desperate situations such as illness or death of a beloved one, debt, school fees, court cases, and extreme poverty. She narrates that in most instances, the only remedy of poor old residents to their desperate needs is liquidating their residential property. In line with Thirkell’s findings, Nwanna (2012) also says that most low-income urban people in Nigeria solve their shelter problems through the informal selling of land.

Other scholars like Sheppard (2012) and Macpherson (2013) argue that failure to cope with the drastic socio-economic changes that come with upgrading is what forces the poor to sell their property and move elsewhere. In addition, Taher and Ibrahim (2014) say that systems are not in place to protect the poor who live in squalor from the overpowering market forces which can easily buy them off using bids. The two authors add that, “landlords who received their tenure in these informal settlements as a ‘gift’ are tempted to resell their property due to poverty in an upgraded settlement where socio-economic life has become more costly” (Taher and Ibrahim, 2014, 71).

2.3 Places of relocation after selling houses in informal areas

Some studies found that the sellers of residential properties in improvement areas relocate to squatter and/or informal settlements. Among these scholars include: Thirkell (1996),

Chikuta (2016), Taher and Ibrahim (2014), Feldman (2014), Tinsley (1997), and Berrisford (2007). However, other scholars such as Sheppard (2012), Vigdor (2002), and Schill and Nathan (1983) contend this.

In arguing that sellers relocate back into squatter settlements, Thirkell (1996, 82) states that, “land sales within the informal markets still cause concern for policy makers in that they may lead to displacement of the poorer households who resettle elsewhere, perpetuating squatter housing”. This is echoed in the proposition by Chikuta (2016) who asserts that the displaced recede further away from the core of the city and resettle in other newly formed informal areas. Taher and Ibrahim (2014) also say that those who are tempted to sell their residential properties end up in slum again. A New York study by Feldman (2014) followed up on the places of relocation for a population of 10,000 people who were displaced yearly. His study found that many of the displaced ended up in other squatter settlements. Scholars such as Taher and Ibrahim, Thirkell, and Feldman who found that the sellers relocate to other more deprived informal areas established that the movement to such places was on the premise that they had cheaper properties. This made the sellers feel that they could leverage themselves out of their desperate situations.

However, other scholars like Sheppard (2012, 2) argue that “subsequent careful research has continued to find only limited evidence that the displaced are disadvantaged relative to their previous housing arrangements.” He however adds that this may depend upon the particular urban context. Vigdor (2002) on the other hand examined Boston data which suggested that while some displacement does take place, the poor are not clearly harmed by the displacements but that traces of their relocation shows that they go to decent neighborhoods.

2.4 Quality of life after selling houses in informal areas

Sources of the literature such as Marx, 2010; Feldman, 2014; Thirkell, 1996; Tinsley, 1997 showed that people who sell their residential properties do not improve their quality of life while a few others revealed otherwise. Although most of those who sell their properties anticipate improvement in their living conditions or at least achievement of the original ‘beneficial’ purpose for which they sold, this is not always the case. Marx (2010, 3) for example, argues that “sellers of properties do not often retain enough capital from these

transactions in order to create the much-anticipated wealth”. In the same vein, De Soto (2001, 15) contends that “the property rights traded by the poor people in informal land markets represents ‘dead capital’, and that these property rights tend to lack clarity, hence, can neither be widely traded nor effectively leveraged to generate wealth”.

Additionally, in his follow up interviews of the 10, 000 displaced in New York from improvement areas, the findings by Feldman (2014) are consistent with the assertions made by Marx (2010). Feldman (2014) specifically found a decline in living standards of the displaced and noted that they lived in overcrowded apartments that lacked basic utilities, and social necessities. Furthermore, Taher and Ibrahim (2013) re-echo Marx’s lamentations over the failure of the sellers to complete building shelters or even purchase land in their places of relocation. Similar to these propositions are the findings by Thirkell (1996) in Cebu City, Tinsley (1997) in Bangkok Town, and Berrisford (2007) in Johannesburg which show that in most instances, the sellers either begun to rent or purchased properties of far less worth than what they lived in before selling. This indicates a loss in terms of property value after relocation by the sellers.

Tinsley (1997) did an evaluation on the mechanics of informal land markets in informal areas of Bangkok Town and drew similar conclusions with those of Thirkell (1996) over the outcome of land/property sellers. Tinsley (1997) used a property valuation standard which is two-fold. Firstly, she used the Hedonic House Pricing (HHP) and secondly, she used ‘access to social services’ to determine the value of properties after relocation.

Another author Giannais (1996) also used the hedonic pricing to assess household poverty in Southern Ontario –Canada. Tinsley (1997) and Giannais (1996) evaluated the physical structures in which the sellers lived using measures of; cost of property, lot sizes, number of rooms, and building materials. Just like Giannais, Tinsley found that the sellers did not meet the minimum standards for decent shelter.

Using ‘access to socio-economic’ services such as health centers, main market, places of work, and town center, Tinsley was able to evaluate the worth of the location were the sellers lived. From these standards of measure she deduced that most sellers were further away from important places such as health centers and main markets which played a key

role in their livelihoods. Although Tinsley (1997) evaluated the sellers' standards of living in their places of relocation, she did not compare their quality of life before and after the selling to consider whether there was an improvement or decline in their living conditions. This study aims to fill this gap by comparing the sellers' livelihood before and after the sale to assess whether there was an improvement or decline in their quality of life.

Some scholars, conversely, argue that the sellers' quality of life improved. For example, Schill and Nathan (1983) who conducted surveys of the displaced residents from gentrifying neighborhoods in five different cities indicated that the sellers did not live in worse off conditions following their moves. The two researchers found that the majority of the displaced reported increased levels of satisfaction with their homes, neighborhoods, and commuter times after the move. However, it is important to consider that the studies by Schill and Nathan were done in a much older period, that is, 1980s, as compared to most proponents who argue that the sellers' livelihoods degenerate, that is the 1900s to 2000s. That is important to note because throughout the literature the trends of time seem to have a bearing on the social-spatial dynamics of gentrification and informal land markets. For example in the 1800s, relocation/displacement due to urban gentrification was more of an involuntary process while in the 1900s and 2000s it was more of voluntary rather than involuntary.

2.5 Critique of the literature review

Studies by Thirkell (1996) and Berrisford (2007) concentrated on the comparison between who lost or won between buyers and sellers in informal land markets. The two authors focused less on whether there was improvement or decline in living conditions in the sellers' places of relocation. Rather than pursuing the sellers' outcome, their studies were about exposing the fact that the sellers were the losers while the buyers in most instances were the winners. Findings by Schill and Nathan (1983) which were made more than three decades ago show that the ravages of time that often play into informal land dynamics could have changed the current state of things and this can suggest possible alterations in their earlier inferences and conclusions.

The current study is a field survey which collected data from the sellers of property. Interaction with the actual sellers of the property gave an opportunity for the researcher to

find out what their lives were before and after they sold the property. The case studies by Kironde (2000), Thirkell (1996), and Tinsley (1997) considered how most of the displaced lived in squalor but did not consider their living conditions before. This study however considered the living conditions before and after the selling so as to make comparisons between their life before and after the sale of properties.

CHAPTER THREE THE STUDY AREA

3.1 Description of Study Area

Kalingalinga is approximately 2.7 km² with an estimated population of over 44, 000 people, the settlement is mainly comprised of middle income people whose employment is mainly in security, house maids and maidens, and small medium enterprises (SMEs) (CSO, 2011; Simatele, 2010). The settlement is characterized by old small structures, most of which are currently being redeveloped into magnificent buildings by the wealthier entrepreneurs who buy them from old residents (Chikuta, 2016).

3.2 Location of Study Area

Kalingalinga is located about seven kilometers east of Lusaka’s Town Center along Alick Nkhata road. It is bordered by Kabulonga in the south, Helen Kaunda in the east, Munali in the north, and Mass Media in the west. This location is shown on the map in Figure 3.1.

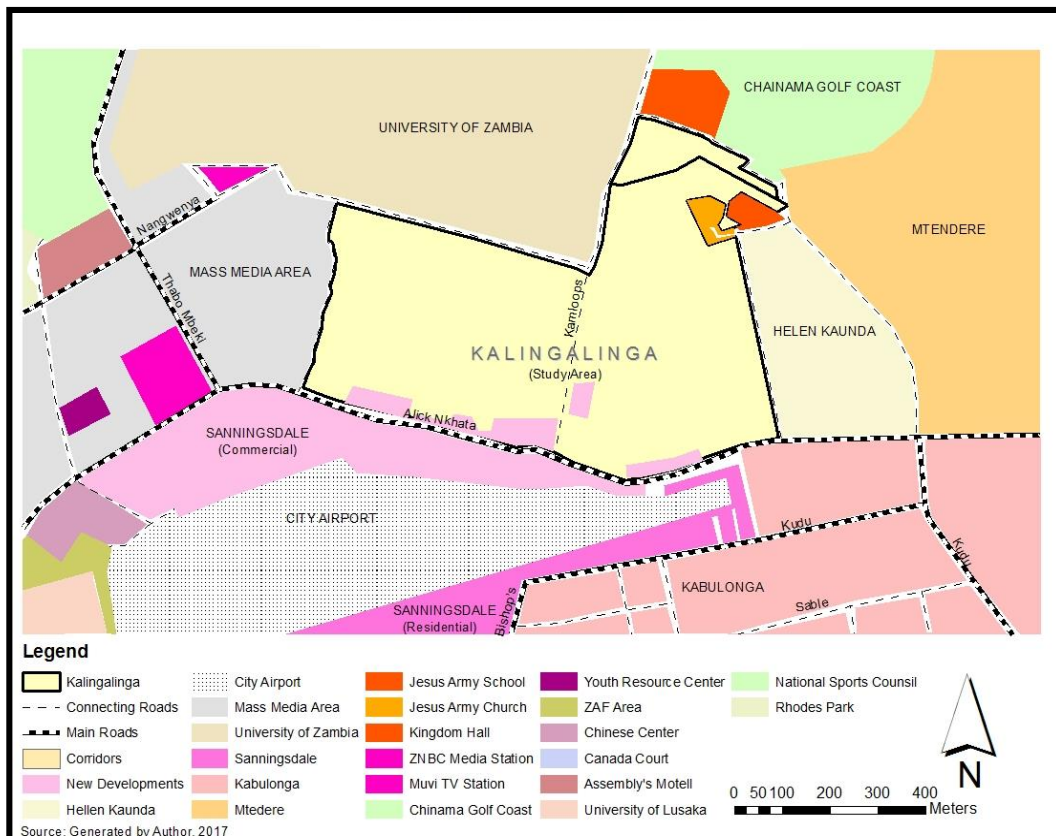


Figure 3.1 Location of study area
Source: Generated by Authour, 2017

3.3 Choice of Study Area

Kalingalinga was chosen because it is an area where a claim was made that informal land markets are taking place after a study by Chikuta (2016). It is one of the many improvement areas in Zambia which among others is seeing an escalation of informal land market owing to its location along a busy road -Alick Nkhata. Improvement areas in Sub Saharan Africa and most parts of the world that are situated near road frontages experience more of these land markets unlike those which are further away (Psaltis and Ioannidis, 2007). Therefore, the area is ideal for such a study. Also, the researcher did not come across any study that has been done in Kalingalinga to follow up on the sellers of the land to determine their places of relocation and to assess their quality of life.

3.4 Brief History of Study Area

Kalingalinga started out as a squatter settlement for people who worked as domestic servants (security guards, house maids and garden boys) to people who lived in high cost residential areas. The settlement was then pronounced as an improvement area by 1976 although its upgrade began in the 1980s. Kalingalinga was a joint project of the Lusaka Urban District Council (LUDC) and the Deutsche Gesellschaft Technische Zusammenarbeit (GTZ) also known as the German Technical Assistance team. The project was first conceived in 1979, launched in 1980, and completed in 1987, with follow-up support continuing through till 1992. At initiation, the area contained 13,000 people in 1,460 houses. Two thirds of the project costs came from GTZ grants. A priest acted as catalyst to initiate donor efforts for upgrading of this community. The community representative body and the housing section in the LUDC were charged with implementing the project, and occasional expatriate inputs provided technical assistance and training. A post mortem evaluation was commissioned in 1994 to assess results and draw lessons. (GTZ Report, No. 175)

Included was the provision of school, clinic, markets and community center; installation of water standpipes to groups of families; roads, street lighting; house improvement loans through a community revolving fund; core house material loan program through community revolving fund; promotion of economic activities and income generation through micro-loans; experimentation with lower cost construction materials and

techniques, alternative sanitation methods; and secure title to the land. The project including realignment of dwellings and lots to lower densities and to allow for widening streets. Building material loans were offered first to families who had to be relocated into an adjacent overspill area. (GTZ Report, No. 175)

Within the 1990s, upon completion of the upgrading, survey by the World Bank indicated that “this project showed that the percentage of homes owned by females dropped after upgrading, indicating that women who could not afford to upgrade their houses either moved out of the settlement or became renters” (The World Bank: 2001, 6). The area is now characterized by trading sites especially on the stretch along Alick Nkhata road, its morphological development is changing in complexion. Massive buildings are emerging in places where once existed smaller structures made out of gravel. Within the past ten years, residents in the settlement seem to have been unable to catch up with the higher costs of living which the incoming developments have brought to the area. The informal land markets are seeing the old residents with lower income levels sell off their residential properties and leave the area while the investors and richer middle class are purchasing the properties and occupying the spaces (Chikuta, 2015).

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 Research Design

A case study approach was used in this research. Since the study sought to infer data within a particular social context, the case study approach was deemed suitable. The scope of this study was defined within a cluster of people who were involved in selling land informally in Kalingalinga. Kothari (2004, 113) states that “case studies are well known to yield information that can well describe the phenomenon in social research that involves a category of people experiencing similar phenomenon”. The study recognized that some scholars have successfully done similar research on informal land markets and urban gentrification using the case study approach and made their findings in different social and cultural settings (Schill and Nathan, 1983; Thirkell, 1996; Tinsley, 1997; Kironde, 2000; Berrisford, 2007; Feldman, 2014; and Chikuta, 2016). For this study, it was the social context within Kalingalinga that was in view. Therefore, in order to have conclusive findings that are based on a particular social context, this study was approached using a case study.

4.2 Sampling Methods and Sample Size

Data were solicited from a sample of three groups of respondents. These were: sellers of residential properties who had relocated from Kalingalinga, Senior Kalingalinga residents, and key informants. Snow ball sampling was used to trace 30 sellers of properties who had relocated, while purposive sampling was used to select 25 key informants who included: six LCC officials, four PPHPZ officials, two local estate agents, two buyers, two ward councilors, four ward development committee members, and five senior Kalingalinga residents.

Snow ball is a sampling technique which is commonly used to track a population that is not easy to trace (Dolores and Tongco, 2007). In this case, the sellers who had relocated were traced through snow ball by accessing their contacts from their former neighbours, estate agents, buyers, and senior residents in Kalingalinga. Purposive sampling which was used to sample key respondents is a technique which involves the selection of respondents based on certain characteristics relevant for the target group in a research or study (Dolores

and Tongco, 2007). Therefore, the key informants in this study were sampled purposively based on their familiarity with the settlement, longevity in the settlement, and official position held at the local authority. The total sample size was 55.

4.2.1 Summary of Sampling Methods and Sample Size

Table 4.1 has been used to show a summary of the sampling methods and sample size.

Table 4.1 Sampling methods and sample size

| Respondents | | Sample size | Sampling Method |
|----------------|--------------------------------|-------------|-----------------|
| Key informants | LCC Officials | 8 | Purposive |
| | PPHPZ Officials | 4 | |
| | Community Leaders | 4 | |
| | Local Estate Agents | 2 | |
| | Senior Kalingalinga Residents | 5 | |
| | Informal Buyers of properties | 2 | |
| Participants | Informal Sellers of properties | 30 | Snow ball |
| Total | | 55 | |

Source: Author, 2017

4.3 Data Collection Methods and Instruments

4.3.1 Primary Data

Primary data was collected from visits to the homes and offices of different respondents. In depth interviews were conducted over the phone and in person to collect the data. The major instrument used was an interview guide and a questionnaire which had unstructured and structured questions respectively. Interview guides were used on the different respondents because the nature of this study demands that respondents provide a spectrum of data which can help explain phenomena in a more comprehensive manner. Questionnaires were used to obtain data responses with fixed responses such as 'yes' or 'no' and amounts at which properties were bought, plot sizes, and costs of transport.

4.4 Data Analysis

Thematic and content analysis was used to analyze data for objective one and two, while a paired sample T-Test at Alpha level 0.5 was used to analyze data for objective three.

4.4.1 Reasons for sale

The reasons for the sale of residential properties in Kalingalinga were analyzed using themes and content, an analysis modelled from Abd Khali and Sabri (2015). The themes were generated from the responses which the respondents gave. The different responses

were grouped into themes and then coded. The codes were in turn used to produce counts and percentages. The themes emerged as the main responses given by the respondents. The themes were further analyzed using content analysis by reviewing the actual responses given by the respondents under each theme. Responses were thus quoted verbatim to show content in its original form as provided by respondents.

4.4.2 Places of relocation

Thematic and content analysis was used for places of relocation. All the places of relocation which the respondents stated were tabulated and given counts and percentage of occurrence among the 55 respondents. Their frequency of occurrence in the responses given, was shown using charts. The findings were further analyzed against the findings of other scholars who mainly stated that most people relocate to other informal or improvement areas. Using the themes generated, which in this case were the places of relocation, the analysis was able to deduce which places of relocation had the highest count and percentage. From that analysis, conclusions were drawn as to whether the findings of this study were consistent with other studies or not.

4.4.3 Quality of life after sale

This was analyzed using a paired sample t-Test at alpha level 0.05 and descriptive statistics. The numeric variables obtained were analyzed by using the paired sample t-Test at Alpha level 0.05, 2-tailed, degrees of freedom 29. A paired sample t-Test was used because it is a statistical test that examines the difference of means in variables for the same group of respondents. In this case, it was the sellers of residential property who had relocated whose difference in the quality of life was being tested before and after they sold.

The analysis was premised on the assessment for quality of life before and after the sale of residential property. The standards of measure for quality of life were mainly adapted from some aspects of Tinsley (1997) 'HHP' and 'access to social services', CSO (2010) and JCTR (2010) 'measures of household poverty' (Chibuye, 2012), as well as 'individual impression' on quality of life by Taher and Ibrahim (2014) and Thirkell (1996). The way these different standards were used to analyze objective three was according to; the value of the house, access to social services, and individual impression as explained in subsections 4.4.3.1, 4.4.3.2, and 4.4.3.3.

4.4.3.1 Value of the house

The numeric variables for the value of the house before and after the sale were analyzed using a 2-tailed paired sample t-Test at 95 percent confidence level while the stringed variables were analyzed using descriptive statistics. The numeric variables included; the cost of the house, plot size, number of rooms, and distance to the toilet. The stringed ones included; building materials, and the type of toilets.

4.4.3.2 Access to social services and utilities

Numeric variables for the access to social services before and after the sale of property were analyzed using a 2-tailed paired sample T-Test at 95 percent confidence level while the stringed variables were analyzed using descriptive statistics. The numeric variables included distance to clinic, distance too main market, distance to the workplace, and distance to town. The stringed variables were water and electricity.

4.4.3.3 Individual Impression

All the responses under ‘individual impression’ generated stringed data and therefore were analyzed using descriptive statistics, themes and content. To compare the sellers’ impressions and other respondents’ opinions about the quality of life after the sale, the concept of winners and losers was borrowed from Thirkell (1996) and Berrisford (2007). The assessment of whether they won or lost after the sell was obtained from a comparison of percentages between responses of regret and responses of appreciation for the sale. Charts were used to show these percentages of regret and fulfilment.

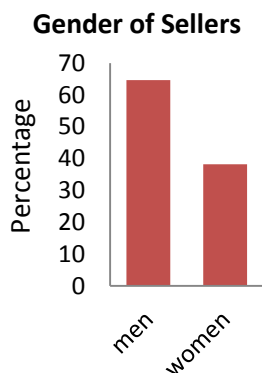
4.5 Delimitations and Ethical Considerations

The study was faced with challenges of skepticism during data collection from some sellers of land that had relocated. This challenge was overcome through formal introduction by area councilors, estate agents, and some PPHPZ officials. Some respondents were not easily available but by exercising patience and friendly negotiation, the researcher was able to solicit data even from such respondents. The researcher did not coax any respondent to give out data but allowed them to participate freely. The researcher reassured confidentiality to the respondents and showed them respect.

CHAPTER FIVE FINDINGS AND DISCUSSION

5.1 Demographics of Respondents

Figures 5.1, 5.2, and 5.3 are a summary of findings on the gender, marital status, and age range of the sellers who had relocated after selling their residential properties in Kalingalinga respectively.



Figures 5.1 Gender of sellers
Source: Field data, 2017

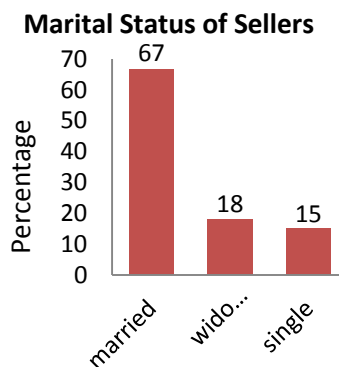


Figure 5.2 Marital status of sellers
Source: Field data, 2017

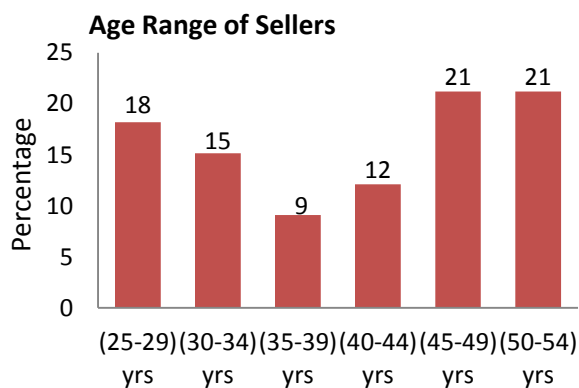


Figure 5.3 Age range of sellers
Source: Field data, 2017

The findings show that the men who sold houses outnumbered the women. The findings also showed that most of the sellers were married, thus suggesting (and later proven) that family responsibilities such as taking care of the spouse and family may have influenced the decisions to sell. The majority of sellers were either aged between: 25-34, 45-49, and 50-54 years old, while a few were between the ages 35-44 years old.

A summary of the level of education, employment status before relocation, and occupations of property sellers after relocation is shown in Figures 5.4, 5.5, and 5.6 respectively.

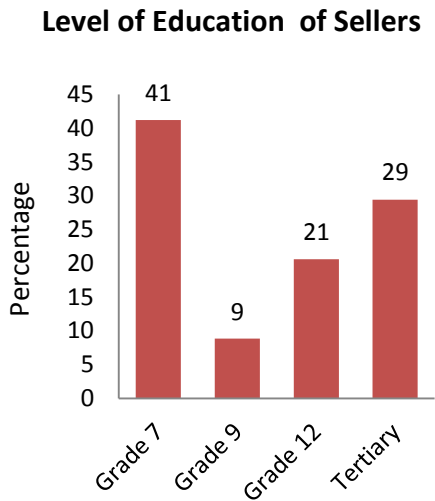


Figure 5.4 Education levels of the sellers

Source: Field data, 2017

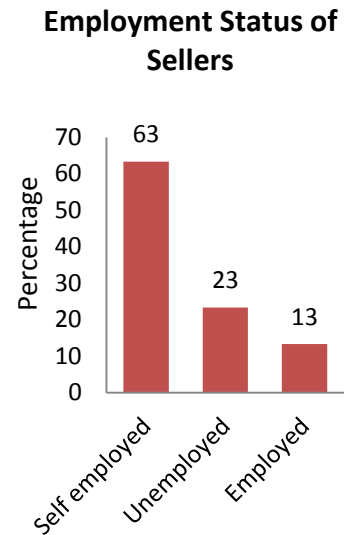
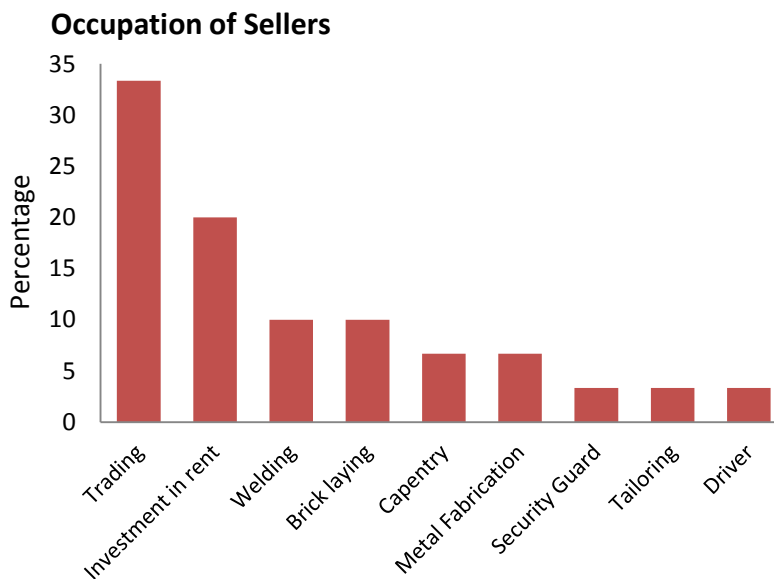


Figure 5.5 Employment status of the sellers before relocation

Source: Field data, 2017



Figures 5.6 Employment status of the sellers after relocation

Source: Field data, 2017

Most of the sellers had only attained a grade seven school certificate. It is however, not clear whether their low levels of education were directly linked to their decision to sell their property. From the sampled population, those that attained the highest level of education ranked second in the tendency of selling, with a difference of 12 percent of respondents compared to those with primary level education. Lower percentages of selling were recorded among those who attained grades nine and twelve. It was those with primary seconded by tertiary education who had sold their properties.

Sixty three percent of the property sellers in Kalingalinga were self-employed before relocating, in most instances running SMEs. A few were employed as security guards, tailors, or drivers while the majority were in informal employment. In their places of relocation after the sale, the two most common occupations of the sellers were trading and renting of houses. Most sellers were found either running small kiosks or relying on income from the rooms that they were renting out. Other predominant occupations were welding, brick-laying and carpentry.

Furthermore, it was found that some sellers retained or took up the same occupations from Kalingalinga in their places of relocation after the sale. However, some sellers who relocated from Kalingalinga stated that they abandoned the welding and carpentry businesses and started either running kiosks or renting out some shelter. This was because they lost trading space. One of the sellers who relocated to Mtendere East said,

“We have lost space to practice our welding and carpentry because of the sale of land in Kalingalinga” (Personal Communication, 2017)

A summary of household sizes and monthly incomes of the property sellers is shown in Figure 5.7 and 5.8 respectively.

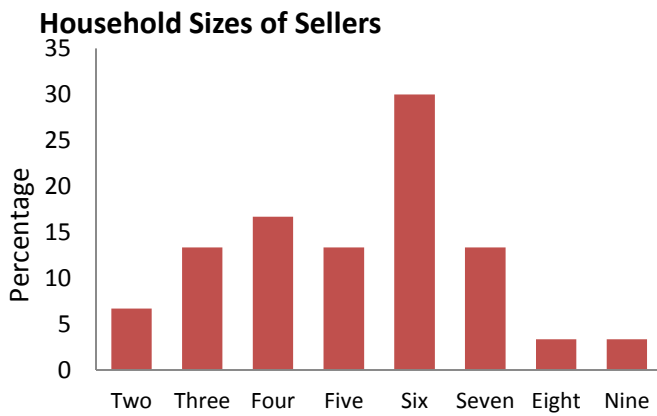


Figure 5.7 Household sizes of sellers

Source: Field data, 2017

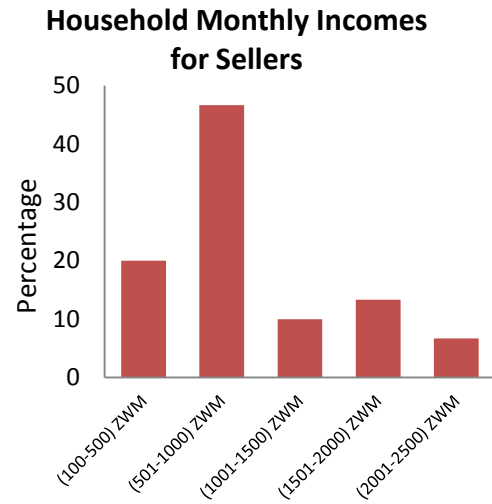


Figure 5.8 Monthly income range of the sellers

Source: Field data, 2017

The sellers' households mainly comprised of six people. The range of monthly incomes was mostly between ZWM 501- ZWM 1000.

The findings of this study are consistent with those of others scholars. For instance, the study found that that the men sold most property and this is consistent with assertions by some scholars that men are more audacious in selling property than women. This is apparently due to men's willingness to take risks as compared to their female counterparts (Thirkell, 1997; Sheppard, 2012). The findings depicted in Figure 5.3 are a clear demonstration of how the younger and the much older population from the sample were active in the selling of residential properties.

Many of the sellers had low level education and most of them were either involved in trade (as vendors) or were unemployed subsisting on income from renting out rooms. Most of the sellers were low income earning and this can be partly attributed to their low levels of education which had a bearing even on their perception of value for their properties. The low levels of education implied ignorance over critical elements of informal land markets such as land valuation, leasing, and existing policy surrounding land use. As one key informant from LCC said,

“Many of those who sale land lack adequate information about the actual value of their properties, leasing, and what policy provides”. (Personal Communication. y: 2017)

Such findings are consistent with those of Thirkell (1996) in Cebu City where she attests that many sellers who were mostly low-income earners undervalued their properties and thereby sold their properties below the market price.

However, just like the case of Cebu City where there were some middle income-earning sellers, Kalingalinga also had some middle income-earning sellers who had attained some tertiary education and were predisposed to the knowledge of land valuation of the area. These were the ones who sold their properties at higher prices. Buyers however, who in most instances are more knowledgeable, resale these plots at exorbitant prices. Thirkell (1996, 85) says, “...the buyer is paying not only below market value for the plot but also is increasing the price way beyond the original sale price, making the re-purchase of the plot by the poorer resident (seller) impossible”.

The monthly income rage of ZWM 500-1000 for a household of six found among the sellers does not meet the average ZWM 5000 per month of JCTR (2012) and CSO (2010) basic needs and food basket for an average household of six. This means that the households were in a deficit of between 4000-4500 ZWM to meet their daily needs for a whole month. Such findings are consistent with the household poverty assessment by Chibuye (2012) within low income areas of Zambia where she found that households in low income settlements on average live below the poverty datum line.

5.2 Reasons for the sale of residential properties

A summary of the reasons for sale from all the sellers of properties and all the key informants is shown in Figure 5.9.

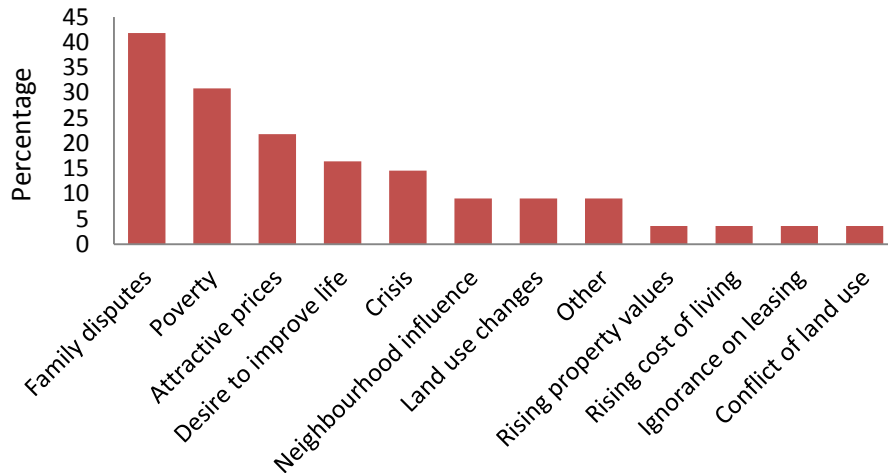


Figure 5.9 Reasons gathered from the study for sale of residential property in Kalingalinga

Source: field data, 2017

Family dispute at 43.3 percent emerged as the most common reason for selling property. This is due to the nature of the property which is mostly inherited land, thus making it susceptible to family disputes. Further inquiries revealed that most of the properties in Kalingalinga were acquired through inheritance from parents who originally acquired them through squatting and later obtained occupancy licenses. Family disputes arise in two ways: one is when an original owner of a property dies and the children who remain fail to share the property in a way that benefits everyone equally; two is when an owner of a house has a relatively larger family and decides to liquidate the property when his/her children marry and have families of their own.

A key informant at Lusaka City Council referred to a court case in Matero where a family lost property when children had ‘no say’ against the sale of a house by their father. Such cases are also common in Kalingalinga when proceeds are shared unfairly. However, when there is consensus to sell the property by the parties concerned, the resources are shared minus court cases and each one chooses what to do with their share of the money. A seller who sold a property in Kalingalinga said:

“The house belonged to the family after our parents died long ago. All of us desired to take part in the share of the property. That’s why we sold it. I objected to this idea of selling but my suggestion was overruled by the majority that anticipated

higher possibilities of development after the selling.” (Personal Communication a: 2017).

Findings for this study also revealed that 33.3 percent of the sellers sold their properties due to poverty, thus making it the second most important reason for sale. Although this fact was echoed by most respondents, it was the LCC officers that strongly emphasized the role that poverty played in the sale of property. One key informant at Lusaka City Council said that:

“The main reason for the selling was, to come out of poverty.... When the ravages of poverty become unbearable, most land owners in Kalingalinga liquidate their residential properties, since that is the only major asset they have”. (Personal Communication b: 2017).

Crisis ranks third on the list of reasons given for selling property. It depicts 13.3 percent of the respondents. The crisis here refers to bereavements, schools fees, court cases, and debt. The most frequent among these crises in Kalingalinga were debt and school fees, as one Kalingalinga resident whose parents sold property lamented,

“Our parents did not have the means to send us to school. Therefore, they sold our former house in Kalingalinga so that we can become educated” (Personal Communication c: 2017).

Representing 10 percent of the respondents, the desire to improve life came out as the fourth reason for selling property. The sellers revealed that they sold their properties in the hope of improving their lifestyle. Some of the sellers said that they had grown weary of living in small houses that had minimal to no access to facilities like flushable toilets and in-house tap water. Others simply expressed a desire to move to a new neighborhood. A few others had hopes of raising money to buy bigger plots of land and build bigger houses with better ventilation.

According to key informants, attractive prices at 60 percent ranked highest as a motivating factor for the sale of residential properties in Kalingalinga. Both the LCC officers and some Kalingalinga residents indicated that the sellers sold because they were enticed by the buyers’ bids. One LCC officer in Kalingalinga stated:

“Most sellers are enticed by higher offers from the investors who continue to mount pressure on them by raising the offers higher. Finally, when the options of selling outweigh those of resisting the bidders’ offers, the property owners give in and sell off their properties” (Personal Communication d: 2017).

Neighborhood influence, land-use changes, and other reasons such as polygamy and preference to reside in other areas ranked second (25 percent of respondents) as reasons for sale. Some LCC officials reported that most residents of Kalingalinga were influenced by the escalating tendency for most of their neighbors to sell and relocate. Furthermore, while tracking some of the sellers, the researcher made an observation that many people who had relocated live within vicinities close to each other and had knowledge about each other.

Some key informants attributed the selling to change of land use by LCC to transform Kalingalinga from a residential to a commercial area. For example one key informant from PPHPZ official stated that,

“The change of Kalingalinga from a residential to a commercial precinct has entailed land use changes which are attracting buyers with commercial aspirations. Thus, the residents feel they can make easy money by taking advantage of the buyers who are readily available to establish businesses in the area” (Personal Communication e: 2017).

The role of the state to change the use of land from residential to commercial has exacerbated informal land markets and in many cases motivates residents to sell their properties (Chikuta, 2016). Although this reason was not mentioned by the actual sellers, settlement officers stated that the selling was mainly prompted by an external ‘political’ force higher than the intricacies of social relations among the residents themselves such as family disputes.

Polygamy also emerged as one of the reasons for the sale of properties, as narrated by a Kalingalinga resident saying,

“Those who are in the tendency of selling properties are directly linked with the culture of polygamy in the settlement” (Personal Communication f: 2017).

The narrator (Kalingalinga resident) gave an example of some women who were married to a polygamous man and ended up as shareholders in properties owned by their husband. The bone of contention was that the house could not accommodate a large number of beneficiaries which included the women themselves and their children. Therefore, selling was considered a better option. Besides polygamy, the desire for relocation to another neighborhood was another reason for the sale. This was stated by key informants from LCC who stated that

“Some people only sell to explore new life in a new neighborhood” (Personal Communication g: 2017).

Among key informants, the sixth motivating factors behind the sale of property that comprise 25 percent of total respondents are rising property values and cost of living, ignorance on leasing, and conflict of land use. The physical upgrade and change of land use from residential to commercial led to a rise in property values. Naturally, the desire to sell the property for a fetching price proved too enticing for many to ignore, as one local estate agent attested,

“Properties on 20 by 15 plots in 2012 which sold for as low as ZWM 250, 000 now sale for as high as ZWM 800, 000 or more” (Personal Communication h: 2017).

This phenomenal rise in property values is seeing most residents sell their properties as a means of making a profit. Through the agency of local estate agents who assist the sellers in weighing the options between selling and not selling, many residents opt for the former rather than the latter. A local estate agent said,

“We lay out the options clearly to people who intend to sell. We show them the value of their properties and the benefits they can realize from the sale. We further show them a much cheaper place where they can relocate after the sale. We then facilitate the transaction between the buyer and the seller” (Personal Communication. i: 2017).

Rise in property values in Kalingalinga due to the influx of investments has raised the cost of living in the area. The old residents whose income earnings are relatively lower sell their

houses and relocate to places where things are affordable for them. The PPHPZ and some LCC officials corroborated this finding.

Conflict in land use due to change of land use from residential to commercial was also found to be a motivating factor behind the sale of properties in Kalingalinga. The conflict between residential and commercial land use inconveniences residents who live in the settlement. An observation made during the field visit revealed the nature of these conflicts when residents living within the precinct near Alick Nkhata road, where a multi-story building was being constructed, complained of noise pollution and dust coming from the construction.

Apart from the reasons highlighted, ignorance on leasing was another reason for selling. One key informant from LCC said that,

“Most people sold their properties because they were ignorant of leasing.” Later adding that, *“there is widespread ignorance on the option of leasing rather than selling”* (Personal Communication j: 2017).

The key informant then went on to raise this concern;

“Those people who sold their properties will never have a way of recovering their property and would regret especially if they failed to purchase properties of similar nature and value wherever they relocated to” (Personal Communication k: 2017).

The findings in this study are consistent with those of other scholars. For example the most important reason for selling properties in Kalingalinga is family dispute. This is consistent with a study by Thirkell (1996) in Cebu City where she claims that dispute among the land owners was the cause of the selling. However, findings by Thirkell (1996) did not indicate that this was the most important reason for the selling as is the case for Kalingalinga.

Poverty ranked very high among the reasons for the sale of properties in Kalingalinga. This is consistent with what Thirkell (1996), Tinsley (1997), Nwanna (2012), and Marx (2010) found. In their studies, Thirkell (1996) in Cebu city and Tinsley (1997) in Bangkok Town found that poverty was a fundamental drive for selling most properties. In the same vein, Nwanna (2012) found that many residents in informal settlements in Accra were in a

desperate quest to come out of poverty most of the time. Thus, when the opportunity to emancipate them through liquidating property emerged, they did not hesitate.

Furthermore, Marx (2010) presented his critical analysis of how the poor raised their standard of living and eliminated certain aspects of poverty in their lives through liquidating important assets like houses. These findings are also in line with findings by Vigdor (2002) which showed that most residents of improvement areas liquidated their properties to improve their living conditions and inevitably alleviate their poverty situation. However, the study by Vigdor (2002) did not find the concept of poverty to be the driving force behind the sale of property. Instead, it was the improvement of living conditions that appeared to be the top most reason for sale in his study. However, his findings still remain useful when considering improvement in livelihoods which in certain contexts is defined as poverty alleviation by Mathews (2012).

The study found that crisis is another important reason for the selling of residential properties in Kalingalinga. Such findings are consistent with those of Thirkell and Berrisford (2007). Thirkell (1996, 84) particularly notes that in Cebu City, “the selling was mostly driven by anxiety to overcome crisis...” She even referred to the act of selling residential property as ‘crisis selling’ which came in the form of the death of a beloved one, court case, or insurmountable debt. However, it is important to note that Thirkell does not indicate which among the crises was predominant behind the sales. By examining much of her analysis, one can infer that the inability to solve desperate financial crises forced many to sale. Moreover, by coining the phrase ‘crisis selling’, Thirkell (1996) was implicitly highlighting the predominance of crisis as a motivating factor for the selling of property in Cebu city, a situation contrary to some sellers in Kalingalinga where family disputes were a dominating factor.

The findings of this study which show that some sellers of property in Kalingalinga desired to improve their lives elsewhere after selling off their properties are consistent with those of Sheppard (2012) who did a desk analysis of some cases on urban gentrification in some developing countries. He found that many sellers sought to improve their lives elsewhere after gathering some proceeds from the sales (Vigdor, 2002; Schill and Nathan, 1983).

Although some sellers in the study also attributed to this reason for the sale, most of them linked the selling directly to family dispute in contrast to Sheppard's analysis.

Findings from the study which show that attractive prices prompted some Kalingalinga residents to sell off their properties are consistent with those of Taher and Ibrahim (2014, 71) who state that, "the sellers dispose off their properties when they are pressured by the higher offers from the wealthier incoming social sect". The study by Taher and Ibrahim (2013) on improvement areas within India revealed that economic forces were responsible for the turn of events between buyers and sellers. Similarly, an application of their analysis to the case of Kalingalinga revealed that those who once squatted on a portion of land in the city eventually acquired its security and suddenly became possessors of prime land. Furthermore, such assets attract people with commercial interest and the poor are usually enticed by the larger sums of money offered to them at once. With limited foresight, selling the house promises a quick and easy access to huge sums of money within a relatively short time for the poor residents.

The study also found that neighborhood influence contributed a great deal to the selling of residential properties in Kalingalinga. This echoes claims by Chikuta (2016) that many sellers are not ready to lose social ties with their old neighbours. In such cases, it can be said that the selling was to an extent, driven by neighborhood influence.

Change of land use from residential to commercial in Kalingalinga was found to be another cause for selling. Such findings are consistent with an argument by Kironde (2000) that land policy which favours a rise in property values within a settlement leads to accelerated informal land markets. Moreover, Taher and Ibrahim (2014) assessed the implication of unsustainable squatter upgrading in India and found that when property values rise and investments come into an area, the costs of commodities and some services also rise. This means that the cost of living raises, thus making it harder for the old poorer residents to afford living there. In the end, the poor voluntarily sell their properties and relocate. In Kalingalinga, this conflict arising from the change in land use from residential to commercial is consistent with what Chikuta (2016) found to be one of the social impacts of the urban morphological changes in the area.

The sale of property due to ignorance on leasing rather than well-defined property market selling as explained by some key informants is similar with what Marx (2010), Smolka (2008), Tinsley (1997), and Thirkell (1997) argued in their analysis of property values, land markets, and the outcome of sellers. Marx (2010), just like Thirkell (1997) found that the sellers were all the time disadvantaged in these land markets because they were ignorant of their property values and the dynamics of property sales or leasing. Marx (2010) concluded that most sellers never get to purchase properties of equal value as the ones they sold.

The reasons for the sale of properties in Kalingalinga are skewed towards desperate motives rather than economic aspiration. For example, from the findings 10 out of 12, that is, 83.3 percent reasons for the sale are based on a desperate situation over which the sellers have little or no option. Only two out of the 12 reasons, that is, 16.7 percent of the reasons were motivated by economic aspiration. This selling that is mainly motivated by desperation is consistent with the findings of Taher and Ibrahim (2014), Thirkell (1996), Tinsley (1997), and Chikuta (2016) who found that the selling of houses in informal settlements was mainly motivated by desperate situations or 'crisis' as Thirkell put it. Chikuta (2016) claimed that although it may be anticipated that the selling is done voluntarily, it is in actuality, involuntary. He argues that most sellers are compelled by forces beyond them rather than a desire to improve their living conditions.

Therefore, having explored the reasons for property selling in Kalingalinga, this study found that the most important, and in their order of influence are; family dispute, poverty, attractive prices, and crisis are the reasons of sale. Through this, the study has achieved objective number one which sought to explore the reasons why most people informally sell properties in Kalingalinga. Prepensely, the research question number one that sought to answer why people sell their residential properties in Kalingalinga settlement was addressed.

5.3 Places of relocation after selling

A summary of the places of relocation is shown in Figure 5.10 in their order of descent.

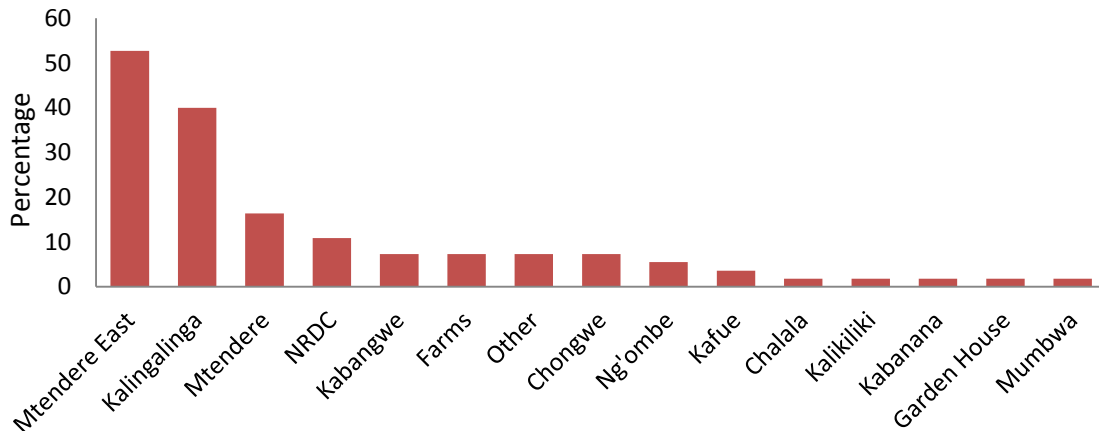


Figure 5.10 Places of relocation after sale
Source: Field data, 2017

The majority (52.7 percent) of the sellers resettled in Mtendere East. Mtendere East therefore emerged as the most important place of relocation. The sellers who were found in Mtendere East said that, they prefer relocating to that place because it had cheaper houses and/or plots. One of the sellers said that,

“We relocate to Mtendere East because land in this area is much cheaper”
(Personal Communication I: 2017).

Even though the sellers said that they relocate to Mtendere East because the place is cheaper, some key informants added that sellers relocated to Mtendere East because the area was placed on the security of occupancy through land records with 10 year validity. Mtendere East is situated about three kilometers east of Kalingalinga area. It started out as a squatter settlement 10 years ago and has undergone upgrading in the past five years. Now the settlement has expanded with an influx of people who are mostly relocating from Kalingalinga, Mtendere, and Kalikiliki. Just like many other informal settlements that were physically upgraded, the area is without infrastructure, public utilities, and is relatively distant to places of major social services (Mulimba, 2007).

Kalingalinga settlement emerged second as the most important place of relocation by sellers of properties in Kalingalinga with 40 percent of the respondents. Some Key Informants narrated that the sellers often opted to resettle within Kalingalinga because they felt secured by the occupancy licenses which they acquired in the new houses after selling

their old ones. It was also found that most of those who resettled within Kalingalinga settled in the interior of the settlement further away from the frontage of Alick Nkhata road. This tendency to resettle further away from the road frontage was explained by some sellers as a way of relocating to an area within Kalingalinga which was much cheaper than the place where they sold off their residential property. They secured their occupancy through the transfer of property licenses at the LCC Peri-urban section. When asked why they settled further away from the road frontage, a seller who had relocated within Kalingalinga said:

“That side (further away from Alick Nkhata and Kamloops road frontages), houses are cheaper. So in order to have the remainder of money gained after the sale and thereby build another small house to rent out, we chose to relocate further away from the road frontage into the interior of Kalingalinga where land is cheaper” (Personal Communication m: 2017).

At 16.4 percent, Mtendere settlement was the third most important place of relocation. The sellers of properties who relocated to Mtendere attributed this not only to the lower costs of the residential properties in the area, but also that it is nearer to Kalingalinga and that this would enable them to retain their social ties and networks which they had established over a long time to sustain their economic lives. One seller who relocated to Mtendere said that:

“Mtendere is nearby my place of work since I do welding right in Kalingalinga, that’s why I relocated nearby, here in Mtendere” (Personal Communication o: 2017).

On the other hand, key informants attributed this tendency of sellers to relocate to Mtendere merely to the ‘cheapness’ of properties there, as summarized by a key informant in Mtendere saying;

“People who sell houses in Kalingalinga relocate to Mtendere because they can buy more properties than what they possessed in Kalingalinga since properties here (in Mtendere) are about two to three times cheaper than properties in Kalingalinga” (Personal Communication. n: 2017).

Mtendere is an improvement area which also underwent similar upgrading processes like many other improvement areas in Lusaka. Although having undergone this process much earlier than other settlements, it still suffers a lack of basic infrastructure and public utilities. However, the American government working in collaboration with the Zambian government through the Millennium Challenge Account Zambia (MCAZ) is on the ground setting up sewer systems and piped water services in the settlement.

Natural Resource Development College area (NRDC) or what is referred to as Old Mtendere East ranked fourth as the most important place of relocation with 10.9 percent of the respondents. Most of the sellers realized that there was cheaper land there and therefore they could afford to purchase or build houses for themselves and their households. NRDC area is generally deprived of infrastructure and is home to a community of low income residents whose history is that of being squatters. Their predominant economic activities are Small Medium Enterprises (SMEs) in trading. With a history of informality, the area also underwent and still is undergoing physical upgrading by foreign and local agencies such as JICA and the American Government through the MCAZ.

Kabangwe, Farms, Chongwe, and other areas (outskirts of Lusaka) accounted for 7.3 percent of the respondents ranking as the fifth most important places of relocation. This information was gathered from the sellers and supported by sentiments from Key informants who explained that the sellers mostly got there because the land was cheaper and they could practice farming for their economic livelihoods. For example a settlement officer in Kalingalinga said:

“Most people who sell land in Kalingalinga go to the Kabangwe, Chongwe, or the farms in order to purchase vast land and practice agriculture. The sellers go to these places because they desire to share the gains in terms of employment, money, and material returns after the sale.” (Personal Communication p: 2017)

Ngómbe settlement accounts for 5.5 percent of the respondents that relocated. When contacted sellers who relocated to Ngómbe re-echoed what some key informants from Kalingalinga said that they (sellers) relocate to Ngómbe because the houses are cheaper. The sellers also added that even the cost of living is much lower compared to that of

Kalingalinga. Ngómbe is another informal settlement situated about four kilometers north east of Kalingalinga. Once a squatter settlement, it was physically upgraded by JICA but still lacks much of the basic infrastructure and public utilities like many other informal settlements in Lusaka.

Kafue accounted for 3.6 percent as an important place of relocation among the respondents. Kafue is a neighboring district to Lusaka city but is less urbanized than Lusaka city. Sellers who relocated to Kafue confirmed what some key informants said that they (sellers) go to Kafue to do some farming and lead a much easier and affordable lifestyle unlike the one in Kalingalinga. One key informant from LCC stated that,

“Usually, those who sell properties from Kalingalinga go to Kafue where they buy larger plots and practice agriculture” (Personal Communication q: 2017).

Another key informant from Kalingalinga also made similar statements by saying that,

“Many (sellers of properties) go to Kafue area to cultivate and sell the crops they grow” (Personal Communication r: 2017)

Chalala, Kalikiliki, Kabanana, Garden House, and Mumbwa account for 1.8 percent among the sellers’ places of relocation. Most of these places are relatively distant from Kalingalinga compared to other places of relocation. Out of the five, Kalikiliki is the nearest place of relocation but receives fewer people who sell land from Kalingalinga. A Kalikiliki senior resident said that,

“Most people do not relocate to Kalikiliki but rather proceed to Mtendere east because Kalikiliki has fewer plots available for building houses” (Personal Communication. s: 2017).

Chalala, Kabanana, Garden House, and Mumbwa also receive people that relocate, but in smaller numbers given how further away from Kalingalinga they are.

The findings of this study about the places of relocation are consistent with those by other scholars. In this study findings show that relocation to Mtendere east is motivated by cheaper land and this consistent with those in case studies by Thirkell (1997), Tinsley (1997), and Berrisford (2007). These scholars found that, most people who sold properties

in informal settlements relocated to places where land was much cheaper. Thirkell particularly noted that, “sellers of property in informal/improvement areas relocate in areas where there are cheaper properties because they often retain capital which is far less to leverage (repurchase) for themselves other properties of the same value or more as before” (Thirkell: 1997, 71).

Some key informants from LCC attributed the relocation to Mtendere East by most sellers to the issuance of land records valid for a 10 year period which secures the buyers’ properties. This security of land tenure through the introduction of land records has led to the relocation of sellers to Mtendere East -an informal settlement which was, until about five years ago a squatter settlement. This is consistent with the findings by Kironde (2000) which showed that in some improvement areas of Dar es Salaam, security of tenure had the tendency to attract people within a settlement.

The study found that security of tenure through occupancy licenses in Kalingalinga made some sellers resettle within the area. Consistent with such findings are studies by Kironde (2000), and Twarambamenye and Nyawidi (2012) whose case studies in Dar es Salaam revealed how security of tenure motivated most sellers to purchase land in such areas. Furthermore, relocation to cheaper land further away from the road frontages are consistent with findings by Thirkell (1997), Berrisford (2007), and Taher and Ibrahim (2014) who found that when the poor are displaced by the investors, they resettle in areas which have cheaper properties in an effort to meet the cost of living.

Relocation to Mtendere, an area near Kalingalinga is in contrast to assertions made by Chikuta (2016) that most sellers do not settle nearby but resettle to the peripheries. Other studies by Tinsley (1997) and Thirkell (1996) showed that the sellers resettle further away from where they sold in a bid to secure cheaper land. It is also important to note that the tendency of sellers to relocate nearby in Mtendere settlement has a social context explained by the desire of the residents to continue their social ties.

Findings of the study which show that some sellers resettle in NRDC -an underserviced settlement on the south east of Mtendere East indicates that the sellers were interested only in the land which they could afford. Such findings are consistent with those of Tinsley

(1997) in Bangkok Town where she found that sellers pursue land which is cheaper because they often realize little proceeds from the sales.

Resettlement in Kabangwe area in the outskirts of Lusaka is found to be consistent with what Muhammed *et al.* (2014) also found that, sellers in India relocate to places further away from the cities' town centers where land values are much lower.

Other places further away from Kalingalinga and even the CBD such as Chalala, Kalikiliki, Kabanana, Garden House, and Mumbwa are in line with findings from a study by Feldman (2014) and assertions by Taher and Ibrahim (2014) that sellers relocate further away from the CBD to places where the value of land is less than where they sold the land. However, for the case of Kalingalinga which is in the city of Lusaka, it is cardinal to take note that the concept of CBD may not be well applied because the city's urban morphology has developed in a more nucleic rather than concentric manner.

From the findings, it is clear that most of the areas of relocation are either informal/improvement areas or are very far away from the CBD of Lusaka. Out of nine settlements in the city where the sellers relocate to, only one settlement, which is Chalala, has a formally designated background as a residential area. However, Chalala also faced challenges of basic infrastructure provision and is currently facing challenges of water supply and sewer system provision. Its residents have exploited the use of boreholes for water and are setting up private septic tanks to handle sewage. According to the GRZ (2011a) this is an unsustainable way of managing a settlement that is fast expanding. Since eight out of nine places of relocation are further away from the CBD of Lusaka, it means that 88 percent of the people who relocate after selling land relatively lose land that is more valuable. This is consistent with Muhammed *et al.* (2013) and Chikuta (2016) assertions that many who relocate go further away from the CBD where land has little economic value.

Most places of relocation were originally not planned and from the findings it can be deduced that the sellers who relocate to these areas increase the population densities in those settlements. By so doing, they exacerbate informality by creating or expanding informal settlements in the city. This is consistent with Taher and Ibrahim (2014) and

Feldman (2014) who argue that people who are displaced from informal/improvement areas resettle in other informal settlements hence moving from lower to higher levels of informality. Informal areas face major challenges in planning across many countries in Africa. The form of urban gentrification occurring in Kalingalinga contributes to this urban challenge at a broader scale. This research has established that sellers in informal land markets relocate to informal rather than formal areas. Informal areas are often places of depravity lacking basic services, infrastructure, and utilities which deprives residents of the necessary environment to live decent and healthy lives as required by city planning standards (UN Habitat 2016).

5.4 Quality of life after selling

The quality of life for the sellers after the sale was assessed using measurements of household poverty with a tool adapted from some aspects of the HHP or value of house, access to social services, and individual impression on living conditions (Tinsley, 1997). These standards were adopted to assess the sellers' quality of life before and after the sale using a paired sample T-Test at Alpha level 0.5.

5.4.1 Loss in value of house

The Tables 5.1, 5.2, and 5.3, show plot sizes, number of rooms, and estimated distances to the toilet of the properties owned before selling in kalingalinga and after relocating respectively.

Table 5.1 Plot size occupied before sale and plot size occupied after sale

| s/n | Plot size before selling (m ²) | Plot size after selling (m ²) |
|-----|--|---|
| 1 | 300 | 300 |
| 2 | 450 | 1600 |
| 3 | 300 | 100 |
| 4 | 364 | 180 |
| 5 | 400 | 250 |
| 6 | 676 | 150 |
| 7 | 400 | 200 |
| 8 | 400 | 300 |
| 9 | 150 | 375 |
| 10 | 200 | 200 |
| 11 | 500 | 300 |
| 12 | 375 | 225 |
| 13 | 300 | 375 |
| 14 | 300 | 300 |
| 15 | 375 | 225 |
| 16 | 300 | 300 |
| 17 | 391 | 300 |
| 18 | 1,050 | 1200 |
| 19 | 750 | 625 |
| 20 | 750 | 300 |
| 21 | 450 | 200 |
| 22 | 1200 | 400 |
| 23 | 225 | 100 |
| 24 | 400 | 300 |
| 25 | 800 | 150 |
| 26 | 900 | 400 |
| 27 | 625 | 1200 |
| 28 | 400 | 300 |
| 29 | 750 | 225 |
| 30 | 625 | 400 |

Source: Field Data, 2017

Table 5.2 Number of rooms in old property and number of rooms in new property

| s/n | Number of rooms before sale | Number of rooms after sale |
|-----|-----------------------------|----------------------------|
| 1 | 2.00 | 5.00 |
| 2 | 3.00 | 7.00 |
| 3 | 6.00 | 2.00 |
| 4 | 5.00 | 4.00 |
| 5 | 3.00 | 4.00 |
| 6 | 5.00 | 5.00 |
| 7 | 5.00 | 3.00 |
| 8 | 5.00 | 4.00 |
| 9 | 5.00 | 5.00 |
| 10 | 8.00 | 7.00 |
| 11 | 7.00 | 7.00 |
| 12 | 6.00 | 4.00 |
| 13 | 5.00 | 8.00 |
| 14 | 5.00 | 6.00 |
| 15 | 7.00 | 5.00 |
| 16 | 5.00 | 4.00 |
| 17 | 6.00 | 5.00 |
| 18 | 9.00 | 5.00 |
| 19 | 8.00 | 6.00 |
| 20 | 9.00 | 9.00 |
| 21 | 5.00 | 4.00 |
| 22 | 8.00 | 5.00 |
| 23 | 7.00 | 3.00 |
| 24 | 7.00 | 4.00 |
| 25 | 8.00 | 3.00 |
| 26 | 7.00 | 5.00 |
| 27 | 8.00 | 9.00 |
| 28 | 6.00 | 8.00 |
| 29 | 9.00 | 4.00 |
| 30 | 7.00 | 5.00 |

Source: Field Data, 2017

Table 5.3 Approximate distance to toilet facility in property before the sale and after the sale

| s/n | Distance from toilet before sale (m) | Distance from toilet after sale (m) |
|-----|--------------------------------------|-------------------------------------|
| 1 | 5 | 2 |
| 2 | 3 | 1 |
| 3 | 1.5 | 2 |
| 4 | 2 | 1.5 |
| 5 | 1.5 | 0 |
| 6 | 2 | 1.5 |
| 7 | 1.5 | 0 |
| 8 | 3 | 0 |
| 9 | 0 | 2 |
| 10 | 2 | 1.5 |
| 11 | 1.5 | 0 |
| 12 | 3 | 2 |
| 13 | 2.5 | 0 |
| 14 | 2 | 0 |
| 15 | 2 | 3 |
| 16 | 2 | 1 |
| 17 | 1.5 | 0 |
| 18 | 0 | 0 |
| 19 | 2 | 2.5 |
| 20 | 0 | 0 |
| 21 | 0 | 1.5 |
| 22 | 2.5 | 3 |
| 23 | 0 | 0 |
| 24 | 1.3 | 2 |
| 25 | 0 | 1.5 |
| 26 | 2.5 | 0 |
| 27 | 0 | 3 |
| 28 | 0 | 2.5 |
| 29 | 0 | 3 |
| 30 | 1.5 | 3 |

Source: Field Data, 2017

Table 5.4 shows results from the paired sample T-Test which was done to compare the difference of means among numeric variables to measure the value of houses for property sellers before selling (BS) and after selling (AS).

Table 5.4 Comparisons in the value of the house before and after selling

| <i>Paired T-Test (CI 95%) Before and After Sale</i> | | | | | | | | |
|--|-----------|-----------|------------|--------------|--------------|----------|-----------|-----------------------------|
| | <i>M</i> | <i>SD</i> | <i>SEM</i> | <i>LOWER</i> | <i>UPPER</i> | <i>t</i> | <i>df</i> | <i>P-Sig (2-tailed)</i> |
| Cost of Property BS – Cost of Property AS | 446034.48 | 172623.56 | 32055.39 | 380371.99 | 511696.97 | 13.91 | 29 | .000 |
| Plot Size BS – Plot Size AS | 149.23 | 387.85 | 69.67 | 6.96 | 291.49 | 2.14 | 29 | .040 |
| Number of Rooms BS - Number of Rooms AS | 1.03 | 2.31 | .42 | .17 | 1.90 | 2.45 | 29 | .021 |
| Distance to Toilet BS – Distance to Toilet AS | .07 | 1.89 | .33 | -.61 | .76 | .223 | 29 | .825 |

Source: Field data, 2017

For the cost of the property before and after the sale, the paired t-Test generated a p-Value of 0.000. This means that there was a statistically significant difference in the cost of the property before and after the sale. The mean difference of over ZWM 80, 000.00 in the costs between houses before and after the sale implies that the property values after the sale were lower than the properties owned before the sale.

For the plot size before and after the sale, the p-Value of 0.040 means that there was a statistically significant difference in the plot sizes before and after the sale. The mean difference of 149.23 m² between the sizes of plots where the sellers lived before and after the sale means that the plot sizes after the sale were significantly smaller than the properties owned before the sale.

For the number of rooms before and after the sale, the p-Value of 0.825 entailed that the result was not significant. It is necessary to also note however that the test shows a mean difference of 1.03. This mean difference of 1.03, implies that there was on average one room less in the properties acquired after the sale compared to their original houses in Kalingalinga. Therefore, since the number of rooms after the sale were only one room less than the properties owned before the sale, the p-Value 0.825 indicates that there was no

significant difference in the number of rooms in the houses which the sellers lived in before and after the sale.

For the distance to the toilet before and after the sale, the p-Value of 0.021. This means that there was a statistically significant difference in the distance to the toilets before and after the sale. The average distances to the toilet from the main house were significantly greater than the properties owned before the sale (since most of the houses were not self-contained with toilet facilities). This entailed a reduction in the value of the properties after relocation.

The charts in Figure 5.11 and 5.12 present a summary of findings on the building materials and toilet facilities used before and after the sale of properties.

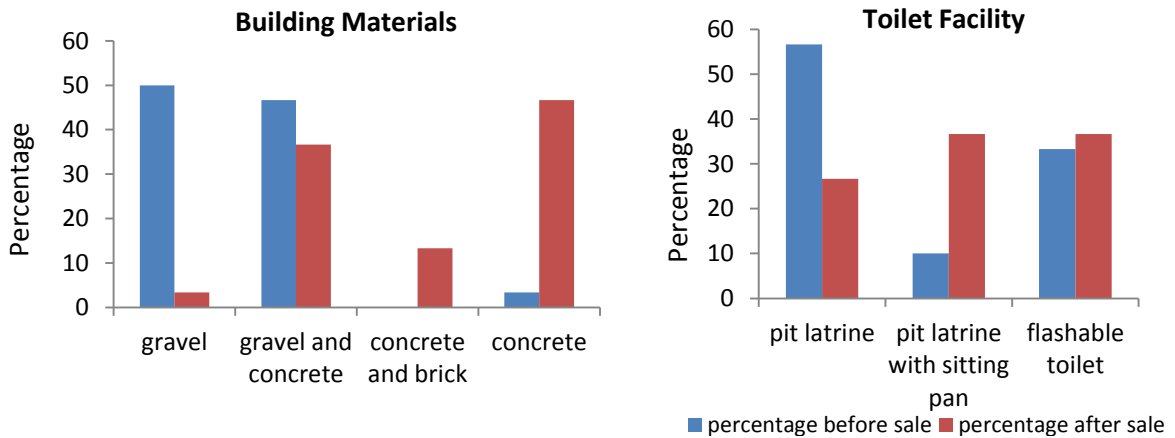


Figure 5.11 Building materials used before and after sale
Source: Field Data, 2017

Figure 5.12 Toilet facility used before and after sale
Source: Field Data, 2017

In terms of building materials, the use of gravel accounted for 50 percent of the houses before the sale and 3.3 percent after the sale while the use of concrete was 3.3 percent before the sale and 46.7 percent after the sale. This indicates that there was a reduction in the use of gravel and an increase in the use of concrete after the sale of the property. Since concrete is a better building material than gravel, it can be concluded from the findings that the material used for building the houses improved after the sale.

For toilet facilities, the use of pit latrines accounted for 56.7 percent before the sale and 26.7 percent after the sale. The use of flushable toilets before the sale was 33.3 percent and

36.7 percent after the sale. This entails that the use of pit latrines reduced after the sale while the use of flushable toilets increased but only by a minor percentage of only 3.4 percent which still meant that many people used flushable toilets even before the sale. Another notable improvement after the sale was the shift to using pit latrines that have sitting pans and these accounted for a percentage increase of 26.7 percent.

This study found a decline in the value of the houses after the sale as consistent with findings by other scholars. The findings show a decline in the new value of houses inhabited after selling of their original houses. This is shown by the reduction in the cost of houses, plot sizes, number of rooms. These changes indicate that the value of the house occupied by the sellers after relocating had dropped. For example for the 30 houses assessed the average difference in the cost between the houses sold off and the houses being occupied after selling was over ZWM 80, 000.00. This is similar to the findings of Tinsley (1997) in Bangkok City where he estimated that most housing units in informal settlements are of very low value. She stated that particularly in KlongToey, the total cost of building a house was valued at a minimum of about US\$400 which was far less than the average cost of building a decent property in any formal residential area.

Although the materials used to build the houses improved from gravel to concrete, the findings indicate that there was still a fraction of about 36.7 percent of those who used a mixture of both materials to build their new houses after selling their original houses. There was a tendency among those who purchased properties in Mtendere East to expand on the already existing structures made from gravel. According to Tinsley (1997), household poverty in informal settlements is characterized by houses made out of building materials such as wood, gravel, and corrugated roofing sheets. Such findings show that even though there was minimal improvement in the building material, there was still a skew towards low standard building materials because there was a high percentage use of gravel and its mixture with concrete.

The 30 percent decline in the use of pit latrines after the sale suggests an improvement in toilet facility. It is important to note that the percentage rise of those who used flushable toilets after the sales was as low as 4.4 percent. Perhaps the significant difference is the change to pit latrines with sitting pans which accounted for a difference of 27.3 percent

after the sale. However, this difference in the quality of toilet facility between a pit latrine with a sitting pan and one without is subjective. Some respondents felt that quality was better after they began to use the latrines with sitting pans while others felt that there was no improvement. Most sellers opined that sitting pans do not determine the quality of toilet facility unless it is accompanied by its proper use. They felt that the pans generally demand frequent cleaning for health purposes especially when several households used the pit latrine. Thus, with regards the value of the house before and after the sale, it can be said that there was a decline in the quality of the sellers' standards of living.

5.4.2 Reduced access to social services and utilities

The Tables 5.5, 5.6, 5.7, and 5.8 show the estimated distance to the nearest hospital, cost of transport to place of work, distance to main market, and cost of transport to town center of the properties owned before selling and after selling and relocating respectively.

Table 5.5 Estimated distance to nearest hospital from homes before sale and after the sale

| s/n | Distance to nearest hospital before sale (m) | Distance to nearest hospital after sale (m) |
|-----|--|---|
| 1 | 500 | 2000 |
| 2 | 500 | 3000 |
| 3 | 500 | 2000 |
| 4 | 300 | 2000 |
| 5 | 300 | 500 |
| 6 | 300 | 2000 |
| 7 | 300 | 500 |
| 8 | 700 | 1500 |
| 9 | 500 | 2500 |
| 10 | 400 | 2000 |
| 11 | 300 | 2000 |
| 12 | 300 | 500 |
| 13 | 300 | 2000 |
| 14 | 250 | 700 |
| 15 | 200 | 2000 |
| 16 | 700 | 1500 |
| 17 | 500 | 2300 |
| 18 | 200 | 2000 |
| 19 | 250 | 600 |
| 20 | 250 | 350 |
| 21 | 300 | 2000 |
| 22 | 300 | 2300 |
| 23 | 400 | 700 |
| 24 | 300 | 500 |
| 25 | 400 | 300 |
| 26 | 400 | 300 |
| 27 | 200 | 4000 |
| 28 | 300 | 2500 |
| 39 | 400 | 700 |
| 30 | 400 | 800 |

Source: Field Data, 2017

Table 5.6 Cost of transport to work place before and after the sale

| s/n | cost of transport to work place before sale (ZWM) | cost of transport to work place after sale (ZWM) |
|-----|---|--|
| 1 | 0 | 8 |
| 2 | 0 | 23 |
| 3 | 0 | 6.5 |
| 4 | 0 | 8 |
| 5 | 0 | 0 |
| 6 | 0 | 8 |
| 7 | 0 | 0 |
| 8 | 0 | 0 |
| 9 | 0 | 8 |
| 10 | 0 | 8 |
| 11 | 0 | 0 |
| 12 | 0 | 0 |
| 13 | 0 | 0 |
| 14 | 0 | 0 |
| 15 | 0 | 0 |
| 16 | 0 | 8 |
| 17 | 0 | 6.5 |
| 18 | 0 | 0 |
| 19 | 0 | 0 |
| 20 | 0 | 0 |
| 21 | 0 | 8 |
| 22 | 0 | 8 |
| 23 | 0 | 0 |
| 24 | 0 | 0 |
| 25 | 0 | 5 |
| 26 | 0 | 0 |
| 27 | 0 | 8 |
| 28 | 0 | 0 |
| 29 | 0 | 0 |
| 30 | 0 | 0 |

Source: Field Data, 2017

Table 5.7 Distance to main market before the sale of property and after the sale

| s/n | Distance to main market before sale (m) | Distance to main market after sale (m) |
|-----|---|--|
| 1 | 200 | 1000 |
| 2 | 200 | 4000 |
| 3 | 200 | 500 |
| 4 | 50 | 800 |
| 5 | 200 | 500 |
| 6 | 50 | 800 |
| 7 | 200 | 500 |
| 8 | 800 | 1200 |
| 9 | 600 | 1000 |
| 10 | 300 | 1300 |
| 11 | 400 | 1000 |
| 12 | 300 | 200 |
| 13 | 300 | 900 |
| 14 | 350 | 500 |
| 15 | 250 | 1000 |
| 16 | 300 | 400 |
| 17 | 400 | 1500 |
| 18 | 150 | 1500 |
| 19 | 250 | 100 |
| 20 | 200 | 500 |
| 21 | 350 | 1500 |
| 22 | 250 | 1500 |
| 23 | 450 | 800 |
| 24 | 350 | 450 |
| 25 | 300 | 400 |
| 26 | 300 | 350 |
| 27 | 300 | 2000 |
| 28 | 300 | 1500 |
| 29 | 450 | 1000 |
| 30 | 400 | 700 |

Source: Field Data, 2017

Table 5.8 Cost of transport to Town Center before selling property and after selling

| s/n | cost of transport to Town Center before sale | cost of transport to Town Center after sale |
|-----|--|---|
| 1 | 6 | 14 |
| 2 | 6 | 23 |
| 3 | 6 | 14 |
| 4 | 6 | 8 |
| 5 | 6.5 | 6.5 |
| 6 | 6 | 8 |
| 7 | 6.5 | 6.5 |
| 8 | 6.5 | 6.5 |
| 9 | 6 | 8 |
| 10 | 6 | 8 |
| 11 | 6 | 8 |
| 12 | 6.5 | 6.5 |
| 13 | 6.5 | 8 |
| 14 | 6.5 | 6.5 |
| 15 | 6 | 8 |
| 16 | 6 | 8 |
| 17 | 6 | 8 |
| 18 | 6 | 8 |
| 19 | 6.5 | 6.5 |
| 20 | 6.6 | 6.5 |
| 21 | 6 | 8 |
| 22 | 6 | 8 |
| 23 | 6.5 | 6.5 |
| 24 | 5 | 7 |
| 25 | 5 | 7 |
| 26 | 5 | 7 |
| 27 | 6 | 14 |
| 28 | 6 | 10 |
| 29 | 6 | 8 |
| 30 | 5 | 7 |

Source: Field Data, 2017

Table 5.9 shows results from the paired sample T-Test which was run to compare the difference of means among numeric variables to measure access to social services for the sellers before selling (BS) and after selling (AS).

Table 5.9 Comparison in the access to social services before and after selling

| <i>Paired T-Test (CI 95%)</i> | | | | | | | | |
|---------------------------------------|----------|-----------|------------|--------------|--------------|----------|-----------|-------------------------|
| <i>Before and After Sale</i> | | | | | | | | |
| | <i>M</i> | <i>SD</i> | <i>SEM</i> | <i>LOWER</i> | <i>UPPER</i> | <i>T</i> | <i>df</i> | <i>P-Sig (2-tailed)</i> |
| Distance to Health Center BS – | -3.9 | 5.18 | .931 | -5.81 | -2.00 | -4.19 | 29 | .000 |
| Distance to Health Center AS | | | | | | | | |
| Distance to Work plc BS – | -3.9 | 5.18 | .931 | -5.81 | 2.00 | -4.19 | 29 | .000 |
| Distance to Work plc AS | | | | | | | | |
| Distance to Main Market BS - | -672.58 | 738.34 | 132.61 | -943.40 | -401.76 | -5.07 | 29 | .000 |
| Distance to Main Market AS | | | | | | | | |
| Cost of Transport to Town BS – | -2.59 | 3.46 | .621 | -3.86 | -1.33 | -4.18 | 29 | .000 |
| Cost of Transport to Town AS | | | | | | | | |

Source: Field data, 2017

In terms of distance to the nearest health centers before and after the sale, the p-Value was 0.000. This means that there was a statistically significant difference in the distance to the nearest health center before hand after the sale. The mean difference of -3.9 km before and after the sale entails that the distances to the nearest health center were significantly longer. Therefore, there was reduced access to the nearest health center after the sale of the property.

With regards the distance to places of work before and after the sale, the p-Value was 0.000. This means that there was a significant difference in the distance to the place of work before and after the sale. The mean difference of -3.9 km before and after the sale entails that the distances to the places of work were longer. Therefore, access to places of work after the sale of properties can be said to have been reduced after the sellers relocated to Mtendere East, as reported by one of the sellers,

“I have lost trading space on the land that I owned in Kalingalinga after selling the property. “He further complained, “I now have to move an approximate distance of more than three kilometers to access my new place of work which is situated in Kalingalinga” (Personal Communication. t, 2017).

As for the distance to the main market before and after the sale, the p-Value was 0.000. This means that there was a significant difference in the distance to the main market before and after the sale. The mean difference of -672.58 m before and after the sale entails that

the distances to the main market were longer. Therefore, there was reduced access to the main market where most goods and services could be accessed.

In terms of the transport cost to the town center before and after the sale, the p-Value was 0.000. This means that there was a significant difference in the transport cost to the town center before and after the sale. The mean difference of -2.59 ZWM before and after the sale entails that the transport costs to the town center were significantly higher after the sale. Therefore, there was reduced access to the town center where most goods and services could be accessed. Trading, which was the main economic activity at 33 percent among sellers entailed that most of the sellers needed to access the town center or to access most of their wholesale goods in order to sustain their businesses. This increase in transport costs implied that most traders were forced to raise the prices of commodities in their location to make a profit. This increase in the prices created another challenge; customers in places like Mtendere East and NRDC were now diverting to markets elsewhere such as Mtendere market to access goods at lower prices.

A summary of findings on access to electricity and sources of water is shown in Figure 5.13 and Figure 5.14 respectively.

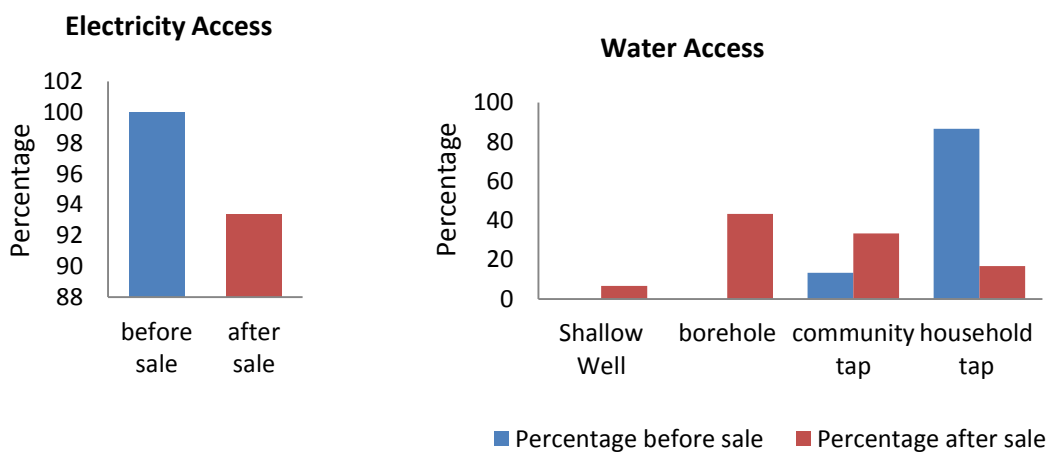


Figure 5.13 Access to electricity before and after sale
Source: Field data, 2017

Figure 5.14 Access to water before and after sale
Source: Field data, 2017

Regarding electricity, there was 100 percent access to electricity by the respondents before the sale but 93.3 percent after the sale. This indicates that there was a reduction of 6.7

percent in access to electricity after the sale. This reduction was due to relocation to areas that had no electricity connections such as Kabangwe, while some had moved to more deprived areas like Ngómbe settlement. Since electricity is a basic life necessity, especially in an urban setting, it can be deduced that there was a decline in the quality of life due to the reduced access to this basic utility after selling properties in Kalingalinga.

In terms of access to water, before the sale of residential properties in Kalingalinga there was no use of shallow wells but there was 6.7 percent of their use after the sale. There was no use of boreholes before the sale but there was 43 percent of their use after the sale. There was 13 percent use of community taps before the sale but 33.3 percent after the sale. The use of household taps before the sale was recorded to be at 86.7 percent but after the sale, it reduced to only 16.7 percent. This means that, there was a reduced usage of household taps which are more decent compared to other means of accessing water such as shallow wells.

There was no use of shallow wells and boreholes before the sale of properties until after the sale. The statistics indicate that while there was increased usage of community taps, there was a high reduction of 60.7 percent in the usage of household taps after the sale. This was because most of the sellers relocated to residences that lacked water pipes. Although the American government through the MCAZ is installing these facilities in most of these areas, many of the residents still do not have their houses connected to the main pipes. According to LCC regulations, household taps are the most decent access to water in any settlement (LCC, 2001).

This study has shown that after the sale, there was a considerable decline in access to water and electricity infrastructure. Therefore, it can be concluded that there was a decline in the quality of the sellers' lives after the sale.

Reduced access to social services and utilities are consistent with the findings by other scholars. The increase in distance to the nearest health center, place of work, main market, and cost of transport to the town center and the nearest hospital meant that there was an increase in expenditure on transport to access the needed services and collectively indicate

reduced access to social services after the sale. Such findings are consistent with those of Sheppard (2012) whose analysis in Metropolis found a strong correlation between displacement and increase in expenditure in the places of relocation. Using expressions in “elasticity” (beta [β] values) form to view the net effect of displacement among thousands of people, she found that several variables including the ones used in this study compounded to make costs in the places of relocation higher.

Coupled with this reduced access to social services was a reduction in access to some utilities like water and electricity. While there was 87.3 percent access to household tap-water before the selling, there was only 17.3 percent access to household tap-water after the selling. This 70 percent reduction in access to tap water after the sale of properties indicates a significant decline in the quality of life after the sale of properties.

Although 47.3 percent of the sellers accessed water from boreholes, it is important to note that most of the sellers were not the owners of these boreholes. Other residents in the neighborhood owned them. This meant that they still had to struggle to access the water even from the boreholes. These findings are consistent with what Feldman (2014) found among the displaced in their places of relocation in New York City. Among the challenges he found was their limited access to safe drinking water and poor sanitary conditions. Just as the study found a 6.7 percent reduction in terms of access to electricity, Feldman (2014) also found a reduction in its access by the displaced although he did not give estimates of how much.

Therefore, considering this reduction in access to social services, utilities, and increased expenditure, there was a decline in the sellers’ quality of life after the sale.

5.4.3 Regret after selling

The extent of regret after selling is measured using the win/lose approach used by Thirkell (1996) and Berrisford (2007). While the two authors analyzed the winners and losers between buyers and sellers in their studies, this current study considered the gains and losses incurred by the sellers. The gains are the ‘win’ while the losses are the ‘lose’. Three standards adopted from Tinsley (1997), Thirkell (1997), and Muhammed *et al.* (2014) were

used to analyze these gains and losses and these are: liabilities against assets, individual impression on improvement or decline, and whether to sell or not.

A summary of the individual impressions for selling is shown in Figure 5.15.

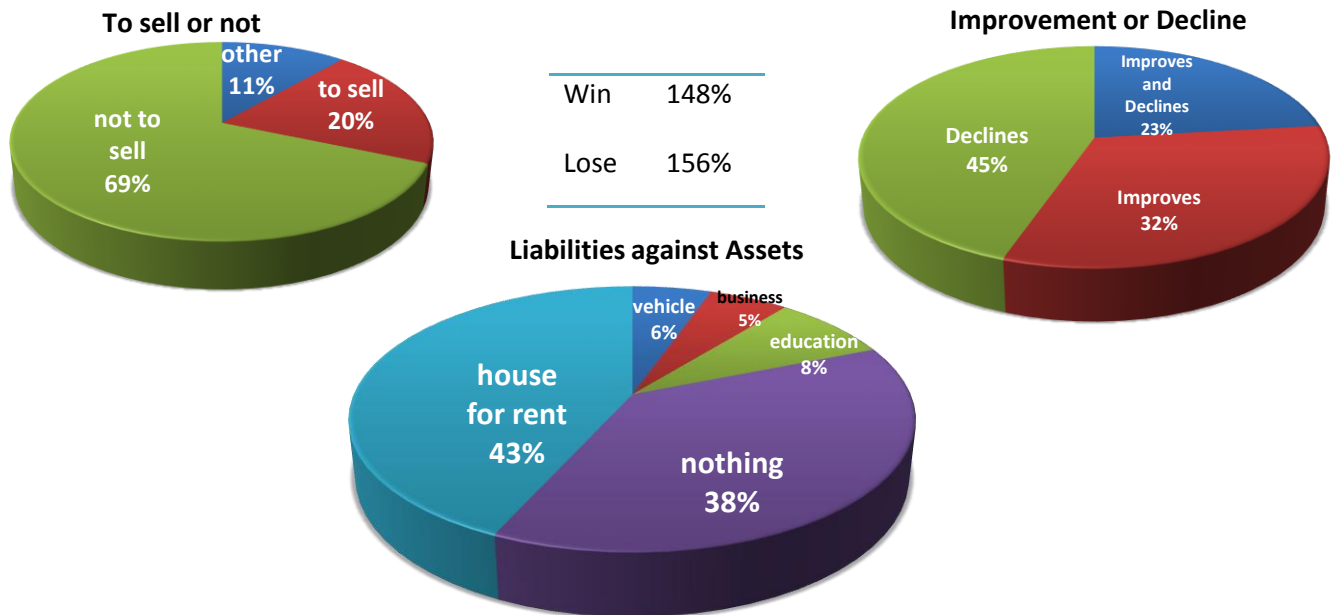


Figure 5.15 Individual impressions/opinions and liabilities against assets accrued after sale of property

Source: Field Data, 2017

Among the sellers, the study found that, in terms of liabilities incurred against assets acquired: about 43 percent of the sellers purchased apartments which they were renting out; 38 percent accomplished nothing; 8 percent invested in the education of their children; 6 percent bought vehicles; and 5 percent started businesses. The 43 percent of sellers that built houses for renting out or rented out some sections of their properties after the sale complained that the amount of money gained from the renting was little compared to the amounts of money gained from rent before selling and relocating from Kalingalinga. For example, a wife to one household head in Mtendere East who sold property and relocated said that,

“Earnings from rentals here in Mtendere East are quite little compared to Kalingalinga. Here, for three houses, we only earn ZWM 450, while in Kalingalinga we used to earn ZWM 1500” (Personal Communication. u: 2017).

This decrease in amounts fetched from rentals after the sale of property meant that there was a decline in earning from rentals.

The 38 percent who achieved nothing were mostly the ones who were found living in smaller houses which they had failed to complete. When asked about what asset they managed to acquire after the selling, most of them said that they acquired nothing apart from the unfinished houses in which they were living. The 13 percent who invested in education and businesses were the ones who appreciated the selling because they not only built other houses, but they also established businesses and managed to educate some members of their households. One child of a seller attested to having been a beneficiary of the selling through the tertiary education he received in South Africa.

Out of the 6 percent that bought cars, majority of the respondents were not using them because the vehicles were either involved in accidents or lacked maintenance and were thus parked in their deplorable conditions. Only one of the sellers was found using his truck for beneficial purposes. A Kalingalinga resident narrated how a certain landlord in Kalingalinga had sold his (the landlord's) property and bought a car which he used for luxury purposes and eventually lost large sums of money in a bid to rehabilitate it after it broke down, after which he has since parked it. He narrates of the excitement of the man prior to his loss,

“The man could not believe that he held so much money at once and instead of investing it, he decided to spend it by going about womanizing, drinking beer excessively, and visiting expensive lodges and hotels. After squandering the money, he is now renting a house within Kalingalinga and surviving on piece works” (Personal Communication. v: 2017).

In terms of “individual feel” of improvement or decline in their quality of life, 45 percent indicated that the lives of most sellers declined. About 23 percent had mixed impressions about whether to sell or not, indicating that their lives both declined and improved in certain ways. However, going by the percentage distribution of 45 percent decline and 23 percent mixed view, it is clear that most sellers felt they lost out. Most of the sellers realized later that they sold out ‘prime land’ in Kalingalinga even though most of them acquired

other unfinished properties elsewhere which they are struggling to complete due to limited resources.

When asked for an opinion about whether they would sale their property or not given their situation before selling, the majority of the respondents (69 percent) answered in the non-affirmative, 20 percent gave an affirmative response, and 11 percent were not sure. From this percentage distribution, the majority of respondents regretted having sold. A ratio of 69 percent to 20 percent for the ‘not to sale’ versus ‘to sale’ opinion shows how much the sellers regret having sold their properties. On average, many sellers had higher expectations from the selling and were in one way or another disappointed by the outcome. In expressing regret, one seller who moved to NRDC said,

“Sir, that topic of selling properties is sensitive to me and it grieves my heart. Whenever I pass by the place of my former house in Kalingalinga along Alick Nkhata road, I always wish there was a way of reclaiming my land so that I would never sell it again” (Personal Communication. w: 2017).

This statement of despair shows how the sellers deeply regret the act of selling their property.

Among the key informants, 32 percent of the respondents indicated an improvement in the quality of life. Most of the responses indicating that the sellers’ lives improved came from council officials and some senior Kalingalinga residents. Other informants such as the local estate agents also shared similar views;

“Unlike in the past, sellers are now well informed about how much they can sell their properties, where they can relocate to, and what they can do with the proceeds from the sale”. He also said that, “we, the estate agents, personally orient the seller about these dynamics so that they do not become victims in the whole process” (Personal Communication. x: 2017).

The findings in this study are consistent with some scholars. For example, findings which show that most of the sellers who had relocated regretted having sold off their properties due to: reduced earnings from rentals; acquisition of liabilities instead of assets; and 38

percent of the respondents achieving nothing; indicates a general loss of 'prime land' and valuable properties, are consistent with those of Thirkell (1996) who stated that most of the poor whose property is bought off by the richer middle class lost out more valuable land which they only realized later. Smolka (2003) contends that the value of land which the rich buy from the poor in the inner city is often higher than what its occupants anticipate, and so they sell in ignorance and very so often, at a loss. This study found that some sellers in Kalingalinga have insufficient land valuation knowledge when trading and so it remains to be further assessed whether to some extent this is similar with what Smolka (2003) says.

The 68 percent that expressed regret over selling show contrasting findings to those of Twarambamenye and Nyawidi (2012, 46) in Butare town, where they found that, "the majority of respondents (55.9 percent) consider that informal land transaction benefits either the seller or/and the buyer separately or both." It is however worth noting that their findings do not clearly separate buyers from sellers regarding who really benefits. This study has streamlined that in the case of Kalingalinga many of the sellers at least do not achieve the intended beneficial purpose after selling. This is mostly because the money acquired after selling is shared by the family members who and so each member repurchases property of lower value.

However it is important to also note that some key informants in this study were of the view that some sellers of property benefit from the sales. This can be compared with what Twarambamenye and Nyawidi (2012) found in Tumba Sector of Butare Town (Rwanda) where the sellers were often exposed to information on selling of their properties. This entailed that they had the chance to weigh the options before the negotiations placing them in a better position to meet their objectives. In their (Twarambamenye and Nyawidi) study, the Real Estate agents had conducted their own random survey by selecting respondents from various villages without a deliberate target group of sellers or buyers. They reported that their research showed that most respondents said that most sellers benefitted from selling. However, due to the nature of the execution of their research, it is not certain whether some of the respondents were actual sellers of properties or not.

5.5 Spatial implications of informal land markets

On one hand, informal land markets in Kalingalinga result in the erection of magnificent buildings on spaces where the land is sold off in Kalingalinga. On the other hand, inferior infrastructures are set up on spaces of land bought by the relocating sellers.

For the structures on the spaces where property was sold off in Kalingalinga, the buyers have erected multi-storey buildings and are trading in all kinds of goods and services. Within a period of less than three months since its completion, one of the shopping malls has been filled with lots of people purchasing goods and window shopping. The scene in Figure 5.17 depicts an example of what one is likely to see from many other places where land was purchased by the investors in Kaingalinga. Clearly, for the buyers, informal land markets mean profit-making as Thirkell (1996) and Berrisford (2007) found. And as Marx (2010) argued, the purchasing of properties in informal settlements by the richer middle class is motivated by economic prospects other than residential.



Figure 5.16 A building at a place where land was sold off in Kalingalinga
Source: Author, 2017

Contrary to the multi-storey buildings which one finds at most of the sites where land was sold off in Kalingalinga, the images on the places of relocation depict structures of inferior standard compared to those on the land that was sold. According to interviews with the local estate agents, the structures shown in Figure 5.16 are sited on the land where most

people who now live on the space in Figure 5.17 lived before they sold. In Figure 5.17; Plate 1 shows one of the houses belonging to a seller who built it using low quality materials; Plate 2 is an unfinished toilet infrastructure; and Plate 3 is an unfinished apartment intended to be rented out.



Figure 5.17 Some structures where sellers have relocated in Mtendere East
Source: Author, 2017

Most of the findings are mimicing what some sholars similarly found in their studies. For the property sellers in Kalingalinga, informal land markets can entail venturing into a

struggle to make ends meet as most of them have partial view of it's implications after the sale. This can clearly be seen in what De Soto (2001, 15) said, "the property rights traded by poor people in informl land markets represent 'dead capital'. That is, these property rights tend to lack clarity, and hence can neither be widely traded nor effectively leveraged to generate wealth". The much anticipated 'good life' by the sellers from Kalingalinga is not what they find in their places of relocation but only a new set of responsibilities over which they hardly have the capacity to bare.

Most structures established in improvement areas after the evacuation of old poorer residents are impressive. A comparison is shown on the photos in Figure figure 5.18 to indicate that in Zambia and in Zimbabwe developments in improvement areas are magnificent and of commercial nature.



Figure 5.18 Comparison of structures where sellers of properties once lived in two different countries

Source: Author, 2018

A comparison is made between the structures that characterize informal settlements where most of the displaced go to in South Africa and in Zambia. This comparison is shown in Figure 5.19. The figure shows how deprived the structures where the sellers go after

selling, indicating that they perpetuate the existence of informal settlements. Therefore, much as there is admirable development in the place of gentrification, the urban challenge is that a trail of inferior and depraved infrastructure is born somewhere else. This ultimately defeats the very purpose of spatial planning for the garden city characterized by inclusivity, attractiveness and magnificence.



Figure 5.19 Comparison of structures in typical informal/improvement areas in two different countries

Source: Author, 2017

From the foregoing presentation of findings and discussion, this study has found that the quality of life of sellers declines after the sale at three levels: the value of the house, access to social services, and individual satisfaction.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusions

The first objective of the study was to assess the reasons why people sell their residential properties in Kalingalinga. It was found that the most important reasons for selling were family dispute, poverty, crisis, and the desire to improve their (sellers) lives. According to the analysis, all these reasons for selling are motivated by desperation. These findings are consistent with what several scholars found in different places such as Cebu City, Johannesburg, Indian towns, and Bangkok Town, where the main reasons for the selling were dispute, poverty, and crisis. The key informants in the study revealed that other reasons such as attractive prices, change of land use, the rise in property values, increased cost of living, ignorance on leasing, and conflict of land use influenced property owners' decisions to sale. Most of the reasons given by the sellers were inclined towards desperate motives other than a desire to maximize returns from the sale. Findings of the study are consistent with what others also found that, most of the sellers of land in informal/improvement areas do not really sell land voluntarily but involuntarily because they felt compelled by poverty.

With regards the second objective which was to assess the places of relocation after the sale of properties in Kalingalinga, the study found that most sellers relocate to Mtendere East, Kalingalinga, Mtendere, and the outskirts of the city of Lusaka. This was consistent with what other scholars found in other parts of the world especially in developing countries that most of the sellers revert to other informal areas. The findings also reaffirm assertions that the sellers rescind to the peripheries of the city. The analysis reflected that most sellers sold out land that was worth much more after the sale as they relocated to acquire and live in properties of lower value than and limited access to social-economic services.

The third objective assessed the quality of the sellers' life after the sale of properties in Kalingalinga. The study found that there was a decline in the quality of the sellers' lives after the sale. Using a paired sample T-Test at 95 percent level of confidence, the analysis shows that after the sale, three important things happened, (1) there was reduction in the

physical value of the houses, (2) there was reduced access to social services and utilities, and (3) there was regret for the sale among the sellers. These findings are consistent with those of other scholars in many parts of the Global South, as well as some places in the Global North such as New York City.

According to the findings of the study, the implications of informal land markets on the informal sellers of land in Kalingalinga are mostly negative. The disadvantages of these land markets are found in the desperate reasons why the residents sell their properties, their deprived places of relocation after the sale, and a decline in their quality of life after the sale. It can be said that urban gentrification in African cities can be problematic when the physical upgrading process is not accompanied by socio-economic upgrading.

6.2 Recommendations

- i. An avenue for sustainable and inclusive social cash transfer networks be set up by NGOs such as JICA and PPHPZ in the informal settlements where the sellers have relocated to help the raise their standards of living.
- ii. Concerned agencies such as Danish International Development Agency (DANIDA) can partner with local authorities like Lusaka city council to design and execute social welfare which can assist in cancelling and rehabilitation of those who are negatively affected by the informal land markets in kalingalinga.
- iii. The Zambian Homeless and Poor People's Federation (ZHPPF) in partnership with the PPHPZ can collaborate efforts by creating funds through initiatives created together with community leaders. This is to raise the income levels of those who sold properties and are living below the poverty datum line.
- iv. There is dire need for teams and agencies that do the upgrading such as the German Technical Assistance or JICA of informal settlements to consider the implications of such dynamics if those upgrading processes are to be sustainable and meet the Urban Challenge of 2014 and the SDG number 11.
- v. Agencies such as DANIDA, PPHPZ, and JICA and other UN agencies looking at urban settlement challenges can venture in to sensitization programs to foster enhanced local entrepreneurship among the sellers who resettled considering that many of them are not in formal employment but survive on small scale trading.

- vi. The study also recommends that further research be done through the University of Zambia: Department of Geography Environmental Sciences, and/or LCC research unit in order to establish how formal institutions can set up policy which can realign informal land markets to protect the interest of the sellers.
- vii. There is need to set up policy through collaboration between the Ministry of Lands, MLGH, PPPHPZ, and JICA which can ensure preparation of inclusive upgrading plans to achieve inclusiveness (especially of the property sellers who in many instances do not afford the new social-economic costs of living) in urban planning since the global agenda is to achieve SDG number 11 in the terms.

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APPENDICES

Appendix 1: Interview Guide for the sellers who relocated

Household Survey Interview Guide
(Land owners who sold their property in Kalingalinga)

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Name of Interviewer..... Date of Interview

SECTION A: RESPONDENT'S SOCIO-ECONOMIC DATA

1. Sex:
2. Age:
3. Marital Status:
4. Level of Education:
5. Household Size:
6. Household Income:
7. Employment Status:

SECTION B: REASONS FOR SELL OF PROPERTY

8. Why did you sell your property in Kalingalinga?
9. When did you sell your residential property in Kalingalinga?
10. How much did you sell the property?
11. Where did you go after selling the property?
12. When did you relocate to this current place of relocation?

SECTION C: QUALITY OF LIFE AFTER SALE OF PROPERTY

13. Do you own house in which you live?
14. How did acquire the property in which you live (d)?
15. What is/was the plot size?
16. How much is/was?

17. What source of financing did you use to purchase the plot and build the house or purchase a readily developed house?
18. What material is/was the house made of?
19. How many rooms is/was the house?
20. What is/was the toilet facility?
21. How far is/was the toilet from the house?
22. What is/was the source of water?
23. How far is/was the source of water?
24. What far is/was the source of water?
25. What is/was the source of power?

Social Services Access before and after selling

26. How long does/did it take to access the clinic?
27. What is/was the transportation cost to your place of work?
28. How long does/did it take to access the main market?
29. What is the transport cost to the town centre?

Individual Impression on Quality of life before and after Selling

30. When you compare your life in Kalingalinga before selling your house and since you sold it and relocated, what would you say?
31. What major accomplishment did you make after selling your residential property in Kalingalinga?
32. Given a change would you rather have sold it or not?

Appendix 2: Questionnaire for the sellers of property who relocated

(Land owners who sold their property in Kalingalinga)

Quality of life assessment table: before and after selling property

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| Social-economic Aspects | Status before selling property | Status after selling property |
|---|---------------------------------------|--------------------------------------|
| House Ownership | | |
| House Acquisition | | |
| Plot Size | | |
| Cost of Plot | | |
| Source of Funds for building | | |
| Building Material | | |
| Number of Rooms | | |
| Toilet Facility | | |
| Source of Water | | |
| Access to Electricity | | |
| Distance to nearest Hospital | | |
| Transport Cost to workplace | | |
| Transport cost to the main market | | |
| Transport cost to the Town Center | | |
| Asset/Investment | | |
| Respondent's view on the sale of property | | |

Appendix 3: Interview Guide for Key Informants

Individual Interview Guide (Key Informants)

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SECTION A: RESPONDENT'S DETAILS

Name of Interviewer..... Date of Interview

1. Name:
2. Sex:
3. Age:
4. Name of Institution:
5. Position:

SECTION B: REASONS FOR SALE OF PROPERTY

6. Why do people sale their residential properties in Kalingalinga?
7. How much do residents of Kalingalinga sale their properties?
8. Where do sellers of property in Kalingalinga relocate to after the selling?

SECTION C: QUALITY OF LIFE AFTER SALE OF PROPERTY

9. What happens to the sellers of residential properties in Kalingalinga?
10. What happens to the sellers' standard of life after the sale of properties?
11. In your estimation, how would you proportion the ratio of improvement or loss among the sellers?

Appendix 4: Interview Guide for Senior Kalingalinga Residents

Individual Interview Guide

(Kalingalinga Residents)

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Name of Interviewer..... Date of Interview

SECTION A: Respondent's Bio Data

1. Sex:
2. Age:
3. Marital Status:
4. Occupation:
5. Period of residence in Kalingalinga:

SECTION B: Reasons for Sale of Properties

6. Why do people sell their residential properties in Kalingalinga?
7. How much do people sell these residential properties?
8. Where do informal sellers of residential properties go after the selling?

SECTION C: Quality of Life after Sale of Property

9. What happens to people who sell their land from Kalingalinga?
10. What benefits or liabilities accrue to former land owners after selling their residential properties after the sale?
11. What happens to their living standards?