THE ROLE OF THE NATIONAL HOUSING AUTHORITY (NHA) IN ALLEVIATING HOUSING PROBLEMS FOR LOW INCOME EARNERS IN LUSAKA, ZAMBIA

BY

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DECLARATION

I, **VALENTINE KALONJE,** do hereby declare that this dissertation represents my own work and that all work of other persons has been duly acknowledged; and that it has never been previously submitted for a degree, diploma or other qualifications at this University or indeed any other for similar purposes.

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APPROVAL

This dissertation of **VALENTINE KALONJE** has been approved as fulfilling part of the requirements for the award of a Master of Arts Degree in Development Studies by the University of Zambia.

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ABSTRACT

Housing problems particularly for low income earners have persisted inspite of the fact that the National Housing Authority (NHA) has been providing to the public high, medium and low cost housing units on both rental and outright purchase arrangement. Thus, the aim of this Study was to investigate the role of NHA in alleviating housing problems for low income earners in Lusaka district. The specific objectives were as follows: (1) to describe the socio-economic profile of occupants of NHA's low cost housing units; (2) to find out what housing initiatives NHA has for low income earners; (3) to identify challenges NHA faces in providing housing for low income earners. The Study employed a mixed methods embedded research design owing to the fact that it sought both qualitative and quantitative answers, although the research was largely qualitative. The population for the Study was occupants of NHA's low cost housing units at Bennie Mwiinga and Nyumba Yanga housing complexes as well as Director level officials from NHA. The sample size for the Study was 101. This was broken down into 100 occupants of NHA's low cost housing units, as well as a key informant (senior official) from NHA. Having purposively selected the two housing complexes, 100 low cost housing occupants were selected randomly using a list of addresses which acted as a sampling frame. Low cost housing units were selected because they should normally be more affordable compared to medium and high cost units. The key informant was selected purposively owing to their expertise in issues pertaining to low cost and low income housing. Both primary and secondary data sources were utilized. A structured questionnaire, with closed ended questions was used to collect data from occupants of NHA's low cost housing units. An interview guide, with open ended questions was employed to collect data from the NHA official. Data pertaining to the first objective (which was quantitative in nature) was analyzed using SPSS version 20. Qualitative data arising from objectives 2 and 3 was analyzed thematically. The findings of the Study were as follows: With regard to the first research objective, the Study established that most of the people who occupy NHA's low cost housing units are in a socio-economic category that does not reflect the conditions of low income earners. Regarding the second specific objective, the Study revealed two major findings. First, the housing initiatives already undertaken by NHA were unaffordable to low income earners. Second, some initiatives targeting low income earners had not yet been implemented. In reference to the third specific objective, the Study found out that the major challenge encountered by NHA is the erratic funding from the Government. The Study concludes that NHA has not played a significant role in alleviating housing problems for low income earners due to a discrepancy between institutional mandate and operational approach. The Study recommends that the Government of Zambia should provide a matrix of conducive policy, institutional and financial measures that will enable NHA to effectively fulfill its mandate of contributing to the alleviation of housing problems among the low income earners in Zambia. In terms of suggestion for further research, the Study recommends a detailed research on the viability and suitability of non-conventional low cost housing technology to Zambia, among other recommendations.

Key Words: *National housing authority, low income earners, housing problems*

DEDICATION

This dissertation is dedicated to my son, Pontinho Kalonje, my daughter, Julien Kalonje, my late grandparents, Mr. and Mrs. Pontinho Kalonje, my late father, Mr. Danny Kakaya, my mother, Ms. Julien Kalonje as well as my uncle Mr. Martin (Joe) Kalonje.

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ABBREVIATIONS AND ACRONYMS

BHC	Botswana Housing Corporation
CAHF	Center for Affordable Housing Finance Africa
CBOs	Community Based Organizations
CRH	Cheap Rental Housing
ECH	Economic and Comfortable Housing
HCV	Housing Choice Voucher
HoHs	Heads of Households
HPF	Housing Provident Funds
JOSHCO	Johannesburg Social Housing Company
LCC	Lusaka City Council
LCHUs	Low cost housing units
LIEs	Low income earners
LIHTC	Low-Income Housing Tax Credit
LWSC	Lusaka Water and Sewerage Company
MHC	Malawi Housing Corporation
MHC	Mauritius Housing Company
MHID	Ministry of Housing and Infrastructure Development
MoLGH	Ministry of Local Government and Housing
NAPSA	National Pensions and Social Security Authority
NGOs	Non-Governmental Organizations
NHA	National Housing Authority

PPHPZ   People's Process on Housing and Poverty Zambia

PPPs   Public Private Partnerships

RDA   Road Development Agency

SHHA   Self Help Housing Agency

SPSS   Statistical Package for Social Sciences

UN-Habitat   United Nations Habitat

ZESCO   Zambia Electricity Supply Corporation

ZIPAR   Zambia Institute of Policy and Research

ZNBS   Zambia National Building Society

ZRA   Zambia Revenue Authority

CHAPTER ONE: INTRODUCTION

1.1 OVERVIEW

This Study investigated the role of the National Housing Authority (NHA) in alleviating housing problems for low income earners in Lusaka. For the purpose of this Study, the low income earners were those earning between K700, the minimum wage in Zambia (Ministry of Labour, 2012) and K3000, a tax exemption threshold (pay as you earn) as defined by Zambia Revenue Authority (ZRA) (Ministry of Finance, 2014).[1]

This chapter contains the following components: the background to the Study, statement of the problem, research objectives and research questions, as well as the significance of the Study. It further contains the scope of the Study, conceptual framework and the conceptual definition of terms.

1.2 BACKGROUND

Everyone has the right to a standard of living adequate for the health and well-being of himself/herself and of his/her family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his/her control" (United Nations Universal Declaration of Human Rights). Despite access to decent housing being considered as a human right globally, housing problems have continued to be a global challenge (United Nations, 2009). Globally, around one billion people live in slums, while in developing countries 881 million urban residents live in slum conditions (UN-HABITAT 2016:2).

Housing problems in Zambia date as far back as the colonial era, when Africans were considered as migrant workers, and hence not entitled to permanent housing. The colonial regime prevented indigenous Africans from enjoying freedom of movement and residence. For this reason Africans built their own shacks, which later became the present day squatter

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[1]The minimum wage threshold was employed owing to the fact that it is the lowest amount that a worker should earn per month according to Zambian law. The ZRA tax threshold was used because everyone earning below this amount of money is considered to be a low income earner and hence exempted from paying income tax.

camps. Following independence in 1964, freedom of residence and movement were enshrined in the constitution. Article 24 (1) in particular guaranteed freedom of movement and residence.

Much as this policy was aimed at improving the housing situation of Africans, among other reasons, it had an adverse impact on the already dire housing situation. The free movement of the people resulted in an increase in urban population from 20.5 to 29 percent from 1963 to 1969 (Kangwa, 2007). The increasing population was not matched with a corresponding increase in housing developments (Ibid).

For this reason, the Government devised a number of initiatives including upgrading unplanned settlements as well as construction of new low cost housing units (Op cit). Regarding finished dwellings, Government pool houses, district council houses as well as Parastatal houses were instrumental in so far as addressing limitations in accessing adequate housing was concerned. Commercial and industrial employers were also key in providing houses to their employees (Kangwa, 2007).

Nevertheless, these initiatives did not significantly address the housing problems, particularly among low income earners (Ibid). Thus in 1971, the Government established the National Housing Authority (NHA) under the National Housing Act of 1971 (Cap. 426). The mission of NHA as outlined in its mission statement is to 'deliver affordable and decent housing' to all income groups, (including low income groups) (NHA, 2015). There are five main objectives that guide the functions of NHA (MLGH 1996:25). These include: (1) to promote home ownership through provision of affordable shelter; (2) to provide technical assistance to local authorities in the housing sector; (3) to construct, manage and maintain housing estates; (4) clear squatter settlements and plan improvements of such areas; (5) undertake research and development on low cost housing. In terms of its main functions, the NHA is expected to continuously review the housing conditions in Zambia, particularly in terms of maintaining the existing housing stock, and to provide or secure the provision of further housing accommodation (ZIPAR, 2015:22).

1.3 STATEMENT OF THE PROBLEM

NHA was established with the main mandate to promote access to decent housing among all income groupings, including low income earners, in Zambia (NHA, 2015). On this basis, NHA has been providing to the public high, medium and low cost housing units on either a

purchasing or rental arrangement. In spite of this institutional development, housing problems have generally persisted countrywide and particularly the district of Lusaka. This is evident in the fact that seventy percent (70%) of the residents in Lusaka district still live in informal settlements (ZIPAR, 2015). In addition, there is a perception that the housing units provided by NHA are mainly affordable to the high and middle income earners, and not the low income earners. Based on the foregoing, there are two key questions, among others that need to be answered: is the perception that NHA does not cater for the housing needs of low income earners a reflection of reality or simply a figment of imagination? To what extent has NHA been able to promote access to housing, either on a rental or purchase basis among low income earners in the Lusaka District of Zambia?

1.4.0 MAIN OBJECTIVE OF THE STUDY

The main objective of the Study was to investigate the role that NHA has played in alleviating housing problems for low income earners in Lusaka.

1.4.1 SPECIFIC OBJECTIVES

The Study had the following specific objectives;

- To describe the socio-economic profile of occupants of NHA's low cost housing units.

- To find out what housing initiatives NHA has for low income earners.

- To identify challenges NHA faces in providing housing for low income earners.

1.4.2 MAIN RESEARCH QUESTION

The Study's main research question was as follows; what role has NHA played in alleviating housing problems for low income earners in Lusaka?

1.4.3 SPECIFIC RESEARCH QUESTIONS

In order to answer the main research question, the Study had the following specific questions:
- What is the socio-economic status of occupants of NHA's lost cost housing units?

- What housing initiatives does NHA have for low income earners?

- What challenges does NHA face in providing housing for low income earners?

1.5 SIGNIFICANCE OF THE STUDY

The knowledge generated in this Study may be helpful to NHA, Government, scholars and end users of NHA initiatives. NHA may use the information to learn about best practices and opportunities that exist in the housing sector to provide more low cost housing. In addition, the information may serve as a basis for NHA to review its current interventions with the purpose of ensuring that low income earners are appropriately catered for in terms of housing. The Government may use the information as a reference point to assess its housing policy, with a view to making it more relevant to the housing needs of low income earners. The general public may also find the information useful because it highlights the efforts that NHA is making in catering for the housing needs of low income groups, including the challenges it is facing. Academics and scholars may find the information useful in extending knowledge, especially in the housing sector.

1.6 SCOPE OF THE STUDY

The Study confined itself to occupants of NHA's low cost housing units. The reason for picking on NHA low cost housing units was that these should be more affordable to low income earners compared to medium and high cost units. Furthermore, the study was restricted to two NHA housing complexes in Lusaka, i.e. Nyumba Yanga and Bennie Mwiinga. This was on account that these two complexes have the biggest number of low cost housing units. In addition, the study focused on NHA because it is the only housing provider mandated by law (NHA Act, 1971) to provide housing to all income groups using public finances.

1.7 CONCEPTUAL FRAMEWORK

The study's conceptual framework as conceived from the literature review is depicted as follows:

Housing initiatives for low income earners	Challenges of housing provision for low income earners
• Adequate funding of public housing agencies • Tax Incentives for private sector housing developers • Inflating high cost units to subsidise low cost housing units • Use of cheaper building materials • Incremental housing construction • Imparting construction skills in potential beneficiaries • Subsidising land for low income earners • Low income friendly mortgages	• Low income among potential beneficiaries • Inadequate government funding • Scarcity of land with infrastructure • Costly building materials • Speculation of land • Limited promotion of small builders • Complex building codes and regulations • Politicisation of housing programs

Housing provision for low income earners

Based on the conceptual framework, the following are the major assumptions that guided the Study:

(1). Inadequate financing inhibits the ability of public housing agencies (PHAs) from providing low cost housing units (LCHUs) that are affordable to low income earners, among the various potential beneficiaries.[2]

(2). The use of cheaper building materials contributes to the reduction of the cost of LCHUs provided by PHAs, thereby making them more affordable to low income earners.

(3). In the case where high cost, medium cost and low cost housing units are housed within the same PHA complex, improving access to low cost housing by low income earners requires the inflating of high cost housing units to subsidize low cost housing units.

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[2] Adequate financing to PHAs takes various financing mechanisms including an allocation in the national budget, subsidies, etc.

1.8 CONCEPTUAL DEFINITIONS

ADEQUATE HOUSING

For the sake of this Study, adequate housing was understood from the perspective of having two components: qualitative and quantitative. On the quantitative side, adequate housing is one that is large enough to accommodate members of a given household; taking into account demographics within the household such as marital status, sex and age. As regards to the component on quality, adequate housing is one that is free from serious disrepair; and equipped with modern facilities and services such as water and sewage facilities, as well as drainages and waste disposal facilities (National housing policy, 1996).

INCOME

Income is the consumption and saving opportunities granted by an entity within a specified timeframe which is generally expressed in monetary terms. In many households income is understood as the sum of all the wages, salaries, profits, interest payments, rents and other forms of earnings received in a given period of time (Gastwirth, 1971).

LOW COST HOUSES

For the sake of this Study, low cost houses are defined in two ways: plot size and finishes. With regard to size, a low cost house is one covering a space of up 60 to 65 square meters. When defined in terms of finishes a low cost house is one that has basic finishes. For example, a kitchen sink top as opposed to a kitchen cabinet, a shower instead of a bathtub. A low cost house is also one that has no ceilings, or tiles.

AFFORDABLE HOUSE

An affordable house is defined as one that costs less than 40% of one's monthly income (Andrew et al, 1998).

OCCUPANTS

In this Study, occupants refer to both the tenants of housing units still owned by NHA and the owners of units that have been purchased from NHA.

1.9 CHAPTER SUMMARY

In summary, the aim of this Study was to investigate the role of NHA in alleviating housing problems for low income earners in Lusaka. This Study was motivated by the lack of a comprehensive Study to validate the general perception that NHA housing units were affordable only to middle and high income earners. The aim of the Study was broken down into the following three research objectives: to describe the socio-economic profile of occupants of NHA's low housing units; to find out what housing initiatives NHA has for low income earners; as well as to identify challenges NHA faces in providing housing for low income earners. The next chapter presents literature that was reviewed.

CHAPTER TWO: LITERATURE REVIEW

2.1 OVERVIEW

The previous chapter laid the case for conducting this Study. This was premised on the persistence of the housing problem in spite of the various strategies implemented over the years.

This chapter is a review of literature pertaining to the provision of housing for low income earners. The literature is organized into three themes in line with the three specific objectives of the Study. These are: housing initiatives for low income earners; socio-economic factors that determine housing access; as well as challenges of housing provision for low income earners. The review begins by highlighting the significance of housing generally. It also shows how Zambia has grappled with the housing problem from pre-independence era. In the same vein, it highlights efforts made by post-independence Governments to address the problem. Having done so, studies relating to themes alluded to earlier are evaluated.

2.2 SIGNIFICANCE OF HOUSING

Housing is an essential basic human need and right. This is why Eldredge concludes that housing represents a bundle of goods and services which facilitate and enhance good living; and a key to neighborhood quality and preservation (Eldredge, 1967). Beyond comfort, Hassan adds that the importance of housing extends beyond shelter. He argues that housing is an economic issue because of the forward and backward linkages with the rest of the economy (Hassan, 2012). "Housing supply is uniquely beneficial to economic development, through direct employment, income multipliers, and backward and forward linkages in the rest of the economy, when constructed using local, labor-intensive technologies used by small-scale builders" (Ibid: 423). Likewise, Agbola notes that housing is a combination of characteristics which provide a unique home within any neighborhood; it is an array of economic, social and psychological phenomena. In other words, housing could be seen as a multidimensional package of goods and services extending beyond shelter itself (Agbola, 1998). Significantly, adequate housing contributes not only to national development but also determines the health, security, sanitation and socio-cultural and physical wellbeing of the individual, the community and the nation at large (Lanrewaju 2012:426). Housing is also where successive generations find shelter to keep healthy, develop, socialize, be educated and

prepare for fulfilling adult lives. In this sense, housing speaks to every dimension of personal human development, hopefully generating a double sense of identity and social belonging (UN-Habitat, 2015:52).

Despite this, access to decent shelter has remained a pipe dream for many people across the globe, especially the low income groups. The current housing challenge in developing countries is succinctly summarized by UN-Habitat as being that adequate shelter which is built formally is often unaffordable, while informally built housing is affordable but often inadequate (UN-Habitat, 2005). This means that access to affordable housing is not only out of reach for the urban poor, but also for lower and middle-income households (Tomlinson, 2007cited in American Centre for cities 2015:19). In 2010, as many as 980 million urban households lacked decent housing, as will another 600 million between 2010 and 2030 (UN-Habitat, 2015:48).

2.3 THE HOUSING PROBLEM AND EVOLUTION OF HOUSING POLICY IN ZAMBIA

A review of literature suggests that housing problems in Africa have existed since time immemorial. However, these problems only took center stage in development discourse following colonialism and subsequently urbanization. In the Zambian context, prior to colonialism, there were no urban settlements in Zambia other than the villages (Housing sector profile, 2015). Urban areas developed in response to colonial industrialization, chiefly for extractive mining at Broken Hill (Kabwe) and the Copperbelt and then Lusaka, mainly in the years after the First World War (UN-Habitat, 2012). In this regard, urban development only took place to service industries and mining, so employer housing was the norm in urban areas (Housing sector profile, 2015:42).

During this period, housing provision was guided by the African Ordinance of 1948 which provided the institutional framework for the housing sector (ZIPAR 2015). According to this policy, each municipality was to reserve land specifically for the construction of housing for Africans. The citizens were settled according to their race and Africans had no right to live in areas designated for Europeans, Indians or Mixed race and vice versa. Under the African Ordinance, housing was tied to employment. Hence employers were required to provide either land or housing for their workers. Local authorities were obliged to provide housing for the African workers living within their municipalities. This policy provided the means to

control the influx of rural populations in search of employment opportunities in urban areas, by not providing permanent residence as well as ensuring that job seeking migrant workers were immediately repatriated upon retirement. Thus, squatter settlements were prohibited and housing was only catered for those who were engaged in formal employment (Ibid). Housing was provided by municipalities up to 1913. For example, Lusaka Municipality provided 49 percent while employers supplemented that with 32 percent, with 19 percent temporary and scheduled for demolition (Basila, 2005:20).

One of the serious limitations of this housing policy was that it discriminated against the indigenous people. Houses for the Africans were substandard and set in high density areas and often with minimum amount of amenities and facilities like communal washrooms and toilets (Kangwa, 2007). Equally fundamental is the fact that this policy did not encourage home ownership and thus, denied the indigenous people to live where they wanted. With such consideration in mind, it can be concluded that the colonial housing policy was discriminative and exploitative. The indigenous settlements were destroyed and people forced to settle in native reserves which were less productive lands without any economic resources and proper means of communication (ZIPAR, 2015). This situation continued up to the end of the colonial period in 1964 (when Zambia gained independence) (Tipple, 1981 cited in Basila, 2005:20).

Following independence in 1964, the Government devised initiatives aimed at changing the status quo. These included upgrading squatter settlements, construction of low cost houses, among others. The main instrument for realizing this goal was the district councils. Councils provided housing and relatively high levels of infrastructure mainly using Government money. Commercial and industrial employers were also key in providing houses to their employees (Kangwa, 2007). In this regard, some progress was made. However, because independence came with enshrined freedoms such as freedom of movement, there was increased migration to urban areas and this development worsened the already existing bad housing situation in urban areas (MoLGH, 2002:7 cited in Basila, 2005).

In order to give impetus to the housing agenda, the Government in 1971 decided to establish the National Housing Authority (NHA) (Kangwa, 2007). This institution was given the overall mandate to oversee housing in Zambia. Consequently between 1973 and 1980 housing grants to councils were withdrawn and other grants gradually reduced (Ibid).

2.4 LOW COST HOUSING INITIATIVES

In reviewing literature on low cost housing initiatives, the researcher began by examining housing interventions as they relate to more advanced countries. Thereafter, the Study considered literature which relates to African countries. Finally low cost housing initiatives that relate to Zambia were considered. It is, however, important to note from the outset that information on low cost housing initiatives in Zambia was scanty.

At a global level, Buye examined the different strategies that can be adopted in order to improve on low income housing in developing countries like Uganda. The author referred mainly to literature on China and the United States of America (USA) owing to their developed housing sectors.

With respect to China, Buye established that there were three major strategies that could be employed in providing low cost housing (Buye, 2014).These include the following: Cheap rental housing (CRH); Economic and comfortable housing (ECH); as well as Housing provident funds (HPF).

1) **Cheap rental housing**: This refers to housing subsidies in the rental sector to low income households with housing difficulty. It takes different forms, two of which are: (1) rent reduction for households who already live in public rental housing; (2) monetary subsidies to low income households who rent private housing on the market (Buye 2014:11).

2) **Economic and comfortable housing**: It is ownership-oriented housing provided by developers on free land allocated by local municipal governments, and sold to qualified households at government controlled prices. ECH offers only partial property rights, which constrains homeowners from selling on the open market for profit rental housing (Ibid).

3) **Housing provident fund (HPF)**: This is a compulsory housing saving program in which both employers and employees contribute a certain percentage of the employees' salaries. Withdrawals from Housing Provident Funds can be applied only toward purchasing homes and for home improvements. Participants can also obtain loans from the Provident Funds at favorable terms (Op cit).

Regarding the USA, Buye identifies two initiatives- low-income housing tax credit program (LIHTC); as well as the housing choice voucher program (HCV), as shown below:

1) The low-income housing tax credit (Housing credit)

Here Individuals and companies who invest in low-income housing can take a tax credit (a dollar-for-dollar offset against other taxes) equal to their investment in 10 annual installments. To qualify for tax credit investment, properties must rent at least 20 percent of their units to households earning 50 percent of the area median income or less, or at least 40 percent of their units to households earning less than 60 percent of median income. The rents charged may not exceed 30 percent of a household's income (Buye, 2014).

2) The housing choice voucher program (HCV)

The housing choice voucher program provides assistance to very low-income families to afford decent, safe, and sanitary housing. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. A housing subsidy is paid to the landlord directly by the public housing agency (PHA) on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program (Ibid).

The study above was relevant to this Study in that it highlighted various initiatives available to low income earners in advanced countries, from which a developing country like Zambia would learn from. However, the Study fail short in that there was no attempt to disaggregate these initiatives, with a view to understanding which ones were public sector driven as well as those which were private sector led. Furthermore, the study did not show how low income earners had benefited from such initiatives.

In Africa, literature reviewed show that there are efforts being made to alleviate the housing affordability and access problems of low income earners. One such Study is by The Center for Affordable Housing Finance Africa (CAHF), which carried out a Study on housing options available to low income earners in several African countries (CAHF, 2016). Some of the options advanced include block banking, imparting construction skills in potential beneficiaries as well as incentivizing the private sector to venture in housing for low income earners.

In the Gambia, the National Housing Agency, the Social Security and Housing Finance Corporation (SSHFC), provides serviced plots coupled with small construction loans to low and middle income groups. It also partners with private sector firms to make housing more affordable. One such initiative is the concept of block banking. Under this initiative, low and middle income clients are enabled to accumulate construction materials (cement blocks) to the point where they have enough blocks to commence their construction project. The blocks banked are a form of savings and also presents a simple hedging process in terms of protection from inflation of block materials (Ibid).

In Mauritius, the Mauritius Housing company (MHC) has a special savings scheme which encourages Mauritians to save with the MHC so as to be later eligible for a housing loan. Furthermore, the Government through the Housing Development Company (NHDC) provides incentives to private developers to induce them into venturing in housing provision. Under this initiative, developers should provide all basic infrastructure and 25 percent of the development must be for low income households, for which the sale price is determined by the Government. There is also a requirement under the Finance Act of 2009 that companies pay two (2) percent of their book profit after tax into a Corporate Social Responsibility Fund. This Fund can be used on approved projects, amongst which social or subsidized housing is a high priority (op. cit.).

In Botswana, households are trained to acquire productive skills in the construction industry so that they might address their own housing needs while also earning an income. Government policy offers low-to-moderate income households (those earning between P367 (US$34) and P4 400 (US$410) a month) access to a house improvement loan through the Self Help Housing Agency (SHHA). A loan of up to P45 000 (US$4 200) is available, payable over 20 years at P187.50 ($17.5) a month, interest free (CAHF, 2016).

The preceding Study brings out a lot of insight with respect to the various initiatives that different countries have instituted to address housing problems for low income earners. However, it highlights housing initiatives generally; it does not isolate public housing agencies with a view to understanding what initiatives they have implemented to address the housing problems of low income earners. In addition, while an attempt was made to showcase the housing initiatives in the countries surveyed, there was virtually no mention of the challenges that accompany the implementation of such initiatives. In addition, the

foregoing Study was a cross country one. This entails that it could not delve deeper into the problem as the study sites were immense.

2.5 SOCIO -ECONOMIC FACTORS DETERMINING ACCESS TO HOUSING

Gawe examined the Johannesburg Social Housing Company (JOSHCO) and Malawi Housing Corporation (MHC) with respect to housing type, demographic characteristics and the income levels of occupants (Gawe, 2012). Regarding income, it was found out that occupants of MHC and JOSHCO were of diverse income levels. At MHC seventy percent (70%) of occupants were low income earners. Middle and high income earners accounted for twenty five percent (25%) and five percent (5%) occupancy respectively. At JOSHCO, occupancy was as follows; low income earners (earning between R 1500- R10000) comprised seventy percent (70%,), middle income earners (earning between R10000-R15000) accounted for twenty three (23%) while high income earners (earring more than R20000) occupied seven percent (7%) of JOSHCO units. On housing type, it was established that the two housing institutions have different types and sizes of units aimed at accommodating people of different socio-economic status. The units range from bachelor/bed sitter, 1 bedroom to 3 bedrooms. Among the clients of the two institutions include demographics such as students, married, single, widows, widowers, etc.

The Study above demonstrates the possibility of housing people of different income levels in the same housing complex. However, it did not show what initiatives were put in place by the two housing institutions to make this possible. Further, it did not show what challenges the housing providers faced in housing low income earners. In addition, the Study did not address other socio-economic attributes such as fixed assets and formal employment. This omission is significant in that 'low income alone' is not a sufficient indicator of vulnerability. Income levels should be analyzed alongside other income related attributes such as possession or non-possession of fixed assets and formality of employment.

In addition, Gawe's Study looked at the income levels of the occupants of the two housing institutions generally. It did not discriminate the housing units with a view to understanding the socio-economic profile of the occupants of the various categories of housing units. For this reason, it was difficult to have an understanding of which type of housing units were occupied by which category of people. Further, the lessons learnt from the foregoing Study are to a large extent only relevant to South Africa and Malawi.

Stillerman conducted a Study on what explains upper- and lower-middle class Chileans' differential access to housing and variations in their tastes for homes and neighborhoods (Stillerman, 2016). The scholar concludes by arguing that middle class families follow diverse housing pathways that reflect their differential access to economic, cultural and social capital. Upper middle class families enjoyed a wider range of options than did lower middle class individuals as far as housing access and neighborhood preference is concerned.

This conclusion was based on the observation that Middle class tastes in homes and neighborhoods revealed the decision of some lower middle class adults to remain in the family home and the constrained choices downwardly mobile families face in the housing market. In contrast, upper middle class families alternatively selected neighborhoods that were aesthetically appealing, permitted the accumulation of social capital, or facilitated the reproduction of cultural capital through schools.

Stillerman's Study is related to the present Study since they both address the issue of how socio-economic status inhibits or enables one to access housing of their choice. However, the previous Study did not address the question of how institutions charged with the responsibility of housing (such as public housing agencies like NHA) can bridge the gap in housing outcomes among different income groups.

Basila explored the effects of Zambia's housing empowerment scheme in empowering the majority of the people, particularly the low income men and women in Mufulira town through the sale of public rental houses to the sitting tenants (Basila, 2005). The writer argues that the major beneficiaries of the home ownership scheme were the well to do people. There were more people in the low income category who failed to pay for houses than there were in the high income category. Some low income people failed to pay for their houses and were evicted and their houses sold to buyers who could afford them. Those who were evicted found alternative accommodation in shanty compounds which was cheaper. In some cases the low income tenants who had no money would purchase the houses for well to do people. There were also cases related to corruption; some officials enriched themselves through purchasing many houses for themselves. In some cases houses were over-priced by the local authorities hence many low income people would give up buying the house.

In conclusion, the Study takes the view that few low income people were empowered through the sale of houses, as a large number of people were not accommodated because they were

already out of employment at the time of selling the houses. Most of the people who benefited were those in employment as accommodation was tied to employment.

The Study provides insight into the role that income and employment plays in as far housing consumption is concerned. It also shows how the housing empowerment program contributed to the growth of the informal settlement by forcing those who could not afford to relocate to such areas. However, the Study concerned itself with beneficiaries of housing units as it pertained to council houses. It did not look at beneficiaries (occupants of NHA low cost housing units) from the point of view of NHA housing units. Furthermore, the Study site was Mufulira. It was important to look at housing issues for low income earners as it pertains to Lusaka.

2.6   CHALLENGES OF PROVIDING AFFORDABLE HOUSING TO LOW INCOME EARNERS

At global level, especially in developed countries, literature reviewed suggest that unavailability of low cost housing is not a function of failure (on the part of housing providers) to provide it but rather the lack of willingness of certain locations or neighborhoods to embrace low cost housing. Iglesias found out that low cost housing is sometimes opposed because it tends to concentrate a particular race or a group of poor people in an area, sometimes causing a fall in property values (Iglesias, 2009).

In a Study conducted in the USA, Iglesias has proposed Managing Local Opposition as a way of getting around the problem. He is of the conviction that local opposition is immutable and cannot be eradicated; only managed. In seeking its approvals, a developer should strive to: (1) respect the legitimate concerns of the local community and neighborhood; (2) respect the rights of current and prospective residents whom it desires to serve; and (3) advance the prospects of future affordable housing proposals in that community (Iglesias, 2009). Iglesias concludes by encouraging developers to anticipate local opposition by planning for it in order to reduce cost. The foregoing Study relates to this Study in that it also focuses on low cost housing (for low income earners) and hence it was important to confirm whether NHA faced similar challenges in providing low cost housing to low income earners. However, it did not clarify as to whether these challenges pertain to private or public housing developers. Furthermore, this Study was conducted in the USA, a developed country. It would therefore

be necessary to have an understanding of the differences and similarities in challenges faced by housing providers in a developing country such as Zambia.

With respect to Africa, scholars that have written about the challenges of housing provision for low income earners include Njathi (2011) and Ibem et al (2011).

Njathi examined the challenges faced by housing developers in the low income market in Kenya and hindrances to their efforts (Njathi, 2011). The target populations for the research were private property developers and Non-Governmental Organizations (NGOs). The Study identified the following four challenges. The first challenge related to outdated planning regulations which in turn hindered the adoption of new building technologies. The second challenge was the rising cost of materials. The third challenge was complex acquisition process, scarcity and associated rising cost of Land. The fourth challenge was high interest on capital finance and subsequently low return on investment. As indicated earlier, although the main focus of Njathi's Study was on private developers and NGOs, this Study also looked at public housing agencies. Therefore, some of the challenges identified could also be useful for a Study such as this one whose main focus was on public housing agencies.

In Nigeria, Ibem et al (2011) found out that that Public housing agencies in Nigeria and Ghana face numerous challenges which include the following: lack of continuity in Government policies and programs; inadequate finance; politicization of public housing programs; lack of technical manpower; political instability, lack of coordination, as well as poor management and corruption. The foregoing Study was related to this Study in the sense that both Studies sought to find out challenges that public housing agencies face in housing provision. However, this Study took a narrow focus by looking at challenges as they relate to low income earners' access to public housing agencies' low cost housing units. This is unlike the other Study which considered challenges of housing provision by public housing agencies generally.

In the Zambian context, not many Studies have been done on the challenges of providing low cost housing. Among the few that were found to be relevant for this Study include one by Kanyesse, who examined the trends in urban housing development in Lusaka (Kanyesse, 2006). The scholar concluded that housing provision in Zambia is constrained by the following factors: there was no common strategy to harmonize the inputs of various players in the industry; investment in the housing development was inadequate, both public and

private; non-availability of land for private individual developers; high cost of building materials. The Study was relevant for this Study because it highlights the various challenges that are faced by housing providers in Zambia. However, the Study fail short by not specifying the challenges which are faced by respective organizations. In addition, the Study looked at challenges of housing generally instead of narrowing down to low cost housing which is most likely to be affordable to low income earners.

A Study by ZIPAR (2015) found out that access to formal housing is beyond the means of low income earners due to the costs associated with acquiring shelter. These include land acquisition, cost of conveyance, building materials, and social services. These challenges have resulted in low income earners spending between 40 and 50% of their monthly income on rentals.

The preceding Study highlights housing affordability problems for low income earners, and also mentions the factors responsible for this. However, it does not mention what institutions that have the mandate to alleviate housing problems (such as NHA) are doing to improve the housing situation. Neither does it state the challenges which these institutions are confronted with in a bid to address some of these housing problems.

2.7 CHAPTER SUMMARY

This chapter reviewed literature on low cost housing initiatives; socio-economic factors that determine access to housing; as well as challenges of providing housing for low income earners. What was clear from the literature was that not many Studies have been done on housing problems and low cost housing solutions in Zambia. Nevertheless, there are a number of Studies which have been conducted on the subject matter elsewhere. As can be seen above, some Studies have identified possible initiatives to address this problem. Some of the Studies have also itemized challenges associated with housing provision for low income earners. However, most of the Studies in the literature review did not address issues contained in the Study's three research objectives: socio-economic profile of occupants of NHA's low cost housing units; NHA's housing initiatives for low income earners; as well as challenges NHA faces in providing housing for low income earners. In essence, no comprehensive Study had been undertaken to determine the extent to which NHA has helped to address the problem of housing for low income earners in Lusaka. Some Studies simply mentioned NHA in passing or as one of the key Government's instruments in the housing

market. There was no in-depth Study that solely focused on NHA with a view of understanding the role it plays in the housing sector, including its achievements and failures. The next chapter presents the methodology employed in the Study.

CHAPTER THREE: METHODOLOGY

3.1 OVERVIEW

The preceding chapter was a review of literature relating to the provision of housing for low income earners. What was evident from the literature was that low income earners all over the world have housing problems. The chapter evaluated Studies on the three themes of the Study which are: socio-economic factors that determine housing access; housing initiatives for low income earners; as well as challenges of housing provision for low income earners.

This chapter outlines the methodology used to undertake this Study. It explains the research design employed, sampling procedure, methods of data collection as well as techniques used to analyze the data.

3.2 RESEARCH DESIGN

Research designs are types of inquiry within qualitative, quantitative, and mixed methods approaches that provide specific direction for procedures in a research study (Creswell, 2014: 295). This Study employed the embedded mixed methods research design, in which one data set provides a secondary, supportive role in a study based primarily on the other data type (Creswell, 2006:67). The premises of this design are that a single data set is not enough, that different questions need to be answered, and that each type of question requires different types of data. Researchers use this design when they need to include quantitative or qualitative data to answer a research question within a largely qualitative or quantitative study. The embedded design includes the collection of both quantitative and qualitative data, but one of the data types plays a supplemental role within the overall design (Creswell, 2006).

This Study fits into the design described above. This is because two of the Study's three research questions sought qualitative responses, compared to just one whose findings were analyzed quantitatively. For this reason, the Study was largely qualitative. What made the Study qualitative was that participants were selected purposively as opposed to being chosen randomly; open ended questions were asked; and the data collected was analyzed qualitatively via thematic analysis. This process made it possible for the researcher to gain insight into NHA's housing initiative's for low income earners as well as factors constraining its efforts. To a lesser extent, the Research was quantitative because closed ended questions

were posed and the data was analyzed using quantitative tools such as Statistical Package for Social Sciences (SPSS).

The research question that was analyzed quantitatively sought to establish the extent to which socio-economic factors enhance or inhibit one's ability to access housing by analyzing the socio-economic profile of occupants of NHA's low cost housing units. In order to arrive at an answer to this research question, the researcher had in mind questions pertaining to how many of a particular attribute were possessed by the respondents. By converting the data in form of frequency tables, the Study was able to establish how many of the respondents had fixed assets; how many were in formal employment, how many were of a particular income range, etc. This data was complementary in that the answers obtained enabled the researcher to have a basis for stating whether or not NHA was playing its role of addressing housing problems for low income earners. The core of the Study, however, was addressed by the two research questions whose purpose was to establish how NHA was helping to alleviate housing problems for low income earners and the challenges it was facing. For this reason, the Study did not go into detailed methods of quantitative analysis such as measures of central tendency, mean, median, etc.

3.3 SAMPLING AND SAMPLING PROCEDURE

Sampling is a process of drawing a smaller group of elements through a definite procedure from an accessible population (Jenkins, 2001). In this Study the sampling process began by identifying the Study population. Thereafter, a decision was made regarding the sample size as well as how the sample was to be drawn from the population, as shown in the succeeding sections.

3.3.1 STUDY POPULATION

Bryman (2001) defined a population as a group of elements or cases whether individuals, objects or events that conform to specific criteria and to which the research intends to generalize its results. In this Study, the segmentation of the target population was based on research questions. With respect to research question number one, the population constituted 411 low cost housing units in Nyumba Yanga and Bennie Mwiinga. The two were purposely selected because they are the ones with the biggest number of low cost housing units. As regards research questions number two and three, the population comprised officials from

NHA at Director level. The criterion was necessitated by the Study's quest to include in the sample people who had the ability to influence decision making at NHA.

3.3.2 SAMPLE SIZE AND SAMPLING TECHNIQUES

The Australian Bureau of Statistics (2004) indicated that the purpose of sampling in any research work is to overcome the problem associated with the vastness of the study population. The Study sampled a total of one hundred (100) respondents from NHA's low cost housing units as well as one official from NHA. The 100 respondents were chosen randomly from the purposively selected NHA's housing complexes of Nyumba Yanga and Bennie Mwiinga. Fifty (50) occupants were selected from each of the two complexes.

Random sampling is a probability sampling technique where each and every item in the population has an equal chance of inclusion in the sample, and each one of the possible samples, in case of finite universe, has the same probability of being selected (Freedman et al, 2007). In this Study, random sampling was preferred due to the researcher's quest to ensure that every low cost house had an equal chance of being selected. Purposive sampling is a sampling method which belongs to the category of non-probability sampling techniques. Here, sample members are selected on the basis of their knowledge, relationships and expertise regarding a research subject (Ibid). In this regard, the official from NHA was selected owing to their expertise in low cost and low income housing. The initial plan was to interview five (5) officials from NHA. However, at the time of securing appointments, it was made known to the researcher that one official was the authority and custodian of information pertaining to the topic. The interview was thus arranged with the said official and the data was collected in two sittings. During the interview, the official would constantly refer to official documents.

In terms of the sampling frame, the researcher used the list of addresses obtained from NHA for the low cost houses in Nyumba Yanga and Bennie Mwiinga. On ensuring that every house had a chance of being selected, the address of each house was written on a small slip of paper, and all these slips were deposited in a box. After they had been thoroughly mixed, the first selection was made by drawing a slip out of the box without looking at it. This process was repeated until a sample of 100 was chosen. The figure 100 out of a population of 411 was large enough to enable one draw conclusions about how socio-economic factors influence housing access. Regarding key informants, only one person was interviewed owing

to the fact that the participant was the custodian of the information which the researcher sought (in line with NHA's institutional setup).

Furthermore, the Study focused on occupants as opposed to tenants or owner occupiers. This entails that in selecting the 100 respondents, the criteria did not include segmenting between tenants and owners. The rationale for this was that NHA's main mandate is to provide decent and affordable housing for rent as well as for outright purchase. In essence the main emphasis here was affordability as opposed to home ownership. [3]

3.4 METHODS OF DATA COLLECTION

This Study utilized both primary and secondary sources. Primary data is data which is collected afresh and for the first time, and thus happen to be original in character. Secondary data, on the other hand, is data which is already available, that is data which has already been collected and analyzed by someone else (Kothari, 2004). The tools used to collect this data were a key informant interview guide and a structured self-administered questionnaire. An interview guide was used to collect data from in-depth interviews with the key informant, whereas a structured questionnaire was used to obtain data from occupants of NHA's low cost housing units. The interview guide was preferred because it allowed for some of the questions to be predetermined; and also made it possible to pose prompting questions during the interview. In essence, the interview guide gave the researcher discretion to ask prompting questions. A structured questionnaire, with fixed responses was preferred because the researcher wanted to collect factual responses as opposed to perceptions or attitudes of the respondents, coupled with the Study's quest to obtain descriptive statistics.

Secondary data was collected from profiles of People's Process on Housing and Poverty Zambia (PPHPZ), NHA as well as Zambia National Building society (ZNBS). In addition, secondary data was obtained from scholarly articles, books, journals, reports, policy documents such as the 1996 National housing policy as well as the 1971 NHA Act. Secondary data deepened the researcher's knowledge about the topic and provided further insight about the extent of the problem. Furthermore, secondary sources were useful in identifying gaps in literature about the topic.

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[3] For this study, occupants refer to both the tenants of housing units still owned by NHA and the owners of units that have been purchased from NHA

3.5 DATA COLLECTION PROCEDURE

In terms of the procedure used to collect data, the researcher began by visiting the targeted institution namely NHA, with the purpose of introducing the Project as well as availing the letter of introduction to this institution.

Interviews with the official from NHA were preceded by the researcher going to the headquarters for NHA in Emmasdale, Lusaka. Here, the purpose of the Study was explained. The introductory letter was availed as evidence that the Research was purely for academic purposes. An appointment was secured with the office of the Chief executive officer of NHA. The researcher was referred to a senior official at NHA responsible for low cost housing and an appointment for the interview was subsequently secured. Owing to the depth of the data sought two interviews each lasting about an hour was conducted with the said officer. This relatively longer duration could be attributed to the fact that the questions asked were largely open ended questions, which necessitated the need for probing questions. The data collection instrument used was an interview guide. A tape recorder was used to record the two interviews held with the official and field notes were taken. The recorded interview was then transcribed. With regard to occupants of NHA's low cost housing units, the researcher had to visit the sampled housing units physically. The visit was deliberately made on Saturdays and Sundays as it was anticipated that chances of finding heads of households (HoHs) at home would be higher on weekends. In most cases it took less than thirty (30) minutes for the questionnaire to be filled in. When the respondent had finished answering the questionnaire, it was immediately handed back to the researcher. For those who were not willing to fill in the questionnaire there and then, a day of pickup was agreed. For the three respondents who were not found, the questionnaires were given to the dependents to be handed over to HoHs after which they were collected on another day.

3.6 DATA ANALYSIS

Data analysis is the process of systematically applying statistical and/or logical techniques to describe and illustrate, condense as well as evaluate data (Shamoo and Resnik, 2003). In this Study, qualitative data was analyzed using thematic analysis. Thematic Analysis is a type of qualitative analysis which is used to analyze classifications and present themes (patterns) that relate to the data (Sivakumar, 2011). In analyzing qualitative data, the first thing the researcher did was to transform the recorded data from audio to text. Thereafter, the

transformed data together with the field notes were read and re-read in their entirety. During this process, the thoughts that sprung to mind were taken note of and summaries of each piece of data to be analyzed were written. The data was thereafter categorized into themes, ideas and issues and reexamined in relation with the two research questions which sought qualitative data i.e. NHA's housing initiatives for low income earners as well as challenges faced by NHA in providing housing to low income earners.

Quantitative data was analyzed using the SPSS software. The analysis began by coding all the questionnaires by allocating a number to each possible response. Having done so, the edited and coded raw data was entered into the computer and processed. SPSS was used to analyze the data and to establish patterns and associations within the quantitative data. The processed information was then presented in form of frequency tables. The analysis of frequency tables informed the Study with respect to the first objective of the research which sought to describe the socio-economic profile of the occupants of NHA's low cost housing units.

3.7 CHALLENGES ENCOUNTERED DURING THE STUDY

A number of challenges were faced during the course of the Study. Firstly, there was an almost seven month delay by the Department of Development Studies to approve the research proposal. This delayed data collection and the application to NHA management to conduct research by more than seven months. Secondly, NHA officials were not eager to participate in the Study; it took a lot of persuasion to have them appreciate the significance of the Study. Furthermore, appointments were not always conducted on the day and date agreed. Consequently, a lot of money was spent to and from NHA headquarters.

3.8 ETHICAL CONSIDERATIONS

University of Zambia research ethics standards were applied. Permission was sought from the School of Humanities and Social Sciences research ethics committee. Before administering the questionnaire and conducting the interview, the purpose of the Study was explained to the respondents. They were assured that the Study was purely for academic purposes. It was further explained to them that the information given would remain within the confines of the University of Zambia. Informed consent was obtained from the respondents. Participants were treated with respect; they were given the latitude to stop the interview at any point

during the interview. They were also made aware of their right to decline answering questions they deemed intrusive. Permission was sought from the key informants in order to have the interviews recorded.

3.9 CHAPTER SUMMARY

To summarize this chapter, the Study employed the embedded mixed methods research design. The population constituted four hundred and eleven (411) NHA low cost housing units in Nyumba Yanga and Bennie Mwiinga as well as officials from NHA at Director Level. In total, the sample comprised 101 respondents: 100 NHA's low cost housing units and one key informant from NHA. The former were selected randomly while the latter was chosen purposively. This Study utilized both primary and secondary sources of data. Primary data was collected via semi structured interviews with the key informant, as well as a structured questionnaire which was administered to occupants of NHA's low cost housing units. Secondary data was collected from profiles of PPHPZ, NHA, ZNBS, scholarly articles, books, journals, reports, etc. Qualitative data was analyzed using thematic analysis. Quantitative data was analyzed using SPSS. The next chapter presents findings of the Study.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.0 OVERVIEW

The previous chapter provided the methodology employed by the Study. It shows the research design that was used; sampling procedure, sources of data and instruments of data collection; as well as data analysis. This chapter presents the main findings of the Study. As earlier alluded to, the Study was an investigation of the role of NHA in alleviating housing problems by providing housing units on an either rental or purchase basis, for low income earners in Lusaka. It was guided by the following three specific objectives:

1. To describe the socio-economic status of occupants of NHA's low cost housing units.

2. To find out what housing initiatives NHA has for low income earners.

3. To identify challenges NHA faces in providing housing for low income earners.

4.1 GENERAL /OVERALL FINDINGS OF THE STUDY

With regard to the overall objective of the Study which was to investigate the role that NHA has played in alleviating housing problems for low income earners, the Study has established that although the Authority has built low cost housing units, most of the low income earners have not been able to access these units either on a rental or purchase basis.

Furthermore, the Research revealed the following with regards to the specific objectives of the Study. In reference to the first specific objective which sought to describe the socio economic profile of occupants of NHA's low cost housing units, the Study found out that most of the people who access NHA's low cost housing are in a socio-economic category that does not reflect the conditions of low income earners. The people who seem to access the low cost housing units have the characteristics of medium income earners and above.

Regarding the second specific objective which focused on identifying the low cost housing initiatives that the NHA has been undertaking for low income earners, the Study revealed two major findings. First, the initiatives already undertaken were unaffordable to low income earners. Second, some initiatives targeting low income earners had not yet been implemented.

In reference to the third specific objective which pertains to challenges NHA faces in providing housing for low income earners, the Study has established that the major challenge encountered by NHA is the erratic funding from the Government.

4.1.2 SPECIFIC FINDINGS OF THE STUDY

The proceeding sections are a detailed narration of the specific findings of the Study.

4.2 SOCIO-ECONOMIC PROFILE OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS

This section begins by presenting findings pertaining to the demographic characteristics of the occupants of NHA's low cost housing units.

4.2.1 DEMOGRAPHIC CHARACTERISTICS

Regarding sex of the respondents, the Study found out that most of the (heads of households) respondents were male. Below is the graphic presentation of the findings.

Table 1: Sex of respondents

Sex	Frequency	Percentage
Male	78	78
Female	22	22
Total	**100**	**100**

Source: primary data 2017

Table 1 above shows that 78% of those who answered the questionnaire were male while females accounted for 22%.

With regard to the age of the respondents, the Study found out that the majority were in the age range 31 to 40 while the least fell in the 51 to 60 age bracket. Below is the graphic presentation of this information.

Table 2: Age of respondents

Age range	Frequency	Percentage
21-30	25	25
31-40	46	46
41-50	22	22
51-60	7	7
Total	**100**	**100**

Source: primary data 2017

Table 2 above shows that 46% of the respondents were in the age range 31-40; 25% fell in the 21-30 age bracket; 22% were in the 41-50 age range while seven (7%) percent were in the 51-60 age bracket.

With respect to marital status, the Study established that most of the respondents were married. Below is the graphic presentation of this information.

Table 3: Marital status of respondents

Marital Status	Frequency	Percentage
Single	34	34
Married	49	49
Widowed	10	10
Separation	2	2
Divorced	5	5
Total	**100**	**100**

Source: primary data 2017

Table 3 above shows that 49% of the respondents were married; 34% were single; 10% were widowed; five (5%) were divorced; and two (2%) percent were on separation.

With respect to the level of education, findings revealed that most of the respondents were in possession of a university degree while those who had attained up to primary education were the least. Below is the graphic presentation of this information.

Table 4: Education level of respondents

Education level	Frequency	Percentage
University Postgraduate	10	10
University Undergraduate	41	41
College	25	25
Secondary	16	16
Primary/never been to school	8	8
Total	**100**	**100**

Source: primary data 2017

Table 4 above shows that 10% of the occupants had postgraduate qualification; 41% possessed a university undergraduate degree; 25% were in possession of a college diploma; 16% had attained secondary level education; while those who either attained primary level education or had never been to school accounted for eight (8%) percent of the total number of respondents.

Pertaining to the family size, it was found out that the majority of the respondents had a family of between three (3) and five (5) members. Below is the graphic presentation of the findings.

Table 5: Family Size of respondents.

Family size	Frequency	Percentage
Less than 3	42	42
3-5	48	48
5 and above	10	10
Total	**100**	**100**

Source: primary data 2017

Table 5 above shows that 48% of the respondents had a family range of three (3) to five (5) people, 42% had a family size of less than three (3) whilst 10% had a family size of five (5) and above.

The first specific objective of the Study focused on describing the socio-economic characteristics of occupants of NHA's low cost housing units. In this Study, occupants refer to both the tenants of housing units still owned by NHA and the owners of units that have been purchased from NHA. In this regard, the following factors were taken into consideration in describing the socio-economic characteristics: the income levels, formality of employment as well as whether or not they had fixed assets. Given that the main interest of

the Study was to describe the characteristics of the occupants, the following section provide statistical information in relation to the factors mentioned above.

MONTHLY INCOME OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS

With regards to the monthly incomes of the occupants of NHA's low cost housing units, the Study revealed that the majority of respondents earned above K7000 on a monthly basis. Below is the graphic presentation of the findings.

Table 6: Monthly income of Occupants of NHA's low cost housing units

Monthly Income	Frequency	Percentage
K7001+	49	51.6
K5001 – K7, 000	37	39
K3001 – K, 5000	8	8.4
Less than K3000	1	1
No responses	5	-
Total	**100**	**100**

Source: primary data 2017

Table 6 above shows that 95% of the respondents answered this question while five (5%) percent did not respond. Of the 95 occupants who answered the question, more than half (51.6 %) indicated that they earn a monthly income of K7000 and above. Those earning between K5001and K7, 000 accounted for three (3%) percent of the total number of respondents; eight (8%) percent of the respondents indicated that their monthly income was between K3001 and K5000; only one person was found to earn less than K3000.[4]

OCCUPATION OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS.

Regarding the employment status of the occupants of NHA's low cost housing units, the Study was informed that the majority of respondents were formally employed while the minority was in informal employment. Below is the graphic presentation of this information.

Table 7: Occupation of Occupants of NHA low cost housing units

Occupational Status	Frequency	Percentage
Formal employment	66	66
Informal employment	34	34
Total	**100**	**100**

Source: primary data 2017

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[4] In establishing incomes of occupants of NHA's low cost housing units, the Study considered incomes of heads of households (HoHs) since they were the official beneficiaries of NHA housing initiatives.

Table 7 above shows that 66% of the respondents were in formal employment whereas 34% indicated that they were in informal employment.

OWNERSHIP OF FIXED ASSETS

Pertaining the proportion of respondents who had fixed assets such as land and buildings, the Study established that there were more occupants who had fixed assets compared to those who did not. Below is the graphic presentation of the findings.

Table 8: Whether Occupants of NHA's low cost housing units had fixed assets

Occupants with fixed assets	Frequency	Percentage
Fixed assets	56	56
No fixed assets	44	44
Total	**100**	**100**

Source: primary data 2017

Table 8 above indicates that 56% of the respondents had fixed assets while 44% did not have.

HOUSING TENURE OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS

With regard to whether or not occupants owned or rented their apartments, the Study revealed that most of respondents were renting the low cost housing units they were living in. Below is the graphic presentation of this information.

Table 9: Housing tenure of Occupants of NHA housing units

Housing tenure	Frequency	Percentage
Rent	73	73
Own	27	27
Total	**100**	**100**

Source: primary data 2017

 Table 9 above shows that 73% were renting while 27% of the respondents owned the NHA housing units.

COST OF PURCHASING NHA's LOW COST HOUSING UNITS

In describing the cost of purchasing NHA's low cost housing units, the following factors were taken into consideration: price, mobilization of resources as well as terms of purchase.

Regarding the price of NHA's low cost housing units at the time they were bought. The Study was informed that the majority bought their houses at over K200, 000. Below is the graphic presentation of the findings of those who had bought the houses.

Table 10: How much Occupants of NHA low cost housing units paid to buy the house

How much was paid to buy the house	Frequency	Percentage
Less than K100, 000	2	7
K100, 000 and K200, 000	3	11
over K200, 000	22	82
Total	**27**	**100**

Source: primary data 2017

Table 10 above shows that 82% of the respondents bought their houses at over K200, 000; 11% of the respondents indicated that they purchased the houses at between K100, 000 and K200, 000; while two (2) respondents, representing seven (7%) percent bought the houses at less than K100,000.

HOW OCCUPANTS OF NHAs LOW COST HOUSING UNITS RAISED FUNDS TO BUY THE HOUSE

With regard to how occupants of NHAs low cost housing units raised funds to buy the houses, the Study established that most of the respondents were able to purchase the units using their savings. Below is the graphic presentation of this information.

Table 11: How Occupants of NHA low cost housing units raised funds to buy the house

How owners raised funds to buy the house	Frequency	Percentage
Savings	12	44.4
Mortgage	11	40.7
Loan	4	14.9
Total	**27**	**100**

Source: primary data 2017

Table 11 above shows that 44.4% of the respondents indicated that they accumulated savings; 40.7 % said that they acquired mortgages, whereas 14.9% indicated that they secured a loan.

TERMS OF PURCHASE FOR NHA's LOW COST HOUSING UNITS

With respect to the terms of purchase of NHA's low cost housing units, the Study revealed that more of the respondents paid in full compared to those who paid in installments. Below is the graphic presentation of the findings.

Table 12 Terms of purchase for NHA low cost housing units

Terms of purchase	Frequency	percentage
Paid in full	15	59
Paid in installments	12	41
Total	**27**	**100**

Source: primary data 2017

Table 12 above shows that 59% said that they paid in full, whereas 41% said they paid in installments.

INITIAL DEPOSIT FOR PURCHASE OF NHA's LOW COST HOUSING UNITS

Pertaining to the initial deposit that was paid to purchase the housing units, the Study revealed that the majority of the respondents paid between K50, 000 and K100, 000. Below is the graphic presentation of this information.

Table 13: Initial Deposit for purchase of NHA low cost housing units

Initial Amount	Frequency	percentage
Less than K20 000	1	9.1
K50 001-K100 000	7	63.6
K100 000 and above	3	27.3
Total	**11**	**100**

Source: primary data 2017

Table 13 above shows that 63.6% paid between K50, 001 and K100, 000; 27.3% of the respondents indicated that they paid K100, 000 and above, while one person, accounting for 9.1% said they paid less than K20, 000.

COST AND CONDITIONS FOR RENTING NHA's LOW COST HOUSING UNITS

To describe the cost and conditions for renting NHA's low cost housing units, the Research took the following factors into consideration: Whether NHA's low cost housing Occupants rent from NHA or individuals; amount of rentals; terms associated with renting NHA's low cost housing units; affordability of NHA's low cost housing units. How NHA Occupants whose regular income is insufficient manage to pay rentals.

With regard to the proportion of occupants who rent directly from NHA and those who rent from individuals, the Study established that the majority of the respondents rent from individuals. Below is the graphic presentation of the findings.

Table 14: Whether NHA's low cost housing Occupants rent from NHA or individuals

Where occupants rent from	Frequency	percentage
Renting from Individuals	54	74
Renting from NHA	19	26
Total	**73**	**100**

Source: primary data 2017

Table 14 above shows that 74% rent from individuals, while 26% rent from NHA.

Regarding how much rent the respondents paid for NHA's low cost housing units on a monthly basis, the Study revealed that most of the occupants paid over K3500. Below is the graphic presentation of this information.

Table 15: Monthly rentals for NHA low cost housing units

Amount Paid	Frequency	Percentage
Less than K2000	0	0
K2000-K3500	9	12.33
K3501 and above	52	71.23
No response	12	16.44
Total	**73**	**100**

Source: primary data 2017

Table 15 above shows that 71.23% paid K3501 and above per month; 12.33% of the respondents paid between K2000 and K3500; none of the respondents spent less than K2000, whereas 16.44% did not answer the question.

With regard to how many months in advance NHA tenants are required to pay, the Study found out that most of the respondents paid two months in advance. Below is the graphic presentation of the findings.

Table 16: How many months in advance in rent that NHA tenants are required to pay

Payments in advance for NHA tenants	Frequency	Percentage
2 Months	43	59
3 Months	30	41
Total	**73**	**100**

Source: primary data 2017

Table 16 above shows that 59% of the respondents paid two months in advance while 41% of the respondents paid three months in advance.

With respect to whether the income of NHA's low cost housing tenants was sufficient to enable them pay for rent, the majority of respondents answered in the affirmative. Below is the graphic presentation of this information.

Table 17: Whether monthly incomes are sufficient to enable Occupants afford NHA housing units.

Whether monthly incomes are sufficient to enable occupants afford NHA housing units	Frequency	Percentage
Yes	59	80
No	14	20
Total	**73**	**100**

Source: primary data 2017

Table 17 above shows 80% of the respondents indicated that their income was sufficient to cater for rentals while 20% of the respondents indicated that their income is not sufficient.

With regard to how those whose regular monthly income was insufficient manage to pay rent for NHA's low cost housing units, the Study revealed that most of the respondents had other sources of income. Below is the graphic presentation of the findings.

Table 18: How NHA Occupants whose regular income is insufficient manage to pay rentals

Source of money to bridge the difference in rentals	Frequency	Percentage
I have other sources	13	92.9
My employer supplements my rentals	1	7.1
Total	**14**	**100**

Source: primary data 2017

Table 18 above shows how those whose regular monthly income was not sufficient to cater for their rentals manage to pay the rent. Findings revealed that the employer supplements the income for 7.1% of the respondents, while 92.9% had other sources of income.

4.3 HOUSING INITIATIVES NHA HAS FOR LOW INCOME EARNERS

The second specific objective of the Study sought to find out what housing initiatives NHA had for low income earners. In this regard, four major themes were taken into consideration – the types of houses offered by NHA; price of NHA's low cost housing units and payment terms; accessibility of NHA housing units to low income earners; including measures put in place to cater for those who cannot afford existing NHA's low cost housing units.

4.3.1 TYPES OF HOUSES OFFERED BY NHA

With regard to housing initiatives offered, which relates to the second specific objective, the Study established that NHA provided three categories of housing units. These are: low cost, medium cost and high cost units. According to a senior official from NHA, the Authority defines low cost housing in terms of size of the plot as well as the amount of facilities. In this regard, a low cost house is one covering a space of up 60 to 65 square meters. When defined in terms of the amount of facilities, a low cost house is one that has basic facilities. For example, a kitchen sink top as opposed to a kitchen cabinet, a shower instead of a bathtub. A low cost house is also one that has no ceilings, or tiles. Under low cost housing there is also what is known as 'core houses.' This entails a partially complete house but with requisites such as a bedroom, a kitchen, a shower and a toilet. It also has a design and the buyer can complete building the house incrementally as and when resources become available. The official from NHA also explained that the core houses have not been offered in the past seven years because the institution did not have adequate monetary resources.

The key informant added that NHA had a policy that dictates that 60% of housing units in any project should be low cost, 30% medium cost and 10% high cost. However, the Authority has not been able to implement this policy due to limited funding from the Government, as low cost housing required Government support. He gave the following explanation;

> *"This only works if the money is Government money, but if we borrow from Shelter Afrique, for instance, it is commercial. You build houses; you sell, pay back the loan and still have the profit to sustain your operations. So there is a variance there, it depends on which money."*

The other type of houses provided by NHA is what is known as 'shells'. (Shells are under presale). To access this housing facility, the prospective buyer was expected to pay the initial deposit of 60% for NHA to commence the construction process, and a further 30% when the construction reached the roof level, and the remaining 10% would be paid when the house is finished. The research participant said that shells were purely commercial and were meant for those who have higher incomes.

Apart from the existing stock of low cost housing units in Nyumba Yanga and Bennie which were built in the 1990s, NHA has been unable to build any low cost housing units in Lusaka. This is despite the fact that this is where the highest demand for housing is. For this reason the price for low cost houses especially those owned by private individuals (bought from NHA) has skyrocketed over the years.

4.3.2 PRICE FOR RENTING/PURCHASING NHA LOW COST HOUSING AND PAYMENT TERMS

Findings of the Study (NHA Brochure) revealed that the price for low cost rental units in Bennie Mwiinga range from K1000 to 1,700 monthly. Medium cost is priced at between K1, 818 to K2, 000. In Nyumba Yanga, there are low cost units that go for K1, 090 per month while others are pegged at K1, 272 and K1, 454 respectively. Medium cost houses go for K, 2000. However, these figures contrast with the findings (fieldwork) in Nyumba Yanga and Bennie Mwiinga. Here the cheapest low cost rental apartment was going for not less than K2000.

For outright purchase, the Study established that in Bennie Mwiinga the cheapest house is valued at K 210,000. The cheapest house in Nyumba Yanga was valued at K307, 697.89.

With respect to plots, according to a Brochure by NHA, the cheapest NHA plot (220/m2) was valued at K75,000.

With regards to the terms of payment for NHA housing units, the senior NHA official explained that the organization normally required the prospective buyers to pay 40% initial deposit, while the remainder of the amount is spread over a period of 18 months. Outlining some of the incentives provided by NHA to help people access these facilities, the participant from NHA gave the following narration;

> *"It depends on the financial muscle. If one is able to pay in full that is fine but generally it is 40% and the balance is spread over 18 months. The NHA tenants are required to pay one month rent as security deposit and three months in advance and thereafter they can pay monthly."*

4.3.4 MEASURES PUT IN PLACE TO CATER FOR THOSE WHO CANNOT AFFORD EXISTING NHA HOUSING UNITS

With respect to the plans or measures that NHA has put in place to cater for those who cannot afford to rent or purchase its existing housing units, especially those in the informal sector, the Study has revealed that NHA has embarked on a program called urban renewal, which the Authority perceived to be an effective way of improving the quality of life of people in the slums. In this regard, NHA had embarked on a project to redevelop Kuku and Misisi compounds. In this project, about 50,000 squatters who were currently occupying 230 hectares of prime land would be regrouped and re-housed in multi-storey accommodation (12500 housing units) complete with requisite amenities on 40 hectares. This would free 190 hectares of this prime land for commercial and industrial use. The freed land would be serviced and sold on the open market to service the concessionary loan. The 12500 flats, roads as well as sewerage will cost US$600 million. The flats would be offered to squatters at a fee of US $10 per month. Newly created commercial and industrial plots would be sold to recoup the initial investment.

However, the program has been facing a lot of resistance from communities and leaders, who perceive slums as normal and a source of income for the owners. According to the key informant, the initiative required a lot of political support since it also entailed the relocation

of some households. This resistance was partly caused by the fact that some of the structures were owned by local politicians who see them as a source of income by placing them on rent.

Furthermore, the Study found out that NHA had devised a scheme called 'rent to own' for those in formal employment but who could not afford to buy NHA's existing housing stock. This was meant for those who were at the lower end of the pyramid and those in the middle income bracket. This strategy was conceived in collaboration with a Belgium firm known as Worldwide Innovation Consortium. The target group for this scheme was civil servants who lived within a radius of 200 km from Lusaka. A minimum of 3000 off-takers (civil servants) and also a central point for collection of rental income at source is required to implement this initiative. Monthly rentals would range from K1, 400 to K7, 900. It requires that Government guarantees the housing allowances of civil servants after which the houses become theirs over a period of between 10 and 20 years. This partnership will see the construction of a building materials factory at the Lusaka south multi facility economic zone at a cost of 300 Million (British Pounds). In emphasizing the significance of this initiative the official from NHA had the following to say;

> *"The whole idea is you know civil servants, the majority of them or even miners if they want to collect a mortgage or loan the maximum amount of money they can qualify for if they are fortunate is K200, 000, for the majority it is between K50, 000, K100, 000 or K150, 000. Now you cannot have a house costing that much especially houses which are serviced. Now these people afford to rent. So what happens is that someone is able to pay rent through their housing allowance or will top up a bit. So they are not able to save at the same time pay rentals. So you come up with what you call a rent to own scheme using the same rentals or, the same housing allowance or the top up a bit, they pay in 10, 15 or 20 years after which the house becomes theirs. But for this to start you need cheap money and cheap money nowadays is only found in Europe, not even in China. Cheap money means low interest rates and the period of repayment is extended. So we got the money from Belgium. It does not require sovereign guarantee, what it requires is that the Government will be sending the housing allowances of all 3000 people to start with through a central account."*

The other initiative targeted at those who are in employment but cannot qualify for mortgages is what is known as 'site and service' scheme. Here, NHA sells serviced plots which are paid for within a period of 18 months. As part of the initiative clients are required to purchase

building plans from NHA after which they can build at their own pace. The Study also found that serviced plots and building plans helped to ensure controlled development.

In terms of the major beneficiaries of 'site and service' schemes, the Study established that though these were meant for those at the lower end of the income pyramid, the major beneficiaries were those in the medium and high income groups. The Study was also informed that NHA had taken deliberate efforts to restrict the sale to one plot per name. However, the official expressed concern;

> *"Unfortunately the others in the medium and high income groups were the ones coming to buy because instead of buying one plot, now since they have income they can even buy 10, but there we had put a caveat only one plot per name because we are trying to empower those at the lower end."*

The other initiative is that NHA links prospective buyers to financial institutions that can lend them money. In this vein, the Authority has signed a memorandum of understanding with ZNBS aimed at enabling its prospective clients to obtain mortgages at favorable terms.

4.4 CHALLENGES ENCOUNTERED BY NHA IN THE PROVISION OF HOUSING FOR LOW INCOME EARNERS IN LUSAKA

The third specific objective was to identify challenges that NHA faces in providing housing for low income earners. The Study has established the following as the major challenges encountered by NHA in implementing its mandate of providing housing units that low income earners could afford; Government's inadequate support; lack of support from utility companies; limited land availability in Lusaka; as well as operational problems.

4.4.1 GOVERNMENT'S INADEQUATE SUPPORT

Regarding the challenge of inadequate support to NHA, the Study was informed that Government's support had been lukewarm. According to the research participant from NHA, NHA was willing to incorporate low income earners in its programs and projects, but this intention was constrained by Government's failure to provide adequate support. He was of the view that Government officials do not seem to fully understand the role of NHA of filling in the gaps left by private housing providers. He said that NHA's major mandate is to fill the gap in low cost housing, especially where the commercial providers were not willing to

provide. He further explained that it was for this reason that the institution had diverted its focus from low cost to medium and high cost housing units. This diversion was done in order to ensure that the institution continued to operate under such a difficult condition.

The senior official elaborated on this point in the following way;

> *"So we have had to find our own survival plan, and this survival plan has been through this medium and high cost, so that we can make money and sustain ourselves. Low cost housing cannot be implemented in a positive manner if Government does not take an active role. The private sector does not want to go there because the private sector is all about money. That area has a social component and that is where Government has to focus on. But if they just throw it on us to say NHA build low cost houses without any financial support then not much will happen."*

Regarding the impact and implication of Government's inadequate support, the participant narrated that there were so many activities that NHA was unable to implement particularly as a result of inadequate financing from the Government. For instance, the institution had failed to undertake the annual housing census. He observed that the census was important because it informed NHA of the situation of housing in Zambia particularly in terms of population-housing ratio, the demand for housing and the quality of available housing.

4.4.2 UTILITIES RELATED CHALLENGES

The other challenge cited by the key informant from NHA as inhibiting the institution's ability to provide decent housing to low income earners is the lack of support from utility companies such as Zambia Electricity Supply Corporation (ZESCO) and Lusaka Water and Sewerage Company (LWSC). The Study established that part of the reason NHA housing units are relatively expensive is that the price also reflected the cost of providing housing related services such as water and electricity. For instance, utility companies did not share the cost of putting up such infrastructure as central sewer system, water pipes, septic tanks, etc. The key informant noted, however, that these utility companies were quick to install meter systems in order to charge occupants for the use of water and power.

He bemoaned the poor institutional cooperation in the following way;

"They will let you do everything but simply come and start billing. So we are saying let us share this cost. At least where there is an upfront investment from utilities, not where they just put up these meters and start reaping until the world ends, but for us in NHA it is a cost, so if these were knocked off the price will come down."

4.4.3 THE LAND CHALLENGE

The other challenge cited by the NHA official was that land was inadequate in Lusaka, and even in the event that this land would be available, NHA did not have the capacity to develop it. According to the official, the councils had the mandate by law to administer land on behalf of the state and therefore, NHA is expected to cooperate with the council each time it initiates a project. He complained that in some cases, the council offers land that is located in far flung areas. This was a challenge because selling of houses located in such places would be difficult because people wanted to live close to well-developed town areas. Furthermore, he elucidated that financiers would usually insist that NHA acquired land that would be near the city centre. The additional challenge that the senior official raised in connection to land development related to the tendency by the council of giving NHA land that had not yet been developed in terms of services especially given that the process of developing land for use was complex and expensive.

4.4.4 OPERATIONAL CHALLENGES

In terms of operational challenges, the Research established that the institution lacked modern construction technology as well as state of the art equipment such as graders and concrete mixers, among others. The participant posited that the availability of modern equipment would enable the institution to reduce the cost of housing units, thereby making them more accessible to low income earners. This is because the use of modern tools results in the reduction of the costs of labour in housing construction projects. For instance, he noted that labour costs normally accounted for 40% of the total construction cost. As a result when 40% of such costs were removed, there would be a corresponding reduction in the price of NHA housing units. In the case of low cost units, this meant that instead of selling a house for K200, 000, for instance, the price would be reduced to K120, 000. Beyond this, he said that modern construction equipment would reduce the amount of time it took to construct housing units. The implication of this would be that instead of producing 10 units, for instance, 100 units could be produced over the same period of time. The key informant was of the view that

Government should consider helping NHA in this area; otherwise the NHA low cost housing units would remain unaffordable to low income earners.

The other operational challenge related to the failure by NHA to retain qualified technical staff. According to the senior official, this challenge was directly linked to the institution's inability to remunerate its staff. He pointed out that financial challenges have led to the institution failing to pay its staff regularly for services rendered. For this reason, some of the staff has opted to join other organizations, including the civil service where they are guaranteed of being paid on time. In addition, insufficient liquidity of NHA had at times led to the institution facing litigation due to failure to meet its contractual obligations. In such incidences, NHA was obliged to pay colossal amounts, which further compromised the institution's ability to venture into low cost housing.

In terms of how NHA has been responding to these challenges, the Research was informed that the Authority kept itself afloat using income from the rents accrued from the rented out commercial and residential properties. Some of the commercial properties cited included FINDECO house in Lusaka as well as other properties in Kasama, Mumbwa, Mansa and Solwezi. Furthermore, NHA derived additional income from its consultancy division which offered services such as design plans at a commercial rate. In addition, NHA also collaborates with the private sector (through PPPs) to operationalize housing projects as the case was with the Northgate project. As a result of such collaborations NHA jointly owned a company with a Chinese firm known as MKP. Under this partnership, NHA had constructed houses for NAPSA and Workers Compensation Fund, among other clients.

However, income from such ventures had only managed to resolve partially the major operational challenges encountered by NHA. For projects pertaining to housing construction, for instance, the institution had continued to rely on loans for its operations. According to the official, these loans required stability in the exchange rate. He explained that NHA was still struggling to pay back the loan for the Northgate project, due to the rapid fluctuation of the local currency (Kwacha). He said that NHA acquired a loan from Shelter Afrique, a Nairobi based company. At the time the loan was sourced the value of the kwacha against the United States dollars was K5 for $1. However, at the time of paying back the loan the value of the kwacha had fallen to K10 per $1. This meant that the cost of paying back the loan had increased by almost a hundred percent. In this regard, NHA had to increase the price of its housing units by a similar margin. For this reason there were some units that had remained

unoccupied. Therefore, NHA was forced to put them on rent in order to derive income that could go towards paying back the loan.

4.5 SUMMARY CHAPTER

In summary of the findings, the Study had three specific objectives research: to describe the socioeconomic status of occupants of NHA's low cost housing units; to find out housing initiatives that NHA has for low income earners; to identify challenges that NHA faces in providing housing for low income earners. With regard to the first objective the major finding is that the occupants of NHA's low cost housing units do not belong to the category of low income earners as defined in this Study. With respect to the second research objective which pertains to NHA's low cost housing initiatives for low income earners, the findings are twofold: (1) initiatives already being undertaken are unaffordable for low income earners (2) The ones that may be considered appropriate and affordable for low income earners are yet to be implemented. Regarding the third research objective, in relation to the challenges encountered by NHA in the operationalisation of its mandate on providing low cost housing units to low income earners, the Study has revealed that inadequate and erratic funding from Government, limited operational resources and weak institutional coordination are the major hindrances to the institution's ability to serve the low income earners. This situation is worsened by limited innovation abilities, a condition that largely emanates from lack of human and financial resources as well as the lack of incentives for the institution. The next chapter is a discussion of findings.

CHAPTER FIVE: DISCUSSION

5.1 OVERVIEW

The previous chapter presented findings of the Study on "the role that NHA plays in alleviating housing problems for low income earners in Lusaka district". The proceeding Chapter aims at drawing out the main implications of these findings by providing the plausible explanations as well as situating the findings within the context of the conceptual framework and findings of other similar Studies. The discussion will further aim at highlighting some of the possible points that could be considered in the section that will be dealing with the recommendations.

5.2 SOCIO-ECONOMIC PROFILE OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS

The first research objective of the Study was to describe the socio-economic characteristics of occupants of NHA's low cost housing units. This research objective was significant to the Study in the sense that the conceptual framework conceived from the literature review posited that one's ability to own or rent a house is dependent on socio-economic status such as income levels. In circumstances where incomes are inadequate and in the case where high cost, medium cost and low cost housing units are housed within the same PHA complex, improving access to low cost housing by low income earners requires the inflating of high cost housing units in order to subsidize low cost housing units.

The major finding of this Study in relation to the first objective has revealed that the occupants of NHA's low cost housing units do not belong to the category of 'low income earners' as defined in this Study. Instead, the findings indicate that these occupants have higher income levels and therefore, as indicated in table 6 in the previous chapter, are able to accumulate savings adequate enough to purchase or rent the low cost housing units. In addition, since most of the none low income earners who are accessing the low cost housing units are in formal employment, it can be argued that they have higher chances of obtaining a mortgage (compared to those who are in informal employment) by committing their pensions or salaries as collateral. Furthermore, the majority of these occupants possessed fixed assets that enabled them to obtain housing loans. This, therefore, entails that the low income earners are unable to access these types of housing units.

Here, there are two key questions that are of utmost importance. Why has NHA maintained the use or continued to use a criterion for low cost housing units that the potential beneficiaries, namely low income earners, are unable to meet? The second question is: has NHA deviated from its initial intention and mandate of serving the low income earners?

One of the main explanations to the first question is that the institution is not obliged to strictly restrict purchase or renting of low cost housing units primarily to low income earners. This form of housing is made available on 'first come and first served' basis. This could be as a result of the Institution's preoccupation to recover its production costs and not necessarily contribute to assisting low income earners to access decent housing in Zambia. The ability to pay either for purchase or rental appears to be priority of NHA. In addition, NHA places a higher premium on payment capacity compared to equity in accessing its housing units as a way of resolving its financial problems.

Relating to the second question, this clearly reveals a glaring gap between the mandate of the institution and its practice. The implication of this gap for the low income groups is continued inaccessibility and lack of ownership of decent housing among low income earners in Zambia. This contributes to the social or poverty conditions in which most Zambians are finding themselves today. One way in which to overcome this gap is by subsidizing the income of low income earners by a certain percentage to enable them access these low cost housing units. However, this can only happen with Government's support. In this regard, Government could consider allocating a specific portion of its housing projects to NHA as a way of empowering the institution. In this way, NHA's financial pressures and exorbitant building costs could be reduced on one hand, while low income earners would be able to access these housing units, on the other hand.

Alternatively, NHA could inflate the price of its high cost housing units in order to subsidize low cost housing units, thereby making them more affordable to low income earners, as the conceptual framework suggests in relation to this research objective.

Furthermore, the price of NHAs low cost housing units can be made affordable by lowering the cost of production on the part of NHA. One way in which this can be done is by exempting NHA from paying import duty on items such as equipment, motor vehicles and tools that it brings in for construction, including paying value added tax on building materials such as cement.

With reference to other existing empirical evidence, the findings of this Study in relation to this research objective are similar to the work of Basila (2005) who concluded that higher income earners benefited more from housing empowerment schemes of the mid 1990s in Mufulira (Zambia) compared to their low income counterparts. In the same vein, these findings have resonated with those by Stillerman (2016) who found out that difference in social and economic status results in different housing outcomes among the poor, lower and upper middle income classes in Chile.

5.3 HOUSING INITIATIVES NHA HAS FOR LOW INCOME EARNERS

The second specific research objective was to find out what housing initiatives NHA has for low income earners. This research objective was important to the Study in view of the fact that NHA's mission statement clearly states that the Authority shall endeavour to deliver decent and affordable housing to all income groups, including low income earners. It was, therefore, necessary to find out what housing initiatives NHA had devised for low income earners, who are the most vulnerable in as far as access to decent and affordable housing is concerned. The main finding of the Study as it relates to this objective is twofold. Firstly, the housing initiatives already undertaken by NHA were unaffordable and therefore inaccessible to low income earners. There is a clear a mismatch between the cost (either of purchase or rental) that NHA has pegged for low cost housing units and the financial and economic status officially prescribed for low income earners in Zambia. Secondly, some initiatives targeting low income earners had not yet been implemented.

As alluded to earlier, NHA appears to be more preoccupied with recovering its production costs when setting the prices for the housing units it provides and not necessarily to ensure that different socio-economic groupings have equal access. In this regard, the findings of Study support the assumption of the importance of using cheaper building materials in projects that aim to provide access to decent housing for low income earners. Such a consideration would be particularly important in the context of Zambia where income poverty and inequality are high.

In essence, the Study has revealed that NHA has not fulfilled its mandate or intention to provide access to decent and affordable housing to low income earners in the District of Lusaka. There are two major possible reasons for this failure. First, the institution lacks the capacity and resources to construct the housing units for low income earners. This

institutional weakness is mainly as a result of inadequate funding from the Government, coupled with the high cost of building houses. To overcome this problem, NHA has resorted to private funding, but these attempts have also proved futile as private investors have been unwilling to invest in low cost housing units, in preference for investing in medium and high cost units.

There are two major possible solutions to this institutional limitation. The first one relates to the need for NHA to consider adopting the strategy used by other actors involved in the provision of low cost housing. For instance, as shown in Appendix 1, using low cost technology, PPHPZ has been able to reduce the cost of production, thereby making its low cost units affordable to low income earners. Unlike NHA, this organization uses hydraform technology whose by products are interlocking blocks which are 60% cheaper than concrete blocks. It also utilizes sweat capital by insisting that the prospective beneficiaries contribute their labor. This further reduces the cost by 40%. For this reason PPHPZ has been able to build show houses that cost only K51,000 for a one bed room house and K90,000 for a two bedroom semidetached house. This can be contrasted to around K300, 000 for the cheapest house offered by NHA.

The second one relates to the need to provide incentives in the form of tax relief to the private sector actors so as to encourage them to engage in more low cost housing. This mechanism is a practical one given that the National Housing policy requires that the state encourages private players to venture in housing. Such incentives can also be extended in the form of subsidized land, as well as low income friendly mortgages. However, such measures would require that the Government come on board through housing and taxation policy. Regarding taxation policy, Government could provide tax relief to private sector players as a way of encouraging them to assist NHA in building more affordable low cost houses. In the same vein, with respect to housing policy, Government could exercise leverage over local authorities (by compelling them to make available subsidized land to NHA) who are custodians of land on behalf of the state.

Second, even in the cases where the institution has constructed such units or made plots available, it is the middle and higher income groups who have ultimately benefited.

Examples of such high jacked initiatives by non-low income earners include the site and service schemes, where the serviced plots provided by NHA are beyond the affordability of

low income earners. The other initiative pertains to NHA's memorandum of understanding with ZNBS. Under this mechanism, NHA has been linking prospective beneficiaries to ZNBS so that these clients will obtain a mortgage that can enable them purchase the house, but as argued by an official at ZNBS (see Appendix 1) such a strategy cannot help low income earners in any meaningful way. For instance, some of the conditions set by ZNBS for such clients include being in possession of a pay slip, a bank statement, title deed and a letter of introduction from the employer, among other requirements (see appendix 1). It is common knowledge that most low income earners are in the informal sector, hence they fail to fulfill such requirements. Probably, this could be the explanation why over fifty percent (50%) of the clients of ZNBS housing services are civil servants and not low income earners, especially those from the informal sector. Low income earners can only benefit from such initiatives if the terms are made responsive to the inadequacies of low income earners

Most notably, the pricing structure appears to be the major constraining factor for the low income earners in accessing the low cost housing units. As shown in the findings, some of the cheapest NHA plots cost as much as K75, 000. This is beyond the reach of many low income earners. Following the principle of affordability, which states that one should not spend beyond 40% of their monthly income on housing, it would take someone earning less than K3000 over a period of five (5) years to complete paying for this plot. Compounding the situation furthermore, NHA payment terms dictate that one should pay an upfront of 40% after which the balance has to be paid within 18 months. With regard to the rental mechanism, the cheapest rental low cost apartment costs K2090 per month. The maximum rent that low income earners can afford is K1200 per month. This analysis is premised on the international standard of affordability which stipulates that one should not spend beyond 40% of their monthly income on housing (Andrew et al, 1998). Clearly, such prices are not affordable by the category termed as "low income earners" in the Zambian context.

Examples of initiatives that are yet to be implemented (as shown in chapter four) include the urban renewal for Misisi and Kuku compounds as well as the 'rent to own' scheme. It is difficult to discuss the efficacy of these initiatives since they are mere intentions. However, urban renewal seems to be a good idea especially that tenants will be required to pay only $10 (K100) per month. However, it will require a lot of political will since it will involve relocation of the residents. Furthermore, it will not be easy for NHA to raise the $600 initial investment required for the project to take effect unless serious partners come on board.

Overall, these findings of the Study do not support the findings established by CAHF (2016) on the initiatives devised by the Social Security and Housing Finance Corporation (SSHFC), which is the public housing agency in Gambia. Whilst NHA has continued to build low cost houses in a conventional manner, SSHFC has pioneered the concept of block banking where clients accumulate construction materials (cement blocks) to the point they have enough blocks to commence their construction project. The blocks banked are a form of savings and also presents a simple hedging process in terms of protection from inflation of block materials.

The findings are also different from those by Buye (2014), who found out that housing initiatives for low income earners in China include subsiding rent and controlling the selling price, while housing strategies in the USA, include providing tax credits for individuals and companies who invest in low-income housing.

5.4 CHALLENGES ENCOUNTERED BY NHA IN ALLEVIATING HOUSING PROBLEMS FOR LOW INCOME EARNERS

The third objective of the Study was to identify challenges that NHA faces in providing housing for low income earners. The major finding of this Study in relation to the challenges encountered by NHA, in the operationalisation of its mandate on providing low cost housing units to low income earners, is inadequate and erratic funding from Government, limited operational resources and weak institutional coordination. This situation is worsened by limited innovation abilities, a condition that largely emanates from lack of human and financial resources as well as the lack of incentives for the institution.

Low cost housing is only meaningful if it is accessible by low income earners. Nevertheless, from the perspective of NHA, cheaper low cost housing can only occur if the cost of construction is reduced. In order for this to happen, there is need for innovation. This entails a paradigm shift particularly in terms of use of cheaper and locally available building materials as opposed to expensive imported building materials; embracing community driven housing projects with potential beneficiaries playing an active role, instead of commercially oriented projects where implementation takes place with potential beneficiaries being passive participants. Primarily the role of Government in low cost housing cannot be

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overemphasized. This is because low cost housing world over has a social component and hence requires Government's intervention, particularly in terms of providing subsidies and housing loans. In this Study, it has clearly come out that both Government and NHA have not played a significant role in as far as the foregoing is concerned.

The conceptual framework in relation to the third objective of the Study makes the assumption that lack of adequate financing inhibits PHAs from providing low cost housing units that are affordable to low income earners, among the various potential beneficiaries. In this regard, the findings of the Study support this assumption. It is very difficult to provide low cost housing units that low income earners can afford without adequate financing particularly from the Government. It is, therefore, not surprising that NHA has been struggling with its mandate of providing low cost housing units to low income earners.

Compounding the situation is weak inter-institutional collaboration and cooperation among housing providers and utility companies. The reason why institutional collaboration is cardinal is because NHA does not have the mandate over all housing aspects such as land, finance, technology, among others. For example, ZNBS has the mandate pertaining to housing finance, LCC over land, while ZESCO and LWSC are responsible for electricity and water supply respectively. The functions of all these entities border on housing in one way or another. However, as can be seen from the findings, there is very little or no collaboration between NHA, utilities companies, LCC as well as ZNBS. For instance, despite the fact that NHA is the lead agency of Government on housing policy and also the body charged with providing technical expertise to local authorities, there is very little collaboration between NHA and LCC.

In order to recoup the investment in housing related infrastructure, NHA is compelled to increase the price of its housing units. In order to address this challenge, it is cardinal that housing player's switch from "silo" to an "integrated" approach in providing low cost housing. This means that the planning, setting priorities and sequencing of the implementation of activities should be done inter-institutionally. In essence each player must be clear of what its obligations and rights during the lifecycle of any housing project should be. This will go a long way in reducing the cost of constructing low cost housing units as well as increase efficiency in the delivery of these public goods. Given that all these are Government institutions, memorandum of understandings (MoUs) could be developed to

reduce certain costs for low cost housing construction, for instance, costs of sewerage and sanitation as well as initial costs of providing electricity.

As can be seen from the literature review, the challenge of inadequate funding of PHA's by the state is not unique to NHA. Mukiibi (2010) found that paltry amounts are allocated to the housing sector in Uganda. He gives an example of the year 2013 where allocations to the housing sector accounted for only 0.3% of the approved budget (Uganda Shilling 24bn), making it the second most underfunded sectors, after information and telecommunications technologies (ICT), which got 0.1%. Similarly a Study conducted by Ibem et al (2011) identified inadequate finance as one of the challenges facing public housing agencies in Nigeria. Other challenges identified were lack of continuity in Government policies and programs; politicization of public housing programs; political instability, as well as lack of technical manpower.

The key distinguishing factor with previous Studies is that the present Study identified lack of institutional linkage as a challenge to effective provision of housing for low income earners. A weak institutional linkage has the potential to increase the price of housing, thereby making it very difficult for low income earners to access such units. It is cardinal to harmonize the various activities of players in the housing sector, including auxiliary services such as water and electricity. Therefore, it can be argued that this Study has added to the body of knowledge on the challenges that are faced by public housing institutions in providing low cost housing to low income earners.

5.5 CHAPTER SUMMARY

To summarize this chapter, the Study argues that NHA has been failing to fulfill its mandate of providing low cost housing units that are affordable and accessible to low income earners because of a myriad of individual but interconnected challenges and oversights. First and foremost, it lacks categorical policy and institutional guidelines on how to ensure that the low cost housing initiatives primarily benefit the most needy socio-economic grouping, namely the low income earners. And because of the absence of this important requirement, its criteria are misplaced and inappropriate to capture low income earners. In addition, there are no strategic innovations on how to ensure that construction costs are minimized in the provision of low cost housing units and that financial plans are developed to boost the Institutions' base

to provide such housing units to meet the ever growing demand in Zambia. The next chapter presents the conclusion of the Study as well as recommendations.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.1 OVERVIEW

The previous chapter was a discussion of the findings as they relate to the three specific objectives that guided the Study. This chapter provides a conclusion as well as recommendations.

6.2 CONCLUSION

The main research objective of the Study was to investigate the role that NHA has played in alleviating housing problems for low income earners in Lusaka. This was broken into three specific objectives as follows: to describe the socio-economic status of occupants of NHA's low cost housing units; to find out what housing initiatives NHA has for low income earners; and to identify challenges that NHA faces in providing housing for low income earners.

With regard to the first objective, the Study concludes that the main beneficiaries of NHA's low cost housing units are other socio-economic classes other than the low income group as defined in this Study. This status quo is largely attributed to the fact that the institution is not obliged to strictly restrict purchase or renting of low cost housing units primarily to low income earners. This form of housing is made available on first come and first served basis. With respect to the second objective, the Study concludes that the housing initiatives already undertaken by NHA are unaffordable and therefore inaccessible to low income earners. The main explanation for this is that the approach that NHA has been using in constructing low income housing units has proved to be expensive and in a bid to recoup its production costs, NHA has been compelled to price these units exorbitantly consequently making them unaffordable to the "potentially" targeted income group, namely the low income earners. Briefly put, the construction model used is inappropriate for promoting the access of low income earners, whether on a purchase or rental basis, to decent low cost housing units in Lusaka District. Second, even in this context, NHA has not taken steps to adopt innovative construction models capable of reducing its production costs and hence the final purchase or rental price of the low cost housing units.

Pertaining to the third research objective, the Study concludes that NHA faces a myriad of challenges, chief among them being erratic funding from the Government. Other hindrances to NHA's ability to serve the low income earners include limited operational resources and

weak institutional coordination. A combination of these factors have inhibited NHA from playing a significant role, as desired by the Government of Zambia, in ensuring that low income earners have access to decent low cost housing in Zambia. The case of the Lusaka District has provided this evidence.

Overall, based on the findings, and in line with the main research objective, the Study concludes that NHA has not played a significant role in alleviating housing problems for low income earners due to a discrepancy between institutional mandate and operational approach coupled with financial incapability.

6.3 RECOMMENDATIONS

The Government of Zambia in collaboration with NHA should provide a matrix of conducive policy, institutional and financial measures that will enable NHA to effectively fulfill its mandate of contributing to the alleviation of housing problems among the low income earners in Zambia. Below are some of the specific measures worthy of consideration in this regard.

6.3.1 OBJECTIVE ONE - ENSURING APPROPRIATE TARGETING, AFFORDABILITY AND ACCESSIBILITY BY LOW INCOME EARNERS.

Policy Measures

There is need for a comprehensive policy on housing targeting poor or low income earners in Zambia. There is need for Government to develop a specific policy on housing for low income earners in Zambia that will guide NHA on the provision of low cost housing units that should categorically stipulate the qualifications of the beneficiaries.

Government should remove Import duty on construction equipment for NHA. Value added tax on building materials such as cement should also be significantly reduced. This will substantially reduce NHA's cost thereby improving its ability to venture into low cost housing that can be affordable to low income earners.

Institutional Measure

NHA could inflate the price of its high cost housing units in order to subsidize low cost housing units, thereby making them more affordable to low income earners.

6.3.2 OBJECTIVE TWO - PROVIDING COST EFFECTIVE LOW COST HOUSING UNITS

Policy Measure

Provision of Incentives for Private Sector Participation: Government should create an incentive framework in form of tax relief as a way of encouraging the private sector to assist NHA in building more affordable low cost houses.

Institutional Measure

Adaption of low cost housing technology: NHA should consider adopting low cost housing technology that makes use of cheaper building materials. This will help in cutting the cost of production thereby making its low cost housing units affordable to low income earners.

6.3.3 OBJECTIVE THREE - OVERCOMING NHA CHALLENGES IN THE PROVISION OF HOUSING TO LOW INCOME EARNERS.

Financial Measure

Government should ring-fence a percentage of its National budget to the construction of low cost housing units in Zambia. This will enable NHA to plan effectively for the construction of such housing units.

Institutional Measures

NHA should consider investing in human and technological innovation on low cost housing by providing the required training opportunities and acquiring the appropriate technology.

NHA should enhance its linkages with other players such as ZESCO, LWSC, Road Development Agency (RDA) and LCC, among others, whose activities impact on the housing sector. Once NHA has identified land for constructing houses, RDA should be compelled to provide access roads while LWSC and ZESCO should connect the site with water and electricity respectively. This will significantly reduce the cost of housing provision on the part of NHA. With this reduction in housing cost, NHA will be able to provide more low cost units at an affordable price. In addition, increased affordable NHA housing units will provide more competition to private sector housing providers, thereby leading to a general reduction

in the price of housing. This will go a long way in addressing the problem of the slums and their proliferation, as people will have access to affordable decent housing.

6.4 PROPOSED AREAS FOR FURTHER RESEARCH

Based on the findings of this Study, it is necessary to propose the following as areas for further research:

- The Study recommends further research into the prospects and challenges of enhanced linkages between NHA and other players (such as ZESCO and LWSC, RDA, etc) whose core mandate impact on cost of housing.

- It is recommended that a comprehensive Study be carried out regarding the feasibility of subsidizing housing for low income earners in Zambia.

- It would be useful to conduct a detailed research on the viability and suitability of non-conventional low cost housing technology to Zambia.

- The Study recommends a qualitative study on NHA's low cost housing occupants to appreciate their perceptions, attitudes and opinions towards NHA and its effectiveness as a housing provider.

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APPENDIX 1 : WHAT OTHER PLAYERS IN THE HOUSING SECTOR ARE DOING TO ALLEVIATE HOUSING PROBLEMS FOR LOW INCOME EARNERS.

OVERVIEW

This section presents a synopsis of what other players other than NHA are doing to alleviate housing problems of low income earners in Lusaka. It must be stated that the findings here did not form the core of the study as stipulated in the three research objectives. Nevertheless, the researcher deemed it necessary to enquire about what other organizations were doing about the problem in order to appreciate the policy environment in which NHA operated from, as well as for purposes of learning from best practice. In this regard, primary data (via interviews) was obtained from purposely selected officials from four institutions namely Ministry of Housing and Infrastructure Development (MHID); People's Process on Housing and Poverty in Zambia (PPHPZ); Lusaka City Council (LCC) as well as Zambia National Building Society (ZNBS). The rationale for selecting these organizations is that their mandate pertains to finding solutions for housing problems in one way or the other. Secondary data sources were also consulted.

1.0 MINISTRY OF HOUSING AND INFRASTRUCTURE DEVELOPMENT

1.1 APPROACH GUIDING HOUSING PROVISION AT THE MINISTRY RESPONSIBLE FOR HOUSING

A question was posed to the Chief Housing Officer at MHID regarding the approach that the Ministry employs in the provision of housing in Zambia. The respondent said that that the Ministry follows the enabling approach. This entails a shift from the direct provision of housing, which was the characteristic feature of housing policy in the 1960s and 1970s, to creating an enabling environment for individuals and the private sector to provide housing for themselves. She noted that the policy shift took place during the reign of former President Frederick Chiluba between 1991 and 2001. The key informant explained that it was during this period that the Government stopped subsiding housing, unless for those who cannot afford. She observed that the Ministry has done very little even for those who cannot afford housing, stating that it is partly the reason the ministry is considering building capacity of NHA to enable it provide not just housing for the low income groups but also institutional houses and social housing for those who cannot afford.

1.2 HOW THE MINISTRY HAS SUPPORTED NHA

With regard to how the Ministry has supported NHA in its efforts to deliver affordable housing to low income earners in Lusaka, the official from MHID said that Government has encouraged partnerships between NHA and other players in the housing sector such as NGOs, local authorities and building societies. She cited the slum upgrading initiative as a byproduct of such collaboration, stating that the main objective of the slum upgrading program is to ensure that residents in these neighborhoods acquire title for their property. The respondent elucidated that acquisition of title is vital as it enables slum dwellers to access loans which they can in turn use to improve their housing situation. She noted that the goal of the Ministry is to ensure that services are provided to these communities but that they need to be replaned first.

Furthermore, the respondent explained that the Ministry supports NHA by guaranteeing its loans. She noted that NHA seeks permission from the Ministry whenever it has intentions of securing a loan. Thereafter, the Ministry guarantees these loans depending on the conditions attached to the same. In deciding whether to guarantee the loans, the Ministry considers issues such as the repayment terms. This is necessary in order to ensure that the loan is beneficial and has the potential to help NHA attain its mandate.

1.3 CONCERNS RAISED BY NHA TO MHID

Regarding major concerns that NHA has brought to the Ministry's attention, the respondent specifically mentioned inadequate funding of the institution. When probed to explain why the Ministry has not been adequately funding the institution in line with the NHA Act, the official attributed this to inadequate funding from the central treasury. She observed that the budget for housing is very low and that this explains why the Ministry cannot even subsidize housing. She was of the view that if the housing sector received an adequate allocation the Ministry would be able to fund the construction of affordable housing for civil servants, as new entrants on the job market, among other socio-economic groupings.

1.4 WHETHER NHA'S MANDATE SHOULD BE REVIEWED

With respect to whether the Ministry was considering reviewing the mandate of NHA in view of its negligible impact on low income earners, the official responded in the negative. She said that the Ministry was not considering reviewing NHA's mandate because its mandate is

primarily to provide for low income groups and their focus should be low cost houses because high income groups can afford to buy on the market.

2.0 PEOPLE'S PROCESS ON HOUSING AND POVERTY IN ZAMBIA

2.1 BACKGROUND OF THE ORGANIZATION

PPHPZ was established in 2005 to support the work of Zambia Homeless and Poor People's Federation. The alliance was established through the support of Shack/Slum Dwellers International and its affiliate member Dialogue on Shelter in Zimbabwe Trust. The Federation consists of families from poor urban and peri-urban communities, who have mobilized themselves and joined hands to fight homelessness and poverty through contributing small amounts from their meager resources. Since 2005, PPHPZ has provided technical support and continued to mobilize financial resources to augment the financial contributions of the poor in Zambia (PPHPZ Profile).

1.3 MODE OF OPERATION

Regarding its mode of operation, the official explained that PPHPZ operates on the principle of a revolving fund. The organization lobbies money from the donors and that money works on the basis of a revolving fund. This entails that loan repayments are redirected towards meeting the housing needs of others within the community. Much as PPHPZ encourages beneficiaries to pay back the loan, it lives room for default, since poor people are vulnerable to many shocks which might make it difficult for them to pay back.

1.4 CRITERIA EMPLOYED BY PPHPZ IN SELECTING BENEFICIARIES OF HOUSING LOANS

Regarding the criteria employed by PPHPZ to select beneficiaries of housing loans, the respondent said that one must be earning less than K2500, must be in the informal sector, residing in informal settlements and must be a member of any Ichilimba (savings group) under the Zambia Homeless and Poor Peoples' Federation. The savings group must have a joint bank account as this helps in terms of developing trust and social solidarity. This also acts as an accountability mechanism as one's actions are watched by the rest of the group. For this reason even if one wanted to default on the loans other members might dissuade them from doing so. There is no requirement for one to have collateral before accessing a loan. The Federation has registered the Swalisano Urban Poor Fund as a company limited by guarantee, and the Fund has over $200,000.00 from community savings (PPHPZ Profile).

1.5 PPHPZ HOUSING INITIATIVES

With respect to housing initiatives, the respondent said that PPHPZ follows the incremental approach to housing provision. This entails progressive construction of housing units over a particular period of time. The idea behind this initiative is that a poor person will never have the money to build instantly from start to finish. In this regard, when PPHPZ has sourced funds, the prospective beneficiary is asked to indicate the sort of a house they would want. In the event that they settle for a two bedroom house the organization would then devise a three year plan within which to finish building the house. The official further elucidated that beneficiaries are not given loans in monetary form; the money given is in form of building materials. Loans are given successively upon completion of each level of the house. "We don't give money because they might use it for something else. We will tell you the foundation will cost this much. We also give the building plan. After the foundation is finished, in terms of the loans they will be paying back the money bit by bit, and we give them another loan for the superstructure. So they start constructing, so they will start building, if it is a two bedroom house after they construct one room and a sitting room they start staying in it, they extend until they finish. As the construction is happening they are also paying back the loan slowly, by the end of two years the house is finished and they continue paying back the loan."

1.6 FACTORS ENABLING PPHPZ TO PROVIDE AFFORDABLE LOW COST HOUSING

Pertaining to what the organization has done to make their houses affordable to low income earners, the respondent said that PPHPZ has invested in research with a view of coming up with cheaper ways of constructing decent houses. One such initiative is the use of alternative building materials such as interlocking blocks (which are much cheaper) as opposed to the conventional concrete blocks. This has reduced the cost of construction by as much as 60% thereby making these houses affordable to poorer communities. Using hydraform interlocking blocks, PPHPZ has been able to build a model semidetached two bedroom house at a total cost of K180, 000, meaning one house is K90, 000. Its low cost one bedroom houses are costing about K51, 000. "Now we want to start piloting two roomed houses for K25, 000. If you have such a house for K50, 000, a guy (person) who is poor if you properly manage them, you find that they have small assets that they can start disposing of to get the house. Even K90, 000, if you have a five year plan people can afford"

Apart from using low cost building materials, PPHPZ cuts construction cost by utilizing low income builders within the community to do the actual construction. This does not only reduce the cost of construction, and subsequently the price of the house but it also contributes to the empowerment of the local artisans. He observed that part of the reason NHA houses are relatively expensive is because it makes use of expensive contractors who charge exorbitant amounts for their services. "When we employ, for example, 50 low income builders, there are builders in the community who are really good in terms of building. So you will find that the low income builders to build a two bedroom house will charge maybe K5000 or K4000. But if you give it to the big contractor they will charge maybe K50, 000."

Further, construction costs are reduced by insisting that the actual beneficiaries contribute labor, as explained by the PPHPZ respondent;

"As people's process we use the actual beneficiaries that we have for those houses. We will tell owners to say you put your labor also; you need to provide sweat equity to this house."

3.0 LUSAKA CITY COUNCIL

3.1 WHETHER LCC PROVIDES LOW COST HOUSING

The official from LCC was asked to indicate whether the LCC provides low cost housing for low income earners. The answer was in the negative, as all the council houses were sold to sitting tenants. In this regard, the role of LCC is restricted to administrative work such as keeping records of owners of the housing units.

3.2 LCC ROLE IN THE HOUSING SECTOR

Since the council is no longer providing low cost housing, the respondent was asked to state the role that LCC plays in helping to improve the housing situation of low income earners. She explained that the council's role was limited to facilitating a conducive living environment for residents in the unplanned settlements. In most cases this involves recognizing and subsequently legalizing these settlements. The official observed that shifting people from informal settlements is a complex process because it requires alternative accommodation. For this reason, LCC has resorted to upgrading these unplanned settlements, which is relatively easier. Upgrading of slums in the context of LCC is a process that involves various activities such as sensitization, as well as numbering of housing units in these slums.

When probed to demonstrate the importance of numbering and registering these housing units, the respondent noted that the exercise was not necessarily an end in itself but rather a means to an end. She said that upgrading is one way of making them acquire ownership documents for their houses. The official explained that lack of occupancy licenses hold them back in terms of improving infrastructure because they lack security of tenure. In addition, title to these houses enables the owners to apply for soft loans making it possible for them to put up structures that are habitable. She observed that ever since LCC embarked on this program in Chazanga (a shanty compound in Lusaka); there has been an improvement in terms of structures.

Another initiative devised by LCC (to circumvent its limited resources in view of the sale of council houses which was a source of regular income for the council) is the opening of a bank account where well-wishers can deposit money towards the upgrading program. At the time of the interview(June 2017) a total of K684, 000 had been deposited in the slum upgrading account for Kanyama, with UN-Habitat among others having deposited K184,000, while LCC had deposited K500,000 in the account as at month end of May 2017. The respondent further disclosed that the council also made a resolution that whatever ground levy collected from Kanyama will be channeled towards the account for the same purpose.

3.3 WHETHER LCC OFFERS SUBSIDIZED LAND FOR LOW INCOME EARNERS

Regarding whether LCC offers subsidized land for low income earners, the official answered in the negative. She said that the only way the council can help the poor in informal settlements is by legalizing their settlements and subsequently providing housing related services, which acts as a form of empowerment. The respondent indicated that recognizing these settlements is by itself a form of empowering residents of these settlements since they settled there illegally in the first place. She noted that giving legal status to these communities acts a motivation for residents to make improvements to their housing structures.

3.4 COLLABORATION BETWEEN NHA AND LCC

When a question was posed concerning the nature of the relationship between the council and NHA, the respondent said that there is very little collaboration between NHA and LCC in as far low cost housing is concerned. This is despite the fact that NHA is the lead agency of Government on housing policy and also the body charged with providing technical expertise

to local authorities. She observed that collaboration between NHA and LCC occurs only when the former requests for land and the latter facilitates paper work for the same.

4.0 ZAMBIA NATIONAL BUILDING SOCIETY

ZNBS was established by Government to support the housing sector to increase Zambia's housing stock by providing loans and directly engaging in the construction of housing (National housing policy, 2016:23).

4.1 CRITERIA FOR ONE TO OBTAIN A MORTGAGE FROM ZNBS

With regard to the criteria for obtaining a mortgage from ZNBS, the following was the list of requirement as contained in the ZNBS booklet.

- ✓ Letter of introduction from employer
- ✓ Pays slip for the past six months
- ✓ Bank statement
- ✓ Utility bill
- ✓ Proof of Residence
- ✓ Title deed
- ✓ Security or Collateral

4.2 INITIATIVES TO ENCOURAGE LOW INCOME EARNERS TO OBTAIN HOUSING LOANS

The official from ZNBS was asked to indicate what the organization has done to encourage low income earners to obtain housing loans. He explained that ZNBS has attempted to reduce interest rates for vulnerable members of society such as women. He cited the 'women promotion' initiative which culminated in the reduction of interest rate from 16% to 12% in 2014. He added that as a result of this initiative many women applied for housing loans including those who were earning 'as low as K3000' monthly .

With respect to measures that ZNBS has devised to cater for low income earners who do not qualify for the normal mortgage, the respondent said that such socio-economic groupings are allowed to access small loans provided they open a bank account with the organization (ZNBS has a bank which accepts deposits). In this regard, the account holder can apply for micro loans, usually for home improvement. One such initiative is the building materials loan which enables low income earners to build their houses incrementally. Here, a beneficiary

must be an account holder and stringent criteria employed for mortgages do not apply. The other initiative relates to reducing the cost of valuation and legal related services. The official elucidated that the challenges that poor people encounter when they are getting mortgages include the need to find valuators of their property as well as legal services. He added that normally they are charged at a commercial rate. As a way of reducing the cost for low income earners ZNBS has internal valuators and also runs a fully functioning legal department and these services are provided at below the market price.

APPENDIX 2 : INTERVIEW GUIDE FOR NHA OFFICIAL

THE UNIVERSITY OF ZAMBIA

SCHOOL OF HUMANITIES AND SOCIAL SCIENCES

DEPARTMENT OF DEVELOPMENT STUDIES

TITLE: THE ROLE OF THE NATIONAL HOUSING AUTHORITY (NHA) IN RESOLVNG HOUSING PROBLEMS FOR LOW INCOME EARNERS: THE CASE OF LUSAKA CITY.

Dear Respondent,

I hereby write to request you to kindly consider answering this questionnaire for me. I am a post-graduate student at the University of Zambia conducting research on the role of the national housing authority (NHA) in resolving housing problems for low income earners in Lusaka. You are, with honour, therefore requested to assist in providing certain information in this research. The information so collected will be used to write a dissertation as part of the requirement leading to the award of a Master of Arts degree. Please, be assured that the information thus collected is solely for academic purposes, shall remain within the confines of the university and will be treated with strict confidentiality.

Date of interview _____

Start Time: _____

End Time: _____

NHA Housing Initiatives

1. What sort of houses does NHA provide? (Probe in terms of type and size - low cost, high cost medium cost, definition of low cost, and who they are meant for, whether for rental or outright purchase, and whether they provide houses at below the market price).

   ....

2. How much do you sell your houses? (please indicate the amount for each of the categories below)

	Amount
(2) Low cost	....
(3) Medium cost	....
(4) High cost	....

3. What are the payments terms for purchase? (Probe in terms of whether they insist on full payment, instalments, etc).

   ....

4. In the event that paying in instalments is acceptable, what is the initial deposit that you ask for?

   ....

5. How much rent do you charge for the different categories of your houses(probe in terms of whether or not they ask for advance payment, how many months, etc)

	Rent
(1) Low income	....
(2) Medium income	....
(3) High income	....

6. Are there any of your housing units have remained unoccupied? (Probe in terms of factors that could have necessitated this, too expensive to be occupied)

....

7. What complaints have you received from your tenants or clients?

....

8. How is the funding structure of NHA(Probe in terms of how NHA raises funds to finance its operations)

....

9. What have you done to improve access to your housing units by low income earners (both rental and outright sale?

....

10. What plans or measures have you put in place to cater for those who cannot afford to rent or purchase your houses?(probe in terms of public private partnerships, subsidies, long payment periods, reducing plot sizes i.e. bedsitters, working with housing microfinance institutions, site and service, slum upgrading etc)

....

11. How far have you gone in implementing these measures?(probe in terms of challenges NHA faces in its effort to improve the housing situation for low income earners, and how it has attempted to overcome these problems)

....

12. What would you say have been the significant achievements of NHA with regard to resolving the housing situation of low income earners in Lusaka?

....

Challenges Encountered by NHA

13. What challenges do you face in your endeavour to address housing problems for low income earners?

....

14. How have you managed to overcome some of these challenges?

....

15. How has Government supported NHA in its efforts to deliver housing for low earners?

....

16. What do you think should be done to enable the NHA effectively deliver affordable and decent housing for low income earners?

....

17. What sort of help do you require in order for you to realize your mandate of providing affordable housing to low income people in Lusaka urban?

....

APPENDIX 3 : INTERVIEW GUIDE FOR MINISTRY OF HOUSING AND INFRASTRUCTURE DEVELOPMENT

THE UNIVERSITY OF ZAMBIA

SCHOOL OF HUMANITIES AND SOCIAL SCIENCES

DEPARTMENT OF DEVELOPMENT STUDIES

TITLE: THE ROLE OF THE NATIONAL HOUSING AUTHORITY (NHA) IN RESOLVNG HOUSING PROBLEMS FOR LOW INCOME EARNERS: THE CASE OF LUSAKA CITY.

Dear Respondent,

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Date of interview _____

Start Time: _____

End Time: _____

1. As the ministry responsible for housing, what are some of your concerns about the housing situation in the country, particularly in Lusaka?

   ………………………………………………………………………………………………

2. What would you say have been your successes or achievements with regard to improving housing in Lusaka?

   ………………………………………………………………………………………………

3. What approach or ideology do you follow with respect to housing provision in Zambia?

   ………………………………………………………………………………………………

4. How would you describe your relationship with the national housing authority (NHA)?

   ………………………………………………………………………………………………

5. What are some of the concerns that NHA has brought to your attention regarding its operations and mandate?

   ………………………………………………………………………………………………

6. What is your comment on NHA's mandate of providing decent housing to all income groups? (Probe in terms of whether or not NHA is fulfilling its mandate to low income earners, strategies, challenges, mechanisms to help it cater for their housing needs).

   ………………………………………………………………………………………………

7. How has Government supported NHA in its efforts to deliver affordable housing to low income earners in Lusaka? (probe in terms of initiatives such as establishing the national housing finance corporation to provide loans to housing institutions, increased funding, etc)

   ....

8. What do you think about NHA's mandate should be reviewed? (In terms of whether or not the mandate should be reviewed).

   ………………………………………………………………………………………..............

9. What plans do you have to revamp the operations and responsiveness of NHA to the needs of low income earners?

   ....

APPENDIX 4 : INTERVIEW GUIDE FOR PEOPLE'S PROCESS ON HOUSING AND POVERTY ZAMBIA

THE UNIVERSITY OF ZAMBIA

SCHOOL OF HUMANITIES AND SOCIAL SCIENCES

DEPARTMENT OF DEVELOPMENT STUDIES

TITLE: THE ROLE OF THE NATIONAL HOUSING AUTHORITY (NHA) IN RESOLVNG HOUSING PROBLEMS FOR LOW INCOME EARNERS: THE CASE OF LUSAKA CITY.

Dear Respondent,

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Date of interview _____

Start Time: _____

End Time: _____

1. Please tell me about PPHPZ?

………………………………………………………………………………………………

2. What sort of people are your clients? (Probe in terms of socio-economic status)

………………………………………………………………………………………………

3. What is your mode of operation with regard to housing provision for your clients?

………………………………………………………………………………………………

4. What Criteria do you employ in selecting beneficiaries of your programs?

………………………………………………………………………………………………

5. What are some of your Housing initiatives?

………………………………………………………………………………………………

6. What accounts for PPHPZ's ability or inability to provide low cost housing for low income earners?

....

APPENDIX 5: INTERVIEW GUIDE FOR LCC OFFICIAL

THE UNIVERSITY OF ZAMBIA

SCHOOL OF HUMANITIES AND SOCIAL SCIENCES

DEPARTMENT OF DEVELOPMENT STUDIES

TITLE: THE ROLE OF THE NATIONAL HOUSING AUTHORITY (NHA) IN RESOLVNG HOUSING PROBLEMS FOR LOW INCOME EARNERS: THE CASE OF LUSAKA CITY.

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Date of interview _____

Start Time: _____

End Time: _____

1. Whether or not LCC provide low cost housing (Probe in terms of the socio-economic status of people who occupy these housing units)

…………………………………………………………………………………………………

2. Role played by LCC   in the housing sector

....

3. Whether LCC offers subsidized land for low income earners

…………………………………………………………………………………………………

…

4. LCC criteria for plot purchase

…………………………………………………………………………………………………

5. Collaboration between NHA and LCC

…………………………………………………………………………………………………

6. Challenges faced by LCC in the provision of housing related services

…………………………………………………………………………………………………

APPENDIX 6 : INTERVIEW GUIDE FOR ZNBS OFFICIAL

THE UNIVERSITY OF ZAMBIA

SCHOOL OF HUMANITIES AND SOCIAL SCIENCES

DEPARTMENT OF DEVELOPMENT STUDIES

TITLE: THE ROLE OF THE NATIONAL HOUSING AUTHORITY (NHA) IN RESOLVNG HOUSING PROBLEMS FOR LOW INCOME EARNERS: THE CASE OF LUSAKA CITY.

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Date of interview _____

Start Time: _____

End Time: _____

1. Mortgage threshold

…………………………………………………………………………………………………

2. Criteria for one to obtain a mortgage from ZNBS

…………………………………………………………………………………………………

3. Customer profile of ZNBS

…………………………………………………………………………………………………

4. Initiatives to help low income earners

…………………………………………………………………………………………………

5. Challenges of providing mortgages to low income earners by ZNBS

…………………………………………………………………………………………………

APPENDIX 7: QUESTIONNAIRE FOR NHA OCCUPANTS

Questionnaire No.....

THE UNIVERSITY OF ZAMBIA

SCHOOL OF HUMANITIES AND SOCIAL SCIENCES

DEPARTMENT OF DEVELOPMENT STUDIES

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The socio-economic profile of people with access to NHA low cost housing units.

1. Sex of respondent

   (1)Male   ( )

   (2)Female   ( )

2. Age of respondent

   (1)Between 18 and 30   ( )

   (2) 31 and 40 years   ( )

   (3) 41and 50   ( )

   (4)51 and 60   ( )

   (5) 61 and above   ( )

3. Level of education

   (1) Not attended school   ( )

   (2) Primary   ( )

   (3) Secondary   ( )

   (4) College   ( )

   (5) University-Undergraduate   ( )

   (6) University-Post-graduate   ( )

4. Marital status

   (1)Single   ( )

   (2) Married   ( )

   (3) Widowed   ( )

(4) On separation ( )

(5) Divorced ( )

5. What is your family size?

(1) Less than three ( )

(2) Between three and five ( )

(3) Above five ( )

6. How many bedrooms?

(1) One bedroom ( )

(2) Two bedrooms ( )

(3) Three bedrooms ( )

7. How long have you occupied this house?

(1) One month to 12 months ( )

(2) one to five years ( )

(3) six to 10 years ( )

(4) 11 years and above ( )

8. What do you do for a living?

(1) Formal employment ( )

(2) Informal employment ( )

9. How much do you earn per month?

(1) Below K1500 ( )

(2) Between K1501 and K3000 ( )

(3) Between K3001 and K5000   ( )

(4) Between K5001 and K7000   ( )

(5) Above K7000

10. Do you have fixed assets such as land and buildings

(1) Yes   ( )

(2) No   ( )

11.   Are you renting or owing the house?

(1) Rent   ( )

(2) Own   ( )

12. If you own it, how much did you buy it?

(1) Below K60,000   ( )

(2) Between 60,000 and 100,000   ( )

(3) Between K100,000 and K200,000   ( )

(4) K200,000 and above   ( )

13. When did you buy it?

(1) Between 1972 and 1980   ( )

(2) Between 1981 and 1990   ( )

(3) Between 1991 and 2000   ( )

(4) Between 2001 and 2010   ( )

(5) From 2011 to present   ( )

14. How much was your monthly income then?

(1) Less than K3000   ( )

(2) Between K3001and K5000   ( )

(3) Between K5001 and K10,000   ( )

(4) K10,000 and above   ( )

15. How did you raise the money to buy the house?

(1) Secured a loan   ( )

(2) Savings   ( )

(3) Mortgage   ( )

(4) Other, specify..

16. What were the terms of the purchase?

 (1) Payment in full   ( )

(2) Instalments   ( )

(3) Other, specify...

17.   If you were allowed to pay in instalments, how much was the initial deposit?

(1) Less than 20,000   ( )

(2) Between K20,000 and K50,000   ( )

(3) Between K50,001 K100,000   ( )

(4) K100,000 and above   ( )

18. Whom are you renting it from?

(1) NHA   ( )

(2) Individual   ( )

19. How much are you paying per month?

(1) Less than K1000   ( )

(2) Between K1000 and K1500 ( )

(3) Between K1501 and K2500 ( )

(4) Above K2500 ( )

20. How many months in advance are you required to pay?

(1) Two months ( )

(2) Three months ( )

(3) Four months ( )

(5) Above four months ( )

21. Does your monthly income enable you to afford rentals?

(1) Yes ( )

(2) No ( )

22. If you answered no to Q21, how do you manage to pay your rentals?

(1) I have other sources of income ( )

(2) My employer supplements my rentals ( )

(3) Other, Specify...

23. Do you think NHA is sufficiently catering for low income earners?

(1) Yes ( )

(2) No ( )

THANK YOU FOR YOUR COOPERATION