

# **ZAMBIA'S HOUSING SCHEME OF THE MID 1990s: HAVE THE POOR REALLY BEEN EMPOWERED?**

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## DEDICATION

*This thesis is dedicated to:*

*My husband Kennedy Sialoombe and our son Victor Mukonka Sialoombe.*



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## **Zambia's Housing Scheme of the mid 1990s: Have the poor really been empowered?**

### **Abstract**

*Issues of housing are becoming very important as the urban population grows at a very rapid rate, particularly in developing countries. The number of people who are homeless and those living in substandard housing in Zambia is enormous. A home ownership programme through the sale of public rental housing to sitting tenants was seen as one of the strategies under the 1996 National Housing Policy aimed at solving the housing crisis in the country especially among the low-income groups. There are indications that although some people benefited through this scheme, the problem of inadequate housing has persisted.*

*This study is aimed at exploring the effects of Zambia's home ownership scheme in helping the low income men and women realize their housing rights. This was achieved by finding out the main reasons for the sale of public rental houses; determining the eligibility criteria as well as how affordable the houses were. Other research questions were to assess whether ownership of houses had helped people improve their houses and their economic status; and how home ownership has affected people's lives in different dimensions. The theoretical perspective used in this study is based on alternative development and Gender and Development (GA) under which the concepts of house/home as well as empowerment and rights were used as a basis for analyzing the findings of this study. A qualitative methodology comprising in-depth interviews, group discussions and simple observation was employed in order to gain a deep understanding of the impact of the scheme from both house owners and officials at implementation level.*

*The study found that houses were sold in order to: fulfill economic policies of privatization and Structural Adjustment Programmes (SAPs); detach housing provision from employment; and empower the low income to improve their poverty situation. To qualify for the purchase of houses, a legal tenant in possession of tenancy card needed to be a Zambian citizen. The cost of houses were considerably low, and many people bought their houses but a number of people were evicted as they could not afford due to economic hardships and malpractices in the process. Some of those who bought face a challenge in maintaining houses and paying land rates. The privatization of housing had both positive and negative effects on the poor. The different ways in which home ownership impacted on the people's lives ranged from simply provision of shelter to economic, social and psychological aspects. Some house owners' economic status or security have improved to some extent due to ownership of a house as an asset as they are now able to make savings, resale the house, sublet it or trade at home.*

*Ownership of houses has also enhanced people's feeling of belonging, stability and personal security. As a result people are able to organize themselves and work collectively in order to improve their neighbourhoods. However, some people were denied their rights hence became disempowered as they could not afford the purchase of their houses. Financial instability put most poor people at the risk of losing their houses as they are already defaulting in rates and fail to maintain them. There were no measures put in place to help the poor realize their housing rights by protecting them from evictions and ensure that they acquire decent housing. Therefore, the housing did not provide a sustainable solution to economic insecurity neither did it lead to meaningful economic empowerment as people did not participate in the decision-making process.*

## **ABBREVIATIONS**

AIDS	Acquired Immune Deficiency Syndrome
BIZ/ED	Business/Education
BSA	British South African company
CSO	Central Statistical Office
DDCs	District Development Committees
DPPH	Department of Physical Planning and Housing
DRC	Democratic Republic of Congo
FNDP	First National Development Plan
GAD	Gender and Development
GDP	Gross Domestic Product
GNP	Gross National Product
GRZ	Government of the Republic of Zambia
GVD	Government Valuation Department
HFHZ	Habitat for Humanity Zambia
HIV/AIDS	Human Immune Virus/ Acquired Immune Deficiency Syndrome
IMF	International Monetary Fund
LME	London metal Exchange
MMD	Movement for the Multi-party Democracy
MoFNP	Ministry of Finance and National Planning
MoLGH	Ministry of Local Government and Housing
NGOs	Non-Governmental Organizations
NHA	National Housing Authority
PHI	Presidential Housing Initiative
PRSP	Poverty Reduction Strategy Paper
SAP	Structural Adjustment Programme
SNDP	Second National Development Plan
SOEs	State Owned Enterprises
TNDP	Third National Development Plan
UN	United Nations
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
UN-Habitat	United Nations Settlement Programme
UNIP	United Nations Independence Party
USD	United States Dollar
ZMK	Zambian Kwacha
ZNBS	Zambia National Building Society



## TABLE OF CONTENTS

Dedication.....	i
Acknowledgements.....	iii
Abstract.....	v
Abbreviations.....	vii
Table of Contents.....	ix
List of Figures and Plates.....	xii
List of Tables.....	xii

## CHAPTER ONE ..... 1

### INTRODUCTION..... 1

1.1 HOUSING AS A HUMAN RIGHT.....	1
1.2 THE ROLE OF HOME OWNERSHIP .....	3
1.3 STATEMENT OF THE PROBLEM.....	6
1.4 RESEARCH AIM AND OBJECTIVES .....	7
1.5 RESEARCH QUESTIONS .....	8
1.6 STRUCTURE OF THE THESIS.....	8

## CHAPTER TWO ..... 11

### BACKGROUND TO THE STUDY ..... 11

2.1 COUNTRY PROFILE .....	11
2.1.1 Geographical Location .....	11
2.1.2 Population.....	12
2.1.3 Politics and Administration.....	12
2.1.4 Economy.....	13
2.1.5 Poverty.....	14
2.1.6 Employment.....	15
2.2 URBANIZATION IN ZAMBIA.....	16
2.3 HOUSING PROVISION IN ZAMBIA .....	19
2.3.1 Colonial Housing Policy in Zambia.....	20
2.3.2 Post Colonial Housing Policy.....	21
2.3.3 The Current Status of Housing Stock in the Country .....	23
2.4 MUFULIRA TOWN .....	26
2.5 CONCLUSION .....	28

<b>CHAPTER THREE .....</b>	<b>29</b>
<b>THEORETICAL FRAMEWORK.....</b>	<b>29</b>
3.1 ALTERNATIVE DEVELOPMENT .....	29
3.1.1 <i>Participation</i> .....	30
3.1.2 <i>Empowerment as Aim and Process</i> .....	32
3.1.3 <i>From Basic Needs to Basic Human Rights</i> .....	36
3.1.4 <i>Gender and Development (GAD)</i> .....	38
3.2 DILEMMAS OF MAINSTREAMING ALTERNATIVE DEVELOPMENT THEORY .....	40
3.3 MEANING AND IMPORTANCE OF HOUSE/HOME .....	41
3.3.1 <i>From Shelter to Home</i> .....	41
3.3.2 <i>Identity and House ownership</i> .....	43
3.4 ANALYZING EMPOWERMENT THROUGH HOME OWNERSHIP.....	44
3.4.1 <i>Economic Empowerment</i> .....	44
3.4.2 <i>Social Empowerment</i> .....	44
3.4.3 <i>Housing Rights</i> .....	45
3.5 CONCLUSION .....	46
<b>CHAPTER FOUR.....</b>	<b>49</b>
<b>RESEARCH METHODOLOGY .....</b>	<b>49</b>
4. 1 QUALITATIVE METHODOLOGIES .....	49
4.3 CHOICE OF STUDY AREA .....	51
4.4 SOURCES OF DATA.....	51
4.4.1 <i>Secondary Data</i> .....	51
4.4.2 <i>Primary Data</i> .....	52
(a) <i>Key Informants</i> .....	52
(b) <i>Selection Procedure of Respondents</i> .....	53
4.5.1 <i>Interviews with Government Officials</i> .....	53
4.5.2 <i>Interviews with Individual House Owners</i> .....	54
4.5.3 <i>Group Interviews</i> .....	56
4.5.4 <i>Field Observation and Photographing</i> .....	57
4.6 DATA PROCESSING AND ANALYSIS.....	58
4.6.1 <i>Evaluation of Qualitative Research</i> .....	59
<b>CHAPTER FIVE .....</b>	<b>63</b>
<b>THE PROCESS OF SALE OF PUBLIC RENTAL HOUSES .....</b>	<b>63</b>
5.1 REASONS FOR THE SALE OF HOUSES.....	63
5.2 CRITERIA USED TO DETERMINE ELIGIBILITY OF TENANT TO PURCHASE A HOUSE .....	66

5.3 AFFORDABILITY.....	68
5.4 REDEFINING THE ROLE OF GOVERNMENT AND LOCAL COUNCILS .....	73
5.4.1 <i>Loss of Revenue by Councils</i> .....	73
5.4.2 <i>New Sources of Revenue for the Councils</i> .....	74
5.5 CONCLUSION .....	75
<b>CHAPTER SIX .....</b>	<b>77</b>
<b>HOUSE OWNERSHIP AND ECONOMIC EMPOWERMENT.....</b>	<b>77</b>
6.1 HOUSE OWNERSHIP – A BASIS FOR INCOME GENERATION.....	77
6.1.1 <i>Income Generation through Trading</i> .....	78
6.1.2 <i>Income Generation through Renting</i> .....	80
6.1.3 <i>Other Income-Generating Business opportunities</i> .....	83
6.2 ECONOMIC EMPOWERMENT AND GENDER RELATIONS .....	84
6.3 ABILITY TO MAINTAIN AND SERVICE PURCHASED HOUSES.....	85
<b>CHAPTER SEVEN.....</b>	<b>93</b>
<b>HOUSE OWNERSHIP AND SOCIAL EMPOWERMENT .....</b>	<b>93</b>
7.1 HOME AND IDENTITY .....	93
7.2 SELF ORGANIZATION AND MANAGEMENT IN COMMUNITIES .....	97
7.3 PRIVATIZATION OF HOUSING AS EXCLUSION.....	101
7.4 POLITICAL POWER THROUGH LOBBYING .....	101
7.5 HOME OWNERSHIP AND PERSONAL SECURITY .....	102
7.5.1 <i>Gender, Social Empowerment and Security</i> .....	105
7.6 CONCLUSION .....	106
<b>CHAPTER EIGHT .....</b>	<b>107</b>
<b>SUMMARY, CONCLUSION AND RECOMMEDATIONS .....</b>	<b>107</b>
8.1 SUMMARY OF FINDINGS.....	107
8.2 CONCLUSION .....	110
8.3 RECOMMENDATIONS.....	113
8.4 SUGGESTION FOR FURTHER STUDY .....	114
<b>REFERENCES.....</b>	<b>115</b>
<b>APPENDICES.....</b>	<b>120</b>

## **List of Figures and Plates**

Fig. 2.1 Map of Zambia Showing Administrative Boundaries.....	12
Fig. 2.2 Map of the Copperbelt Province showing Mining Centres.....	17
Fig. 2.3 Housing Stock in Zambia.....	24
Fig. 2.4 Map of Mufulira Showing Residential Areas.....	28
Fig. 3.1 Forms of Empowerment.....	35
Plate 6.1 Trading from Home.....	80
Plate 6.2 Main House and an additional Structure.....	82
Plate 6.3 Another Additional Structure.....	82
Plate 6.4 Purchased House Turned into Pre-School.....	84
Plate 6.5 Low Cost House.....	88
Plate 6.6 Showing Toilet/Bathroom.....	88
Plate 6.7 Showing a Partially improved House.....	90
Plate 6.8 Showing an improved Low cost House.....	90

## **List of Tables**

Table 5.1 Deductions made on Houses Offered for Sale.....	69
Table 5.2 Housing Units Offered for Sale.....	69

# **CHAPTER ONE**

## **INTRODUCTION**

Zambia is one of the highly urbanized countries in Sub-Saharan Africa, being a developing country, this implies a huge need for basic services and infrastructure particularly in the area of housing. Is home ownership the answer to the housing problem in this country? This study seeks to explore the effects of Zambia's housing scheme involving the sale of public rental houses to sitting tenants. In particular, I explore whether the sale of public houses contributed to empower men and women in the low income areas. The study was conducted in Mufulira town on the Copperbelt province of Zambia. This chapter gives an overview to the study and states the problem under investigation. Finally, the structure of this thesis is outlined.

### **1.1 Housing as a Human Right**

Housing as a human right is increasingly urgent as urban populations grow at rapid rate, particularly in developing countries. The migration of people from rural to urban areas in search of employment has a great impact on living conditions, particularly those of the urban poor. In developing countries more than 1 billion people currently live in substandard housing conditions (UN-Habitat, 2004). Increasing the number of houses and improving the existing ones is very important. Although needs are substantial, it is important to discuss the issue of housing within a rights perspective, in this thesis an overall human rights based approach is discussed, which focuses on the following: empowering the poor and the homeless, advocating security of tenure, particularly for women and vulnerable groups; eliminating forced evictions and discrimination in the housing sectors; and promoting equal access to housing and to reparation in case of housing rights violations. This implies that there must be an authority such as a state, organization or an international institution whose obligation or duty is to help the right holder to secure their rights or claims. The right to adequate housing, as an essential element of the right to an adequate standard of living, is enshrined in many international

human rights instruments, most notably the Universal Declaration of Human Rights (art. 25.1) and the international Covenant on Economic, Social and Cultural Rights (art. 11.1) (UN-Habitat, 2004).

However, Schuler (1995) asserts that the socio-economic and political climate within which the world's poor struggle for the full realization of their rights is greatly insecure, forcing them to face routine denial of their rights. This takes many forms from outright violation of fundamental rights to the failure by the state and the international community more generally to recognize and remedy such violation when they occur. This failure to respect and ensure civil, political, economic and social rights for the poor prevents them from fully participating in civil, political economic and social life of their countries.

The 'Habitat Agenda II' the major outcome of the Second United Nations Conference on Human Settlements (Habitat II) in 1996, constitutes a framework linking human settlement development with the process of realizing human rights in general and housing rights in particular. Within this framework, governments and other stakeholders have committed themselves to undertake actions to promote protect and ensure the full and progressive realization of the right to adequate housing. Alsop and Norton (2004) point out that government have particular responsibilities and must be accountable to their people in implementing these internationally recognized human rights obligations.

Due to the fact that housing is very important in people's every day lives, it becomes necessary to address this issue. In Zambia the problem of housing is too great to be ignored looking at today's huge housing shortfall of 846,000 units (Ministry of Local Government and Housing (MoLGH, 1996a:15). Besides there are a large number of homeless people, so many families are living in substandard housing which badly needs renovation or replacement.

The Habitat Agenda II, which was a follow up to the first summit on human settlements held in Vancouver in 1978, is seen as a comprehensive review of the global shelter situation with very useful proposals aimed at improving the global shelter condition, as

well as settlements in relation to rapid urbanization. The two goals of the Habitat agenda discussed at this conference were adequate shelter for all and sustainable human settlements development. The Zambian minister for Local Government and Housing at that time, Honorable Bates Namuyamba, asserted during the conference that any good urban development programme must find a niche in the Habitat Agenda. He further pointed out that the status of many Zambians had been transformed from tenant to 'landlords' (house owners) under an innovative housing policy that enabled 'sitting tenants' to purchase houses previously owned by the government (UN, 2001).

## **1.2 The Role of Home Ownership**

It must be emphasized that expanding the number of house owners remains a national priority in most countries, because it is believed that home ownership is at the root of good citizenship. This is because it plays a vital role in creating strong neighborhoods and helping families build real wealth, no matter where they live and their income; everyone including women should have the opportunity to own their own homes. Home ownership strives to expand self-sufficiency for individuals, strengthen families, and empower communities to shape their futures and their own destinies. However, the initiative to implement the Habitat Agenda is faced with a number of challenges including poverty, disease, conflicts and wars, illiteracy, unemployment and institutional weaknesses. Additional problems are due to the difficult period of large-scale market reforms (UN, 2001).

In 1996, a comprehensive housing policy was formulated whose main goal was to provide adequate and affordable housing for all income groups in Zambia. Zambia was awarded the United Nations Centre for Human Settlements (UNCHS) 'Habitat Scroll of Honour' in 1996 for a participatory and innovative approach to the formulation of the housing policy. The major outcomes since the adoption of the Housing policy include: the sale of most government pool, council, parastatal and mine houses to sitting tenants and revival of housing construction. There is also the upgrading of the unplanned settlement in the peri-urban and rural areas done by such Non-governmental

organizations (NGOs) as Habitat for Humanity Zambia (HFHZ) among others (Mbatimwengwe, 2001).

The focus of this thesis is the sale of public rental houses particularly former council houses to sitting tenants as a way of empowering them. Prior to the sale of public rental houses, accommodation was connected to one's employment. Employers rented houses for their employees or paid housing allowance, or accommodated the employees in institutional houses. When the current government of the Movement for Multi-party Democracy (MMD) came into power in November 1991, it was decided that most of the government houses should be sold to the sitting tenants. In 1996, the government embarked on the sale of council houses, government pool houses, and mine houses to the sitting tenants either employed or not under the banner of empowering especially the low income people.

“Housing is a basic social need after food and clothing and, as with the other basic needs, adequate housing is a requisite to national socio-economic development. It has been noted that its inadequacy can have a severe impact on the environment, health and the general well being of communities...”(MoLGH, 1996a: 1). The relationship between housing and rights is that, the securing of rights will ultimately lead to meeting of needs. It has been recognized that shelter is an extremely important aspect of our lives and the government of Zambia strongly supports the principle of home ownership as a means of providing security, stability and economic power to the family unit and as a basis for the development of economically strong and motivated communities. This is just in word or principle but in practice this is not the case as we will discover in this thesis.

Furthermore, the seventh Millennium Development Goal on environmental sustainability recognizes that urban land tenure is pertinent to the urban poor (UNDP, 2003). For example, this implies that legal ownership of a house is essential to ensure the quality and security of a home and neighbourhood. Possession of a house can be a precondition to acquiring other assets that support livelihoods, such as establishing a home based-enterprise, renting out rooms in the home to augment income, and having collateral for

credit, all of which are linked to poverty reduction among the urban poor (Moser, 1998 cited in Alsop, 2004).

The aim of the housing scheme studied in this thesis was to empower the majority of the people with shelter as a basic human right. Some houses were highly subsidized and were priced according to their age and the state in which they were. Some houses were comparatively cheap, which was in line with the strategy to empower the low income people in the country. These low income people were the majority and most of them lived in old houses. However, the beneficiaries who were the sitting tenants were to improve and maintain the houses especially the old dilapidated ones by renovating, extending, and fencing around them where possible. Some government houses were not as highly subsidized as council houses. The Ministry of Finance and Economic Development (MoFED) was supposed to release money to Zambia National Building Society (ZNBS) to be administered in form of loan or mortgage to the civil servants who were sitting tenants in council or government houses but could not raise the needed amount to buy the house, but this was not a guaranteed facility due to lack of funds (Mbat-Mwengwe, 2001).

The house empowerment scheme coincided with Zambia's Structural Adjustment Programme (SAP) sponsored by the International Monetary Fund (IMF) and the World Bank, which among others led to the privatization of many Parastatal or State Owned Enterprises, resulting into massive job losses hence affecting the majority of the people's income, particularly the new house owners.

The adoption of neo-liberal policies such as Structural Adjustments (SAPs), privatization, and liberalization in many countries including Zambia have affected the housing sector. Schlyter, (2000), argues that privatization of public rental houses by selling them to sitting tenants have in many countries of the world been a reform integrated within the processes of market liberalization and structural adjustment. Home ownership and shrinking public ownership are components of the urban housing policy in most South African countries. In Zambia the policy of privatization was rather late in being

implemented. The government emphasized its will to empower the people by making them house owners. But it was possibly intended to support the creation of a housing market. This was supposed to revive the housing production, in the process it resulted in some social groups being disadvantaged. Here I discuss the effects and impacts on these disadvantaged groups. This is because the government must play a central role in ensuring that even the poorest members of society have access to housing. Through this programme, people may have benefited to some extent by owning their houses. But housing may become less accessible to the poor or low-income groups when privatization assumes the role of the government in the housing sector, meanwhile housing as a basic human right should be accessible to all.

There is widespread unemployment in the country after the privatization of over 300 State Owned Enterprises (SOEs). Many people who were declared redundant or retrenched were not given meaningful terminal benefits or if they were given it was in part payments. Most of the people had no benefits having only worked for a few years (World Bank, 2001). Some people became home owners but without a source of sustainable income to service, maintain and improve their new houses as most of the houses were old and dilapidated. Meanwhile, empowerment is meaningful if it provides security, stability and economic power to the family unit as a basis for development of economically strong and motivated communities. Any meaningful empowerment should result into sustainable development of the people's lives. Therefore, this study attempts to explore the effects of the housing empowerment scheme in empowering the poor.

### **1.3 Statement of the Problem**

In Zambia the housing need is so enormous, as already mentioned, the number of people who are in need of adequate housing is very big. Following these huge housing needs, the government of Zambia came up with a strategy through the formulation of the 1996 housing policy in order to try to solve this problem. Home ownership which is the focus of this study was one of the outcomes of the housing policy, this was through the sale of public rental houses. Other outcomes included attempts to build new houses for sale to those who can afford, this was also a way of trying to revive the housing construction

industry; and allocation of serviced plots in housing development areas for people who can build their own houses. Although some people may have benefited through the home ownership programme, it does not seem to solve the housing problems in Zambia.

There are clear indications that loss of income through privatization has affected new house owners adversely. Maintaining and improving on their houses without steady incomes may be difficult. Some poor house owners are being forced by circumstances beyond their control to rent out or resell their houses as they need to survive and spend money earned from selling a house on basic necessities. According to the media and literature (Mbat-Mwengwe, 2001; Musonda, 2004.), many of the poor sitting tenants have been exploited by the wealthy tenants who can buy or rent a house at low price while the owners find themselves alternative cheaper accommodation in shanty compounds. Some sitting tenants particularly the vulnerable groups such as women (widows), orphans and the unemployed were victimized and lost out on houses in which they were sitting tenants. Although, there are indications that the home ownership scheme has had negative effects on the poor, this assertion may not be clear-cut. This study attempts to find out some of the varieties and differences in terms of positive and negative impacts of the home ownership scheme. In particular I explore the effects of the housing scheme in helping the low income groups realize their rights through acquisition of houses and how ownership of houses has impacted on their lives in terms of economic and social empowerment.

#### **1.4 Research Aim and Objectives**

The aim of the study is to explore 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. Therefore, this study attempts to find out the relationship between home ownership and economic or social empowerment. The low-income group is a heterogeneous one living in low cost housing and it comprises the employed, unemployed, petty traders or businessmen and women. The specific objectives of this study are as follows: to determine the main

reasons for the sale of public rental houses to tenants; to establish the eligibility criteria used and affordability for purchasing houses; and to find out the impact of house ownership on the lives of people. Based on these the overall objective, the following questions will be addressed in this thesis.

### **1.5 Research Questions**

1. What were the main reasons for the sale of public rental houses to tenants?
2. What were the eligibility criteria for the purchase of houses; and how affordable were the houses to ensure that low income people realize their rights?
3. Has ownership of houses helped the people improve their houses and economic status?
4. How has home ownership affected people's personal lives in terms of identity, community participation, and personal security?

### **1.6 Structure of the Thesis**

This thesis has eight chapters discussing the topic under study and integrating information from different sources.

Chapter One has given an overview to the study and states the problem under study. This chapter brings out the global position on the issues of housing as a human right. Chapter Two gives the socio-economic and political context in the country as this affects the housing programmes both directly and indirectly.

Chapter Three reviews some major theoretical perspectives such as Alternative development and Gender and Development (GAD) under which this study of empowerment through home ownership can be analyzed and understood. The main concepts discussed are house/home, empowerment and rights. Chapter Four presents the methodology that was used in the study. It looks at the methods and procedures, the nature of data gathered, and the challenges encountered in the field.

Chapter Five presents and discusses findings on the process of selling public rental houses. Here the reasons for the sale, eligibility criteria and affordability, and the redefined role of the government and councils are discussed. Chapter Six discusses economic empowerment that comes as a result of ownership of a house/home and also looks at house owners' ability to maintain their houses. Chapter Seven, deals with Social empowerment in relation to issues of identity, community participation and personal security. Chapter Eight gives a summary, conclusion, and recommendations to the study.



## **CHAPTER TWO**

### **BACKGROUND TO THE STUDY**

It is common knowledge that housing is almost indispensable in our lives, yet the numbers of homeless people and substandard houses is ever increasing. Considering the magnitude of the housing problem in Zambia, this chapter gives the background information to the study by presenting the country profile. It also looks at the current housing situation in Zambia as partly a consequence of the colonial and postcolonial housing policy legacy. Furthermore, this chapter discusses the role of the government in promoting the acquisition of decent shelter among the poor. Then, a brief introduction to the Copperbelt and Mufulira town, the study area, is given.

#### **2.1 Country Profile**

##### *2.1.1 Geographical Location*

Zambia is located in Central Southern Africa. It is a landlocked country and share common borders with eight neighboring countries namely: Angola, Democratic Republic of Congo (DRC), Tanzania, Malawi, Mozambique, Zimbabwe, Botswana, and Namibia (see figure 2.1). The total area of the country is approximately 752,614 square kilometers and is divided into nine administrative regions or provinces as shown by figure 2.1. Lusaka is the capital city and other major centers include the towns of the Copperbelt (Kitwe, Ndola, Mufulira, Chingola, Kalulushi and Luanshya shown in Fig 2.2), in the central province there is Kabwe and Kapiri Mposhi, in the southern part of the country is Livingstone which is the tourist capital, though some of these towns are not shown on the map.

**Fig. 2.1 Map of Zambia Showing Administrative Boundaries**



Source: Adapted from Exploration Consultants Limited (1995) <http://www.zambia-mining.com/country.html> 15.11.04

### *2.1.2 Population*

The 2000 census recorded a population of 10.3 million with an annual growth rate of 2.9 percent. It was projected that by 2004 the population would be 10.5 million. Zambia is one of the most urbanized countries in Sub-Saharan Africa with about 40 percent of the population living in urban areas. More than 2 million people are living in the capital city Lusaka today. In 1990 Lusaka and Copperbelt provinces had the largest percentage of urban population with 82 and 81 percent respectively. The average population density for the country increased from 9.8 in 1990 to 12.4 persons per square kilometre in 2000. Lusaka Province had the heaviest population density with 61.3 persons per square kilometre (Central Statistical Office (CSO, 2000).

### *2.1.3 Politics and Administration*

Zambia formerly known as Northern Rhodesia was a British colony until 24<sup>th</sup> October, 1964 when it became independent. The country has gone under three major phases of governance. The first phase was known as the First Republic from independence up to

1971. This era was characterized by multi-party politics and the President then was Kenneth Kaunda of United Nation Independence Party (UNIP). The same presidency continued to the Second Republic era but this was a one party rule until 1991. The Third Republic was under former president F.J.T. Chiluba of the Movement for Multi-party Democracy (MMD) and the country resorted to multipartism. Chiluba ruled for two terms from 1991 to 2001 when President Levy Mwanawasa took over under the same party. His political agenda is to promote 'good governance' and end corruption and mismanagement of resources in the country. Administratively the country is divided into nine provinces as shown in figure 2.1 and there are 72 districts. Lusaka city is the country's administrative headquarters.

#### *2.1.4 Economy*

Zambia is one of the African countries which have experienced decline in their per capital income over the last two decades. While the population growth rate remains high-2.9 percent per annum – the Gross Domestic Product (GDP) declined at an average of 4.0 percent during the period 1990 to 1994 (MoLGH, 1996a). In 1991, Zambia adopted an open, private sector-led economy with minimal government interference. The country's economy is based largely on copper and cobalt mining. Copper accounts for approximately 80 percent of Zambia's export earnings. However, due to unfavorable copper prices at London Metal Exchange (LME) since 1975, the export earning has been declining. The decline has partly been responsible for the poor performance in sectors of the economy that mainly rely on imported raw materials and equipment. The country's balance of payment status has mainly depended on the performance of the mining industry. Despite the additional foreign exchange earnings from non-traditional exports, the country still continues to pay more to the outside world than it earns from its exports. Hence the poor balance of payments performance (CSO, 2000).

In an attempt to address this problem, the government adopted the Structural Adjustment Programme (SAP) in 1991 with an intention of creating macro-economic stability in the economy. Measures taken included: liberalization of trade, prices, interest and foreign exchange rates, removal of subsidies, privatization, reduction in public expenditure,

public sector reforms and liberalization of the marketing and pricing of agricultural inputs and produce. The poor performance of the country's economy has affected the public housing sector adversely. However, there is a shift of emphasis from SAP to Poverty Reduction Strategy Programmes. Measures are being undertaken to revive the economy in order to reduce poverty in the country. In this regard Zambia's Poverty Reduction Strategy Paper (PRSP) focuses on measures to achieve strong sustainable economic growth. A growing economy that creates jobs and tax revenues for the state is seen as a sustainable powerful tool for reducing poverty. The economic growth must promote income-generation, linkages, and equity (GRZ, 2002b).

According to GRZ (2002b), a growth rate of between 5 to 8 percent per annum will be required for noticeable poverty reduction. The target or projection made in 2000 was to achieve growth rate of 4 percent in 2004. This can be achieved as Zambia is still endowed with great potential in sectors such as mining, agriculture, tourism, and other industries. 'Good governance' is also seen as an important key in the realization of the objectives and goals of the PRSP. Good governance in the Zambian context refers to broad based stakeholder participation in decision-making processes as well as transparency and accountability. According to Alsop and Norton (2004), the PRSP model seeks to increase accountability and transparency and to enhance citizen inclusion in policy-making and governance. This has features of both rights and empowerment approaches to development, as it is based on wide and comprehensive contributions and consultations and non-discriminative in nature. However, in most case the poor people themselves are not even aware of what is going on, though they are said to participate in decision making in issues of national interest such as making contributions towards the constitution review.

#### *2.1.5 Poverty*

Poverty is a serious problem in Zambia. Data from various surveys and research projects show poverty in its varying forms and that poverty in most of the critical dimensions increased during the 1990s. The majority of the people suffer from weak purchasing power, homelessness, and insufficient access to basic necessities such as education,

health, food, and clean water. In the Zambian context poverty is defined as “lack of access to income, employment opportunities, and normal internal entitlements for the citizens to such things as freely determined consumption of goods and services, shelter and other basic needs of life” (GRZ, 2002b:10). The poverty datum line in Zambia is set at \$1 US dollar per day.

Currently, about 73 percent of the Zambians are classified as poor of whom 53 percent are considered to be extremely poor. Poverty is more prevalent in rural areas with 83 percent compared to urban areas with 56 percent. However, during the last ten years, poverty has risen faster for urban than for rural areas of late as a result of failing industries and rising unemployment. The largest number of the poor is found on the Copperbelt and Lusaka Provinces. In the 1990s, the HIV/AIDS pandemic and other diseases have worsened the poverty situation (CSO, 2000).

Gender issues are important in achieving a sustainable economic growth, job creation, ensuring food security and reducing poverty. The Central Statistical Office refers to the 1998 Living conditions survey which showed that persons in female-headed households were more likely to be extremely poor than those living in male headed households. Food poverty was more prevalent among female-headed households 61 percent compared with 52 percent of male-headed households. The proportion of female-headed households in Zambia has slightly increased from 16.9 percent in 1990 to 18.9 percent in 2000 (CSO, 2000).

#### *2.1.6 Employment*

The economic reform programme has continued to have a negative impact on the employment situation. Formal sector employment has progressively declined since the inception of the structural adjustment programme. For instance, in 1994 about 7,600 persons in about 250 companies were declared redundant. The largest employer in the formal sector is the private sector. In June 1994 this sector accounted for 202,000 or 40.2 percent of all formal sector employees (CSO, 2000). Although the share of formal

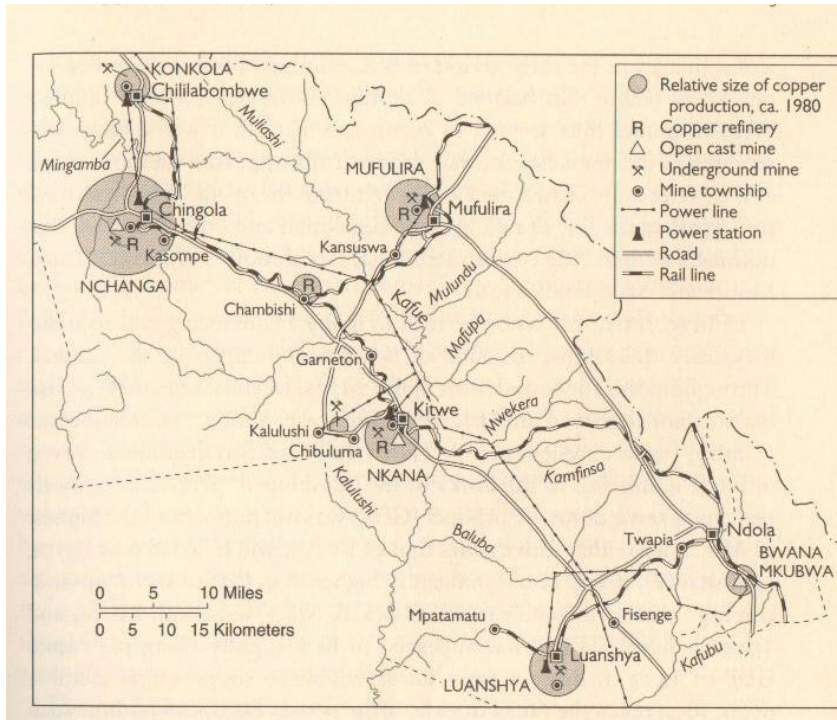
employment has declined in absolute terms, the proportion of the private sector employment vis-à-vis the entire formal employment sector has increased.

The second largest formal sector employer is the parastatal in such areas as mining, telecommunication and some manufacturing industries. In 1994 it accounted for 149,000 or 29.8 per cent of formal employees. There is a 6.8 percent drop in employment within the parastatal sector. The central government is the third largest employer after parastatals and recorded 133,600 or 26.6 percent of formal jobs in 1994. In the local government the percentage of total employment has continued to decline from 4.2 percent or 21,600 employees in 1993 to 3.5 or 17,600 employees in 1994. The local government is the smallest formal sector employer (MoLGH, 1996a). Declining job opportunities in the country is a clear indicator of increasing poverty levels among many Zambian households.

## **2.2 Urbanization in Zambia**

The initiation of large scale Copper mining in the late 1920s set off a burst of industrial development that drastically transformed the country. The country was an agricultural territory at the time Cecil Rhodes' British Southern African Company took over in the 1890s. The map below shows the major mining centre on the Copperbelt province which attracted large numbers of labour force.

**Fig. 2.2 Map of the Copperbelt Province Showing Mining Centers**



**Source: Ferguson (1999:5)**

At independence Zambia was a highly urbanized nation due to the emerging of the mining towns on the Copperbelt. The concept of urbanization referred to a process involving a movement of people from rural to urban areas, and led to a western style industrial modernity (Ferguson, 1999). There was no country urbanizing faster than Zambia due to the expanding mining economy. The change in demographic terms was so great that by 1969, five years after independence, urban population on the Copperbelt was over 1 million; 30 per cent of the total population of 4 million people. The total waged employment was 750,000 and a vibrant mining industrial economy made Zambia one of the richest and most promising nations among the African states.

This rapid urbanization also had its own negative impacts on infrastructure and services, and on the demand for housing in particular. Urbanisation, thus led to the expansion of shanty compounds not only on the Copperbelt but also in other towns and cities in the country. Somewhere along the way in the 1970s, the economy of Zambia lost track. The country's per capita income fell more than 50 percent from 1974 to 1994. Gross National

Product (GNP) has been declining at an average of 3.1 percent per year from 1980 to 1993. This was due to the decline of copper prices at the world market which accounts for 90 per cent of the country's exports (Ferguson, 1999). On the other hand, copper's export also declined in amount over time. By 1995 several mines had closed and others showed declining yields. This situation is believed to have been due to mismanagement as well as declining copper content in the ore. This was also due to the general world recession triggered by the oil crisis in the 1970s. Meanwhile the country's economy had been over burdened by external debts, which continued to grow as the economy's performance worsened.

The huge external debt burden has left the country with little choice but to yield to the demands made by International Financial Institutions like the International Monetary Fund (IMF) and World Bank through measures such as structural adjustment of the economy. The aim has been to reduce the government's role in the economy. In order to establish a free market and a secure environment for capital and to reduce urban consumption that is understood to have ruined rural-urban terms of trade and inhibited agricultural development (Ferguson, 1999). Ferguson further argues that the IMF programmes managed to slash the incomes for the urban people as the emphasis on achieving economic growth resulted in reduction in public expenditure and salaries. The urban poor have become poorer and their lives have become an almost incredible struggle.

This is very true of the Copperbelt of which Mufulira town, the study area is part. The lives of the poor on the Copperbelt have been lowered to a point where hunger and malnutrition has become the order of the day. Even many of the fully employed workers cannot afford three decent meals a day. This increase of people in urban areas without steady incomes has resulted in widespread poverty, reduced life expectancy and high infant mortality rate. This is also coupled with the HIV/AIDS pandemic. The towns of the Copperbelt today are shrinking through urban-rural migration a 'counter-urbanization' while industrialization has given way to 'de-industrialization' as Ferguson (1999:11) puts

it. Although there are indications of counter-urbanizations, there are also other evidences that people stay in the towns after retiring as discussed in Chapter Seven in this thesis.

Through the 1960s and 70s, settling in town remained an economic possibility. One could find job as a watchman, charcoal dealer or stay with employed siblings. But this changed in the 1980s when even to feed oneself became difficult due to high inflation with devaluation of the currency and prices de-control for food items. From the 1990s to date as mentioned above, the formal sector jobs shrank in real terms, leaving informal sectors of traders, charcoal dealers and so forth over-saturated. Retirees and retrenches are unlikely to find any work at all.

The impression obtained during fieldwork was that the coping strategies for the urban poor or unemployed on the Copperbelt, particularly Mufulira town currently include being engaged in small businesses such as selling at home and street vending. The items sold include, charcoal, food stuffs and other basic necessities that can be sold in small quantities. Others sell at the market place while others do not have any income. Among those without an income some have home gardens where they grow vegetables for survival and can only earn a small surplus. Some are involved in brewing and selling liquor. Large proportions of the people engaged in the informal income generation activities are women. I will return to this in Chapter Six. Having discussed urbanization in Zambia, it is also important to trace the development of the housing policies or programmes from the colonial era to date in order to have a clear understanding of the background surrounding the current housing issue in Zambia.

### **2.3 Housing Provision in Zambia**

The provision of housing in Zambia has undergone changes over the years. It has moved from being the responsibility of central government in the colonial and part of the post-colonial era to a more liberalized approach during the last years. These changes are discussed in the following sections.

### *2.3.1 Colonial Housing Policy in Zambia*

Housing provision in the colonial era was guided by the African Ordinance of 1948 which provided the institutional framework for the housing sector. 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 rights to choose 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 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. The policy did not provide for opportunity, and job seeking migrant workers were immediately repatriated on retirement. Thus squatters were removed and demand for housing was reduced to cater only for those in gainful employment. 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 (MoLGH, 2002:7)

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 of amenities and facilities like communal washrooms and toilets. 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 human settlement 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. This situation continued up to the end of the colonial period in 1964 (when Zambia gained independence) (Tipple, 1981).

### *2.3.2 Post Colonial Housing Policy*

Independence brought about substantial social, economic and political changes. More important was the change in the colonial settlement and housing policies; the restrictive administrative and legal barrier that had denied the Africans the freedom of movement were removed. The freedom to move from Native Reserves to the towns brought joy to many Zambians, but resulted in sudden migration of people from rural to urban areas mainly to enjoy what was previously denied.

According to MoLGH (2002) in terms of urban planning and development, the authorities were not ready and it was not their priority to cater for the sudden influx of people. The public capacity for employment, housing and services could not meet the increase in squatter settlements. In March 1964, a conference was convened by the minister of Housing and Social Development to work out a housing policy. However the plan was not completed. In 1965, the appointed committee presented the policy, though it was biased towards the high density urban areas. Under this policy, the government was to subsidize low cost housing through grants amounting to 50 percent. The policy laid down both the cost limits and minimum standards of accommodation for houses in housing development areas on land provided by local authorities.

A central institution for dealing with the challenges of housing was needed. The National Housing Authority Act was passed in 1971. This act was the culmination of all previous conferences, discussions and efforts put into the implementation of a feasible program. It was realized that all the efforts attempted were far too fragmented and did not aim at providing a long term solution to the apparent and growing housing problems at the time. The Act provided for better development and control of housing throughout the country and allowed for establishment of a body known as the National Housing Authority (NHA). Its function was mainly the provision of shelter as a basic human need and better living standards for the people at national level. Under this Act, the NHA was to keep housing conditions under continuous review through periodic surveys. It was also supposed to advise government and local authorities on the need for further housing development.

The NHA was also mandated to take over, manage and control on efficient and economic basis houses belonging to government, to promote home ownership by the introduction of house purchase schemes. Partially completed houses were constructed and sold to home owners who needed accommodation, but could not afford the full costs of the houses. Home owners were expected to complete and enlarge their houses as their financial ability permitted. The NHA shifted from its previous role to building, renting and selling completed houses with funds borrowed from financial institutions on a profit making basis because the government took a low profile. This shift concentrated on the commercial aspect of the NHA Act at the obvious expense of social housing for the poor and elderly (MoLGH, 2002).

In the First National Development Plan (FNDP), 1966-72 and subsequently, the Second National Development Plan (SNDP) 1971-1976, the government also embarked on housing programs to construct 4,750 houses annually with the hope of solving the crisis (Mwimba, 2002:8). However, Mwimba points out that a number of these schemes were embarked on rather hurriedly and the lack of commitment from the government led to the schemes failing.

The policy in the SNDP shifted from housing provision to upgrading, under the 1974 Housing Act. The squatter up-grading and self-help housing schemes collapsed at the hand-over to the local government because it lacked community goodwill and commitment. The other problem was due to poor identification and selection of participants, these schemes involved migratory populations. Finally, the policy only applied to housing in urban areas thus marginalized a great majority of people in rural areas. This created a socio-economic gap and a reason for the migration of people from rural to urban areas, a trend which has continued to the present day (MoLGH, 2002). Although, the national development plan made provision for housing, no national housing programmes were implemented. Since the 1980s, provision of housing has been left a responsibility of local authorities who did not have guidance or support from government until 1996 when the housing policy was prepared by the MoLGH.

Currently, the Presidential Housing Initiative (PHI) a project by NHA is in place intended to develop housing schemes as a way of promoting home ownership. Houses have been constructed in Lusaka and Ndola on the Copperbelt Province for those who can afford to purchase. However, the scheme may only be benefiting the well off and excluding the low income as the houses are highly priced. The Draft Transitional National Development Plan (TNDP) (2000-2005) has offered little hope in terms of low cost housing. For example, the commitment to housing, squatter upgrading and financing of housing fund (African Housing Fund). However, out of the 15 percent of the budgetary allocation which is supposed to be for housing, an estimate of only 0.5 percent of the total expected expenditure of K7,131,349,321,215 for plan was released (GRZ, 2002a:7, Mwimba, 2002:8). While this may indicate financial constraints on the part of government, it might also reflect the lack of commitment to housing programmes.

### *2.3.3 The Current Status of Housing Stock in the Country*

The performance of the housing sector has been adversely affected by the unfavorable economic situation. Currently there is high inflation and interest rates. Housing finance and building materials are very expensive thus unaffordable. This has a negative impact on the quality of housing and the rate houses are being built. There is much pressure on infrastructure and social services country-wide as a result of rapid population growth combined in some cases by rural to urban migration. The housing sector faces greater challenge than any other sector. This can be confirmed by official statistics in figure 2.3 below, by the Ministry of Local government and Housing, (MoLGH, 1996a).

**Fig. 2.3 Housing Stock in Zambia**

*The housing stock in Zambia is approximately 1.3 million dwelling units for a population of about 10.3 million, by 2004 estimates. Only 31 percent of the total housing stocks were formally and fully approved in 1990. The remaining 69 per cent of the housing stock were informal and poorly serviced or not serviced at all. About many of these informal or poorly serviced housing stocks were not meant for use as housing unit.*

*Approximately 36 percent of the 1.3 million households in Zambia are supplied with piped water; about 38 percent use wells or bore holes and about 26 percent use rivers or streams. About 17 percent of households use flush toilets, 54 percent use pit latrines and 29 percent do not have toilet facilities at all. Nearly, 64 percent of the nation's housing stock is in rural areas where the dispersed settlement pattern makes it difficult to provide basic infrastructure and social services. Basic services are therefore generally poor or non-existent, while the remaining 36 percent in urban areas. About 70 percent of these urban housing units are equally poorly serviced.*

*It is also estimated that 80 percent of the nation's housing stocks are owned by individuals; 5 percent by central government; 6 per cent by District Councils; about 6 percent by parastatal organizations and 3 percent by private organizations. Most formal housing outside housing development areas (site and service areas) is institutional housing and is occupied at heavily subsidized rentals. Due to poor finance and lack of budgetary allocations for housing, institutional housing stocks have not increased significantly and existing structures have not been well maintained.*

**MoLGH, (1996a:7)**

The in figure 2.3 shows that the need for adequate housing in Zambia is very huge and requires attention. As already mentioned, taking into account all the homeless families and the need to replace substandard dwelling units, the current housing shortfall stands at about 846,000 units (MoLGH 1996a). Inappropriate laws relating to land tenure systems, inadequate budgetary allocation for provision of infrastructure and services and lack of affordable building materials are some of the constraints hindering housing delivery. As a way of providing a vision for the development of adequate and affordable housing for all income groups in the country, the housing policy referred to earlier was drawn up in 1996

after a comprehensive assessment of the housing situation in the country. This was done through a process of consulting many people and stakeholders, throughout the country. The action recommended in the policy document when implemented was to lead to a systematic provision of shelter to all people.

The main goal of the housing policy was to provide adequate and affordable housing for all income groups in Zambia. This was to be achieved through the attainment of a number of objectives, among which include:

- an allocation of a minimum of 15 percent of the national budget to housing to support a sustainable housing development programme (this is still far from being achieved and by 2003, only less than 1 percent was being allocated annually given the economic climate);
- making a serviced land available for housing development and streamlining the land allocation system; and
- assisting the poor to acquire decent shelter through alleviation of their affordability problem (MoLGH, 1996a:15).

It is argued in the policy document that the National Housing Policy provides a framework for sustainable housing development and a way for ensuring that limited resources are put to their optimum use and thus address poverty alleviation. It helps define the technical, financial and administrative framework needed to carry out housing programs. It also identifies public and private agents responsible for implementation. The implementation approach is said to have taken into account the following aspects of housing development and growth of housing sector: housing finance, land delivery, home ownership, building standards and bye-laws, local materials, employment, legislative base, institutional framework, infrastructure development, rural housing, and impact on building industry. Among these aspects mentioned here, the most important for this study is home ownership.

However, home ownership in this study is with reference to the sale of public rental houses to the low income group as a way of empowering them. The study reflects the

impact of home ownership to the people of Mufulira town on the Copperbelt Province of Zambia.

## **2.4 Mufulira Town**

Mufulira is a town in north-central Zambia and it is a former colonial town. The emergence of this town can be traced back to the introduction of mining activities by the British South African (BSA) Company in the late 19<sup>th</sup> century. In 1924, the BSA Company handed over the mining activities to the British colonial government. White settlers came to settle and some to work in state institutions that were established along with mining. Increase in mining activities led to the creation of an urban temporary male work force through forced and migrant labour between 1900 and the 1940s. Indigenous people were alienated from their fertile land along the railway line and there was also an introduction of hut tax which was imposed on them. This compelled males to go to urban areas to look for wage labour in the mines. Since wives and children were not allowed to settle in urban areas, they remained in rural areas. This policy led to the creation of an urban population of Africans to provide cheap labour and this resulted to the construction of low quality single quarters with minimal services (Hamalengwa, 1992), while the whites stayed in spacious well built houses with their families. The effects of colonial policies in terms of housing units, and infrastructure and social stratification in Mufulira persisted even after independence, though restrictions became abolished.

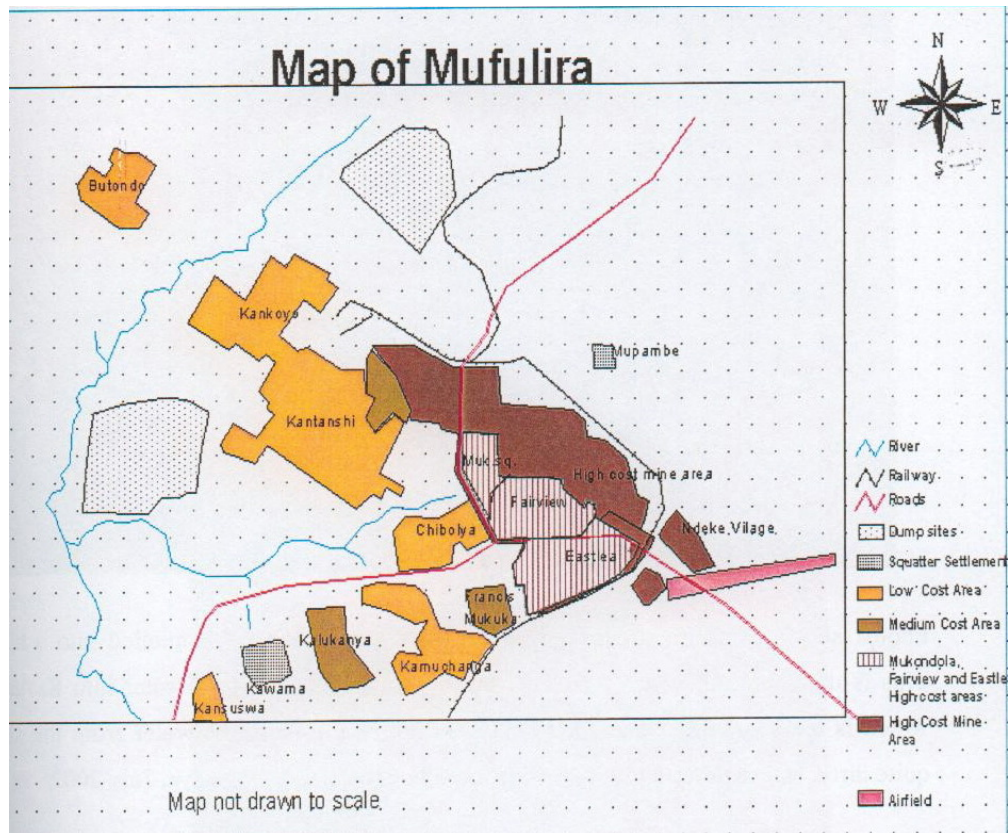
The fact that housing was linked to employment and mostly it was men who were in employment meant that most houses were registered under men and women were largely excluded. This trend continued to some extent up to the sale of houses especially for the low income group in which very few women are employed. Mufulira's population in 1999 was 204,104 people. This town is one of the country's chief copper-mining centers. Its rich local deposits have been exploited for many years. Smelting and refining of copper and explosives-manufacturing plant are important industries in the town. Mufulira is one of the towns on the Copperbelt that was seen as a prospect for jobs and wealth especially after independence. However, with privatization of the mines and restructuring

of most government department, unemployment is estimated to be over 60 percent of the population of the town. While many people are unemployed, those working in the informal sector earn very little forcing many to live in conditions of extreme poverty (Biz/Ed 2005).

The current socio-economic and settlement patterns in Mufulira are as a result of its past colonial status as a town. The state of the infrastructure, housing units and social stratification in most townships owe their origin to the colonial era (Payne, 2000). Hence as a result of segregations and demarcations or establishments of status townships, basic services associated with housing such as water and sanitation can not be distributed or accessed equally by all groups of the people. Mufulira is divided into residential areas with houses predominantly owned by the council and the mining company as shown by figure 2.3 below. Residential areas are categorized as high cost areas, medium cost, and low cost housing. The houses in squatter settlements are owned by individuals.

The residential areas in Mufulira have remained the same in size in most case since this map was drawn in 1971, except for areas such as Kalukanya, Ndeke village, Francis Mukuka and Kamuchanga which are expanding by land owners to build their own houses. Squatter areas (Kawama and Mupambe) are also expanding. My study concentrated on low cost housing formerly council houses in three residential areas: Kamuchanga, Kansuswa, Chobolya and Kantanshi. Previously residential areas were dynamic as people moved from one area to another according to their jobs and positions. But these were not vertical movements as people only relocated to areas of same residential status such as within the low cost category.

**Fig. 2.4 Map of Mufulira Showing Residential Areas**



Source: Davies (1971), adapted from Chimuka (2003:7).

## 2.5 Conclusion

This chapter has endeavored to present the background or the development context of the country from the socio-economic to political issues, and how these impact on housing programmes. The chapter has shown how high poverty levels in the country and in Mufulira in particular, adversely affects the implementation of housing empowerment projects by the government. Then housing programmes have not only been negatively affected by national socio-economic policies but also the international policies have played a major role. For instance, through the neo-liberal policies such as SAPs privatization and liberalization of the economy. This chapter formed a foundation in explaining the impact of home ownership programmes in the Zambian context bearing in mind the socio-economic and political situation as we are going to see in the analysis in Chapters Five, Six and Seven.

## **CHAPTER THREE**

### **THEORETICAL FRAMEWORK**

This chapter presents the theories and concepts used in the analysis of the findings. The theoretical perspective for this study is based on alternative development theory and gender and development (GAD). Under these theories, two concepts have been employed, these are rights and empowerment. Housing is an important development issue as it affects people's lives directly, the chapter also discusses the meaning of house and home. Therefore, the above mentioned theories and concepts were used to analyze the findings of this study as they mainly focus on improving people's lives, particularly the poor.

#### **3.1 Alternative Development**

Friedmann (1992), points out that like the mainstream doctrine to which it stands in dialectical opposition, alternative development is not primarily a set of technical prescriptions but an ideology. This means that it is bound by certain moral values; for example, it is argued that if social and economic development means anything at all, it must mean a clear improvement in the conditions of life and livelihoods of ordinary people. It is morally wrong for large numbers of people to be systematically excluded from development. Alternative approaches to development emerged in the 1970s as a critique to theories such as modernization and dependency. Its proponents argue that conventional development which is based on institutionalized methods and provisions have failed to achieve desired results to end poverty particularly in the Third World. Failure of the conventional development approaches to improve the poor people's lives led to the debate of rethinking development.

It is important to note that alternative development is implemented side by side with mainstream development. This is because it is mostly driven by civil society but for most

development projects, you need state involvement. The state usually takes up the role of facilitation such as through passing relevant legislation. As an ideology, alternative development argues for the rectification of existing imbalances in social, economic, and political power. It is also believed that human development is impossible without economic growth. Alternative development should be concerned with human welfare and not just economic growth. Sen (1984) argues that development is best seen as an expansion of people's capabilities, as a process of emancipation from necessities that constrain fuller realization of human freedoms or rights. The idea of development as a process of improving human welfare has major implications for policy making because it presents an alternative approach to assess the performance of the economy and what is regarded as development.

Pieterse (2001) points out that alternative development has been concerned with practices of development such as participatory and people-centered approaches and with redefining the goals of development. As I will come back to below, mainstream development has combined its emphasis on economic growth with a people-centered definition of development. However, there has been a lot of emphasis on achieving economic growth. Alternative development has been concerned with the promotion of different ways of achieving development such as by empowering the people through participation so as to enable them to meet their basic needs and rights as well as taking gender issues into consideration.

### *3.1.1 Participation*

According to Henkel and Strirrat (2001) there are various common principles that govern participatory practices in development. These include: Firstly, a stress on 'bottom-up' rather than 'top-down' approaches – this claim argues that many projects fail because they are imposed from above rather planned and implemented by the would be beneficiaries. Secondly, a stress on empowerment – it is a general belief that people are poor because they are disempowered, and it only through empowerment that they will escape their poverty. However, what empowerment involves is in most cases unclear. As

a result empowerment becomes the objective of development rather than the means. Thirdly, a stress on the marginal – this category is highly heterogeneous and may include; women, the unemployed, or poor in general who may be excluded from the mainstreams of society. Fourthly, a distrust of the state – this is because the state encourages ‘top-down’ development, that inhibits ‘participation’ and ‘disempowers’ people. Finally, a celebration of ‘local’ or ‘indigenous’ knowledge – this is seen to be in tune with the stress on the marginal, on ‘bottom-up’ development and empowerment, participation is said to put great emphasis on the importance of ‘local’ knowledge which is in most cases despised in development.

Rahnema in the Development Dictionary (1992:116) defines participation as ‘the action or fact of partaking, having or forming part of’. In this way participation could be either transitive or intransitive, either moral or immoral, either forced or free, either manipulative or spontaneous. Transitive forms of participation are oriented towards a specific goal or target. Whereas, the intransitive form of participation is not goal oriented, the transitive form of participation has a moral aspect, according to the ethically defined nature of the goals it pursues. It is generally associated with moral or desirable goals and, as such given a positive connotation. It is seldom thought that the act of partaking may apply to undesirable purposes. Participation as an aspect of alternative development has been embarked on by third world countries. This was a way of enabling people to participate in development programs.

According to Rahnema (1992) participation had various functions for instance, the political function of participation was to provide development with a new source of legitimization. Its main task was to empower the poor. The instrumental function of the participatory approach was to provide the re-powered actors of development with new answers to the failure of conventional strategies, and to propose new alternatives, with a view to involve the poor in their poverty alleviation. Finally, in social terms, participation was the slogan which gave the development discourse a new lease of life. All institutions, groups and individuals involved in development activities rallied around the new construct in the hope that the participation approach would finally enable development to

meet everyone's basic needs and to end poverty. In practice, participation means the involvement of people at all stages of the development process. These stages include decision-making, policy formulation as well as implementation. Therefore, participation implies engaging people in actions that will lead to improvement of their lives. This implies that ordinary people are potential agents of their own development. It is through participating that people become empowered.

### *3.1.2 Empowerment as Aim and Process*

Just like participation, the concept of empowerment is equally central to alternative development. Empowerment is a highly contested concept and means different things for different people. Young (1987) cited by Visvanathan, et al. (2000) defines empowerment as a process through which people take control over their own lives, gain the ability to do things and make their own decisions that will improve their lifestyles. In other words it means to get back the power, to be powerful, or being given back the power. It is a dynamic process which enables people to acquire or experience dignity, high self-esteem and ability to make decisions on issues affecting their lives. Dale (2000) emphasizes that empowerment is a process through which the poor acquire more influence over factors that shape their lives from the perspective of individuals and as households.

'Empowerment' as a concept seeks to give power to the poor majority who are excluded or disempowered socially, economically, and politically to enable them to participate fully in improving their lives. The poor are no longer regarded as passive recipients of state developmental projects, but as people who are actively engaged in the production of their own lives and livelihoods. Empowering projects aim at addressing the conditions of the poor and underprivileged directly. It argues for their involvement in actions that will lead to their own empowerment. This is because participation is a tool to achieve empowerment. Therefore, the concept of empowerment acknowledges the existence of the poor and their rightful claims as human beings and citizens. Empowerment must pursue structural changes at national level as well as local action (Friedmann, 1992).

Friedmann discusses different forms of power. Social power is seen as access to certain

bases of household production, such as information, knowledge and skills, participation in social organizations, and financial resources. An increase in social power may be seen as an increase in a household's access to bases of its productive wealth. While political power is concerned with access of the individual household members to the process by which decisions are made, especially those that affect their future. Political power includes: voting, power of voice and collective action. Psychological power is an individual's sense of potency. It presents itself in form of self-confidence. At the same time, it gives voice to the future generations who desire historical continuity in territorial development. Elements of empowerment such as economic, social and political are very important in discussing how the sale of public rental houses have impacted on people's lives in Zambia particularly the low income Mufulira residents.

Since even the most marginalized, impoverished communities are affected by global and national forces; empowerment must be analyzed in global, national as well as local terms (Parpart, et. al. 2002). Global forces such as economic, political or cultural are both marginalizing for some and enhancing the power of others. We are all affected as the world is increasingly becoming interconnected. For example, the implementation of neo-liberal policies as already referred to in Chapter Two and to be discussed later, in most countries including Zambia have disadvantaged some social groups.

Empowerment is seen both as a process and an outcome/aim. It is a process in that it is fluid, often unpredictable, and requires attention to the specificities of struggles over time and place. Empowerment can also be seen as an outcome that can be measured against expected accomplishments. Attempts to measure outcomes are important as a means for keeping development practitioners and policy makers honest. However, the literature cautions against assuming that the achievement of stated goals is proof of individual or group empowerment (Papart, et al. 2002, Visvanathan, et. al 1997)

Rowland (1998) analyzed empowerment for the poor and very poor women who had gone through the Women's Educational programme in Honduras. She discovered that empowerment was complex and took different forms in different 'spaces' of women's

lives. The process of empowerment for individual women was a personal and unique experience, even though some experiences were similar. 'Personal empowerment' experienced by women took many forms ranging from literally becoming able to leave the house unaccompanied, to moving into positions of active leadership in the organization and in the wider community. In a similar manner 'collective empowerment' was experienced. This meant the group changed in many ways over time, and this was identified in the way, in which it was organized, the activities they undertook, the relationships within them and between them, relationships within a wider community and with formal institutions, which either enhanced or inhibited the empowerment process.

Furthermore, Rowland argues that empowerment can be seen to happen, because changes over time gave women more access to power in one or more of its forms. In this study there are many instances of women and men increasing their ability to act, perceive themselves as capable, hold opinions, use time effectively, control resources, interact with others, initiate activities, respond to events, and so forth. These instances of increased power to, power with, power from within and, on occasion, power over are significant. They do not in themselves demonstrate the empowerment process, they demonstrate the product of empowerment process which is the evidence that empowerment has been taken place. In order for such changes to happen, there appears to be a number of necessary elements which Rowland identified:

**Figure: 3.1 Forms of Empowerment**

<b>Personal empowerment</b>	<b>Collective empowerment</b>
<ul style="list-style-type: none"><li>• Self-confidence</li></ul>	<ul style="list-style-type: none"><li>• Group identity</li></ul>
<ul style="list-style-type: none"><li>• Self-esteem</li></ul>	<ul style="list-style-type: none"><li>• Collective sense of agency</li></ul>
<ul style="list-style-type: none"><li>• Sense of agency</li></ul>	<ul style="list-style-type: none"><li>• Group dignity</li></ul>
<ul style="list-style-type: none"><li>• Sense of 'self' in a wider context</li></ul>	<ul style="list-style-type: none"><li>• Self-organization and management</li></ul>
<ul style="list-style-type: none"><li>• Dignity</li></ul>	

**Source: (Rowland, 1998:23).**

However, Rowland argues that, for example, to have more confidence and self-esteem does not in themselves produce more power. One needs a greater sense of being able to act in the world, and have a concept of a world beyond the confines of the immediate circumstances. It is also important to note that sometimes one person's empowerment process may be another person's disempowerment, either because they share some situation where two sets of needs are not compatible, or because similar processes acting in different contexts or within different power relationships have diverse impacts. This implies that it is important to understand how the empowerment programme has had different impacts on different people.

Hence it becomes important and necessary in any empowerment project to identify the core process of empowerment and also to identify what can encourage or inhibit the process. Deliberate measures must be put in place to support empowerment processes. In Zambia, the sale of public rental houses was said to be a way of empowering the majority of the Zambians particularly the low income men and the women. However, this process of empowerment may have been enabled or constrained by the political or economic structures hence benefiting some while marginalizing others. Therefore, it becomes necessary to analyze Zambia's housing empowerment program in order to determine its effectiveness in ensuring that all eligible sitting tenants especially the low-income benefited from the sale of houses by realizing their housing rights. This is important as the housing program coincided with the process of market liberalization and structural

adjustment program.

### *3.1.3 From Basic Needs to Basic Human Rights*

Housing is not only a basic social need after food and clothing but it is also a right. Housing is an extremely important aspect of our lives. The government of Zambia says it strongly supports the principle of home ownership as a means of providing security, stability and economic power to the family unit as a basis for the development of economically strong and motivated communities. One important issue to take into consideration is whether home ownership is the solution to empowerment and adequate housing provision for all.

The concept of basic needs became important in the 1970s, due to the fact that despite the growth of the economies there were still wide spread social problems; poverty, huge spatial disparities in development, political problems and instability in many developing countries. After the Cocoyoc declaration in 1974 basic needs became the main concern of development studies. Basic needs included: food, clothing, shelter and others; essential services of collective consumption (safe water, sanitation and so forth); the participation of the people in decision making that affect them; satisfaction of an absolute level of basics (as basic human rights); and employment as both a means and an end in itself (Friedmann, 1992).

Although the categories of basic needs are more or less universal, they differ from one society to another depending on the social, economic, political and cultural contexts. Despite the fact that the basic needs approach is not fully sufficient to understand the development process, it provides an insight as to what development should be. It also tries to address the fundamentals of development problems by placing human beings at the centre of the development process, as it tries to ensure better living conditions for all human beings. This approach has a strong focus on poverty (Leipziger, 1981). There is a movement in the development debate from issues of basic needs to basic rights or right based approaches to development. This is because development means more than just basic needs. It is believed that when basic rights are secured, then basic needs will be met.

There is a difference between basic needs-based approaches and rights-based approaches to development. The former focuses on securing additional resources for delivery of services to marginalized groups, whereas the latter calls for existing resources to be shared more equally, and assisting the marginalized people to assert their rights to those resources, thus making the process explicitly political (Nyamu-Musembi and Cornwall, 2004). Just like ‘participations’ and ‘empowerment’, people understand rights’ in different ways. The concept of rights is often associated with a legalistic approach that may be more technical than empowering. This is because a legal approach to rights is mainly concerned with ‘what-the-law-says’ and downplays the dynamic aspect of the political process that shapes the extent to which rights are enforced and realized in people’s daily lives (Veneklasen, et al. 2004). The understanding of rights as a political tool for use in the process of claiming resources and ensure justice shows a link to people’s active and engaged participation.

Rights are widely characterized as legitimate claims that give rise to correlative obligations or duties. It is common to divide rights into three categories such as socio-economic rights; civil and political rights; and legal rights. To have a right is to have a legitimate claim against some person, group, or organization, such as a social or economic institution, a state or an international community. The latter, in turn, has a responsibility to help the right holder in securing the right. There must be an authority to confer legitimacy on the claims being made (Moser and Norton, 2001; Overseas Development Institute, 1999).

Furthermore, it is argued that enabling citizens to claim their positions as equal members of society can have a great impact on their lives. In the similar manner the government of Zambia has an obligation or duty to assist the low income citizens in securing housing rights. In this thesis housing rights are discussed refer to people’s right to safe and stable housing conditions without fear of eviction; and having equal access housing without discrimination on the basis of gender or socio-economic status. Therefore, as we are

going to learn later in this thesis, many poor have not been helped to purchase houses they lived in.

Alsop and Norton, (2004) argue that the fulfillment of social and economic rights by states as their obligation also depends on the mechanisms that are available to citizens to defend their rights and make the state accountable. For example, lack of legal basis or enforcement to the assertion of rights is an obstacle. However, in practice, negotiations over rights can be seen as arenas of contestation in which structures of power and authority are manifested. Therefore, much closer attention must be paid to the broad political and economic structures, cultural assumptions and discourses, notions of human rights, laws and practices in which women and men seek to survive and even flourish in marginalized communities around the world.

#### *3.1.4 Gender and Development (GAD)*

GAD falls under ‘Theories of women, gender and development’ – which borrows ideas from both alternative development and feminism. Both alternative development theory and GAD focus on improving the welfare of the poor through meeting basic needs, self-reliance and empowerment. But GAD puts much emphasis on the empowerment of women and power relations between men and women in society. Gender is a very significant aspect of alternative development. The fact that society’s macro economic and political structures affect men and women differently, and in most cases women may be marginalized, hence it becomes necessary to take into account gender in all development projects.

The gender and development approach emerged in the 1980s when feminists challenged the notion that class analysis alone could explain women’s oppression. They were concerned with the relationship between society’s macro economic structures and its effects on women. GAD focuses not just on women, but on social relations between men and women, in the work place as well as other settings. GAD as a model adopts a holistic approach and treats development as a complex process influenced by political and socio-economic forces. It recognizes that household conflicts arise both from gender divisions

of labour and from generational differences. GAD goes beyond economic wellbeing to address individual's social and mental needs, it includes a definite role for the state in programmes to bring about equality between men and women (Visvanathan et al. 1997).

Therefore, empowerment tools must take into consideration the gender dimension and socio-economic aspect in order to ensure equality and equity in the development projects. It is argued that empowering policies and legal instruments seemingly do not always guarantee women's empowerment. These need to be scrutinized and amended if they are to be effective and transformative (Parpart, et al. 2002). The issues of housing may have had different impacts on both men and women, hence it is important to also take a gender perspective when implementing housing programs.

Development projects require a gender sensitive planning; such projects must be aimed at identifying women's and men's practical and strategic needs. Practical needs like housing are to improve the conditions of men and women in their daily struggle for living. On the other hand strategic needs are able to change the structural and legal barriers or constraints for people centered development aimed at realizing rights (Visvanathan, et al. 1997). Home ownership Programmes must strengthen women's legal right to adequate housing, inheritance, protection against violence and evictions. The outcome of GAD is the recognition of power relations between men and women in order for women to have more control over their lives, which means empowerment.

In examining the impact of empowerment projects on any group within society, the GAD approach demands that we ask the questions: Who benefits, who loses, what trade-offs have been made, what is the resultant balance of rights and obligations, power and privileges between men and women, and between given social groups. This approach does not consider welfare, anti-poverty or equity approaches as three opposed alternatives. Welfare and anti-poverty approaches are often necessary preconditions for equity (Young, 1987, in Visvanathan, et al. 1997). Although rights are universal, they may affect women and men differently due to different cultural contexts. This thesis will show whether gender was given any attention during the planning and implementation

process of the housing empowerment programme as in many cases gender is only considered in principle and not in practice.

### **3.2 Dilemmas of Mainstreaming Alternative Development Theory**

Concepts like participation, 'empowerment' and 'rights' have become popular in the development discourse. However, its users often tend to assume that the appropriate meaning will be understood without being explained, and people representing a wide range of political and philosophical perspectives from the World Bank to feminists apply the same concepts (Rowlands, 1995). Furthermore, much of the use of the terms has a bias on economic and political empowerment, and is very much influenced by Western capitalism. In this way participation and empowerment in particular is said to focus on individualism, consumerism and personal achievement as cultural and economic goals. Rowland cited above argues that the notion of empowerment contributes to the construction and changing emphases of global economic and political systems.

More recently empowerment has been adopted by mainstream development agencies as well, albeit more to improve productivity within the status quo than to foster social transformation. Empowerment has been a popular 'motherhood' term comfortable and unquestionable, something very different and conflicting institutions and practices seem to agree on. Empowerment, for poor men and women, has been focusing on ways to improve its effectiveness at local level. The emphasis has been on grassroots, participatory methods and their empowerment potential for the poor. It tends to ignore the impact of global and national forces on prospects for poor people's empowerment, and focuses rather on the relationship between empowerment, inclusion and voice that overlooks complexities of empowerment, both as a process and a goal (Parpart et al. 2002).

It is quite clear that people-centered growth is not being attained amidst the structural adjustment programs proposed by the international financial institutions to many Third World countries. Pieterse (2001), views mainstream development as increasingly being in a dilemma between the aims of human and social development and the constraints of

structural adjustment and global monetarism represented by the international financial institutions. This is, according to Pieterse, because they have left the ideology behind. The concept of participation no longer yields its intended outcome in development projects. It is argued by Rahnema (1992) that participation has become an economically desirable component of development for most developing countries. This is mainly a result of various financial and economic assistance programs, which come with conditions. States must meet the conditionality of financial institutions that promise to provide debt relief. In instances where they have to make adjustments to their economies, the poor suffer in the name of participation and self-help. Participation has come to be disembedded from the socio-cultural roots which had always kept it alive. It is now simply perceived as one of the many resources needed to keep the economy alive. Thus, also the concept of participation no longer yields intended outcomes.

Alternative development which aims for human development faces major challenges due to implementation of neo-liberal policies. With the roll-back of the state from the provision of basic public services like housing, will the poor have access to such services? How is human development being attained in market or money economies like Zambia? What would be the role of the state in alternative development? Therefore, it becomes necessary to investigate whether the so called empowerment projects implemented by governments lead to meaningful empowerment from the view of the excluded people or the poor. People must have an equal and fundamental right to better conditions of life and livelihood.

### **3.3 Meaning and Importance of House/Home**

This section discusses the meaning and importance attached to a house/home by people. Specifically it looks at what is meant by house/home. It also presents the importance of house/home ownership in relation to: a person/people's identity; economic security; social empowerment; and housing as a right.

#### *3.3.1 From Shelter to Home*

Shelter is a material structure that provides physical security and protection from the natural elements (Sommerville, 1992). While a house is a physical building, a household

is defined as a group of persons who normally cook, eat and live together and regard one person as the head of the household. The presence of a family – children and parents including relatives – and the activities of family life make a house into a home (Saunders, 1990).

In simple terms a home is defined as a place where one lives permanently, especially with one's family, or as a member of a household. According to Blunt and Varley (2004) a home is a space of belonging and alienation, intimacy and violence, desire and fear. It is invested with meanings, emotions, experiences and relationships that are very cardinal in people's lives. Valentine (2001) also argues that the 'home' is not just a three-dimensional structure, a shelter, but it is also a matrix of social relations and has wider symbolic and ideological meanings. For instance, traditionally, the home has been constructed as a private space in opposition to the public space of the world or work; it is commonly regarded as a safe, loving and positive space. Our homes perhaps more than any other geographical locations, have strong claims of our time, resources, and emotions.

Saunders (1990) brings out another important aspect of a home especially one's own home as an indicator of personal status and success. It is also a place of permanence and personal security, a powerful symbol of order, continuity and physical safety and a sense of place or physical belonging. Above all, the sense of freedom that people associate with owned houses express their belief, if not their experience, that these private spaces are a real and proper realm of self-fulfillment.

While a home is associated with numerous positive connotations, paradoxically, some men and women experience domestic violence and abuse or poverty in their homes. A home can also be a place where social or gender inequalities are reproduced. Today's image of 'home' combines the idea of a particular place – the house in which we live – with idea of a particular set of social relationships and emotions. Relationships which are associated with home are those based on family ties; home is the place where one's family resides (Valentine, 2001).

It is important to note that current research findings on the ‘geographies of home’ strongly bring out the fact that studies of home are both material and symbolic. A home has socio-economic and political significance that invokes a sense of self identity. The everyday practices, material culture and social relationships that shape home on a domestic scale go beyond the household to community, national and transnational geographies (Blunt and Varley, 2004). Therefore, a home becomes rich site for study as it does not only show socio-economic inequalities and unequal power relation, but is also gendered. This thesis discusses whether the implementation of a home ownership programme by the Zambian government led to economic and social empowerment, and on the other hand realization of housing rights.

### *3.3.2 Identity and House Ownership*

Identity plays a very important role as far as homes and communities are concerned. According to Crang (1998: 61), “identity can be defined as much by what we are *not* as by who we are”. The distinction of one group from another – among other things – is defined by where they live. Therefore, relationships over space become involved in defining individual or group identities. People like associating themselves with what is seen to be positive or good. This tendency of wanting to belong to a group is an indication of differentiation – that is, it creates a situation of ‘us’ and ‘them’. Like for instance, house owners and renters or those in high-cost and others in low-cost residential areas.

With the above understanding, it is necessary to analyze identity in relation to house/home as this is a real representation of our society and its social reproduction. The way our society is organized is reflected in a home. Identity with reference to home ownership entails identifying or associating oneself with a property owning group and a certain locality. This in turn affects how one feels about oneself and relates with others. Therefore, in this study I will attempt to show the relationship between home ownership and empowerment as identity is part of personal/collective empowerment as will be

discussed in Chapter Seven.

### **3.4 Analyzing Empowerment through Home Ownership**

Empowerment as a process is experienced primarily at the level of an individual, rather than within a group or community. The focus on the individual often assumes that collective empowerment begins with personal self-development, moving through community as people learn and/or engage in self-empowering practices. In this thesis I want to look into both dimensions of empowerment that is personal and collective. Basically two forms of empowerment emphasized in this thesis are economic and social, though I also refer to political empowerment. Economic empowerment is having some economic security as an individual through income generation by trading from one's own home premises; subletting some houses for rent; and other business opportunities. On the other hand social empowerment may be psychological. This is in relation to how home ownership impacts on identity; personal security; and participation in community activities.

#### *3.4.1 Economic Empowerment*

Friedmann (1992) explains that economic empowerment is a process where people gain access to certain bases of household productive wealth such as means of income generation. In this thesis, to own a house may imply to have some economic security or increase in economic power or productive power also referred to as 'power to', this kind of power creates new opportunities or possibilities for income generation. For example: the house can be used as a source of income, this can be through various means that improve one's economic status such as renting out rooms/houses, trading or establishment of home-based business ventures. When people's basic rights such as housing are realized, this may encourage people to participate more in activities that can bring about positive changes in their lives and their community at large.

#### *3.4.2 Social Empowerment*

Being socially empowered in relation to ownership of a house/home in this study means

feeling a part of and a responsibility to your house as well as to your local community. It also means that people who own houses are likely to develop positive feelings about themselves and have control over their lives – this leads to a sense of stability and personal security, as a result of this people become psychologically strengthened in terms of self-respect, self-esteem and confidence – hence our ‘power from within’ is enhanced. The meaning of empowerment must go beyond just ownership of house/shelter which is personal empowerment, but must be extended to collective empowerment. This implies people’s ability to tackle problems together by organizing themselves and working collectively, which is also referred to as ‘power with’ – this in the long run might develop into a socially and politically influential community and participate fully in decisions of their community and country (Rowland, 1995).

#### *3.4.3 Housing Rights*

Rights in relation to housing include more than just legal rights – ownership of house or having shelter but extend to other rights such as social rights. In this thesis social rights mean having a safe and stable place to stay without fear of eviction; access to housing without any form of discrimination; having access to basic housing services such as safe water and sanitation. Political rights are also very important as they have to do with people’s full participation in decision-making.

There is a link between the concept of rights and empowerment which is important to all inclusive oriented development programmes. Rights as discussed earlier can be a political tool to use in the process of claiming resources and ensuring equity or justice, this show that there must be a link between rights and people’s active and engaged participation. The understanding of empowerment as a process of achieving meaningful development implies linking rights to participation which is a process through which people become people become empowered. This means people must be involved in the analysis of their problems – causes and possible solutions. Indications are that the home ownership programme analyzed in the following chapters did not involve the people in bringing about positive change in their lives by letting them participate in the policy and decision-making process. Excluding the people in decision-making undermines people’s rights to

full participation, as a result the intended outcomes of the housing project may not have been fully realized.

Rights and empowerment are very much linked to identity – both personal and collective. In most cases identities such as gender, income or socio-economic and other factors may be the basis of discrimination. By participating in housing programmes people can be helped to define their rights, gain confidence and a sense of community, and organize with others to act collectively. This confidence is through positive self-image which start from one's own home and of course extended to a more collaborative way of organizing and working together at community level. Therefore, housing projects must thrive to end inequalities in society and encourage more inclusive approaches.

### **3.5 Conclusion**

This chapter has discussed the theoretical perspective upon which the findings of this study can be analyzed and understood. Alternative development gave us an insight on issues of development and how it is applied in an attempt to reduce or alleviate poverty. Alternative development emphasizes a human centered approach to development through participation or empowerment. On the other hand GAD advocates for development emphasizing a gender perspective, as men and women are affected differently by such developmental projects as housing. The analysis of this thesis centres on empowerment which, as already discussed implies increasing the capacity of individuals to make choices and to transfer these choices into desired actions and outcomes.

The two concepts 'empowerment' and 'rights' are important as far as meaningful people-centered development is concerned. These concepts are used in this study to show whether low income groups in Mufulira town have benefited from house empowerment program as this was aimed at empowering them. Although, issues of rights and empowerment can encourage each other and overlap in practice, but are at the same time analytically distinct. Empowerment approaches to poverty reduction or alleviation in practice are likely to have the effect of reinforcing rights than directly addressing them.

When rights and participation are linked and must lead to a social transformation or empowerment. Rights must be understood as a political process in which people translate their needs and aspirations for a better life into demands and enforceable commitments by the state. This must be done in a participatory way through which people become empowered. Empowerment through home ownership must be a process aimed at changing the nature and direction of housing schemes or policy that marginalize the poor in the society. This implies that there must be deliberate measures put in place to ensure that the poor have access to housing. Such schemes must engage people in reflection, inquiry and action.



## **CHAPTER FOUR**

### **RESEARCH METHODOLOGY**

Research is a process of gaining a better understanding of the subject in question. Undertaking a research demands that we come up with a research design or strategy on how we can produce data and the methods to be used in data collection, analysis, and interpretation of results. This whole process comprises what is termed ‘methodology’, which is what I discuss in this chapter. In order to gain a deeper understanding of the homeowners’ views and feelings about the impact of the home ownership programme on their lives, qualitative methods were used. These include in-depth individual interviews, group discussions and observations. This chapter also presents the issue of validity in qualitative research and challenges encountered during the field work.

#### **4. 1 Qualitative Methodologies**

There have been controversies over the justification of using qualitative methods in social science research in general and in development studies in particular. The controversy is centered on the scientific tradition with which the two – qualitative and quantitative methods are associated. It is argued that qualitative research emphasizes multiple meanings and interpretations rather than to impose one ‘dominant’ interpretations. Quantitative methods are associated with positivism (Mikkelsen, 1995). Positivism is based on the view that by carefully and objectively collecting data regarding social phenomena, laws to predict and explain human behavior in terms of cause and effect can be determined (Kitchin and Tate, 2000). Quantitative principles are thus based on the view that the world is organized and bound by rules. In qualitative research on the contrary, it is assumed that rules are socially constructed and given meaning by people, and these can be better understood from the social context in which they occur.

Qualitative research seeks to study people in their everyday life and attempts to make sense out of a phenomenon or interpret it in terms of the meaning people attach to it

(Denzin and Lincoln, 1994). Human geographers sought to challenge the mechanistic and objective approaches that characterized positivism and emphasized instead the importance of meaning and values held by both researcher and researched. It is argued by human geographers that the encounters between the researcher and the researched should be central to the research process, stressing the need to understand the life worlds of individuals and “the taken-for-granted dimensions of experience, the unquestioned meanings and routinized determinants of behavior” (Buttimer, 1976; Entrikin, 1976 cited by Limb and Dwyer, 2001: 3).

According to Limb and Dwyer (2001) geographers’ research are concerned with wanting to get behind the ‘facts’ as they appear in everyday life and seek to understand the processes and practices underlying the evidence of change or conflict that is seen. Therefore, gaining a deeper understanding of the complexity of these processes and practices require a methodology that enables researchers to engage in-depth with the lives and experiences of others. Qualitative methodologies, which explore the feelings, understandings and knowledge of others through interviews, discussions or participant observation, are increasingly used by geographers to explore some of the complexities of everyday life so as to gain a deeper insight into the processes shaping our social worlds.

The above understanding prompted me to employ qualitative methodologies in conducting this study. The nature of the study requires an understanding of the lived experiences of the respondents. Qualitative methods through the use of ordinary, in-depth, and focus group interviews and simple observations enabled me to gain a broader understanding on people’s views and feelings about the effects/impacts of the home ownership project. This approach was also important in meeting my research objectives, because issues of empowerment and rights are complex. Therefore, they need to get beyond what is seen as facts to a deeper understanding, which requires a methodology that allows a researcher to be involved in in-depth inquiry of experiences of their respondents. It followed that the results were qualitatively analyzed in order to bring out the main issues related to the effects of home ownership as perceived by the home owners and the government officials.

### **4.3 Choice of Study Area**

The study focuses on exploring the effects of the attempt to empower the low income groups through the government's sale of public rental houses. The programme of selling houses coincided with privatization of most government owned industries or companies. This resulted in most people losing their jobs. The privatization of companies and housing have taken place also in other towns in Zambia and Mufulira town is one of the towns that have been adversely affected by privatization of the mines and restructuring of government departments leading to massive job losses. It was interesting to get the people's views and feelings about empowerment through housing amidst high levels of poverty in the town. It was also important to find out whether the people after buying the houses are playing their role of improving and maintaining them.

In Mufulira, workers especially council workers and mine employees were accommodated by their employers according to their income levels. The high income group are found in high cost residential areas, medium income group in medium cost housing, and low income group in low cost housing. However, there could be a few exceptional cases. The low cost areas have the largest population. Since the major concern of this study is the low income group, the systematic accommodation arrangement was an added advantage.

This town was chosen for study also because it was convenient for me in terms of accommodation and organizing for local research assistants. Having worked in this town for almost two years, it was easy to get things organized within the short time period of my field work that is from mid June to mid August 2004. Mufulira town was also chosen because it is accessible from the capital where most official information was obtained and easily accessible from my home town.

### **4.4 Sources of Data**

#### *4.4.1 Secondary Data*

Secondary information was gathered from the government departments. The information in form of policy documents and other official reports on the sale of houses and housing

programmes in Zambia, were obtained from the Ministry of Local Government and Housing in Lusaka, Zambia National Housing Authority, Mufulira Municipal Council. The Central Statistical Office issued survey reports on housing, population and poverty. The documents collected contain information about the changes in the housing programmes, National Housing policy document, and official reports on the sale of houses. The data obtained explains what these organizations or departments are doing in relation to housing in Zambia. The secondary information also includes literature from other studies in order to give validity to the study.

Although, initially I had intended to get data from other government departments such as Department of Physical planning and Housing (DPPH), the Government Valuation Department (GVD), Ministry of Lands, and Zambia National Building Society (ZNBS), it was not possible because of time limit and also I discovered that most of these departments are under the Ministry of Local Government and Housing. This means that since the important documents I wanted were already obtained, it was not necessary to go there due to the time constraints.

#### *4.4.2 Primary Data*

Primary information concerning the effects of the housing scheme in empowering the poor men and women in Zambia was obtained through in-depth individual interviews with the home owners and government officials. In addition, two group interviews were helpful to generate information during the study. Information was also obtained through observations and photographing during the field work.

##### *(a) Key Informants*

The study covered those who were able to buy houses in the low cost residential areas in Mufulira town on the Copperbelt province of Zambia and also government officials from which primary data and official documents and reports were obtained. The government officials interviewed were from the Ministry of Local Government and Housing (MoLGH) in Lusaka and the local Authority (Mufulira municipal council). The official

key informants from government departments were chosen as they were in the position to give rightful information that contributed towards answering the research questions.

#### *(b) Selection Procedure of Respondents*

I had planned to interview 30 house owners (men and women) and conduct two group discussions of women from two different residential areas. The groups were supposed to comprise women and widows from two different residential areas. It proved difficult to achieve my plans. In this study 24 house owner men and women were interviewed. In addition I conducted two group interviews to supplement the information generated from individual in-depth interviews. The selection criteria of respondents among these groups were accidental.

Initially, the intention was to conduct group interviews with two groups consisting of women that are from female headed households (singles, or widows) but it was not possible to find them as they are not found in one place. Instead one focus group had to comprise five men of age group (30 to 57) and another group five women age (30 to 57). The 24 households were purposely selected because I considered them to belong to the low income group and living in low cost housing area (8 houses from Chibolya, 8 from Kantanshi, and another 8 from Kamuchanga residential area). The other interviewees were officials at the implementation level. This includes two officials from the Ministry of Local Government and housing departments and one from the Mufulira Municipal council as these were in position to represent the government's position on the house empowerment scheme.

#### *4.5.1 Interviews with Government Officials*

The interviews with two officials at the ministry of Local Government and housing were the first interviews to be conducted. These interviews were conducted on different days and lasted for at least two hours for each interviewee. I personally conducted interviews at the central government level and at local authority level. The interviews took a conversational, fixable form, and each interview varied according to the interests, experiences and views of the respondents. As a researcher I had to redirect the conversation from time to time in order to cover relevant issues in relation to the study at

hand. This enabled the key informants to express their views and government's position in relations to the national housing programmes and policies.

The interviews yielded information on how the whole process of selling the public rental houses to the sitting tenants was done and the reasons that contributed to the sale of houses. The interviews brought out the issue of how sale of houses relates to the overall economic policies and programmes in the country at that time.

Though the interviews went on well with the officials, initially, the officials would not be found in their offices for me to make appointments, while some had to reschedule the time for interviews. It took almost three weeks to be through with the collection of secondary data from officials at the Ministry. The interviews with the local authorities were equally successful but they could not provide me with registers that have names and details of people who bought the houses. I was told that tenants' names were not compiled in order according to their categories such as income, and residential area and that the compilation was still in the process. The officials at the local authorities were not informed in advance about the sale of houses till the last minute when they received president directive to sale the houses to sitting tenants. Hence, they had no stationery to enable them comply tenant's details for record keeping. Bearing in mind the whole process of selling houses was done hurriedly, this contributed to my challenges in obtaining all necessary official documents

#### *4.5.2 Interviews with Individual House Owners*

Interviews with individual house owners were conducted with the help two male research assistants. They are teachers and have done research before and were very fluent in the local language spoken in Mufulira town. I understand the language but I am not comfortable to have done all the interviews by myself, but intervened from time to time. However, I was doing most of the note taking during the interviews and conducted some interviews alone. Altogether 24 households were interviewed and the duration of the interviews varied from 45 minutes to one hour. Some were interviewed as a family or couples and some individually. I intended to interview 30 households but due to time

limitation, could not. In some cases and when I discovered that some issues needed details and clarification, I arranged a follow up interview with the respondents.

Initially, most of the respondents were reluctant to be interviewed as they thought the research was being done on behalf of the government and feared that this may have some political implication which may result in them losing their houses. Some interviewees reported that “these houses were given to us by former president Chiluba”, and that houses would be taken away from them as the current president, Mwanawasa criticized the manner in which the whole process of selling houses was done as it was considered to be politically driven. This was because the programme was implemented just before the presidential and general elections of 1996. Nevertheless, with much more explanation or clarifications, trusting relationships were established and respondents co-operated. The attitudes of the respondents towards interviews may have affected the quality of the information collected. They may for example have held back information in order to prevent themselves from any problems that they thought might arise from the information collected.

Another aspect affecting the interview situation was the issue of power relations between me as researcher and my informants, this may influence how knowledge is interpreted and represented. As researchers our knowledge is always partial due to for instance, our positionality caused by gender, age, nationality, educational level, and location in time and space that will affect how we view and interpret things (Mullings, 1999). Considering also the fact that as researchers we can never be fully located on one side of the insider/outsider boundary, it is important to establish ‘positional spaces’ of trust and co-operation between the researcher and respondents as argued by Mullings. For example, some married women were hesitant to be interviewed until they sought consent of their husbands. For some I had to ask for permission on their behalf as they insisted that their husband may not be for the idea. On the other hand the women thought that as a researcher from Norway I may have opportunities to lobby for them towards the Norwegian government and Non-Governmental Organization to fund projects that may redeem them from poverty and help them maintain and extend their houses. This may

have affected the data generated as people sometimes seemed to exaggerate their situations.

Interviews with home owners were aimed at finding out how home ownership has impacted on their lives and how they feel about the programme. The interviews brought out the position of house owners in term of positive and negative effects ownership of house in terms of maintenance of houses, economic status, and also community participation, personal security, and identity.

#### *4.5.3 Group Interviews*

Group discussions are a good and useful method when time is a constraint (Bennett 2002). The dynamics of a group also often bring out feelings and experiences that might not have been articulated in a one to one interview (Kitchin and Tate, 2000; Bedford and Burgess, 2001). A group discussion generally consists of a set of three to ten individuals discussing particular topics under the guidance of a moderator who promotes and directs the conversation.

In addition to in-depth interviews, group discussions were helpful in generating information about people's views on how home ownership have impacted on their lives, and their views on the whole scheme of empowerment through home ownership. This was useful especially when gathering information from the women. I intended to hold two group interviews with women from female headed households and widows but this was not practical. The reason for wanting to interview women was because according to the media, it has been reported that there has been complaint especially from the women that some have been victimized and lost out in the selling process of houses. Instead, apart from the 24 (men and women interviewed) individually, two focus groups were conducted, one comprising five men and another six women because it was difficult to form a group with women only from female-headed households. The group interviews enabled me to generate rich data about housing scheme as men and women do not always have the same experience and views on the same subject.

The female group comprised six women: three widows and three married. These women are not formally employed and their age ranged from 30 to 57. They presented their views on the impact of the housing scheme and the implications of having the houses registered in the husband's name in case of death of husband or divorce. This kind of information only came up during the discussions not in individual interviews. They also narrated incidents where some female headed households had no money to purchase houses and what happened thereafter. They presented their views on the impact of home ownership in their lives in terms of pros and cons. The women explained how the privatization and the whole system of change of house ownership from council or mine to individuals have changed their life styles.

This male group consisted of five men all of them married; none of them are formally employed. The topics that were covered were similar to those discussed with the female group. These include ownership and security of tenure, stability, identity, maintenance, community participation and impacts of ownership in terms of economic and personal security. The men's group was more willing than women to be interviewed. This may be because in some societies especially in Africa men being the head of the home, normally they are the ones who represent the views of the whole family even in public events, while women are normally on the background. It was useful to interview the men, they had differences in terms of preference between private and public rental housing from that of women. The men felt the whole exercise of selling houses was a political move after seeing that most people lost their jobs through privatization. Men saw the discussion as an opportunity to air their views concerning the empowerment scheme and privatization of companies.

#### *4.5.4 Field Observation and Photographing*

Observation implies the systematic noting and recording of events, behaviors and artifacts in a social setting. It is a very useful way of gaining understanding of the context, crosschecking information and possible differences between what people do and what they say (Marshall and Rossman, 1995). Apart from conducting individual in-depth

interviews and group discussions with the house owners, simple observations on houses and the residential area in general were made. The aim was to see whether the houses are well maintained or have been improved, as the task of the house owners is to maintain and improve their houses. The things which are visible such as windows, wall painting, fencing and extensions were observed as we walked with assistants through the residential areas. Observations were also done during the individual interviews as most of the interviews took place at the interviewee's residences. Selected photographs showing some comparisons between well maintained houses and those which are not maintained were taken during the fieldwork.

#### **4.6 Data Processing and Analysis**

Data generation and analysis are not divorced, because in qualitative research, analysis is an on-going process taking place even during data collection. Analysis of data is a process of bringing order, structure, and meaning to the mass of collected data. In qualitative research, analysis of data seeks to establish relationships among categories of data and explain the data in relation to theory (Cresswell, 1994; Patton, 1990). Although, there are different ways to approach the analysis of data produced, it is argued that despite differences in emphasis, the various approaches to qualitative analysis all seek to make sense of data produced through categorization and connections. Kitchin and Tate (2000) suggests that the core of qualitative analysis consists of the description, classification, and seeing how concepts interconnect.

This study used a combination of different aspects of various approaches to analysis in order to gain better understanding of data. As researchers, fieldwork is an important context for the analysis of data collected. The flexibility of qualitative methods allows the researcher to be in close relation with objectives under study and theory creates possibilities for analyzing the data.

The interview notes from individuals and groups were transcribed by rewriting them into readable and meaningful information and also gave some interpretations to the interview notes. The preliminary analysis on data while in the field helped me to seek for

clarifications and missing information from respondents. Before, the writing up process of the analysis chapters, grouping of some responses by question was done. Then regroup of the data was done under various themes related to research questions and coming up with final categories which were used in writing up the results. The categories and connections were made and relationship between theory and empirical data established. By doing so, concepts are made operational and in some cases the meaning of concepts are challenged by the empirical data. The concepts were operationalized even before I went for field work. The secondary information gathered from literature review and official documents from government departments were useful to gain a clear understanding of the subject matter on house empowerment program. The information collected through interviews, observations and documents also brought out some dilemmas about the housing program in benefiting the poor.

#### *4.6.1 Evaluation of Qualitative Research*

Qualitative research can be evaluated due to the fact that it needs to be more than just telling convincing stories, hence this brings us to the issue of validity. According to Mikkelsen (1995), validity in general is the degree to which the findings are interpreted in a correct way. In qualitative research validity is not a straight forward issue, because people's subjectivity, due to different views over the same subject matter. However, there is a number of different validity issues that you need to consider when conducting your study. These can be classified into validity that relate to theoretical or practical issues. Theory related validity concerns the integrity of theoretical constructs and ideas that support and provide foundation for empirical research. The practice related validity is about the soundness of research strategies used in empirical investigation and integrity of conclusions that can be drawn from a study (Kitchin and Tate, 2000). In qualitative research, triangulation is a practical guideline for undertaking validation. Thus, this study used different data collection methods or techniques such as in-depth individual interviews, group discussions, and observation. The data was gathered from both the grass-root and the implementation levels. However, all research processes may face challenges in one way or the other.

Although co-operation at the central government official level was good, the problem was that some official documents such as reports on some government housing projects, and document explaining the changes in national housing programmes or policies from 1964 to date were not easily available in their offices so it took quite some time before most of the documents were secured for me. In fact one of the reports (report on the government housing project) could not be found at all. However, this was not among the most important or key official documents. But the fact still remains that this uncollected document may have been useful in one way or the other.

At the local government level, they were not in a position to provide me with a register which have the details of the people who bought the low cost houses. Instead I used accidental selection to come up with potential respondents, for instance those house owners whose houses are well maintained and those which are not. But the most comforting thing was that in those areas almost all the houses were offered for sale.

Power relations in the research process are very important as this affects the kind or quality of information that we gather and consequently the results of the research. For example, my encounter with house owners who took me for someone who could lobby for them from Norwegian government and NGOs to help them renovate, or extend or start income generating ventures. Another situation was where some women were not willing to be interviewed until they sought consent of their husbands. In this way people can choose what to, and what not to say.

Another, limitation was that most men were not found at home during the day. Nevertheless, we were able to find them during the evenings at their homes. In this way the information collected covers the house owners' views across gender.

Yet, another problem was that it was difficulty to form two groups of women who are not married as proposed, because such women at not found in one place. Therefore, I decided

to form two group one consisting of men and another women in order to find out whether they differ in their views on the subject of empowerment through housing.

Language was a limitation, in that the interview guides were in English but most of the interviewees were using the local language. This meant presenting the topics and questions in a local language while the recording was to be done in English. In this way the validity of the findings is affected because during translation the original meaning can be lost. On the positive side, the research assistants were very fluent in the local and in English, and I too understand and speak though not fluently. From this experience, I learnt that I should have had my interview guides translated into the local language. These interview guides then could have translated for me into English by the local research assistants to ensure that they are consistent with my original interview guides.

Despite all the above mentioned challenges faced during field work, I feel the information I gathered was adequate to go ahead and analyze the empirical findings in the light of my research questions, as will be shown in the next chapters.



## **CHAPTER FIVE**

### **THE PROCESS OF SALE OF PUBLIC RENTAL HOUSES**

In this chapter, I mainly explore the role of the government in the sale of public rental houses. I discuss the reasons for selling the public rental houses by the government to the sitting tenants. Secondly, I look at the criteria used to determine eligibility to purchase the house and affordability. Finally, the chapter considers how the role of the government and the local councils has been redefined as a result of the current economic policies and restructuring. The information in this chapter was obtained through interviews with key informants as well as from official documents.

#### **5.1 Reasons for the Sale of Houses**

An official report on housing in Zambia by the Ministry of Local Government and Housing (MoLGH, 2000), explains that privatization is the basis for a liberalized and free market economy and its fundamental aim is to withdraw government control from commercial and industrial activities. In the housing industry, the report suggests, this could mean commercializing the production and delivery of housing to the people. The report indicates that in reality this means that the government should withdraw its involvement in the production and delivery of housing; meaning that the government must not construct houses or participate in housing development programs and the current 10 percent subsidy allowance on civil servants' housing and grants to the council for the same purpose must discontinue.

During the interviews, government officials alluded to the fact that the public rental houses were sold to the sitting tenants due to financial problems by the government and councils. These financial problems led to the situation where councils no longer maintained the houses and residential areas in general, as this became costly because of low funding from the central government. The councils could not even manage to pay employees salaries on a monthly basis, hence there was an accumulation of salary arrears.

A second and inter-related reason for selling the houses was for economic difficulties, the government wanted to detach the responsibility of housing from employment. The only way out was to sell or privatize houses.

According to the information gathered from the interviews with the government officials and also from the National Housing Policy document (MoLGH, 1996a), the third reason for the sale of houses was that the government wanted to empower the people. One of the objectives of the 1996 housing policy was to provide adequate affordable housing for all income groups in Zambia. One of the objectives of this policy is assisting the poor to acquire decent shelter through alleviation of their affordability problems. One way in which the government tried to encourage home ownership was through the sale of public rental houses to sitting tenants.

According to officials, empowerment in this case meant giving the people rights and authority to make their own decisions on their houses. This implies that house owners are free to improve the house, to extend their house, put it on rent, or resell it because it is their property. The aim for empowering the people with housing was that they must improve their poverty situation, in this way they will be participating in development. It was assumed that the money people were supposed to be spending on renting can be used to maintain and improve their houses.

As mentioned in Chapter Three, empowerment must be a process through which people take control of their own lifestyles as Visvanathan et al (1997) puts it. This idea has not been realized by many of the house owners in Mufulira town because they are unemployed and have no stable source of income. The most important reason is that people were not involved in decision-making process of the home ownership programme. On the other hand meaningful empowerment is one in which people are involved even before the project is implemented and it is through participation that people become empowered.

With such consideration in mind one can easily subscribe to the argument by Rahnema

(1992) that in most cases people are not consulted or sensitized before partaking into operations whose full implications they do not fully understand themselves in the name of participation. This applies to the case of Zambia. By trying to promote its economic policies in the name of participation, the government privatized or sold out the houses in the name of empowerment. The so called 'beneficiaries' did not fully realize their rights and new responsibilities as property owners such as paying ground and land rates to the councils. This process created tension among the poor as many of them did not benefit from this exercise. The experiences by the people involved in this reform will be discussed in more detail in the next two chapters.

Changing economic conditions, the interventions of international financial institutions and the processes of global re-structuring of the economy have resulted in the withdrawal of the state from responsibility for providing basic services for their people and decline of state accountability to citizens, particularly in relation to the protection of their fundamental rights (Schuler, 1995). The concept of basic human right is in conflict with the neo-liberal policies which require the government to withdraw from providing basic public services. This implies that the poor will become poorer as the rich becomes richer. This is due to the fact that the well-off have resources to buy better and many houses while the poor may not afford and even end up selling the ones they live in.

Therefore, the question as to whether the privatization of housing which is a reform within the process of market liberalization and structural adjustment will lead to more access to housing as a basic human right by the poor men and women remains a great challenge to policy-makers. There are reasons to believe that in a market economy only those with the resources will have access to decent housing and the poor will continue to live in substandard housing. One may wonder whether house ownership will compensate for adequate housing for the poor.

## **5.2 Criteria used to determine eligibility of tenant to purchase a house**

The official circular by MoLGH (1996b, No:2) on procedures for the sale of council houses indicates that people who were eligible to buy the houses were sitting tenants in possession of a tenancy card. However, cases where the owner of the house had left the house, the person was given three months to reclaim the house. If people failed to reclaim, the house was to be offered to another tenant. The key informant at the Ministry of Local Government and Housing pointed out that sometimes the original owner of the house could reappear after three months to claim the house. In such instances the case was solved by the court and in most cases the original owner lost the case. According to the circular, the council identified all houses designated as official residences for their staff and those were not to be put on sale. Officers of any local authority were not allowed to purchase more than one house. However, there were cases where well to do persons could purchase more than one house and also instances where one house could be purchased by more than one person, so some poor people lost out.

The latter case can be attributed to the issues of corruption and poor record keeping due to an inefficient system. Under these conditions, the more vulnerable part of the population is made to pay for the mistakes they never committed. This is illustrated below by an unfortunate situation that one of my respondents underwent:

In 1997, an elderly man bought a house from the council using his hard earned income. The house previously belonged to one man who had since died but his wife could not afford to purchase the house so it was put on offer for any one to buy. It happened that two men paid for the same house at the council. The elderly man paid for the house first and was getting ready to move into this house when another man, not related to the widow, appeared on the scene claiming to be the legal owner. It was sad for the elderly man who also paid for the same house and was only waiting for the title deed to be processed. When he went to the council, was promised to be given his money back. The recovery process dragged for months until the man sought the intervention of the local court. Unfortunately, even then the money was not recovered and to date the case has not yet been resolved.

The officials at the Ministry confirmed that there have been cases where some officials at local councils accepted bribes from tenants who were not eligible or entitled to purchase the houses. This is because the lowly enumerated employees in the local government system are susceptible to corruption making the entire system weak, and consequently the local government or the system does not do much to help the poor realize their rights to housing. During the process of selling public rental houses only individual Zambian tenants or occupiers were eligible to purchase the houses they occupy according to the government circular. There was no mentioning of the fact that all people must have the right to equal access to housing. For example, it is important to take into consideration gender and socio-economic aspects when implementing projects aimed at empowering as we saw in the theoretical chapter under the GAD approach. This is also true in the case of home ownership. As will be discussed later, the problem is that no measures were taken to secure equal rights of men and women.

Circular No. 2 of the Ministry of Local Government and Housing (MoLGH, 1996b) also indicated that houses on block allocation to institutions such as government or private firms, parastatals, and so on were offered to individual occupiers to purchase within the prescribed period of 18 months. Tenants were allowed to buy the houses provided they declared their intentions to purchase the houses within 30 days from the date of offer. Any Zambian occupier who failed to declare his/her intention to purchase the house within the prescribed period was to continue occupying the houses provided they pay commercial rent. In fact the buying of the house was not a matter of just showing intention but it was an issue of affordability as government loans were not easily accessible to all economic groups. Hence, the process of empowering was only for the better off.

The circular mentioned above also indicated that where a tenant who is registered dies, the surviving spouse or son or daughter of above 18 years was automatically to become the legal tenant of the house and the councils registered the person as a legal tenant. However, such houses where the owner dies were a source of disputes during the sale of houses, and in many cases the widow or orphans usually lost out. In addition this also

depended on whether one had the means to purchase the house. This means that if you have no finances to purchase the house then you turn out to have no right to a house, a situation which was common to low income groups.

### **5.3 Affordability**

The costs of houses varied. In the valuation exercise, the government valuation department took into consideration the age of the property (house), the physical condition of the house, supply and demand forces, maintenance/repairs discount, and length of occupancy. The market value and the proposed selling price for each house were to be sold based on the current valuation report except the low cost houses constructed before 1959 (MoLGH, 1996b)

Once an offer has been made and accepted, payments for the houses were to be completed within 18 months. While a non refundable 10 percent deposit of the purchase price of the house was to be paid within 45 days from the date of offer. Provided that normal rent continued to be paid for the house until completion, such rent was to count towards the reduction of the principal amount. While government valuation provided the basis for the price determination, government would offer the relevant discounts. The housing stock in Zambia and in Mufulira is classified into low, medium and high cost housing as explained in chapter two. This classification is mainly based on the location, size of houses and type and availability of services provided. The deductions based on this classification are reproduced below.

**Table 5.1 Deductions made on houses offered for sale**

<b>Low cost houses</b>	<b>High and Medium cost houses</b>
Low cost houses built before 1959 - 100%	High / Medium cost houses built before 1959 - 50%
Low cost houses built in 1960-1970 - 40%	High / medium cost houses built in 1960-1970 -30%
Low cost houses built in 1971-1980 - 30%	High / medium cost houses built in 1971-1980 -15%
Low cost houses built in 1981-1990 - 20%	High / medium cost houses built in 1981-1990 - 5%
Low cost house built in 1991- to date - 0%	High / medium cost houses built in 1991-to date - 0%

**Source: (MoLGH, 1996b, Circular N0.2: 3)**

The total number of council housing units in Zambia and on the Copper belt offered for sale in 1996 is shown in table 5.2 below. The data shows that there were more partly paid/unpaid for low-cost houses than high-cost ones in July 2000. It should be noted that the table below does not reflect the actual number of low income people who failed to purchase their houses, because some tenants would buy the house in their name on behalf of other people who have the means and only changed records after a long time has elapsed.

**Table 5.2 Housing units offered for sale**

	Total # of units	Units Offered	Units Fully paid	Units unpaid/ partly paid
Zambia	86,988	80,097	65,975	11,355
Copper belt	51,135	45,446	38,862	9,002
Mufulira	5,083	4,983	4,635	348
Mufulira (High cost)	-	-	3,273	02
(Low cost)	-	-	1,362	346

**Source: (MoLGH, 2000: 12).**

The costs of the housing units ranged from almost free of charge to about 30 million Zambian Kwacha (ZMK), this is equivalent to 6,000 United States Dollar (USD). For

instance low cost houses built before 1959 (in the colonial era) were almost free of charge because their physical condition was described as not fit for human habitation. This meant that upon buying such houses, the owners were supposed to renovate or improve them as they were dilapidated. The tenants were to pay as little as (10,500 ZMK = 2 USD) this amount was to enable them to have their title deeds processed. In Mufulira town the low cost housing ranged from 15,000 to 840,000 ZMK equivalents 3 to 172 USD.

The mode of payment was cash or installments within 9 months, but there were also many extensions of the payment period from 1996 to 2001. From 2001 there were no more extensions, the council started evictions and the prices of houses increased. Some of those who only made part-payments and those who failed to pay anything are reflected in the last column of table 5.2. As shown in the same figure, there were more people in the low income category who failed to pay for houses than there were in the high income category. In case of mine workers who were retrenched or put on early retirement the payments for the houses were deducted from their terminal benefits.

Civil servants were supposed to register to have the money deducted on a monthly basis from their salaries. This was a welcome solution for some workers; on the other hand it was a burden for others as their salaries were very low even to command decent feeding throughout the month. It is important to note that many of the people in the low cost housing areas are now not formally employed and without a stable source of income. However, some are engaged in 'vending', others sell at the market places. The income range for this group of people is 100,000-250,000 ZMK equivalents to 20-45 USD per month. This category of house owners also includes those who do part-time jobs 'piece work'. The other category includes people who are in employment including civil servants, their income ranges from 250,000 ZMK-700,000 ZMK equivalents to 45-140 USD per month.

Sitting tenants or occupiers with good track records of rent payments for a continuous period of not less than 20 years were to get an additional 20 percent discount. However,

those kinds of tenants according to the council were very few as most employees had been without salaries for a number of months and these could not pay rentals regularly. Tenants who could manage to pay full purchase price within 60 days from the date of offer were to enjoy a further 20 per cent discount. Though some of these conditions look appealing, very few benefited from such discounts. Upon completion of payment by the tenant, it was the obligation of the council or the department in charge of housing to issue title deeds within 30 days after the full payment of the purchase price.

Where the council or department is unable to issue a title deed due to circumstances beyond its control the contract of sale was to be issued. Furthermore, in cases where the tenants fail to pay the purchase price of the house within 18 months as per agreement; the total amount of the money so far paid was credited to the tenants' rent accounts. In council procedures for the sale of houses it was outlined that outstanding rental arrears will not influence the sale or purchase of houses. Nevertheless, rental arrears will remain debts to be liquidated through normal process including civil action after the sale has been completed.

Despite this, interviews with the local authorities indicated that tenants with arrears were made to clear the arrears before purchasing the houses. Due to this restriction some low income tenants failed to meet the deadline of 9 months though there were extensions till 2001. For those who had paid deposits of 10 per cent; the deposit was used to settle arrears. In some cases the low income tenants who had no money would purchase the houses for well to do people. The arrangement was that the poor tenant could resell the house even before paying for it at the local council. This meant that shortly after paying for the house the tenant immediately changed the title deeds and vacated the house. Other low income people who failed to pay for their houses were evicted and their houses sold to buyers who could afford it. Those who were evicted found alternative accommodation in shanty compounds which was cheaper. In Mufulira, for example, in one low cost residential area known as Kansuswa, 20 households were evicted for failing to pay for the house.

In another residential area called Chibolya about three-quarters of the total houses offered for sale were not paid for by the original tenants (Mufulira council Records, 2003) The local authorities would evict families with many arrears and give the house to another person who had cash ready but no house. When considering the poor people's economic status it is clear that their purchasing power is very low. According to some of the respondents, the period of raising funds to purchase a house was a very depressing process for many of them as they struggled to raise money for this purpose. As a consequence of this many totally failed to pay for their houses. On the other hand as we have already seen in the theoretical chapter it is argued that an empowering project must help the poor get out of their poverty situation, but for many poor people this was not the case. Most of these displaced families ended up in shanty compounds around Mufulira. From what has been presented there is no doubt that the home ownership program was not only an empowering project but also a disempowering one. It led some people into destitution or homelessness instead of making them homeowners.

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 (MoLGH, 2000). Meaningful interventions aimed at poverty reduction must take into account the prevailing economic conditions at local, national and international levels. Deliberate measures must be put in place when planning and implementing projects aimed at narrowing the gap between the poor and the rich. Disregarding this important fact in development has led to projects failing to reduce poverty among the poor in the Third World as described by Parpart et al (2000).

In the same way no deliberate measure was put in place to help the single women and widows or other vulnerable groups such as the unemployed, aged and orphans to acquire houses. The only help that the council offered was to extend the deadline for payments, but this was for everyone. Those who finally failed to meet the deadline for payment were to vacate the houses, as their houses were offered to those with money. Hence as already mentioned, most of those who failed to buy the houses found themselves in

shanty compounds as discussed earlier, just in one residential area 20 families were evicted. The orphans were referred to some NGOs for help. As a result the home ownership projects aimed at empowering failed to produce results that threaten power relations. From this discussion we see that the government is no longer committed in helping the poor to acquire decent accommodation. Therefore, it is also necessary at this point to consider the new role of the government or local councils in relation to public housing issues.

#### **5.4 Redefining the Role of Government and Local Councils**

From Chapter Two that gives a background to the study, we saw that the role of the government is in the process of changing from that of being a provider and manager of public workers' housing to facilitate housing development as will be discussed in this section. One way in which this was done is through the home ownership program.

The government sold houses to civil servants, council workers and miners. This was to be followed up immediately with reforms to liberalize public workers' housing which will make it mandatory for workers to contribute to a Housing Purchase Scheme. As mentioned earlier, privatization of housing was part of an overall economic reform programme, the Structural Adjustment Programme (SAP), which the government embarked upon since 1992. But this is still on paper as it has not yet been implemented. Under these conditions it is likely that housing will become less accessible to the poor, because currently no deliberate measures exist to help the poor, although, the government is under obligation to ensure decent and affordable shelter for all citizens. The fiscal policies seem to be antagonistic rather than sympathetic to the realization of human rights for poor people. The privatization of housing also has implication on how the councils operate.

##### *5.4.1 Loss of Revenue by Councils*

During interviews with local council officials, it was revealed that the privatization of council housing deprived the council of a stable source of income. House rentals were a major source of revenue for the councils. Currently very little is received from rents as many houses have been sold to tenants. The council could not realize much finances from

the sale of houses due to political interference in terms of tenants teaming together to lobby politicians in order to reduce the price of their housing units. This led the councils to collect very little from the exercise because prices of houses were reduced. Though the plans were that the council will use the money from sales for construction of new houses, this was not possible. Additionally, the policy of 'no – evictions' was only valid during the sale period and undermined the councils' ability to recover payments from tenants who failed to pay in time.

This meant for the period from the time when the program was implemented some people who had no money continued to stay in houses until the time when the selling period was officially over and they were evicted. Lack of funds by some tenants to pay in time for their housing units was another problem during the process of selling houses. Those who had problems in payments included civil servants and council officials. In many instances councils only conducted 'book transfers' so as to exchange houses for outstanding salary and leave arrears, bonuses, and terminal benefits. While the unemployed tenants were to find their own solutions to their financial problems. The council also no longer provides basic services like water and sanitation in many residential areas. This task has been taken over by private companies. The basic services that were provided by the councils were affordable for the people because they used to be subsidized but this is no longer the case. Consequently the poor can hardly access these services.

#### *5.4.2 New Sources of Revenue for the Councils*

Currently the major source of income for the councils is land rates from residential areas with sold out houses. The house owners are expected to be paying ground and land rates to their respective councils. These are to be paid monthly, after six months or at the end of a year. Although these rates and rents are less than what they pay when they are renting, many house owners are complaining due to their unemployment status. The rates were previously covered or paid by the employers and house rent was also highly subsidized, but now the house owners are supposed to pay. The councils are making serviced land available for housing development areas. People construct their own houses

in sites and the government is supposed to provide services such as water pipelines, sewage system and electricity. The councils have already started preparing land in many areas. In Mufulira serviced areas include Ndeke village, France Mukuka, and Olympic area. In these areas too the house owners are to pay land and ground rates. The idea of paying rates has since become an issue in Mufulira town as many of those with low incomes are finding it too demanding to be paying these charges.

The councils are already issuing warrants of distress against defaulting house owners and threatening to repossess their houses. Before, the payment of land rates to the council and ground rates to the Ministry of Lands was the responsibility of the employers, now with the selling of council houses it is a responsibility of the individual house owners. Land and ground rates are statutory requirements which the council cannot waive. The councils pointed out that the failure to collect the rates would cause problems in land delivery. The council has already started confiscating property from land rates defaulters on the Copperbelt province using the court bailiffs (Musonda, 2004). Those who had acquired houses, but who are not in a position to regularly pay rates may lose their houses.

## **5.5 Conclusion**

This chapter has discussed the reasons behind the sale of public rental houses to tenants. The reasons include government's financial difficulties; privatization of housing was part and parcel of the country's economic policies; and need to help people improve their poverty situation. The chapter has also highlighted the eligibility criteria and affordability and how some people lost out in the process of the sale. Finally, the redefined role of government and the council on housing had been presented.

The right to adequate housing is an essential element of the right to adequate standard of living as already alluded to in chapter one. It is still the duty of states regardless of political, economic and cultural systems, to promote and protect all human rights and freedoms. According to the UN-HABITAT and United Nations High Commission for Human Right, states and all stakeholders must ensure the realization of housing rights through: empowering the poor and homeless; securing tenure rights for the vulnerable

groups; eliminating forced eviction and discrimination; and promoting equal access to housing (UN Habitat, 2004). Having housing rights ideally means that the government must be responsible for ensuring that basic housing services such as shelter, water and sanitation are accessible to its people and governments must be accountable to its people as far as the protection of such rights are concerned.

From the interviews with the officials and house owners, and data from official documents, it can be safely concluded 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 are those in employment as accommodation was tied to employment. Moreover, there were few houses for sale against a large population in Zambia hence only a few of those who are in need of housing were reached. The double motivation of financial difficulties and implementation of economic policies, on the other hand creation of affordable housing for the people by government, can these aims really go together?

## **CHAPTER SIX**

### **HOUSE OWNERSHIP AND ECONOMIC EMPOWERMENT**

To own a house may represent some economic security or economic power, which can be experienced mainly at the individual level. In the previous chapter I discussed the process of sale of public rental houses and people's problems in paying for the purchase of the houses – not really owning the house yet. In this chapter, I discuss whether the home ownership has led to economic empowerment; whether the ownership has helped the low-income men and women improve their economic status. Economic empowerment in this chapter will be discussed under income generation through trading from house premises as well as renting out houses. The chapter will also look at people's ability to improve and maintain the houses they bought.

Empowerment, as already discussed in the theoretical chapter, refers to a process in which the poor men and women are helped to take control over their own lives by gaining ability to do things and make their decisions that will improve their lifestyles. In this study ownership of house provides examples of potentially empowering forms of government support for the poor to improve their economic status. Data collected through interviews revealed that most of the house owners are original sitting tenants who bought their houses from the council. Some house owners have been staying in those houses for a long period of time, as far back as from the 1960s. However, a number of house owners bought the houses from the original sitting tenants who resold their houses.

#### **6.1 House Ownership – a Basis for Income Generation**

Some respondents in my study area pointed out that they have benefited economically through the privatization of housing as they now own houses which are worth millions of Kwacha in Zambian currency. They explained that though they may not have the money at the moment, they have an asset that can be sold in time of great need or emergency. Several authors claim that access to economic power by family units is a basis for the

development of economically strong and motivated communities. According to Saunders (1990); and Retsina and Belsky (2002) for example, home ownership builds wealth and is a stable investment, also Friedmann (1992) sees an increase in a household's access to bases of its productive wealth as an increase in economic power.

The fact that the new house owners no longer pay rent has enabled them to save some income. In this way, the government through its sale of houses has helped poor to have some extra income. Despite that home owners still have to pay land-rates, some feel empowered as a result of the house ownership as they consider owner occupancy cheaper than renting. The extra money that families save is used to meet other basic necessities such as health care charges, food and education of their children. The education of children is a long term investment to empower their children to lead decent lives when they become adults. Education even among the poor is considered to be a means through which they can escape poverty.

According to the new house owners in Mufulira, they can now do a number of things to their houses which they could not do when they were tenants paying rent to the council. This shows that empowerment has given house owners rights over occupation, daily use, alteration, construction, design or sale. According to Harrison (1995), the owner of a house has control over investment and capital itself, in that s/he can determine who to contract for building, renovation or extension of the house. This also means the owner can use the house for income generation through a number of possibilities available.

#### *6.1.1 Income Generation through Trading*

In line with Harrison's view as pointed out above, during field work I found out that some house owners used their houses as a basis for income generation for example doing petty trading from home. This is a common phenomenon among the low income group and they consider owning a house an important factor in their businesses. It is profitable and convenient as no rentals are involved. The income they generate from their petty trading is generally used on the most basic needs such as food and other very basic necessities. Home owners stated that they find trading from home profitable because they

do not pay any fees as they would do at the market place. For example, a middle aged woman who owns the house shown in plate 6.1, finds trading from home advantageous as she can sell as well as attend to home chores and hence save time. The children help in the selling when they are not at school. Friedmann (1992) argues that the surplus time available to a household economy beyond what is necessary for gaining a subsistence livelihood is an essential base for social power. This is because without access to such surplus time household options are severely constrained.

It is also important to note that not only women do their income generation from home but men also have a chance for such activities. Below is an illustration from a middle aged man who is a house owner and a self-employed shoe maker. Since he bought a house, he has made an additional structure to his house and does his shoe making and repairing from his workshop at home. The self-employed man said:

*I do my business here (home) and do not need to pay money for a stand at the market place. From the time I started operating from here I have no worries about payments towards a rented stand even when there is no business some days. While the first days of such businesses may be difficult as people need to know your existence, but in the long run when one becomes established, you do quite well as there is no competition and their working hours are flexible.*

**Plate 6.1: Trading from Home**



**Source: Field Photo taken by Fitzpatrick Chisanga (Research Assistant), July 2004.**

Since the implementation of a free market economy and privatization in the country, people are free to carry out business ventures as they wish. Before it was prohibited to trade from a public rented house, there are now no more restrictions. Informal businesses or trading is wide spread in Zambia as a consequence of neo-liberal economic policies that forced many people out of formal employment. However, people who own their houses are free to make investments on their houses for improving their businesses, for instance, by making extensions to the main house as the shoe maker did.

#### *6.1.2 Income Generation through Renting*

Other house owners are not doing any trading but had to sublet their house to renters in order to be earning an income. There were many examples of families who had moved out of their homes – either selling or renting the house. Most commonly they moved to a

shanty compound and thus deteriorated their living conditions. Shanty compounds normally have substandard housing conditions and generally not suitable for human habitation. For example, one family revealed:

*We moved in to this house in 1998 when we bought the house from the person who bought it from the council. We moved to this house from another town after being retrenched and came in the hope of finding a job. The former owner of the house has moved to Kamwama (a shanty compound within Mufulira).*

Another strategy was to sublet part of the house. In an interview with another house owner, an elderly woman, it was discovered that she left the main house and is residing in a small house (additional structure built from local normally low quality material shown in figure 6.2). She rented out her own house to get some extra income (60,000 ZMK equivalents 13 USD per month). While the money realized from renting such low-cost houses may not be adequate for a decent living, people without options have to make ends meet with whatever they realize.

From the empirical evidence we can see that the home ownership programme through the sale of council housing was not only an empowering process but also a disempowering one for many low-income men and women. It is difficult for the low income people to sustain their housing condition without a source of steady flow of income. The low-income people were marginalized in the process as they had fewer opportunities for meaningful empowerment than do better placed ones. Well-to-do people are economically powerful and have access to the 'market'. Schuler (1995) whom I cited in Chapter Three argues that in market economies, social and economic rights are framed in relation to 'access to the market' since economic and social wellbeing is derived from participation in the market. States have an obligation to protect social and economic rights under international human rights law. The fulfillment of social and economic rights by states as their obligation also depends on the mechanisms that are available to citizens to defend their rights and make the state accountable. This calls for political power to influence the government to act towards enhancing the wellbeing of the poor.

**Plate 6.2: Main house and an additional structure occupied by a house owner**



Source: field photo by Fitzpatrick Chisanga, July 2004.

**Plate 6.3: Another additional structure occupied by a house owner**



Source: Field photo by author

Although, home ownership scheme was aimed at improving people's economic status, the economic hardship is making it impossible for many of them to remain in their bought houses. Therefore, it was not surprising to discover that some have re-sold their houses in order to have money to solve more pressing problems. This lack of economic security has led many people into a predicament of homelessness. Therefore, owning a house only give a temporal solution to the problem of economic security, it does not lead to real economic empowerment. This implies that people's economic rights can only be secured when they have stable jobs with reasonable incomes. On the other hand those with means have managed to extend their houses in order to rent out some rooms to have income, though relatively small. Although, ownership of houses seem to have improved people's economic status to some extent, rewards from most petty trading and subletting a houses are too insignificant to overcome poverty among most of the low income people in a meaningful way.

#### *6.1.3 Other Income-Generating Business opportunities*

In order to achieve meaningful empowerment the household would usually need access to a secure income. For example, in my findings it was clear that tenure or ownership of a house can be very empowering when enjoyed in conjunction with high and secure earnings. The freedom of ownership can actually enhance relative opportunities for income generation since it may be easier and profitable to run a business from home than it is under tenancy agreement. Below is a photo (6.4) of former council house that has been turned into a nursery and pre-school. The owner of this school is a general worker under the civil service, though his salary is low, he was able to obtain a loan from the bank due to his credit-worthiness as a result of being a permanent employee of a well established government department. Therefore, we can safely conclude that the combination of a physical house and capital can be very impressive, as the house can become a security for borrowing money for business.

**Plate 6.4: Purchased House turned into a Pre-school**



**Source:** Field Photo taken by the author, July 2004.

The house owner in question used the borrowed money to renovate the house and buy all necessary educational materials to run his own pre-school. The family has experienced social mobility in a way as its income or wealth has increased. Hence, it can be argued that men and women without steady earnings or employment have fewer opportunities for empowerment than better placed ones as we have seen and are yet to see.

## **6.2 Economic Empowerment and Gender Relations**

Friedmann (1992) explains that surplus time is a function of many things, such as time spent on journey to wage-paying work, the ease with which basic consumption items such as food, water, and fuel can be obtained, the frequency of illness in the household and access to medical services, and division of labour. The low-income house owners are constrained in many of the above mentioned aspects that determine surplus time as we are going to see later in this study. According to Saunders (1990), domestic relationships have been changing with time because the number of female employees has increased in

most societies. Nevertheless, among the low income groups in Zambia, domestic work is still mainly a woman's task.

Despite the fact that a large number of women leave home to do business, gender remains a key factor in shaping domestic activities. Many women reported that they do most of the tasks at home such as cooking, house cleaning, laundry and child-caring while men's participation in housework and parenthood is still very low. Hence the privatization and liberalization of trade has helped many women to do their businesses from their homes, although this implies that they have to generate income as well as attend to home chores thereby become over-burdened. Women often become main bread winners of their families as their husbands have been retrenched or forced to retire early. Hyden (1981) cited by Saunders (1990) asserts that a home is "a spatial component of their economic oppression". However, many women in my study area pointed out that it is an added advantage to trade from home rather than from the market or street as they are able to kill two birds with one stone. However, it is important to emphasize that income generated from home is not very significant for reducing their poverty levels. In addition, unemployed people in Zambia do not receive any social benefits.

On the other hand, due to high rate of unemployment in Mufulira, people have no stable source of income to adequately feed on and maintain their homes. For example, water has been disconnected from many houses because of non payment. Women participants during a group discussion as well as in individual interviews explained that everyday they and their children have to fetch water from neighbors, but mostly from the nearby stream. Those who depended on vegetable gardening could no longer continue because of the water problem in those residential areas.

### **6.3 Ability to Maintain and Service Purchased Houses**

Interviews with officials showed that the government understood privatization of public rental houses as a way of making people participate in development programs. The sale of houses by the government is said to be a process through which the people, even the

poor, can participate in improving their welfare. By purchasing the house, the owner becomes responsible for its maintenance and improvement. The owners must make decisions concerning their property as they have the authority. However, having the means to purchase and maintain an individually owned house is a basis for a sustainable home ownership. This entirely depends on sound financial status of the individual house owners.

In my study, it was clear through interviews and observations that not many house owners have done repairs to their houses. The groups who have managed to repair their houses are mainly those who are still in employment. Thus housing rights become meaningful when the home owners have means of maintaining and improving their houses. Although people feel proud to own houses, many of them fail to maintain or service or improve their houses. The house owners particularly those who are unemployed have not made the necessary repairs or renovations such as painting the walls, mending cracked walls, replacing broken windows, padlocks, leaking water pipes inside the house, electrical fittings or proper wiring, bathroom, toilet and fencing. Some of the house owners are not able to service their houses regularly through the payment of electricity bills, and water and sewage bill. Below is an illustration of how serious the maintenance problem is among the low-income groups, as reported during focus group discussions by a male respondent in his 40s, married with five children:

*My house had part of its roof blown off by strong winds three years ago but I have not made replacements due to financial difficulties. Even those who have put their house on rent can not do repairs because the money they earn on renting goes to food and other necessities.*

A middle aged female respondent in a women's group strongly pointed out:

*It is not possible to repair things like toilets/bathrooms or broken windows or painting walls when we struggle to find money to feed our families. From the time our husbands were retrenched we are literally struggling.*

The house in plate 6.5 is a good example of a house not being maintained and its structure (toilet/bathroom in plate 6.6) these have not been maintained in a long time. According to the owner, the lady shown in plate 6.5 below, she moved into the house in the 1970s. As a sitting tenant, she bought it during the government sale of houses. The house has seen no repairs or painting since she moved in, and being a widow and unemployed, she has been unable to improve it even after she bought it.

In some places, even those who can afford to pay for water do not have water in their houses. This is because water pipes in the neighborhood are stolen or vandalized after the council disconnected defaulting house owners. The council is not doing much to maintain the privatized areas. After privatization, people are supposed to solve problems by paying private plumbers to repair leaking water pipes or sewage problems. The council does not have money to adequately service these areas. Since most council houses were sold out, land rates are the main source of income for the council. The street roads are in bad state, there are no street light for security, and garbage is not collected regularly. With such considerations in mind, it is right to ascribe to Harrison (1995)'s perception on empowerment. He asserts that ownership of house provides examples of potentially empowering forms of government support, while non access to basic services such as safe water and sanitation can illustrate disempowerment.

Some house owners are having problems to settle their land rates and were not even aware that they were still expected to be paying land rates to the council after buying the houses. Prior to privatization most of the people were employed and even then the housing was highly subsidized as employers met a larger percentage of the cost. Most of the home owners at the moment have already accumulated bills for land rates from the time they bought their houses. The council has started issuing home owners with warning letters. Those who will not pay up before the deadline will have their property seized by the council and some who do not have valuable properties they will have their houses repossessed by council. Due to the fact that some house owners could not manage to maintain and service their houses they have resold their houses and found themselves

cheaper accommodation in shanty compounds as nowadays very few are willing to go back to the land to farm.

**Plate 6.5: Low-cost house**



**Source: Field Photo By the author, July 2004.**

**Plate 6.6: Showing a toilet/bathroom**



**Source: Field photo by author, July 2004.**

The lack of maintenance and improvement of most houses was very evident as I walked through the study area. Some people are making extensions in order to cater for their large families but the building materials they are using are of very poor quality. Yet, the majority of the house owners would like to have their houses extended because most of the low-cost housing are small, one-bed roomed, with a sitting room and a kitchen, bathroom/toilet outside the house. It can be argued that the size and nature of the house reveals much about the people's comfort. Most of the families are very big, with family-sizes ranging from 4 to 10 people. There was a consensus among my respondents that extending their houses was really needed. If they had an opportunity they would be happy to have their houses extended in order to cater for their bigger families. The local authorities acknowledged the existence of poor quality structures in the residential areas like the one shown in plate 6.2. and 6.3. The council is threatening to demolish the structure because those who plan to make extensions must have their building plans approved by the council.

In some places neighbourhoods are developing into shanty compounds. Although, people to some extent have been empowered through ownership of houses, this empowerment can not be sustained by the majority of the beneficiaries. This may imply that though some individuals have been empowered, there is a scenario where many structures of substandard quality have mushroomed. On the other hand a few people, especially those who are still employed and those running big businesses are really proud of owning houses and are doing all the necessary repairs and even making extensions with building materials of acceptable standards by the council. Below in plate 6.7 and plate 6.8 are photos of improved low-income houses. The owner of the house 6.7 invested his entire retirement package to try and renovate his house, and at the moment he has no money to enable him take decent meals on a daily basis and to meet the school fees for his son who is at high school. He said that although he now owns a house of his own, he not certain what sure what the future holds for he as no longer has any money to live on and continue maintaining his house. He still has not yet done the renovations for his bath/toilet room and painting the inside of his house

**Plate 6.7: Showing a partially improved low-cost house with the owner and son seated.**



**Source: Field Photo by Fitzpatrick Chisanga, July 2004.**

**Plate 6.8 showing an improved Low-cost House**



**Source: Field Photo by Albert Chimuka, July 2004**

Home ownership is an opportunity for people with stable incomes while it is a constraint for the unemployed. It is very unfortunate, that the benefits of home ownership while widely perceived have not been universally realized among the low income groups or the poor as this study has revealed. Retsina and Belseky (2002) describes the notion of home ownership as being a construct as the benefits of owning a house are different for different individual groups of people. On the other hand Kemeny (1981) strongly argues that home ownership is a major form of tenure in capitalist societies. Much of the appeal of owning a house lies in the fact that housing policies have been adopted which leave very little choice for most households as to which tenure they can realistically choose.

I have shown in this chapter how people have been empowered through ownership of houses which in a way have enhanced people's economic status. For example, through trading from house premises and renting out rooms or a house. Further, it covered how owning a house amidst financial instability becomes a burden to owners as they are unable to service and maintain their house. Home ownership may not be the answer to economic insecurity among the poor, as those people need permanent solutions by helping them secure economic rights.

The next chapter focuses on the possible relationship between social empowerment and home ownership with reference to identity-orientation, house owners' participation in community management activities, and personal security.



## **CHAPTER SEVEN**

### **HOUSE OWNERSHIP AND SOCIAL EMPOWERMENT**

It is believed that there is a relationship between home ownership and social empowerment. Empowerment as a result of ownership of a house took different dimensions similar to what is shown in figure 3.1 of Chapter Three. For instance from simply ownership of a house (property) or shelter by individuals to being able to get organized and work together as a group or community leading to what is known as collective empowerment. In this chapter I explore the relationship between home ownership and social empowerment, in particular how home ownership has affected people's identity-orientation is discussed and also ways in which home owners participate in community activities in order to improve their neighbourhoods. Finally, I consider the importance of ownership of house as a vital aspect in enhancing personal security.

#### **7.1 Home and Identity**

Most interviewees stated that from the time they became legal owners of the houses they felt more integrated into their community as they are now permanent members. Due to increased feeling of membership, people are more willing to contribute to decision making and take part in activities that are aimed at improving their community in one way or the other. According to the respondents, their sense of permanence or stability has developed as a result of the house ownership. This is due to the fact that when they were tenants, once they default in rental payments to the council or the owner of the house, they were evicted. Considering that many of them are unemployed and have no stable source of income, accommodation was a constant source of concern especially that housing was linked to jobs.

Some house owners reported that they feel part of and a responsibility to their houses and local communities when they own the houses they are staying in. This feeling of membership motivated people to get organized and work together and in this way they

become empowered collectively. This is similar to what is discussed by Rowlands (1998) in Chapter Three. The increased feeling of membership makes people identify themselves with their local communities more than before. This is clear from what house owners were saying during the interviews:

*When you own a house, family stability is assured as one can make long term projects or plans because you know that no one will come and evict you from the house, as it is your permanent home. For example one can engage in farming in the nearby area. As a family we are assured of remaining in one place as long as we want unless we decide to resell or sublet the house for rent (A retiree elderly man).*

Some home owners reported that they feel secured and are assured of assets that their children can inherit. In this way they are encouraged to invest in long term developmental projects as already alluded to in the discussion on economic empowerment in the previous chapter. They also believe ownership of housing strengthens families and encourages the creation of strong neighborhoods as it helps in stopping conflicts between tenants and house owners. As one respondent put it, *I am here to stay because home is here, I now feel stable and committed to take care of the surroundings, it is now different from the time when I was moving from one house to another like a nomad.*

After the privatization of housing, people are identifying themselves with their communities and are – according to themselves – more involved in community activities, which will be discussed in more detail below. Although, house owners now seem to identify themselves with their communities, they revealed that they had no intentions of buying houses before the house ownership programme. This is because it has been a tradition in Zambia for workers to go back to the village to engage in farming when they retire from formal employment.

As mentioned in Chapter Three, Valentine's definition of home does not only refer to a physical structure or shelter but it also refers to a matrix of social relations and has wider symbolic and ideological meanings (Valentine, 2001). A home as described by Saunders

(1990) is a place of permanence and personal security, symbol of order, continuity and physical safety and a sense of place or physical belonging. McDowell (1999) argues that the social construction of identity is based on both material and symbolic representations of home. This distinguishes those who own houses from those who do not. The material meaning of home combines to produce the construction of a particular version of home in different societies. Home occupies a key location between humans and things. Some kind of power is attributed by people to the house and dwelling, with its connotations of shelter and security, pleasure and as a storehouse of memories.

When the concept of home ownership is analyzed critically, it is clear that it has brought in a new understanding of home and identity. For example, prior to the implementation of the home ownership program, people would return to their 'homes' or rural villages to establish or re-establish themselves upon their retirement. But nowadays many people identify themselves with their local urban homes or local communities in which they own a house. The concept of 'Going back to the land' is no longer as popular or heeded as in the past in Zambia when people would go to rural areas to farm. Ferguson (1999) points out that there is a decline of traditionally based customs and practices, and of local mores that created the particularity of one ethnic group or place and distinguished it from other within the urban areas. The reason for this is attributed to the loss of contact with the rural village. Some respondents pointed out that they rarely visit, send remittances, and attend village funerals, initiations or other traditional annual ceremonies due to economic hardships. Many people today when they die are buried within local areas by their families, friends, neighbors, church members which was not the case before. Consequently, people no longer identify themselves with their village 'homes' as they have lost their familial and tribal networks. This implies that even after retirement people are feeling more comfortable to live among the people they are familiar with. Even if they went back home they may not be fully accepted because people are only popular in their village if they keep in touch.

According to McDowell (1999), geographers are concerned with the consequences of modernity, the growing dominance of global forms of capitalism and the assumed loss of

belonging to a local place or 'familiar home'. Meanwhile there is an upcoming intensified, sense of identity with local urban communities. Privatization of housing may thus contribute to the increase in urbanization. This is due to the fact most people are no longer willing to relocate to rural areas even after retiring as mentioned above, as they own houses in urban areas. Other reasons are attributed to the fact that rural areas are not attractive as they are underdeveloped and difficult to get employment.

The home owners expressed the view that as house owners in their communities, they form a 'big family'. On the other hand, it can be strongly argued that some tenants still develop a sense of insecurity, while others become detached from their urban local settings. This is due to the loss of a house as they were or are not in positions to purchase or maintain the houses they have been living in over a long period of time. The implication is that poor families are forced to vacate their houses and leave them for individuals who have means or resources. As stated in Chapter Five, a number of sitting tenants could not afford to buy the houses and were evicted from their homes. This may have affected their identity negatively as they could not afford to purchase the houses they were living in when they were privatized. However, it was difficult to obtain more information on such individuals as tracing them to their new homes was not possible.

Furthermore, the issue of home ownership and identity is influenced by various factors some of which may be both external and internal. In this study, socio-economic conditions are a major factor not only at local level but also at national level. For example, evidence in Chapter Two indicates that privatization of industries and restructuring of government departments led to massive job losses making it difficult for people to purchase houses. The socio-economic status of the groups of house owners determine how homes or localities are defined, maintained and altered through unequal power relations. Social distance is created through social relations between groups and individuals – the 'haves' and 'have-nots'. Home ownership has created greater inequalities or social distances between the poor and the well-off.

## **7.2 Self organization and management in communities**

Communities in the Zambian urban setting are organized in administrative units at different levels. The lowest level is a section which may consist of a few houses. Several sections make up a ward headed by a ward chairperson. This chairperson is a councilor who sits at council meetings such as the District Development Committees (DDCCs) to represent the ward on development issues. This is still the existing organizational structure in the urban areas such as Mufulira. However, the councilors are not involved in everything that communities do, communities take their own initiatives in such activities as cleaning and waste management.

According to the respondents who own the houses, they are now more conscious about, and concerned with their neighborhoods. They are more willing than before to contribute towards the welfare of their communities. They participate in decision making concerning community actions such as waste collection and disposal in the neighborhood and issues of security among others. This is because they realize that any decisions made collectively in the community will definitely affect them in one way or another as they are part and parcel of that community.

There are changes in community activities and operations due to the fact that before people bought the houses, the council and government used to service residential areas by regularly cleaning the surroundings, maintaining the roads, garbage collection and unblocking sewage lines. These tasks are now the obligation of the house owners since handing over of the houses to individual owners; the council has withdrawn their responsibility. Although, home owners get organized and work as a community they do not seem to like this new responsibility, except that they have no choice at the moment. One respondent reported:

*In the past when we paid for the rent, other services like repairing, water, and sewage and garbage collection were taken care of by the councils, but now we have to pay different private companies for different services. This is a constraint especially now that*

*I'm unemployed. This implies that settling of bill, repairs and other services is now a burden (A middle aged male, retrenchee).*

In the low cost residential areas, the council rarely cleans the surroundings or collects garbage. The communities are now themselves taking the responsibility to clean up their environment. But in high cost areas where most residents are committed to pay for such services, private companies mainly collect the garbage on a commercial basis. It follows that people in low cost areas can only come together as a group to clean the surroundings. When they have problems like sewage blockage for which there is no one with required skills in the community, they normally contribute money to have the system cleared.

Sometimes when a problem involves contribution of money some house owners can not afford it. Hence this becomes a draw-back towards keeping their surroundings clean. The people work together to try and make the streets at least passable as there are normally so many potholes and weeds during the rainy season. Alternatively, people clean up the surroundings and they are afterwards paid or given food by the ward councilor. This is termed as 'food for work' because they have to work in order to be given food. This money comes from the ruling party, the Movement for Multiparty Democracy (MMD). In this case the people who participate are those who are in need because they have no steady source of income.

Some interviewees pointed out that though they are happy because they now own houses, they still prefer public housing systems. The reasons advanced are that it was less costly to service and maintain a house as the rentals were highly subsidized and they did not have to do the maintenance by themselves as is the case now. Individual tenants could only pay a small percentage and the rest was paid by their employers. In addition, employees did not have to pay for any repairs, their role was to report any faults or damages. House owners therefore feel that owning a house is a very expensive venture, as they are supposed to pay land rates in addition to other bills.

This form of participation as discussed in Chapter Three by Rahnema, (1992) who argues that this kind of participation is imposed on the people. Meanwhile, alternative development views involving the poor in their poverty alleviation as a means of enabling development to meet everyone's basic needs and reducing poverty.

Friedmann (1992) also points out that participation through social organization such as neighbourhood improvement groups, discussion groups and so forth are not only the means for a more convivial life, they are a source of relevant information, mutual support, and collective action. They connect the household with the outer society. On the other hand, participation in activities such as neighborhood improvements may not be in the interest of the poor people. For example, from the interviews, I got the impression that in most cases people are asked to take part in operations of no interest to them in the name of participation. This is nothing new, according to several authors (Rahnema 1992; VeneKlasen, et al, 2004). Most countries are trying to promote their economic policies in the name of participation as an empowering tool.

Meanwhile some programmes which are said to be empowering or participatory tools create tension among the poor as many of them do not benefit. This is because some forms of participation only benefit institutions and authorities as poor people contribute labour freely. The concept of empowerment just like participation is no longer perceived as a challenge by governments and institutions interested in greater productivity at low cost. Furthermore, participation has become an economic option for most developing countries like Zambia. States commit themselves to financial institutions that promise to provide money to pay debts on the condition that things are done in a participatory manner.

In instances where the governments have to 'adjust' their economies, like Zambia did, it becomes convenient for them to pass on the costs to the poor in the name of participation and self-help. It is in this spirit that the home ownership scheme can be seen, as the government passed on the responsibility of running them to individuals. To participate is thus reduced to the act of taking part in the objective of the economy. Thus the kind of

empowerment through participation associated with the privatization of public rental housing has not benefited the men and women in real terms as they were not consulted and did not participate in the decision-making process. Forrest and Murie (1988) argue that there is much emphasis on home ownership expansion today, and to the neglect of other aspects of housing provision. Consequently, more pressing basic needs such as water and sanitation and street maintenance have taken second place, I have shown here.

Some respondents pointed out that as communities they have to organize themselves in order to enhance security in their areas through formation of 'neighborhood watch' associations. These associations are voluntary organizations by the community members working in conjunction with the police to ensure security in their neighbourhood. In the past, the police used to patrol residential areas. But now the people must raise some money to have a neighborhood watch association. This means they must raise money to establish a police post in their area. In the low-cost housing areas they do not have neighborhood watch associations. Without the patrols by the police and the neighborhood associations at night, there is a lot of crime such as breaking into houses and stealing of fittings like water pipes and electrical gadgets. This is a major concern for many house owners as one interviewee reported below:

*It is good but expensive for us, if we had a neighbourhood watch, security would have been enhanced hence water pipes, cisterns, and manholes would not be stolen. We are all interested in staying in a peaceful area, that's without worrying about crime (Men's views, Focus group discussion).*

There was a consensus among interviewees that there is no security in low cost housing areas and households are invaded by thieves from time to time, therefore residents are always living with a sense of insecurity as security is not guaranteed. I will return to issues of personal security below.

### **7.3 Privatization of Housing as Exclusion**

Privatization and market liberalization is embraced within a broader vision of popular capitalism. This is aimed at encouraging property owning and to bring about a people's capital market, to bring capitalism to the place of work, to streets and even to homes. It was found out during the study that many low income people instead of being fully integrated in their communities have become excluded as they were unable to purchase or manage their houses. Empowerment must help the poor to improve their lifestyles but this kind of participation that cause them to feel excluded as a result of lack of necessary resources needed is not a meaningful one. The term participation in home ownership assumes its very basic meaning and does not have some political implications such as collective action to bring about political action to influence the government.

### **7.4 Political Power through Lobbying**

In Chapter Five, it was clear that many people lost out in the process as they could not purchase the houses they were staying in because among other reasons, some tenants could not afford as the pricing for the houses was beyond their means. However, they did not just sit and fold their arms. They went ahead teaming up in order to lobby politicians in their community to intervene in bringing the prices for houses down. Tenants' efforts were not in vain as politicians responded to their concerns. Considering that the sale of houses coincided with the campaigning period for the 1996 presidential and general elections, the politicians' response was positive. It is important to note that ordinary people actually do have some form of power to influence political decisions in their communities or at national level. People have rights to make particular claims on the government or other institutions that they should help in ensuring access to some freedoms. The impression I got during the field work was that they are aware that the government has an obligation to help them improve their lives but most of them do not even know where and how to make their claim. There was consensus among most respondents that there is lack of knowledge on how they can proceed to fight for their rights and there were no organizations to help them during the sale process. As a result many of the people lost out in the process as they failed to purchase their houses. Home

ownership programme would have helped the poor realize that they are equally entitled to housing like everybody else in the country.

The political dimension of development is increasingly identified as the predominant concern in relation to poverty reduction. Moser and Norton (2001) argue that since politics are essentially about power relations, the link between power and poverty are very important. Human rights approach links human development to the idea that others have duties to facilitate and enhance human development. For instance, in the Zambian context government or politicians had the responsibility to help the low income tenant to acquire houses as their rights.

While top-down laws and legal framework may provide an important normal basis on which to claim rights, in practice, bottom-up mobilization and local advocacy campaigns maybe necessary to achieve success in contestation of claims. As already discussed earlier in the thesis, legal systems become a development constraint, and a human right perspective show that the poor are disempowered in the process. A legal framework may not ensure access in practice since individual households are often incapable of successfully negotiate their way through complex legal processes. In chapter five we saw that some cases on houses are still in court from 1996 to date, and some tenants have just given up fighting for their houses due to the frustrating procedures.

## **7.5 Home Ownership and Personal Security**

It was established in the field that ownership of a house was an important condition for personal privacy. Most house owners explained that they did not have to worry about evictions and rentals anymore. Others also asserted that owning houses has contributed to their sense of personal security in that it has enabled them to enhance their worth or esteem. Respondents emphasized the importance of home ownership in the stability of a family. There was a consensus that house owners especially those who stay in their own houses also known as owner-occupancy may not experience stress of moving from one place to another even when they have no job. While still looking for another job the

family can remain in one place as they are at least assured of their own shelter. As highlighted earlier on within this chapter, the property rights associated with ownership of a house provides people with a degree of control over their homes which can never be matched by rental arrangements.

In this study interviews with house owners revealed that they now enjoy more control over their dwellings than when they were renting. In this way it can be argued that home ownership has contributed to some sense of well-being which cannot be achieved through renting. Therefore, home ownership instills a greater sense of emotional security and a stronger development of self and identity. Considering what the house owners said about a home above, it is clear that owning the house represents some form of security, not only financial as discussed earlier but also emotional.

*When you own a house you have security because you own a place to run to despite not having a source of income. A home is a place of comfort, there are no problems arising from conflicts with the house owners as it is yours. You are safe from the embarrassment of being evicted and therefore you enjoy peace of mind* (Views of house owners during focus group interviews).

The implications for these views are that people enjoy some degree of security in their home which they cannot find elsewhere. Even without a job, you can still be in your house as long as it has been paid for. During fieldwork, house owners reported that they feel their social positions changed with ownership of houses, they feel recognized and respected. They also felt they were no longer on the same level with those who did not own houses. A house is an asset that appreciates in value with time hence this makes house owners satisfied, particularly if it is maintained. People express their sense of belonging through their houses. House owners identify themselves not only with their households but also with their neighborhoods. The sense of ownership or tenure is what makes a difference, not necessarily the building itself. This is in line with what was discussed in the theoretical chapter where it was emphasized that there are other equally

important features attached to a home, such as it being an indicator of personal status and success. It is also a place of permanence and personal security.

According to Saunders “a home is where people construct and develop an independent sense of self and identity” (Saunders, 1990: 290). Ownership of a house is a necessary condition for a secure private realm. On the other hand Retsina and Belsky (2002) argue that home ownership has a variety of impacts on emotional stability. This is as a result of social and personal freedom associated with home ownership which leads to higher levels of self-esteem and perceived control over one’s life.

Therefore, people have a strong attachment for their homes. Hence emotional attachment to the home can be a source of psychological comfort. It can be safely concluded that people develop emotional ties to the places in which they live and this is extended to the community as a whole. No wonder in a study by Malmberg, 1980 cited by (Saunders 1990), shows that people who migrate or who are forcibly removed from their homes to stay in shanty compound may develop depression or distress. Saunders (1990) also argues that when people are obliged to live in environments which they cannot control, unhappiness and resentment are likely to result. This may be the case for many low income people who failed to buy houses.

Furthermore, the fact that people cannot choose where to live reflects a negative side of home ownership on low income people. Some respondents felt that if they had choices, they could not have bought houses in those areas. They felt that the area is generally not a good place to bring up children, because they learn bad things and manners. Some of the social implications of poverty in these areas include brewing and selling of illegal liquor from home for their survival. The consumption of alcohol often leads to ill-behavior and the feeling of increased insecurity for other residents.

### *7.5.1 Gender, Social Empowerment and Security*

From a gender perspective one realizes that issues of housing affect men and women differently. Some authors such as Allan and Crowe, 1988 cited by (McDowell, 1999) argue that males experience comfort at home at the expense of women. Therefore, for some women a home is more of a 'prison' than a 'haven'. This may be true to some extent as a home for some women may be a site of violence and abuse or poverty. Although, it is said that both men and women have equal rights, this does not secure equality because of cultural or traditional constraints. For some it is a place where power relations or gender inequalities are reproduced. This is clear from the illustration below.

In Zambia men enjoy their position as heads of the home and some men end up marginalizing their wives (Ndulo, 1989). One woman during the group interview narrated an event where one business lady had bought a house as the husband had no money because he was unemployed. This led to a lot of quarrelling at home as the husband wanted the house to be registered in his name though he was not the one who paid for it. There was no peace at home until they had the title deed changed to the man's name. From 1998 up to date the husband has not paid the wife. The husband wanted to be associated with the status that goes with the ownership of a house.

Despite the positive psychological effects associated with a home, home ownership has not made a great difference among low-income house owners. As was pointed out earlier in Chapter Five, some vulnerable people such as widows and orphans who could not afford to purchase the houses were evicted. Even some of the low income house owners who have not sold their houses may be leading very stressful lifestyles as they are struggling to pay land and ground rates on time. The council as earlier mentioned has already started issuing out warrants of distress (warning letters) to land rates defaulters. In fact, in some cases, the councils have even started confiscating property belonging to defaulters.

As indicated earlier in the case of the woman who differed with her husband over ownership of the house she had bought, some women experience home negatively as an

oppressive and alienating environment. But this is not the case for all women. Considering what women said during interviews, those who purchased houses expressed pride in ownership and control of the home as this offered them real gains in security as a woman. Women in general feel equally positive about owning homes. Men and women differ in the way they talk about home ownership. For men owning a house is a symbol of status and contributes to their self-esteem, while for women it is mainly in terms of emotional security.

It can be concluded that most of the low income house owners are not very satisfied with their residential status. However, some people seem to have accepted the situation as it is, because they do not have the resources to buy or build houses in low density residential areas. While people seem happy to own houses, they are facing challenges to service and maintain them due to their low income and this has created problems. However, the significance of tenure change remains personal, and is personally and privately celebrated even among some low income house owners. The process of change from renting to owning a house did produce some feelings of personal security that is why many of the respondents showed some pride in owning houses of their own. Those who have the means are showing it through making renovations to the house such as fencing and making extensions.

## **7.6 Conclusion**

This chapter has shown that home ownership does affect personal identity and even the extent to which people participate in community activities aimed at improving their surroundings though, this kind of participation seems to have been imposed on them. The loss of a house has negative impact on people's identity. The chapter also discussed an important aspect of empowerment by showing that ordinary people can have power which can influence political decisions in their communities. Home ownership is also important in enhancing personal security through perceived control over one's dwelling. Therefore, the assertion that there is a relationship between home ownership and empowerment is true to some extent and this can either be in a positive or negative way.

## **CHAPTER EIGHT**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

The summary and conclusion to the findings of this study are given in this chapter. Here my research questions are answered in relation to the theories used to analyze the data generated during fieldwork. I also discuss the practical implications of the findings. Recommendations for the government and other stakeholders are given on the basis of these findings. The recommendations given are a guide to future implementation of such housing projects either by government or other stakeholders. This may contribute to ensure that such projects can be well planned in order to meet the real needs of the people and make the empowerment process meaningful. The study also suggests a way forward for the low income people who still own houses and need to improve on them. Finally, I suggest areas for further research.

The overall objective of this study was to bring out the impact of the house empowerment programme on the lives of low income people. This objective was achieved by answering research questions including: finding out the main reasons for the sale of public rental houses; eligibility criteria as well as how affordable the houses were. Other research questions were to assess whether ownership of houses had helped people improve their houses and their economic status; and finally to find out how ownership has affected people's lives in terms of identity, community participation, and personal security.

#### **8.1 Summary of Findings**

The main reasons for the sale of public rental houses to tenants were basically three. The selling of council houses was as a result of the implementation of neo-liberal economic policies through the process of privatization and Structural Adjustment Programmes (SAPs). This is said to be a way of relieving the government of its financial burdens as the responsibility of maintenance is passed on to the house owners. This study found out

that the second reason for privatizing public housing was that the government wanted to detach housing provision from employment as the case was from the past. The employees are to look for their own accommodation once employed and the employer in some cases must be responsible enough to pay the employee housing allowance but the government does not meet its obligation in most cases. Thirdly, the selling of houses was aimed at empowering the majority of the people particularly the poor and this was the most emphasized reason. The house owners were to assume the new responsibility of maintaining and improving their houses as most of them are very old and need renovation. Although the third reason, according to the official documents, seemed to be the major reason for selling houses, in reality as discussed in this thesis this cause was not given priority to ensure that the poor benefited as they were said to be the target group for the projects.

In principle, the criteria for the sale of houses required that people were Zambian citizens and legal tenants in possession of a tenancy card. But in cases where the original tenant had died, the surviving spouse or child of eighteen years and above, were deemed legal tenants and eligible to purchase the house. The eligible tenants were expected to declare interest to purchase the house within thirty days of receiving the letter of offer. But in practice, as highlighted in this thesis, this was not always followed and there was no special treatment across gender and socio-economic lines to ensure that vulnerable groups had a chance to own a house they rented. The consequence of this was that many people, particularly the poor and women may have lost out despite being eligible.

While the cost of the houses were reasonably low and many people managed to buy them, still a number of low-income people could not afford to buy houses they had lived in for many years as many of them were unemployed and had no steady source of income. Subsequently, a number of them were evicted from the houses they occupied as there were no deliberate measures put in place to help them purchase the houses. The economic impact of the sale of houses varied depending on individual circumstances. While some experienced positive changes in their economic status, others only had slight improvements and for some the changes were insignificant or they just maintained their

original status. In some cases, people actually became worse off. Generally, just the very fact that people had their own houses made them feel comfortable economically as it represented some economic value which could be converted into cash in times of need. The different ways in which people achieved changes in their economic status included re-selling the houses, subletting them for rent or being able to do some form of business from their house premises as discussed in detail in Chapter Six.

In terms of maintenance and improving the houses they had bought, it came out clearly through interviews and my own observations that a number of new house owners have improved or extended their houses. This was particularly the case for those who are still in employment and are able to invest in their new properties. On the other hand, most of the people in the low-income group are unable to improve on their house due to financial constraints.

As a result of owning houses, people now identify themselves more with their homes and local communities. This has compelled people to be more responsible for their houses and local communities making it possible for them to organize themselves and work collectively towards improving their neighborhoods. The fact that new house owners live in their own houses has made them feel more secure and in control of their lives. They feel more stable in their residences because they are no longer facing the uncertainties associated with rented accommodation. On the other hand, owning houses has brought new challenges of paying land rates to the local authority and most people are unable to settle these rates and are now threatened with repossession of their houses by the council. Besides, not everyone experienced the above positive changes in the same way as some people never bought the houses and others who were even eligible could not afford to buy and were evicted as highlighted in this thesis. In addition, high density areas in which low income people bought houses are not good enough and they could have liked to live in better areas.

## **8.2 Conclusion**

Empowerment as defined in Chapter Three is a process through which people take control over their lives, gain ability to do things and make decisions. This study has shown that empowerment experienced as a result of ownership of a house took different forms from simply shelter to economic, social and psychological aspects. The ownership of house as a property or an asset has enhanced some people's economic status and their economic security. Ownership of a house evokes a feeling of belonging, stability and security – due to perceived control over one's own life. This is very important as far as personal and collective empowerment is concerned as analyzed in Chapter Seven. The study has also established that social empowerment as a result of ownership has strengthened neighborhoods.

The exercise of privatization of public rental houses was not only empowering but also disempowering to some groups of individuals. This is because people who failed to purchase houses offered to them, and thus were socially excluded and consequently disempowered. In addition financial instability puts the low income households at risk of losing their homes. With such considerations in mind it can be concluded that the housing programme has largely contributed to inequalities instead of empowering the poor. It is important to note that lack of economic security caused many people to be homeless. Ownership of a house is only a temporal solution to the economic security, as it rarely leads to meaningful economic empowerment for the vulnerable members of a society. On the other hand, the right perspective demands that the state to help the homeless and poor people secure housing rights, by empowering them; bring to an end forced evictions; secure tenure rights; and promote equal access to housing. In addition basic housing services such as water and sanitation must be accessible to the people.

Different households were empowered or disempowered differently either as individuals or collectively as groups according to their socio-economic status and gender. These different economic circumstances of people are determined by the economic policies in Zambia such as SAP and privatization which are a basis for a liberalized and free market economy. In turn, the country's economy is also influenced by the wider global economic

policies. Therefore the realization of human rights and the implementation of programmes aimed at empowering the poor men and women in turn are affected negatively. For example no deliberate policies or measures were made to give priority to the vulnerable groups to assist them acquire houses of their own. Although, many people have been empowered, the implication of government withdrawal from the provision of housing is that the poor people's access to housing is reduced. This will also make the achievement of the UN-habitat declaration of ensuring adequate shelter for all as a way of realizing housing rights difficult.

While the house empowerment programme has achieved a measure of empowerment for some people, it has also widened the gap between the poor and the well-off, which further marginalizes the poor. Home ownership seems to be an excuse for government's failure to provide adequate housing for all citizens. On the other hand home ownership in itself may not be the solution to empowerment, though it is considered to be a poverty alleviation strategy by the government through making people participate in improving their own lives.

The privatization of council housing in Zambia was done under the banner of empowerment through participation and that people must maintain and improve the houses. It is with this view that this study explored various ways in which the poor may have been empowered or otherwise disempowered and whether they are able to sustain this empowerment. As discussed in Chapter Three of this thesis, alternative development is considered to have been fashionable because it came upon a crisis in development thinking, as it matched general doubts about the role of the state, both among the neo-liberals and from the point of human rights. The alternative discourse was a way of being progressive without being overly radical and without putting forward a clear ideology.

Participation is viewed as an important aspect in any democratic state. For example, the sale of public rental houses in Zambia was seen as a process of empowering people or making them participate in the improvement of their welfare. However, participation is hence reduced to the act of partaking in the objective of the economy. With this view in

mind I have indicated that the Zambian government's sale of public rental houses was to get rid of the responsibility of providing and maintaining houses for citizens, as the restructuring of the economy required budget cuts on public services. This may also imply that those who had no resources to pay for the purchase of their houses were left out as they would not participate. Hence this thesis attempted to analyze whether the sale of public housing to the low income group has benefited them as participation and empowerment is sometimes used to legitimize actions that ends up marginalizing the poor.

It should be noted that though the government emphasized its will to empower the poor through participation, this kind of participation left the ideology of alternative development behind. Participation was just imposed on the poor as they were not consulted or involved in the whole process. In this regard ownership of a house has not been an empowering tool to many low income men and women, as it has not brought about meaningful changes in poor people's lives. The privatization of housing resulted in people shunning returning to their rural homelands even after retiring. This has serious implications on urbanization levels posing a challenge on urban infrastructure as well as the provision of social services.

Therefore, the house empowerment programme as a government top-down project did not address the real needs of most poor households as it was less inclusive because it took the mainstream approach when planning and implementing the housing project. All in all, home ownership contributed to empowerment as it increased people's wellbeing to a limited extent. It also helped secure people's rights to housing to some extent. However, the home ownership programme did not significantly contribute to the alleviation of poverty among the poor. The poverty situation has made it difficult for people to upgrade their houses to reasonable standards. On the other hand most of the house owners are unable to regularly settle land and ground rates, and their houses are already at risk of being repossessed by the council. Generally, the sale of public rental houses did not give money to the local authority as the houses were not sold at economic prices. Considering that there is still a huge number of people country-wide in need of adequate housing, this

is a clear indication that the housing project only solved the housing problem to a very limited extent

### **8.3 Recommendations**

The existence of poverty among low income people inhibits their full and effective enjoyment of rights, denying their full participation as both agents and beneficiaries in housing programmes. There is need for state intervention to ensure that the poor become empowered through such projects. On basis of the findings of this study, I came up with some recommendations and suggestions to the government and all stake holders in housing issues. These are aimed at helping policy-makers come up with workable strategies and implement housing projects which will meet real housing needs of the most vulnerable members of the society.

- In order to realize the housing rights of vulnerable groups including those of women to access adequate housing, protection against violence and evictions, relevant policies and laws must be put in place and fully enforced to support the empowerment processes through participation.
- In order to make a meaningful contribution to poverty alleviation, the home ownership programme should have been accompanied by the creation of employment opportunities or other income generating activities.
- To help the low-income home-owners to upgrade their houses to approved or acceptable standards, the use of affordable local building materials should be demonstrated and promoted by the local authority.
- Many of my respondents wish they could have home-owners' associations, community based and co-operative housing development initiatives must be initiated and encourage community participation in the development of neighborhoods through identifying problems and exploring resources for loans to

improve houses and give owners necessary strength for involvement in decision-making processes

#### **8.4 Suggestion for further study**

This study explored the impact of the home ownership programme on the low income groups in Mufulira town. However, due to time limitation this study was only adequate to answer research questions raised in this thesis. Therefore, it may have not covered all the aspects that maybe deemed relevant to this topic. Particularly, I suggest two issues for further research on areas not covered in this study.

1. Making a follow up on tenants who were evicted as a result of failure to purchase their houses due to financial constraints and went to settle in shanty compounds in order to get full story of the impact of home ownership programme on the poor.
2. Similar studies as this one may be carried out in other towns or cities within the country in order to compare the impact of the housing programme and the findings can be a base for future planning and implementation of similar programmes.

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## Appendices

### Interview Guide (Questions for Government Officials)

Gender: \_\_\_\_\_ Age group: \_\_\_\_\_ Position: \_\_\_\_\_ Date: \_\_\_\_\_

1. Would you please describe changes that have taken place in housing policy in Zambia?
2. Can you comment in more detail about the 1996 housing policy?
3. What was the government's main aim for the sale of council, government pool, and mine houses to sitting tenants?
4. In your view, would you say that this aim has been achieved?
5. With reference to the sale of council and mine houses, what criteria were used to determine the eligibility of the tenant to purchase the house?
6. Was there a deliberate measure to ensure that women who were entitled to buy houses were not left out?
7. What complaints in general, if any, have you been receiving in regard to the sale of houses?
8. Were there cases of tenants complaining of being evicted or victimized during the period when the houses were being sold?
9. In particular, have there been complaints by women and/or other vulnerable groups such as the unemployed, aged and orphans who did not Purchase houses they were entitled to?
10. What were the costs of different houses in the country and how were these costs determined?
11. Could you describe the mode of payment towards the purchase of houses?
12. Were all the eligible sitting tenants who were offered to buy houses able to pay for their houses?
13. What measures were put in place to assist tenants who could not afford paying towards the purchasing of the house?

14. How did the sale of the houses relate to the over all economic policies and Programmes in the country at the time.
15. In what ways has market liberalization and Structural Adjustment Programmes (SAPs) affected the housing sector/ policies in Zambia?
16. From your own understanding what is meant by the term empowerment with reference to housing?
17. In what specific ways has the housing program benefited targeted group?
18. What is the importance of homeownership for the people?
19. What were the constraints or difficulties faced during the implementation of the 1996 policy of selling public rental houses to tenants?
20. What are the future plans for housing policy in the country?

**END**

### **Interview Guide (Mufulira Municipal Council Authorities)**

Gender: \_\_\_\_\_ Age group: \_\_\_\_\_ Position: \_\_\_\_\_ Date: \_\_\_\_\_

1. Would you please describe changes that have taken place in housing provision in Mufulira district?
2. Can you comment in more detail about the 1996 housing policy?
3. What was the government's main aim for the sale of council, government pool, and mine houses to sitting tenants?
4. In your view, would you say that this aim has been achieved?
5. With reference to the sale of council and mine houses, what criteria were used to determine the eligibility of the tenant to purchase the house here in mufulira?
6. Was there a deliberate measure to ensure that women who were entitled to buy houses were not left out?
7. What complaints in general, if any, have you been receiving in regard to the sale of houses in this town?
8. Were there cases of tenants complaining of being evicted or victimized during the period when the houses were being sold?
9. In particular, have there been complaints by women and other vulnerable groups such as the unemployed, the aged and orphaned children who did not Purchase houses they were entitled to?
10. What was the cost of houses in the low cost areas in this town and how was this cost determined?
11. Could you describe the mode of payment towards the purchase of houses?
12. Were all the eligible sitting tenants who were offered to buy houses able to pay for them in your town?
13. What measures were put in place to assist tenants who could not afford paying towards the purchasing of the house?
14. How did the sale of the houses relate to the economic situation of the city?

15. In what ways has market liberalization and Structural Adjustment Programmes (SAPs) affected the housing sector/ policies in Zambia?
16. From your own understanding what is meant by the term empowerment with reference to housing?
17. In what specific ways has the housing program benefited targeted group?
18. What is the importance of home ownership for the people?
19. What were the constraints or difficulties faced during the implementation of the 1996 policy of selling public rental houses to tenants?
20. What are the future plans for housing policy in the country?

**END.**

**INTERVIEW GUIDE** (Individual Interviews/ Focus Group Discussions with House Owners).

Residential Address (house no :) \_\_\_\_\_ Gender: \_\_\_\_ Age group: \_\_\_\_\_  
\_\_\_\_\_ Marital Status: \_\_\_\_\_ Family Size: \_\_\_\_\_ Education  
Level: \_\_\_\_\_ Occupation: \_\_\_\_\_ Income range: \_\_\_\_\_  
other sources of income: \_\_\_\_\_

1. Ownership of houses and security of tenure (title deeds).
2. Social position and community participation.
3. Residential area status
4. Maintenance, servicing and improvements on the house.
5. Importance of house ownership for stability in lives of owners.
6. Preference between private ownership and public rented house
7. Community identity and cooperation
8. Changes in community activities and operations
9. Changes in their lives (benefits / constraints of house ownership).
10. Effect of house ownership in terms of economic, social security, health and stability.
11. Privatization and employment
12. Suggestions / Comments.

End.

**INTERVIEW GUIDE** (For House Owners) to be Administered by Research Assistants.

Residential Address (house no :) \_\_\_\_\_ Gender: \_\_\_\_\_ Age group: \_\_\_\_\_  
\_\_\_\_\_ Marital Status: \_\_\_\_\_ Family Size: \_\_\_\_\_ Education  
Level: \_\_\_\_\_ Occupation: \_\_\_\_\_ Income range: \_\_\_\_\_  
other sources of income: \_\_\_\_\_

I would like to ask you some questions about present housing situation.

1. How many rooms does your house have?
2. Do you rent / or own this house?
3. In which year did you move to this house?
4. In whose name is the house registered?
5. Do you have plans to move from this house either in a short or long term?  
Explain:

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.....  
.....

6. Comparing yourself with someone who owns / rents the house what are the main advantages of being a tenant?

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7. And what are the main disadvantages?

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8. What changes in your personal life has your ownership of a house brought?

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9. Has your ownership of the house helped you in other aspects of life such as acquiring loans and credits?

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.....

10. Do you now feel more part of your community than you felt before buying the house?

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11. Before you bought this house, did you ever consider buying a house? If yes or no, why?

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12. Are there any repairs which you feel need to be done to your house? If yes what are they?

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.....

13. Is there any particular reason why they have not been repaired?

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14. Have you done any of the following things to your house since you bought / moved in? (painting the walls, replacing broken windows, fencing, padlocks, leaking water pipes inside the house, extensions, electrical sockets / wiring, bath room, toilet etc)

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.....  
.....

15. What is your means of survival or how do you make your living?-----

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16. Suppose your income level were to increase in future say by double. How would you use the extra money? -----

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17. Are you involved in any community activities? Specify

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18. What is your comment on the sale of council and mine houses in Mufulira?

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**END.**

