



## **Zambia's implementation of the housing empowerment programs in the era of neo-liberal policies: Gains and losses, A case of Mufulira**

**Christcola Basila**

Department of Social Sciences, Chalimbana University, Lusaka, Zambia

### **Abstract**

This study examines the effects of the implementation of Zambia's home ownership scheme in an attempt to help low-income men and women realize their housing rights. A qualitative methodology was employed to gain a deep understanding of the subject matter. The theoretical perspective used in this study is based on alternative development and Gender and Development (GAD). The study found that houses were sold to: fulfil 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 was considerably low, and many people bought their houses, but some people were evicted as they could not afford due to economic hardships and malpractices in the process. Some of those who bought houses face a challenge in maintaining them and paying land rates. 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 were 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.

**Keywords:** housing rights, empowerment, home ownership, alternative development, privatization, gender and development (GAD)

### **1. Introduction**

Zambia as a developing country still has a huge need for essential services and infrastructure, particularly in the area of housing. This study examines the effects of Zambia's housing scheme involving the sale of public rental houses to sitting tenants. In particular, it explores whether the privatization of public houses contributed to the realization of housing rights by men and women in low-income areas. The study was conducted in Mufulira town of Zambia.

### **2. Background of the Study**

#### **2.1 Housing as a Human Right**

Housing as a human right is increasingly urgent as urban populations grow at a rapid rate, particularly in developing countries, where more than 1 billion people currently live in substandard housing conditions (UN-Habitat, 2004) <sup>[1]</sup>. 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) <sup>[1]</sup>.

In this study, an overall human rights-based approach is discussed. It 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 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.

#### **2.2 Housing Provision in Zambia**

#### **Colonial Housing Policy**

The provision of housing in Zambia has changed 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 past years.

Housing provision in the colonial era was guided by the African Ordinance of 1948, which provided the institutional framework for the housing sector. Municipalities were 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. The job-seeking migrant workers were immediately repatriated on retirement (MoLGH, 2002:7) <sup>[17]</sup>. One of the severe limitations of this housing policy was that it was discriminatory and 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 (Tipple, 1981) <sup>[3]</sup>.

#### **Post-Colonial Housing Policy**

Independence brought about the changes in the colonial settlement and housing policies; the restrictive administrative and legal barrier that had denied the Africans the freedom of movement were removed. This resulted in sudden migration of people from rural to urban areas mainly to enjoy what was previously denied. According to MoLGH (2002) <sup>[17]</sup>, in terms of urban planning and development, the authorities were not ready, and it was not their priority to cater to the sudden influx of people. In March 1964, a conference was convened by the minister of Housing and

Social Development to work out a housing policy. The policy, was biased towards the high-density urban areas and the government was to subsidize low-cost housing through grants amounting to 50 per cent.

The National Housing Authority Act was passed in 1971 to deal with the challenges of housing. The Act provided for better development and control of housing throughout the country and allowed for the 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 the national level. The NHA was also mandated to promote home ownership by the introduction of house purchase schemes. 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 apparent expense of social housing for the poor and elderly (MoLGH, 2002) <sup>[17]</sup>.

The National Development Plans from the first to the seventh factored in the issue of housing but there is still housing deficit in Zambia. For instance, the First National Development Plan (FNDP), 1966-72 and subsequently, the Second National Development Plan (SNDP) 1971-1976, the government embarked on housing programs to construct 4,750 houses annually with the hope of solving the crisis (Mwimba, 2002:8) <sup>[4]</sup>. 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 Presidential Housing Initiative (PHI), a project by NHA, was 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 Need for adequate Housing in Zambia**

In Zambia, the problem of housing is too significant to be ignored with a housing shortfall of 846,000 units then (Ministry of Local Government and Housing (MoLGH, 1996a:15) <sup>[14]</sup>. In 2018, the housing stock stood at 2.5 million, catering for 16 million people with a deficit of 2 million houses (Lungu, 2018) <sup>[6]</sup>. Besides there are a large number of homeless people, so many families are living in substandard housing which badly needs renovation or replacement.

Inappropriate laws relating to land tenure systems, inadequate budgetary allocation for the 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. The main goal of the housing policy was to provide adequate and affordable housing for all income groups in Zambia. Among other aspects of the policy, the most important for this study is home-ownership as a basic human right. However, home-ownership in this study is about the sale of public rental houses to the low-income group as a way of empowering

them. The study reflects the effects of the process of the sale of the houses to residents of Mufulira town on the Copperbelt Province of Zambia.

### **2.3 Housing in Mufulira Town**

Mufulira's population in 1999 was 204,104 people. This town is one of the country's chief copper-mining centres. Mufulira is one of the towns on the Copperbelt that was seen as a prospect for jobs and wealth, especially after independence. However, with the privatization of the mines and restructuring of most government department, unemployment was estimated to be over 60 per cent of the population of the town. While many people were 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) <sup>[7]</sup>. Mufulira is divided into residential areas with houses predominantly owned by the council and the mining company. Residential areas are categorized as high-cost areas, medium cost, and low-cost housing. Individuals own the houses in squatter settlements. The study concentrated on low-cost housing formerly council houses in the following 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. However, these were not vertical movements as people only relocated to areas of same residential status, such as within the low-cost category.

### **3. Statement of the Problem**

Increasing the number of house owners must be a priority in many countries as it is a basic need as well as a human right. Zambia in 1996 formulated a comprehensive housing policy aimed at the provision of adequate and affordable housing, especially for low-income groups. The major results the housing policy were the sale of most government pool, council, parastatal and mine houses to sitting tenants and the revival of the housing construction industry; and allocation of serviced plots in housing development areas for people who can build their own houses. Many of the poor sitting tenants have been exploited by the wealthy tenants who can buy or rent a house at a 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 (Mbatu-Mwengwe, 2001; Musonda, 2004.) <sup>[9, 10]</sup>. 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 explores the process of the sale of public rental houses to sitting tenants as an attempt to help low-income groups realize their rights through the acquisition of houses. The housing scheme coincided with the implementation of Neo-Liberal policies of Structural Adjustments (SAPs) and privatization in which many companies and mines were privatized leading to massive job losses, a condition which disadvantaged some sitting tenants. The study reports on the findings on the process of the sale of public rental houses by

addressing the following: reasons for the sale of houses; eligibility criteria; and the changed role of councils.

### Research Aim

The study aims to examine the effects of Zambia's housing empowerment scheme in helping the majority of the people realize the basic need and housing rights, particularly the low-income men and women in Mufulira town through the sale of public rental houses to the sitting tenants.

### Research Questions

- What were the main reasons for the sale of public rental houses to tenants?
- What were the eligibility criteria for the purchase of houses?
- How affordable were the houses to ensure that low-income people realize their rights?
- What is the new role of government and local councils after the sale of public rental houses which were also a source of their revenues?

## 4. Theoretical Framework

The theoretical perspective for this study is based on alternative development theory and Gender and Development (GAD). Under these theories, two concepts 'rights and empowerment' have been employed to analyze the findings of this study as they mainly focus on improving people's lives, particularly the poor.

### 4.1 Alternative Development Theory

Alternative approaches to development emerged in the 1970s as a critique of 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 (Friedmann, 1992) <sup>[11]</sup>.

Pieterse (2001) <sup>[12]</sup> points out that alternative development has been concerned with practices of development such as participatory and people-centred approaches and with redefining the goals of development. Mainstream development has combined its emphasis on economic growth with a people-centred 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 considering gender issues.

This study will employ the concept of participation to analyze the outcome of the housing empowerment scheme in Mufulira. Participation entails engaging people in actions that will lead to the improvement of their lives. This implies that ordinary people are potential agents of their own development. It is through participating that people become empowered.

'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 (Friedmann, 1992) <sup>[11]</sup>. The concept of empowerment is very important in discussing how the sale of public rental houses and the process have

impacted on people's lives in Zambia, particularly the low-income Mufulira residents.

### 4.2 Gender and Development (GAD)

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.

Empowerment tools must take into consideration the gender dimension and socio-economic aspect 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) <sup>[19]</sup>. The issues of housing may have had different impacts on both men and women. Hence it is important also to take a gender perspective when implementing housing programs. 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.

Although rights are universal, they may affect women and men differently due to different cultural contexts. This study 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.

## 5. Research Methodology

### 5.1 Qualitative Approach

The study employed a qualitative case research design. Qualitative methods through the use of individual in-depth, and focus group interviews and simple observations enabled me to gain a broader understanding of people's views and feelings about the effects/impacts of the home-ownership project. It followed that the results were qualitatively analyzed.

### 5.2 Sources of Data

#### Secondary Data

Secondary information was gathered from the government departments. The information in the 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 about housing in Zambia. The secondary information also includes literature from other studies in order to give validity to the study.

### **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. Besides, two group interviews were helpful to generate information during the study. Information was also obtained through observations and photographing during the fieldwork.

### **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.

### **5.3 Selection Procedure of Respondents**

Twenty-four (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, eight from Kantanshi, and another eight from Kamuchanga residential area). 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. 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 a position to represent the government's position on the house empowerment scheme.

### **5.4 Field Observation and Photographing**

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. The house owners had a task to maintain and improve their houses.

### **5.5 Data Processing and Analysis**

In this study, thematic data analysis was used to analyse interviews and focus group discussion generated data. The researchers transcribed interview notes from individuals and groups; regrouping up of some responses by the question; regrouped data under various themes emerging from research questions, and final categorisation was done for results write up. Finally, the categories and connections were made, and relationships between theory and empirical established; thus, concepts made operational or challenged, although, concepts in this study were operationalised before fieldwork. The researchers used content analysis to analyse the relevant document on housing in Zambia.

### **5.6 Validity of the Study**

In this study, triangulation of data sources and methods of data collection ensured the validity of the research. The researchers used in-depth individual interviews, group discussions, observations and document review. Information was obtained from low-income house owners, governmental officials, policy documents and official reports on sale of houses and housing programmes in Zambia as already mentioned under sources of data.

### **6. Data Presentation, Discussion and Analysis**

In this section, the study analyses and discusses the research finding in relation to the research questions. The information in this section was obtained through interviews with key informants as well as from official documents.

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

An official report on housing in Zambia by (MoLGH, 2000) <sup>[14]</sup>, 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 per cent subsidy allowed 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 monthly. Hence there was an accumulation of salary arrears.

A second and inter-related reason for selling the houses was 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) <sup>[14]</sup>, 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. Thus, the government tried to encourage home-ownership 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 of 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.

Empowerment must be a process through which people take control of their lifestyles as Visvanathan *et al.* (1997) <sup>[15]</sup> 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 the 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.

Changing economic conditions, the interventions of international financial institutions and the processes of the global restructuring 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) <sup>[16]</sup>.

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 become richer. This is because 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.

## 6.2 Criteria used to determine the eligibility of the tenant to purchase a house

The official circular by MoLGH (1996b, No:2) <sup>[14]</sup> 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 more than one person could purchase one house, 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 anyone to buy. Then 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 as the elderly man was only waiting for the title deed to be processed. When he went to the council, he 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 had 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 section under the GAD approach. This is also true in the case of home-ownership. 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) <sup>[14]</sup> 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 the 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 were automatically to become the legal tenant. Thus, 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.

**6.3 Affordability of the Houses**

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) [14].

Once an offer has been made and accepted, payments for the houses were to be completed within 18 months while a non-refundable 10 per cent deposit of the purchase price of the house was to be paid within 45 days from the date of the 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, the government would offer the relevant discounts. The housing stock in Zambia and Mufulira is classified into low, medium and high-cost housing. 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 1:** Deductions made on houses offered for sale

Low-cost houses	High and Medium cost houses
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) [14]

The total number of council housing units in Zambia and on the Copper belt offered for sale in 1996 is shown in table 1.1 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 1.1:** 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
Copperbelt	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) [17]

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 instalments within nine 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 1.1. As shown in the same figure, more people in the low-income category failed to pay for houses than there were in the high-income category. For mineworkers 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 monthly 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 5-140 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 per cent discount. However, those kinds of tenants, according to the council, were very few as most employees had been without salaries for several months, and these could not pay rentals regularly. Tenants who could manage to pay the full purchase price within 60 days from the date of the 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 the 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 Kansuwa, 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. Consequently, many failed to pay for their houses. On the other hand, as we have already seen in the theoretical section, 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, and some officials enriched themselves through purchasing many houses for themselves. In some cases, houses were overpriced by the local authorities; hence, many low-income people would give up buying the house (MoLGH, 2000) <sup>[17]</sup>. 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) <sup>[19]</sup>. 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. 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 to 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 concerning public housing issues.

#### **6.4 Redefining the role of government and local councils**

From the information 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. Under these conditions, housing will likely 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 an implication on how the councils operate.

#### **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. The tenants were teaming together to lobby politicians 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 would 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' to exchange houses for outstanding salary and leave arrears, bonuses, and terminal benefits. The unemployed tenants were to find their 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.

### **New sources of revenue for the councils**

Currently, the major source of income for the councils is ground and 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, 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 (Muscoda, 2004). Those who had acquired houses, but who are not in a position to regularly pay rates may lose their houses.

### **7. Conclusion**

The right to adequate housing is an essential element of the right to an adequate standard of living. It is still the duty of states regardless of political, economic and cultural systems, to promote and protect all human rights and freedoms. 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 is 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 need housing were reached.

### **8. Recommendations**

Based on the findings of this study, the following are the recommendations and suggestions to the government and all stakeholders in housing issues.

- Poor families were adversely affected as they could not afford to buy the house they were in. There is need for socio-economic impact assessment in national policy-making before such projected are implemented.
- 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 from the planning stage.
- 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. This would have enabled all sitting tenants to afford the purchase of houses.

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