

Characteristics of House Ownership and Tenancy Status in Informal Settlements in the City of Kitwe in Zambia

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Abstract The evolution and development of informal settlements is hypothesized to be associated with the denial of the urban poor and the low income individual's access to urban residential land for housing development. Though this assertion is strongly defended by most urban planners and local government decision makers, the emerging hypothesis, which seems to have some validity, is the significant role played by small scale landlords in the supply of housing in the informal housing market to generate rentals from the low income. It is purported in the literature that, the rapid growth of informal settlements within some major cities in the developing world is as a result of small scale landlords who build houses in informal settlements to be rented out to the needy. This is an intriguing assertion that requires some empirical investigation. The paper is an attempt to validate the assertion with respect to the mushrooming and growth of informal settlements in the City of Kitwe in Zambia which is encircled with approximately thirty informal settlements. The evidence from the research proved that, a large segment of the urban residents lives in rental accommodation in squatter settlements. The supply of informal rental housing built without following planning procedures or local authority by-laws is growing much faster than formal housing. Furthermore, house-building in informal settlements by entrepreneurial landlords or informal residents takes place without regard to planning rules or construction standards.

Keywords Small Scale landlords, Housing Market, Informal Settlement, Tenants, Kitwe

1. Introduction

The immense growth of informal settlements in developing countries is alarming. The increasing number of people living in less-than-desirable conditions attests to the absence of effective solutions and the need for adequate and affordable shelter. According to UN-HABITAT [1] (2003), nearly one billion people are slum or informal dwellers [2] [3]. This number is likely to grow to an estimated 1.43 billion by 2020 or double to about 2 billion by 2030. This unprecedented urban growth in the face of increasing poverty and social inequality, and the projected increase in the number of people living in slums mean that the United Nations Millennium Development goal (MDG) 7 Target 11 to improve the lives of at least 100 million slum dwellers by 2020 should be considered the absolute bare minimum that the international community should aim for.

Faced with this challenge, man's living environment has become a subject of serious scrutiny and concern for its users in today's contemporary world [4]. Zambia is one of the most urbanized countries in Sub-Sahara Africa with about 47

percent of its population living in urban areas and 70 percent of these reside in informal slum settlements [5] [6]. The percentage of urban population by province ranges between 78 and 82 percent for Copperbelt and Lusaka Provinces respectively, to 9 percent for Eastern Province [7]. Of the 47 percent, approximately half live in the cities on the Copperbelt. The population growth rate for slums in Zambian urban settlements as recorded by UN-HABITAT in 2001 is 3 percent annually. Informal settlements are a common feature of all municipalities in Zambia. Their growth is characterized by the brisk transactions in the informal housing market. Unlike the formal housing market, the suppliers of the informal housing market are perceived as exploiters of the low income in the society.

For years, the debate on housing in developing countries focused on the idea of informal settlements as a vehicle of ownership for the poor through self-help processes. For instance, research on informal rental transactions in South Africa indicated that the primary source of supply of this form of accommodation is small scale subsistence landlords who are often older and poorer than their tenants and are women [9]. Nevertheless, the assumption of many self-help theorists is that, everybody in a squatter settlement is an owner (or potential owner) was never true. Evidence from different countries such as Kenya [10], Tanzania [11], South Africa [12] and Brazil [13], proves that a large segment of

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the urban poor lives in rental accommodation in squatter settlements and informal sub-divisions. In a similar vein, the Social Housing Foundation [14] reiterated that informal rental is a vitally important and growing part of the housing market for the poor in South Africa [15] [16]. In a context of deteriorating economic conditions, and with the land scarcity pushing the poor to the outskirts, invasions are less frequent. For some families, ownership even in its cheapest form has become increasingly inaccessible. As ownership becomes less feasible, rental and shared housing become more frequent options among poor households [17]. In the South African case, the concept of the backyard squatting has become the order of the day whereby in some instances the tenants often provide their own structures on the space rented from the landlord and therefore may also be suppliers of accommodation [18]. Backyard dwellings are informal shacks, typically erected by their occupiers in the yards of other properties and are uniquely South African [19]. The City of Cape Town housing estimated in 2006 that 75,400 households live in backyard dwellings [20]. Letting yard space is perceived by some housing experts as the direct response to the failures of housing policies to recognize poor people's poverty as well as their uses and understandings of land and property [21]. Surveys in some unplanned settlements have revealed that small scale landlords develop rental housing units and improve existing houses leading to expansion of informal settlements in urban areas basically as form livelihood strategies [22].

Table 1. Urban Centres and Number of Informal Settlements in Zambia [8]

| Urban Centre | Population Size | Number of Informal Settlements |
|---------------|------------------|--------------------------------|
| Lusaka | 1,220,085 | 45 |
| Ndola | 318,636 | 31 |
| Kitwe | 365,464 | 35 |
| Kabwe | 142,040 | 10 |
| Livingstone | 99,424 | 17 |
| Choma | 170,926 | 6 |
| Chingola | 147,051 | 5 |
| Mufulira | 113,121 | 12 |
| Luanshya | 107,182 | 8 |
| Chililabombwe | 63,371 | 4 |
| Solwezi | 167,336 | 14 |
| Total | 2,914,636 | 187 |

Source: Peoples Process on Poverty and housing, CSO 2010

In general, the continuous expansion of informal settlements have seen as products of failed policies, bad governance, corruption, inappropriate regulation, dysfunctional land markets, unresponsive financial systems and a fundamental lack of political will and innovation [23]. Informal settlements development and expansion is fuelled by a combination of rapid rural-to-urban migration, spiraling

urban poverty, the inability of the urban poor to access affordable land for housing and insecure land tenure [24].

The paper draws its major concern from the growing challenge of informal settlements in the context of unprecedented urban growth and increasing poverty and inequality. It aims to bring out the factors leading to the expansion of informal settlements and the evolution of informal housing entrepreneurs and the expansion of the rental housing phenomenon in the market not as exploitation but a solution to the acute housing shortage in the urban areas.

2. The Problem

The City of Kitwe and other urban areas on the Copperbelt Province of Zambia are experiencing the development of new informal settlements and expansion of existing ones. As long as informal settlements continue to evolve, develop and expand unsustainably, the settlements will continue to occupy and encroach on contested spaces in the cities and thus continue to be a source of environmental, social and moral problems. Urban populations in Zambia have increased explosively in the past 50 years, and continue to do so as the number of people born in cities increase and as people continue to migrate from rural areas to urban areas. The rate of creation of formal sector urban employment is well below the expected growth rate of the urban labour force, thus, in all probability, the majority of the city and urban entrants (i.e., as residents) are most likely to be informal settlement residents. The observed trend in other parts of the world especially in Kibera (Kenya) and Soweto (South Africa) is that the expansion of slum housing is as a result of small scale housing entrepreneurs from high and middle income classes who build homes to generate capital. The speculation is that, the housing development and delivery system in other parts of the developing world might prevail in Zambia, i.e., the middle and high income individuals who are comparatively higher on the social ladder of development might be the main drivers of the housing market in the informal settlements. The other school of thought is that, even low-income individuals living in informal settlements and low-income formal townships like Buchi, Kamitondo, Chimwemwe (located in Kitwe) and others might be land and housing development speculators.

With about 60% of the Zambian urban population being in the low-income bracket who cannot afford the high formal housing prices, this has created an increased demand for informal housing which in return has motivated housing developers from other income groups to infiltrate into the informal rental sub-market by constructing affordable housing using cheaper building materials for rent to the urban poor.

Based on the factors highlighted above the following questions evolved:

- What is the housing ownership tenure pattern in informal settlements in Kitwe?*

- b) *What is the nature of the rental sub-market in informal settlements of Kitwe?*
- c) *What are the factors influencing the demand and supply of rental housing in informal settlements in Kitwe?*
- d) *What are the legislative instruments that support or constrain the functioning of the informal housing development and rental housing?*
- e) *What are the effects of informal housing development and rental housing on the spatial urban development in Kitwe?*

3. The Study Area Profile

The study areas are settlements located in the City of Kitwe. Kitwe is in the central part of the Copperbelt Province and lies on a gentle sloping plain at a mean attitude of about 1295 metres above sea level between 12 ° and 13 ° East, and longitudes 27 ° and 29 ° South. The city covers an area of 777 square kilometres and links major districts and urban areas such as Mufulira, Chingola, Luanshya, Ndola and Kalulushi [25]. The history of Kitwe is traced to the beginning of mining on the Copperbelt region. Kitwe is the third largest city in Zambia and was founded in 1936. It achieved Municipal status in 1954 and City status in 1967. In the last twenty years, Kitwe experienced rapid environmental deterioration and a plethora of development related problems. The city has 23.8% of the Copperbelt Province population with a labour force participation rate of about 48-58% and unemployed population of about 32.6% (CSO, 2000) [26]. Based on the Census Statistical Office (CSO) 2000 report, the population for Kitwe stands at 388,646 with an estimated 1.1% annual growth rate. In terms of population density, the city is 484 persons per square kilometre and it has an overall dependency ratio of 80.3% with child and aged dependency ratios at 77.95% and 2.5% respectively. In terms of economic structure and activities, the city is the most industrialized on the Copperbelt, with the core economic activity being mining and mining oriented activities. Commerce and trade is on the increase due to the revitalization and resuscitation of the copper mines. This is evidenced by the increase of both formal and informal commercial activities.

The city of Kitwe like the other cities in Zambia is expanding physically as a result of the uncontrolled evolution, growth and expansion of informal settlements. The history of informal settlements in Kitwe can be traced back to the discovery of workable copper ore on the Copperbelt around the 1920s that made the territory an economic centre of gravity and accentuated the disparity between rural and urban economic opportunities for Africans. With the establishment of mining activities in Kitwe, it became obvious that there was need for employment. However, potential labourers were constrained on their mobility from the rural areas to urban areas. The colonialists only provided housing to workers while immigrants that

were unemployed built their own houses. This led to the creation of squatter settlements for charcoal vendors in the mid fifties. The local authority turned a blind eye to their presence because they located outside colonial local authority boundaries. Some of the settlements are Mufuchani and Kamatipa which are presently within the city boundary. The removal of travel restrictions that were imposed by the colonial administration after independence led to an increased rural-urban drift of people in search of employment opportunities and perceived good life. This situation ultimately led to increasing urban housing demand that has never been satisfied up to-date. This has led to continued proliferation and expansion of informal settlements in Kitwe with 90% of the settlements being on the northern and eastern non-mining areas of the city along the western banks of the Kafue River.

Table 2. Population Growth Pattern of Kitwe

| Year | 1969 | 1980 | 1990 | 2000 | 2008 |
|----------------------|---------|---------|---------|---------|---------|
| Population | 159,178 | 266,286 | 338,207 | 388,646 | 424,251 |
| Change in Population | - | 107,108 | 71,921 | 50,339 | 35,552 |
| Percentage Growth | - | 67.29 | 27.01 | 14.88 | 10.62 |

Source: Nsemiwe 2006 [27]

Note: The Population figure 424, 251 was estimated using the annual growth rate of 1.1 %, similarly the percentage growth was calculated.

The statistics depicted by Table 3 indicate that between 1997 and 2005, five new settlements were established increasing the number of settlements to 25 in the city [29]. Between 2005 and 2008, three new informal settlements were identified. Furthermore, between 2005 and 2007, a total of 6174 additional informal housing units were built indicating that the process of informal settlement evolution and development is on-going. The city has experienced an increase in the informal settlement population from 158, 704 in 2005 to a total population of 178,526 residents (accommodated in 35,143 housing units) in 2007.

In 2005, approximately 40.9% of the population resided in informal settlements [30]. The city has experienced an increase in the number of informal residents with approximately 42.78% of the city's population residing in informal settlements. This figure falls within the range of 43-71% given in the UN-HABITAT 2003 report [31], indicating that urban residents of most large cities of developing countries live in informal settlements. The irony is that all the settlements are located at the periphery of the city along the Kafue River except for Kandabwe which is on the Zambia Consolidated Copper Mines reserved mining land. This has made it difficult for the city to expand hence forcing the planning authorities to concentrate on infilling and rezoning of public open spaces, land for recreation schools and churches for residential development for the elite and affluent [32].

Table 3. Population and Number of Housing Units in Kitwe's Informal Settlements in 1997, 2005 and 2008

| Settlement | Year formed | 1997 | | 2005 | | 2007-2008 | |
|--------------|-------------|---------------|---------------|---------------|----------------|---------------|----------------|
| | | Housing Units | Pop. | Housing Units | Pop. | Housing Units | Pop. |
| Amco | - | - | - | 14 | 67 | 87 | 520 |
| Amlew | - | - | - | - | - | 106 | 632 |
| Chankalamo | - | - | - | - | - | - | 2,858 |
| Chipata | 1966 | 519 | 2,598 | 624 | 4,600 | 739 | 6,012 |
| Ipusukilo | 1970s | 4000 | 25,000 | 5,000 | 35,000 | 6000 | 45,000 |
| Itimpi | 1969 | 1900 | 8,000 | 1950 | 10,000 | 2000 | 11,000 |
| Kakolo | 1970 | - | - | - | - | 235 | 1,880 |
| Kamakonde | 1962 | 770 | 4,672 | 830 | 9,000 | 465 | 3,720 |
| Kamatipa | 1955 | 2500 | 15,000 | 2550 | 15,700 | 2800 | 18,000 |
| Kamfinsa | 1969 | 150 | 900 | 182 | 3,008 | 376 | 9,000 |
| Kandabwe | 1973 | 358 | 2,500 | - | - | 907 | 7,256 |
| Kansengu | - | - | - | - | - | 79 | 776 |
| Luangwa II | 1970 | 670 | 3,350 | 865 | 6,000 | 1200 | 7,000 |
| Mackenzie | - | - | - | - | - | 113 | 678 |
| Magazine | 1980s | - | - | 11 | 66 | 11 | 80 |
| Mailange | - | - | - | - | - | 210 | 1,680 |
| Maposa | 1974 | 255 | 1,500 | 270 | 1,800 | 320 | 2,080 |
| Mufuchani | 1950s | 381 | 2,723 | 381 | 3,000 | 323 | 2,583 |
| Mugala | 1990s | - | - | 20 | 57 | 387 | 3,096 |
| Mulenga | 1975 | 1185 | 9,905 | 2700 | 15,000 | 3000 | 18,000 |
| Mulyata | 2000s | - | - | - | - | 106 | 1,280 |
| Musonda | - | - | - | 431 | 3,700 | 900 | 5,800 |
| Mwaiseni | 1957 | 542 | 2,760 | 542 | 3,700 | 545 | 4,360 |
| Racecourse | 1972 | 2033 | 15,00 | 2600 | 15,630 | 2700 | 18,200 |
| Robert | 1973 | 184 | 1,104 | 348 | 2,000 | 415 | 3,100 |
| Salamano | - | - | - | 276 | 2,126 | 1000 | 4,000 |
| St. Anthony | 1963 | 156 | 1,248 | 280 | 2,000 | 542 | 4,036 |
| Zamtan | 1969 | 821 | 4,105 | 920 | 4,600 | 950 | 6,000 |
| Total | | 19,963 | 95,661 | 29,191 | 158,704 | 35,143 | 178,526 |

Source: Information gathered from the Department of Community Development, Environment and Health services of Kitwe City Council 2008 [28]

4. Literature Review

In the last ten years, studies on rental housing have experienced a remarkable expansion. The following discussion covers issues such as informal housing and accommodation, rental housing policies and their failures, the variety of rental forms in informal environments, their role as income generators, the nature of the demand and supply including the unique phenomenon of backyard squatting, and the landlord-tenant relationship.

Tenants of informal rental housing tend to be young and are usually at the bottom third income bracket of population. Gilbert [33] (1983) identified two stereotypes of the demand

for informal rentals. The first is based on Turner's 'bridge header' model (1968): the 'upwardly mobile migrant who chooses to rent until obtaining a secure job and then moves with his family to ownership in a spontaneous settlement.' The second stereotype is the 'stagnating tenant' suggested by Van der Linden [34] (1994): the poor family unable to own because of the unavailability of land and "which rents only as an unsatisfactory alternative."

Informal rental housing has certain inherent advantages from the individual's point of view, such as low initial investment and greater flexibility for future tenure options. This makes it a preferred alternative for more mobile younger households, the floating population and new

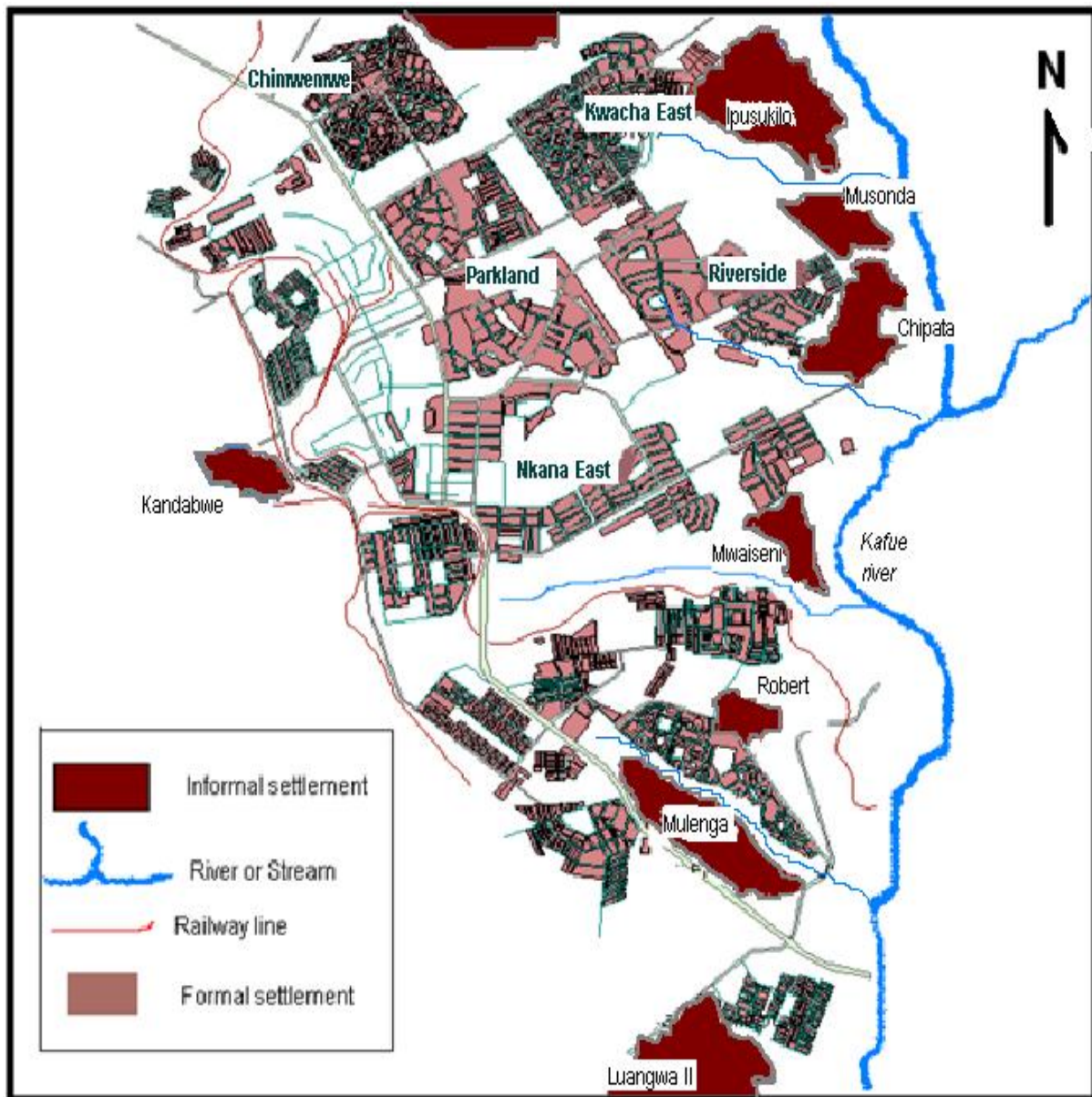
migrants to seek aid on the informal housing market.

4.1. The Suppliers of Informal Housing

Landlordism in squatter settlements seems to vary between two extremes: the small scale landlord renting one or two spare rooms, and the 'professional' landlord that speculates with the demand of cheap housing [35]. Several studies report widespread petty landlordism, but no evidence of speculative practice (Watson, 2009, Lemanski, 2009, Gilbert, 2008, South African Social Housing Foundation., 2008, Bank, 2007) [36]. The list is endless. Gilbert (2008) [37], hinted that, landlords are much less influential than they were before in the sense that the rich and powerful are more likely to invest in shares, land or commercial; properties leaving the ownership of rental housing to a

myriad of small landlords.

Others have found a completely reverse situation. Practically, the whole squatter sector in Nairobi constitutes a rental sub-market exploited by elite [38]. In Ghana, the practice has been the construction of traditional compound houses which were conducive for renting for beginners of life. However, there is shift in paradigm whereby the potential landlords are more inclined to purchase from real estate agents. Turner (1987) [39] in Poona, India, and in Thika, Kenya, described a similar form of landlord operation based on illegal slum development for rent. Gilbert and Varley [40] (1991), in Guadalajara and Puebla, Mexico, reported a mixture of both types with slight predominance of small scale landlords.



Source: Modified by authors using ArcGIS, 2014

Figure 1. Map Showing some of the Informal Settlements in Kitwe

Rentals as Source of Income

Room letting often contributes to supplement incomes of poor households. Some landlords can even improve their housing status from the low cost rentals derived from these informal subdivisions. In Bangkok, slum dwellers have improved their status in this manner [41]. In Karachi, there is also a similar phenomenon: room letting in informal subdivisions has helped dwellers to finance the improvement and enlargement of their houses. Indeed, informal rentals seem to play a financial role for some low-income home-owners. Most evidence from Latin America suggests that, rentals are a way to generate extra income rather than a way to make profits. In Bucaramanga, Colombia, approximately 90 percent of landlords rent to supplement low incomes. Similar findings, but in lesser degree, have been reported on Mexico, Chile, and Venezuela [42].

In Jakarta, research by Marcussen (1990) [43] showed an increasing trend in number and variety of rental options in peripheral 'kampungs'. As in Karachi, room letting plays a supporting role for most households and frequently it contributes to finance house extensions. Quite often, the rental forms develop in small-entrepreneurship combining room letting, shops, small home-based industries and sub-division and sale of plots. Although it is clear commercial bias, the system may be characterized as subsistence rent farming, and is in this sense an aspect of the household economy [44] (ibid).

Landlords or home-owners rent for a range of reasons. Renting serves as a safety net against precarious employment, meeting household expenditure, housing improvements, a regular source of income when moving from waged employment to own account forms of employment, capital investment and rotation in business, as a form of pension after retirement and old age and as investment for the next generation.

Demand for housing can either be based on need or as a choice of tenure. The choice in the formal market is usually posed between owning or renting a house [45]. In informal sub-markets the options include home ownership through squatter or illegal subdivisions, or rentals such as a bed, a room, a house or a piece of land [46].

Studies have also shown that, there is no direct correlation between tenure choice and social class or income groups because households with the same level of income choose different forms of tenure and *vice versa* [47]. Although choices can only be made within the constraints which determine what is available, where and at what price, even the most disadvantaged section of the population usually has more than one alternative to choose from". Van Lindert (1991) [48], analyzing housing shelter strategies in low income groups in Bamako (Mali) and La Paz (Bolivia) argued that, both the "choice" and "constraint" arguments can apply to different social categories within the same income bracket.

According to Cocatto (1996) [49] and Wadhwa (1988, 1989), [50] location and affordability are the strongest factors influencing housing preferences. Mehta and Mehta

(1989) [51], related housing preferences to households' stage in life cycle, and distinguish a set of three determinants or regions, i.e., socio-demographic and economic characteristics, the level of affordability, and the perception of housing opportunities and prices. At an early stage in life cycle, households base their preferences on their housing background and their primary housing needs. In the second phase, their preference is influenced mostly by the perception of affordability and the awareness of housing opportunities in the market. Finally, the third stage comprises a process of housing adjustment driven by changes in aspirations and mismatches between housing type and need. This suggests the use of models where age is interacted with the main determinants of tenure choice to adjust for the different stages in life cycle. Daniere (1992) [52] indicated that, family size, education, income and mobility are powerful forces explaining tenure choice in Cairo and Manila.

Grootaert and Dubois [53] (1988) used maximum likelihood probity to analyze tenure choice between owning or renting in informal settlements of Ivory Coast cities, concluding that stage in the life-cycle and mobility are the two prime determinants of tenancy status. Similarly, based on a logic model for Ibadan, Nigeria, it was concluded that, income investment motivation for ownership, number of children, house head gender, life cycle-variables, duration of stay in the city and access to land on the basis of ethnic qualification is the main determinants of housing tenure [54]. Huang and Clark in China, using a multilevel modelling technique, demonstrated that, tenure choice in Chinese slums is affected by socioeconomic characteristics, formal housing market mechanisms and institutional factors, with the relationship among the state, work units and households still playing important roles in tenure decisions [55].

Jacobs and Savedoff (1999) [56] used data from two cities in Panama to evaluate the determinants of tenure choice in the context of two models. In the first model, households choose between owning or renting, while the second model classifies households as buyers (finish housing), renters or builders (progressive housing). Their results showed that, life cycle variables influence the decision between owning and renting, whereas choosing between buying a complete housing unit or progressive building it, depends on income and assets levels. Similar conclusions were reached by Koizumi and McCann (2006) [57], who did an empirical study on housing tenure in Panama. They concluded that the extended models perform better in identifying which household characteristics are associated with a particular tenure option. Their results suggested that, the age of household head and the numbers of economic dependants are the key factors to explain choice between renting or buying a dwelling. On the other hand, education and income levels explain whether the household purchases a plot to build or a complete dwelling unit.

In Tanzania, a report by University College of Lands and Architectural Studies (UCLAS) and ILO [58], indicated that, in Hananasif unplanned settlement, in Dar-es-Salaam, there

were approximately 20,000 residents (5,045 households) in 1,777 residential housing units. They further indicated that there is a strong rental housing sector though there is low degree of absentee landlordism (i.e., 70% of the households as tenants and 30% house owners. Nguluma (2003) [59] also disclosed that the house owners in Hana Nasif supplement their regular income through renting out rooms while others depend entirely on their income from rent. His study revealed intriguing statistics, i.e., 17% of landlords interviewed own 2 or 3 houses in the settlement which they rent out. Majority of landlords (72%) have increased the number of units they rent out; 60% had created between 1 and 3 additional units since upgrading started, 12% have even increased their stock by 4 to 6 units. Twenty-two percent (22%) of landlords in 2005 rent out the same number of residential rooms they already let before upgrading 7. In total, the housing stock has grown by 84% between 1994 and 2005.

Informal rental housing has been integrated as one of livelihood opportunities, especially as income and employment generation activities (building construction), catalyzing housing densification and crowding (ibid).

Similarly, in another study by UN-Habitat (2002), it was noted that much of the squatter land in Kibera has been acquired or allocated by politicians and government employees with enough influence to ensure that they are not displaced. In its sample of 120 landlords, 41 per cent were government officers (the majority of them were Kikuyu), 16 per cent were politicians, and 42 per cent were other absentee owners who visited Kibera occasionally. Only a handful of the structures belonged to people who lived in the slums. This is unlike the situation in Mathare and Pumwani, where a large number of investors are residents who lived at a level fairly similar to their tenants and demonstrated a keen

interest in maintaining the community and improving it [60].

In Nairobi, 70% of the urban population lives in slums. In the case of Nairobi, 80% of the slum dwellers live in rental shacks which are profitable to their owners. The surprise is that most tenants pay each year an estimated rental amount of US\$31 million (Ksh 2.35 billion) [61]. Rents in Nairobi's slums increase with number of rooms and are higher for units that have permanent walls and floors, as well as those with connections to electricity or piped water. They are higher in neighborhoods that have a public school, and the division in which a unit is located imposes a premium or discount on the rental value.

5. Research Methodology

The research used purposive and stratified cluster sampling methods to ensure that the sample was adequately representative as well as generating maximum variation. Based on twenty-eight (28) informal settlements with a total population of 117,172 residents accommodated in 17,589 housing units, eight (8) largest settlements were selected at random (see Table 4). The housing unit was used as a sampling element. A sample size of 350 households was selected. The questionnaires were administered to the respondents in the eight informal settlements and distributed based on the number of housing units in each settlement as illustrated in Table 4.

Based on the descriptive statistics on head of household responses, contingency tables were generated to test for Chi-square and statistical tests of significance between specific variables. The following section presents the analyses of the data generated for the study.

Table 4. Questionnaire Distribution in the Eight Informal Settlements

| Settlement | Legal Status | Approximate population | Housing Units | Questionnaires Administered | Percentage (%) |
|--------------|----------------|------------------------|---------------|-----------------------------|----------------|
| Chipata | Not recognized | 6,012 | 739 | 25 | 7.1 |
| Kamatipa | Recognized | 25,000 | 2,960 | 40 | 11.4 |
| Luangwa II | Recognized | 7,000 | 1,200 | 30 | 8.6 |
| Mulenga | Recognized | 18,000 | 3,000 | 50 | 14.3 |
| Musonda | Recognized | 5,800 | 900 | 29 | 8.3 |
| Mwaiseni | Recognized | 4,360 | 545 | 20 | 5.7 |
| Racecourse | Recognized | 16,000 | 2,700 | 50 | 14.3 |
| Ipusukilo | Recognized | 45,000 | 6,000 | 106 | 30.3 |
| Total | | 117,172 | 17,589 | 350 | 100.0 |

Source: Kitwe City Council Planning Department report, 2006

6. Data Analyses

The analysis focused on assessing the house ownership patterns, nature of the informal rental housing market and its main actors in informal settlements in Kitwe. The analysis aimed at ascertaining the factors that influence the demand and supply of informal rental housing in the settlements. The analysis begins with the descriptive statistics of socio-demographic characteristics of the respondent (see Table 5). It was realized that male headed-households dominated the female-headed households with approximately 80% representation with female-headed households accounting for 18% of the households. However, it should be stated that, most of the interviews were conducted with women because the males were out for work or undertaking income-generating.

A gender differentiation of tasks that emerged showed that whilst more male adults were engaged in wage employment, a few number of women were involved in trading (selling fruit and vegetables in formal settlements) to supplement household income. Few women found to be in wage employment were mostly employed as housemaids and salespersons.

Based on sample of 350 respondents, the results indicated that, almost 98% of the household heads in the informal settlements were above the age of 20. Education indicators showed that about 78% of adult slum residents reported having completed primary school. The survey data indicated that, 56% of the household heads have had secondary school education. However, about 90% of the respondents with secondary school education during the interview stated they did not complete due to financial constraints, pregnancies and most of them were grade 9 drop-outs. It could also be discerned that only 37% of the respondents had a chance to undertake primary education and only 1% of the household never went to school.

The survey revealed that, 35.4% of the household heads were in formal employment with 46% of the respondents being informal employees. About 14% of the respondents were unemployed and 4% of the respondents were retirees. The level of education affects the occupational status of slum families. A significant number of formal workers interviewed were employed as guards, mechanics, labourers, drivers, carpenters, clerks and government employees. Though 35% of the household heads were formally employed, about 90% are in the lower income bracket earning less than K1, 000 (\$ 285).

The major sources of income of the respondents are piecework categorized as wage employment, small-scale business (vending), housekeeping, housing rentals farming and formal employment. It was found that, 60% of the respondents earning in the range K100 - K200 were in the informal sector mostly working as housemaids or doing occasional and very irregular jobs paid per hour (piecework).

Table 5. Socio-demographic Characteristics of the Respondents

| Characteristics | Categories | Frequency | Percentage |
|--|------------------|------------|------------|
| Gender | Male | 276 | 78.9 |
| | Female | 74 | 21.1 |
| | Total | 350 | 100 |
| Age of Head of Household | Below 20years | 2 | 0.6 |
| | 20-29 years | 53 | 15.1 |
| | 30-39 years | 141 | 40.3 |
| | Above 40 years | 154 | 44 |
| | Total | 350 | 100 |
| Number of households in the house | One Household | 182 | 52 |
| | Two Households | 120 | 34.3 |
| | Three Households | 33 | 9.4 |
| | Four Households | 12 | 3.4 |
| | Five Households | 2 | 0.6 |
| | Six Households | 1 | 0.1 |
| | Total | 350 | 100 |
| Size of the household | 1-2 persons | 17 | 4.9 |
| | 3-4 persons | 91 | 26 |
| | 5-6 persons | 110 | 31.4 |
| | 7 and above | 132 | 37.7 |
| | Total | 350 | 100 |
| Marital Status | Single | 15 | 4.3 |
| | Married | 278 | 79.4 |
| | Divorced | 12 | 3.4 |
| | Widow/Widower | 42 | 12 |
| | Separated | 3 | 0.9 |
| | Total | 350 | 100 |
| Education Status | None | 4 | 1.1 |
| | Primary | 130 | 37.1 |
| | Secondary | 196 | 56 |
| | Tertiary/College | 20 | 5.7 |
| | Total | 350 | 100 |
| Monthly Income | Less than K100 | 21 | 6.1 |
| | K101-K200 | 55 | 15.7 |
| | K201-K500 | 115 | 32.8 |
| | K501-K1000 | 118 | 33.7 |
| | Above K1000 | 36 | 10.3 |
| | None | 5 | 1.4 |
| | Total | 350 | 100 |

Source: Data compiled during the analysis

About 62% of heads of household earning between K201 - K500 are employed in the informal sector with 30% in formal employment. It was also ascertained that 54% of the respondents earning between K501 - K1,000 were in formal employment while 42% were employed in the informal sector. The respondents with a monthly income above K1,000 accounted for 10.4% of the household heads with approximately a third-quarter being in formal employment.

It was further realized that, 79% of the heads of household were married. About 76% of the married respondents were above the age of 30 and the rest were in cohort group 20–29. Interestingly, about 12% of the households were widowed (40 widows and 2 widowers).

Further analyses revealed that, 52% of the plots had single households occupying them. Houses or plots with two households accounted for 34.3% of the housing units in the informal settlements in Kitwe. Houses or plots occupied by three households accounted for 9.4% with plots occupied by four households constituting 3.4% of the housing units or plots respectively. One major issue identified was overcrowding.

People choose or find themselves living in informal housing for many reasons. The research aimed at establishing the reasons why the settlers prefer to live in the settlement instead of other residential neighbourhoods in Kitwe. This was important in determining the factors that influence the demand of informal rental housing. The analysis indicated that 91% of the respondents stated low income, inability to afford any other accommodation and freedom from paying rent as the main reason for deciding to live in the settlement. Informal housing was found to be cheap and affordable hence, the decision to live in informal settlements. It was also observed that, 28% of the respondents' decision to settle in squatter settlements was due to influence from relatives, tribesmen and friends or workmates. About 30% of the respondents stated that their decision to live in the settlement was based on affordable rentals, and some of the residents relocating from formal settlements within Kitwe. Most of the former formal settlement residents were those that had sold their formal houses or put them on rent to earn an income. The results revealed that, 15% of the respondents were influenced by easy access to land or plots and the low cost of living; without electricity and water bills, housing rates and waste collection fees. Approximately 16% of the respondents disclosed that easy access to the place of work and their informal networks as being the main reason. Other reasons included low educational attainment, unemployment and lack of adequate formal housing due to the government's failure to provide housing for the urban poor.

The owner-occupancy rate in the informal settlements is higher than that in the city as a whole. Specifically, in the eight of Kitwe's largest informal settlements, the results indicated that, 37% of the households are rent-paying tenants (rather than home-owning squatters). The Table 6 indicates

that 62% of the respondents own the units in which they live (owner-occupants). Within this group of structure owners, 24.6 percent rent out at least one room and are "resident landlords."

The results indicated that, 13% of the respondents owned houses in the same settlement or other informal settlements in Kitwe and that their monthly rental earnings range between K30 – K300 (\$4.75 - \$47.50). It was also revealed that 37% of the respondents had future plans of extending their houses for either renting or accommodating the expanding households or simply make improvements to their houses in response to informal settlement upgrading programmes.

Tenancy contracts in slums are based on verbal agreements. The high tenancy rates in the slums appear to reflect on the problem facing the city as a whole, i.e., households across different income classes have difficulty owning property in Kitwe. The findings suggested that, it is crucial to view the problem of tenancy in the slums as part of a larger city-wide issue.

One significant issue revealed by the research was that, 73% of the informal settlers, i.e., both owner-occupants and tenants, have lived in rented accommodation before. As shown in Table 6, about 39% of the respondents have been tenants before in the same settlement with 9% being tenants before in other informal settlements in Kitwe. Nearly 25% of the respondents have lived in rented accommodation in the formal settlements in Kitwe. This indicate that when people move to informal settlements, most of them decide to rent before they find land or a house to purchase as years go by.

The analysis indicated that, 44% of the houses were constructed by the occupants. About 12% of the respondents claimed that, they purchased the houses, while 6% of the owner-occupants stated that, they purchased the houses including the plot and later redeveloped the houses by making improvements to them. Nearly 38% of the respondents fell out of categories because they could not provide the information on method of acquisition since they were tenants or care-takers.

The research further indicated that 42% of the respondents acquired land from private individuals (8.9% obtaining land from relatives) through extra-illegal subdivisions but did not know how the former land owner acquired the land. About 12% of the respondents acquired the plots from municipality (City Council) official. This was common among recent houses constructed in overspill areas during the upgrading programmes. They claimed that the Kitwe City Council delegated the duty of delivering of plots to the Chairman of the Residents Development Committee (RDC) who also works under the directives of the Ward Councilor. As indicated in Table 6, 9% of the respondents obtained the land or plots from politicians (mainly Councillors). The earliest settlers inhabited the settlements in the late 1960s and early 1970s. At that time, the plots were demarcated and sold by local leaders who were also addressed as chairmen.

Table 6. Housing and Tenancy Characteristics of Respondents

| Characteristics | Categories | Frequency | Percentage |
|---|-----------------------------------|------------|------------|
| Type of Tenure | Renting or Tenant | 132 | 37.7 |
| | Owner Occupied | 216 | 61.7 |
| | Caretaker | 2 | 0.6 |
| | Total | 350 | 100 |
| Previous Residing Settlement | Outside Kitwe | 94 | 26.9 |
| | Same Settlement | 136 | 38.9 |
| | Other Informal Settlement | 33 | 9.4 |
| | Formal Settlement in Kitwe | 87 | 24.8 |
| | Total | 350 | 100 |
| Method of Acquisition of house | Tenant | 133 | 38 |
| | Self Constructed | 154 | 44 |
| | Purchased | 41 | 11.7 |
| | Purchased and Reconstructed | 22 | 6.3 |
| | Total | 350 | 100 |
| Source of Plot or Land for Housing | Tenant | 132 | 37.7 |
| | Self | 11 | 3.1 |
| | Relative | 17 | 4.9 |
| | Private Individual | 117 | 33.4 |
| | Municipal Official | 41 | 11.7 |
| | Politician | 32 | 9.2 |
| | Total | 350 | 100 |
| Year of Construction or Purchase | Tenant | 134 | 38.3 |
| | 1970-1979 | 21 | 6 |
| | 1980-1989 | 18 | 5 |
| | 1990-1999 | 50 | 14.4 |
| | After 2000 | 127 | 36.3 |
| | Total | 350 | 100 |
| Reasons for Renting in the Slum | Owner Occupant | 215 | 61.4 |
| | Unavailability of Land for Plot | 95 | 27 |
| | Location to Place of Work network | 30 | 11.5 |
| | Total | 350 | 100 |

Source: Data compiled during the analysis

Nonetheless, it can be realized that politics have played a major role in the development or perpetuation of informal settlements in the city. Most parcels of land or plots are allocated by the Chairman on political party lines (the Chairman is a politician working under the directives of the Ward Councillor).

The research showed that, the development of housing in informal settlements is continuous. The results also indicate that, 5.5% of the housing units were constructed in the 1970s with 5% constituting the houses developed in the 1980s respectively. These are the oldest buildings in the informal settlements that have undergone renovations. Virtually, 38% of the housing units fell out of categories because no information was collected on the year of construction since they were being occupied by tenants or care-takers.

Several factors influence tenure decisions. The survey revealed that, 27% of the respondents were influenced by the pressure to accommodate the expanding household size. Due to expanding households, more rooms were required to accommodate the families leading to higher rentals. It was cheaper and affordable to build housing structures than continue to rent. About 8% of the respondents (owner-occupants) had to purchase their houses because there was urgent need for a dwelling and thought purchasing a house was time-saving than building their own structures. It was also revealed that, 12% of the respondents mentioned rentals as being expensive in the long run, forced evictions and insecurity of tenure as the main reasons for constructing or purchasing a house. About 5% stated marriage as a contributing factor because they could not continue to live with parents.

There are several factors that contribute to making the right choices between owner-occupancy and tenancy. One of the factors that influenced informal settlers to rent was the issue of affordability, relating cost of accommodation with income. Tenants also assigned high priority to location at the time of making the decision on tenure. Location was in terms of distance to the place of work and to their informal networks. The study revealed that, 13% of the respondents (tenants) perceived renting as a means of saving in order to construct their own housing structure in the future.

The survey identified two main types of landlords: resident (slum) landlords and absentee landlords. Slum or resident landlords are house owners who reside in the same settlement including those from other informal settlements. Absentee landlords reside in formal settlements. Within this group of landlords 51 percent rent out at least one house, with 33% of the landlords not residing on the same plot (slum landlords) and 18% sharing the plots with the renters by sub-letting the main house on the plot (resident landlords). Interestingly, most of the houses in the settlements belong to people who live in the slums. About 49% of structure owners are, hence, absentee landlords. Table 6 indicated that 1.7% of the respondents stated that, the landlords were from high cost residential areas representing 2.2% of the landlords. It was also revealed that, 7.4% of the respondents resided in houses owned by middle income residents representing 18% of the

landlords. From Table 6, the statistics indicated that, 9.1% of the respondents were residing in houses owned by low income residents. Therefore, it was deduced that, in Kitwe, part of the squatter settlements constitutes a rental sub-market exploited by elite from other formal settlements.

7. Two Variable Analyses Using the Contingency Table

The variables of length of stay in the settlement and type of tenure were examined through a cross tabulation technique. The variables were analyzed using Chi-Square test and the Pearson Chi-Square value was found to be significant ($\chi^2 = 91.186$, $df = 8$) as shown in Table 7. It was concluded that, there is a relationship between the length of stay and tenure choice. The association is based on the approximate significant value which is less than .05 (i.e., $p < .05$). This is reflected by the increase in percentage of the owner-occupants as the residents' length of stay in the settlement increases. This is accompanied by the decrease in the percentage of tenants as most of them become owner-occupants.

In summary, it can be concluded that, as their length of stay in the settlement increases, tenants decide to become owner-occupants because they become aware of the means to homeownership. The other factors for the change of tenure include expanding households and rentals being expensive on the long-run. Table 7 shows the results of the cross tabulation of type of tenure and the length of stay in the settlement.

The cross tabulation analysis was undertaken to ascertain whether there is an association between the 'wish to extend or build another house' and the age of the respondent. Table 7 shows the statistical findings of the cross tabulation. The chi-square test value was found to be considerable ($\chi^2 = 79.74$, $df = 6$, $p < 0.001$). The result represents a positive association between the two variables.

8. Factors Leading to Increased Demand of Informal Rental Housing in Kitwe

The Kitwe City Council is aware of the increase in informal housing in informal settlements. The main factors perceived to have led to increased demand of informal rental housing in Kitwe include:

- i) Inadequate and unaffordable formal housing leading to high demand of cheap housing.
- ii) Land alienation and Deed Registry procedures are highly centralized and cumbersome making it difficult for the low-income to access land
- iii) Rapid population increase and industrial growth in the city
- iv) Discrimination of the poor in assessing land for housing development
- v) Political interference and corruption in the land delivery system
- vi) Unemployment and income poverty: source of income for informal house owners
- vii) Home owners do not pay to the Council and therefore can lease out more than one house at a time

Table 7. Cross Tabulation Results for Length of Stay in the Settlement

| Cross Tabulation | Contingency Table size | Degree of freedom | Chi-Square Test Value | Phi Values | Approx. Sig. |
|--|------------------------|-------------------|-----------------------|------------|--------------|
| Length of stay in the settlement vs. type of tenure | 5 x 3 | 8 | 91.186 | .861 | .000 |
| Length of stay in the settlement vs. Method of Acquisition of land | 5 x 4 | 12 | 90.208 | .508 | .000 |
| Length of stay in the settlement vs. Year of Construction/purchase | 5 x 6 | 20 | 139.183 | .631 | .000 |
| Age of the Household Head vs. Number of Habitable Rooms | 4 x 4 | 9 | 57.233 | .504 | .000 |
| Age of the Household Head vs. Renting out Rooms of the House | 4 x 3 | 6 | 80.118 | .578 | .000 |
| Age of the Household Head vs. Ownership of House for Rent | 4 x 3 | 6 | 77.690 | .471 | .000 |
| Age of the Household Head vs. Wish to Extend /build another House | 4 x 3 | 6 | 79.748 | .494 | .000 |

Source: Data compiled during the analysis

9. Nature of the Rental Sub-Market in Kitwe's Informal Settlements

The findings of the study suggested a range of suppliers of non-ownership alternatives. Some of the landlords are relatively wealthy while others are just as poor as their tenants who live in the same settlement and rely on their rentals for a minimum subsistence. From the supply side, two types of landlords dominate in the informal settlements of Kitwe i.e., the small-scale landlords (informal residents) who rent out at least one spare or extra room of their dwellings or own houses (mostly are old and were formerly occupied houses by the landlords) that are being rented out, and the elite landlords who speculate with the demand of cheap housing. The survey indicated that, approximately 25% of owner-occupants rent out rooms and 13% of the households (mostly retirees and retrenched owner-occupants) owned houses in the same settlements that are being rented out. This category of landlords rent out rooms or houses as a means to secure a basic subsistence or as a form of supplementing and stabilizing their low incomes. The wealthy landlords are involved in the informal rental markets as an investment to make profits. They take advantage of the weaknesses in the land allocation system in informal settlements and avoiding taxes (since property owners in informal settlements in Kitwe do not pay rates) to achieve substantial return in their investments.

Demand of non-ownership alternatives in informal settlements of Kitwe is mainly of the tenancy form of renters, who pay a periodical (monthly) sum of money or rent. The study revealed that most of the renters (about 70%) were young couples below the age of 30, single persons and single women (divorcees and widows) with children who are unemployed and are unlikely to afford formal housing. Most of the tenants have small family sizes. The results also revealed that there are renters who are in well-paying employment such as technicians, teachers and other government employees. Most tenants who are in well-paying employment claimed that rental housing in the formal settlements were very high, so they tend to sacrifice location, services and housing quality for affordable accommodation, to spend less on housing and pursue other priorities in life such as educating their children.

On the average, renters have been in their accommodation for 2 years and have an average household size of 4 persons. Most of them are occupying averagely three-roomed houses with an occupancy rate that in some cases exceeds three persons per room. 56% of the households who occupied houses that had less than four habitable rooms were tenants. Most of the tenants were in informal employment as maids, bus conductors, taxi drivers or employed doing piece works. Their monthly incomes vary from K120 (\$55) to K2, 100 (\$600) with an average of \$325. Rent constitutes a major expense for tenants such that, to an extent it affects the expenditure on other important items such as food.

10. Conclusions

Kitwe, like other cities in developing countries faces shortage of housing affordable to low-income households as the city experiences increase in economic activities. The city is expanding primarily through the development of new housing areas beyond the existing urban periphery in a relatively unplanned manner. The evidence from the research proved that, a large segment of the urban residents lives in rental accommodation in squatter settlements. The supply of informal rental housing built without following planning procedures or local authority by-laws is growing much faster than formal housing. The study further revealed that house-building in informal settlements by either landlords or informal residents takes place continuously as reflected in terms of the year of construction or redevelopment mostly without regard to planning rules or construction standards.

Rapid urban growth is making more people reliant on informal rental housing for accommodation but housing production levels are not meeting demand either in terms of quantity or quality. Existing policies and laws do not cater sufficiently for the production of housing units, especially in the informal rental housing market. This market has become the most important sector in shelter production and will continue to provide the majority of housing units in Copperbelt towns in the twenty-first century. The informal rental housing sector is complex and problematic because it has not developed fully. It is currently dominated by small-scale landlords, most tenants are extremely poor and infrastructure and services are very inadequate.

Informal settlements have become the dominant factor in the urbanization process and in the provision of housing for the urban poor. The settlements should not be viewed as part of the country's housing crisis but rather as the urban poor's contribution to its solution. The merit of rental sub-markets as observed from the research is that, they diversify the supply of low income housing, increasing the range of options available for poor households. Although not constituting ideal housing solutions, they certainly increase the possibility matching households' needs in certain moments of their lives.

Government of Zambia has little information about informal settlements since they are largely un-documented. Not having a clear idea of the size and income-demographic composition of a settlement's population, or the characteristics of its housing stock, including the degree of overcrowding and sanitary conditions, makes diagnosing needs and prescribing effective housing policy more difficult. Though local authorities might have a good idea about the poverty levels and housing conditions of different neighborhoods, they do not have information on households that are most in need.

There is also no legislation that provides for direction on improving the informal rental housing in Kitwe's informal

settlements.

Some suggestions that can be considered by the local planning authority (Kitwe City Council) include the following:

- a) The Kitwe City council in consultation with real estate developers and other business institutions such as National Pension Scheme Authority (NAPSA), should open up new areas to encourage the investors to build affordable houses for all categories of income groups.
- b) Kitwe City council can consider initiating city expansion to the area of land across the Kafue River, south of the city. This will help to meet the high demand for land for housing. The current construction of a bridge across the river, which is being undertaken by the government can help to facilitate this process.
- c) Financial institutions should be consulted by the Kitwe City council to invest in real estate development to ease the pressure on peripheral land for the expansion as well as new evolutions of informal settlements.

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