

# **Assessing Factors of Growth of Informal Urban Settlements in Zambia: A Case Study of Makululu Compound in Kabwe District**

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**Agness Bwalya** (Author)

[agnessbwalyak@gmail.com](mailto:agnessbwalyak@gmail.com)

School of Business/Humanities.

Information and Communication University  
Lusaka, Zambia

**Mr. Marvin Kabubi** (Co-Author)

[Marvinkabubi@ymail.com](mailto:Marvinkabubi@ymail.com)

School of Business/Humanities.

Information and Communication University  
Lusaka, Zambia

## ***Abstract***

The increase in demand for housing not matching with housing delivery have been the major cause for the growth of informal settlements in most urban areas especially on the peripheries of these towns. Makululu as the only settlement which the government accepted and recognized after independence as an informal settlement have seen a drastic increase on population into the informal settlements and the study will focus on Kabwe district (Makululu) which has been the mainly affected in Zambia. This research study was on the Factors Influencing Growth of Informal urban Settlements: A Case of Makululu compound Slum, Kabwe District, Zambia. Informal settlements continue to remain a significant component of many cities in the developing world. These settlements, which started as temporary homes to the urban poor on casual employment during the colonial era now form a permanent feature of urban areas and are homes to over 70 percent of the urban population. There are two cities within one city, that is, one part of the urban population that has access to all the basic facilities and amenities of urban living while the other part is deprived or lack access to the same facilities and amenities. UN Habitat refers to them as lacking security of tenure, not having durable

housing and short of basic services. Globally, almost one billion people are hosted in informal settlement this expected to increase to 1.5 billion by 2020. In sub Saharan Africa, about 60% of all urban residents reside in slums and their level of deprivation is considered to be comparatively severe. In view of the recent urbanization trends on the continent, much of the projected urban population growth is expected to be absorbed by slums. In spite of all efforts and the introduction of various housing policies in Zambia, informal settlements continue being a permanent feature in our community. Existing legal and regulatory frameworks mainly focus on planned areas and do not adequately provide for the informal settlements where the majority of people in the major urban areas live. Government and local authority institutions lack resources to provide adequate urban land administration and guide development. These institutions have lost control of urban land administration and management. Urban land management in major cities of Zambia has been hijacked by political party cadres and some corrupt Government and council officials who have created an informal land administration system parallel to the dysfunctional formal system. The informal land

administration system thrives on corruption and anarchy. The growth of informal settlements in urban areas is caused by physical, socio-economic, cultural, institutional, political and historical factors. The physical factors concern the nature of the land on which people build unauthorized structures. Example of such lands include marginal or less valuable urban lands such as along river valleys, steep slopes, dumping grounds, abandoned or unexploited plots and in low lying areas and wetlands. Advantageous locations of lands that attract dwellers of unauthorized structures are also considered under this factor; these include settling along transportation networks, near industrial areas and market places. In view of this, the study sought to investigate the factors influencing the growth of informal settlements in Makululu slum, Kabwe. In particular, it sought to determine the magnitude to which industrialization, poverty, unemployment and population growth contribute to the growth of informal settlements. The study was conducted through survey method. Data was collected using questionnaires and guides from 90 household heads obtained through cluster sampling in Makululu slum and 10 key informants purposively selected. It was then analyzed using Statistical Package for Social Sciences (SPSS) and presented in tables percentages. The study revealed that informal settlements were the product of rapid urbanization and industrialization in that, most of the people who were living in the slums worked in the many factories and industries surrounding the area. The study also revealed that the levels of poverty in the community were high and this played a major role in the choice of housing for community members, most of whom could afford cheap, informal settlements. Further, unemployment and its associated problems contributed immensely towards the growth of informal settlements in the community because most of the unemployed people lived in alternative settlements that were not expensive. Finally, the study revealed, due to the large family sizes, the respondents, most of whom

were poor chose to live in cheaper, informal housing. Further research could be carried out to establish the impact of devolution and the establishment of devolved units on the growth of informal settlements

## **Keywords**

**Industrialization-** It is the process of social and economic change that transforms a human group from an agrarian society into an industrial one. In this study it will refer to economic growth and development of the town of Kabwe.

**Informal settlement-** It is an unplanned settlement or area where housing is not in compliance with the current planning and building regulations. (Strivings, 2005) (Todaro, 1994)

**Population growth-** the relative extent of size of the population or number of people in an area compared to the recommended optimum size. In this study it will be the number of people in the area compared to its relative size.

**Poverty-** it is the lack of basic human needs such as clean and fresh water, nutrition, health care, education, clothing and shelter because of the inability to afford them (Anyangu, 2011). In this study it will be the level of neediness or hardship that the residents in the area experience. It will have its reference to the shortage or scarcity of basic social or economic necessities by the people in the area.

## I. INTRODUCTION

The main purpose of this study is to establish the causes of informal urban settlement and the effects both positive and negative of these settlements to the people and the area. Makululu ward is going to be used as a case study

### *Background*

Zambia is divided into ten provinces. Its capital and largest city is Lusaka, which is also a province. Lusaka has a population of almost 1.3 million, with population densities of up to 1,500 persons per hectare and an average population density of approximately 150 persons per hectare. Zambia gained its independence from Britain in 1964. Zambia is the third most highly urbanized country in Sub-Saharan Africa. Of its total population, over 40 percent is estimated to live in urban areas. The country has eight major towns with populations in excess of 150,000; most of these are in Kabwe and the Copperbelt province. The remaining provinces are largely agriculture-oriented and do not attract large numbers of migrants. As continuing economic hardship forces a growing number of migrants to urban areas in search of employment and better life, an even greater strain is placed on urban pressure points like housing. The urbanization of developing countries and the growth of spontaneous settlements are taking place at a scale that national and local governments cannot cope with the demands for appropriate service delivery (Peters, 1998). As people continue to migrate away from rural areas and into cities that are growing to devour the land around it, the numbers of people living in slums, shanty towns and informal settlements are skyrocketing (Tovrov, 2011).

Housing is important because it provides privacy and security as well as protection against physical elements. Good housing improves the health and the productivity of the occupants and thereby contributes to their wellbeing and to broader economic and social development. Housing is also

a good investment and house owners often use their property to save. Housing is an important asset for its owner; it can generate income through home-based activities, and it can serve as collateral for bank loans (Masika, De Haan and Baden, 1997). As continuing economic hardship forces a growing number of migrants to urban areas in search of employment and better life, an even greater strain is placed on urban pressure points like housing. The urbanization of developing countries and the growth of spontaneous settlements are taking place at a scale that national and local governments cannot cope with the demands for appropriate service delivery (Peters, 1998).

As people continue to migrate away from rural areas and into cities that are growing to devour the land around it, the numbers of people living in slums, shanty towns and informal settlements are skyrocketing (Tovrov, 2011). The locus of global Poverty is moving from rural areas to the cities, and more than half of the world population now lives in urban areas for the first time in human history. Slums come about because of, and are perpetuated by, a number of forces. Among these are rapid rural-to-urban migration, increasing urban poverty and inequality, insecure tenure, and Globalization; all contribute to the creation and continuation of slums (UN- Habitat, 2007). Between 2000 and 2005, a third of Commonwealth countries had urban growth rates between 3 and 6 per cent (UN- Habitat, 2006).

Most of the world's urban population, most of its largest cities and most of its urban poverty is now located Africa, Asia and Latin America; the Developing World. Indeed, the growth in slums since the 1980s is both formidable and unprecedented and the number of slum dwellers worldwide is expected to continually increase in the decades ahead (Parsons, 2010). The percentage of urban dwellers living in slums decreased from 47 % to 37% in the developing world between 1990 and 2005. However due to rising population and the rise

especially in urban populations, the number is rising again. One billion people worldwide live in slums and the figure will likely grow to 2 billion by 2030 (UN-Habitat, 2006). Certainly, recent years have seen a dramatic growth in the number of slums as urban populations have increased more so in the third world.

Informal urbanism is considered as “everyday practices of ordinary citizens, forcing a reconfigured relationship between those in power and the inhabitants of the city (Elshshstawy 2011). Kabwe district is one of the towns that has grown informally on an unplanned incremental and the population, mostly consisted of job seekers and self-employed individuals. Cardosi and Lizarralde (2014:1148) citing various authors on informal settlements assert that:

Slums and other forms of informal settlements in the global south have been growing continuously since the 1960s (UN-Habitat 2012). Yet, urban studies still lack adequate tools for fully understanding informality and enhancing sustainable urban development. This knowledge gap today represents one of the main causes of poor urban policies (Elshshstawy 2011, Samper 2010) that over the past decades have failed to reduce the Proliferation of informal settlements, while often encouraging their forced eviction and demolition (Dovey and King 2011). Unsurprisingly, being ‘secure from eviction’ is an important indicator of Millennium Development Goals (UN 2000). The growth of informal settlements, slums and poor residential neighbourhoods is a global phenomenon accompanying the growth of urban populations. An estimated 25% of the world’s urban population live in informal settlements, with 213 million informal settlement residents added to the global population since 1990 (UN-Habitat, 2013b) Informal settlements are residential areas where (UN-Habitat, 2015b; Brown, 2015). Inhabitants often have no security of tenure for the land or dwellings they inhabit for example, they may squat or rent

informally; Neighbourhoods usually lack basic services and city infrastructure; Housing may not comply with planning and building regulations, and is often situated in geographically and environmentally sensitive areas (Patel, 2013).

A number of interrelated factors have driven the emergence of informal settlements: population growth; rural-urban migration; lack of affordable housing; weak governance (particularly in policy, planning and urban management); economic vulnerability and low-paid work; marginalization; and displacement caused by conflict, natural disasters and climate change. Many governments refuse to acknowledge the existence of informal settlements, which undermines city-wide sustainable development and prosperity. These settlements continue to be geographically, economically, socially and politically disengaged from wider urban systems and excluded from urban opportunities and decision-making (UN-Habitat, 2015f). City government attitudes to informal settlements range from opposition and eviction to reluctant tolerance and support for legalization and upgrading. Upgrading informal settlements, through tenure regularization and provision of infrastructure, is widely accepted as preferable to relocation (Devas et al., 2004), helping to sustain social and economic networks considered vital for livelihoods. Living in informal settlements extremely affects certain groups. Informal settlements often sit on the periphery of urban areas, lacking access to markets and/or resources. For women, for example, this can heighten barriers they face in accessing livelihood opportunities. Home-based workers also face challenges to entrepreneurial activity (Chant, 2014). Women in informal settlements spend more time and energy accessing basic services than other urban counterparts, limiting their ability and time to earn through paid employment (UNFPA, 2007).

In addition, the prevalence of male-biased land tenure policies and restrictions on women’s rights



to own property decreases the likelihood of alternative housing options. Poor quality housing, or eviction and homelessness, can also increase the risk of insecurity and sexual abuse

It is estimated that the population of Kabwe is around 230, 802 (ZimStat 2012). Kabwe a sprawling peri-urban settlement has about 35, 000 people poor residents and more than 70% of the residents have no access to basic services like tap water and more importantly to industry as there is no visible viable sector to provide formal and industrial employment. The area is divided into the commonly known divisions of the formal and informal settlement. The formal area only accounts for about 30% of the town's population and it had formal roads that were either tarred or well graveled as well as well-planned council approved houses and this was done with the support of the non-governmental organizations in early 2000. However, the local authority is in the process of formalizing the informal settlement through the process of regularization and surveying of those areas which are in progress. The informal settlement lacks the planned infrastructural development of an urban settlement and this has been a challenge to the local authority. The slums and shacks were haphazardly put up with no roads but foot paths that meandered around slums of plastics, farm brick shacks or pole and mud houses with shallow wells and shallow pit latrines as well as Blair toilets. There is high overcrowding as many tenants are taking advantages of open spaces in Kabwe and resides themselves illegally (land invasions). There is a lot of pressure on the inadequate infrastructural services and this has resulted in an increased gap between service provision and community expectations. It is against this background that the local authority faces a number of challenges in administering their area of jurisdiction. Provision of services to the area have become a huge task for the local authority because planning is being carried out with people already

occupying the area as they have regarded themselves as the origins of the land that have the history of the area thus failing to regard and recognize the Local Authority mandate and roles. And due to the harsh economic conditions that the country has been facing for the past decade, crime and prostitution has been on the increase in the over-crowded areas. All such social vices have a negative bearing on the local authority's operations as most residents are unable to pay service fees offered by the local board resulting in poor service delivery. The way unplanned settlements are defined and developed by people is the result of people's accumulated experiences and their refinement over time. This knowledge is transmitted from one group to another. The living environment of low-income populations is defined by the physical, social, political and legal characteristics of the context, and by the priorities, preferences, cultural background and available resources of the users. Due to these inherent characteristics of development, the settlement patterns in unplanned areas vary from one settlement to another even within the same region. Although the structure, size and development of slums across Sub-Saharan Africa differ tremendously, the UN-HABITAT has defined, in general, the social conditions that constitute a slum colony. These conditions are: lack of access to adequate water supply, lack of access to adequate sanitation facilities, insufficient living area, inadequate durability of dwellings and tenure insecurity (Tester, 2012). Slums are typically described as heavily populated urban areas, characterized by substandard housing and squalor, (Asha website). The concept of a slum was first introduced in London in the early 1800s, when the working class of England began migrating in masses to the city, and living in makeshift houses factories where they worked. This concept did not accelerate rapidly until the 20th century, when the urbanization of many developing countries in South-East Asia and Africa occurred (Shankardass,

2006). The UN estimates that the number of people living in slums passed 1 billion in 2007 and could reach 1.39 billion in 2020, although there are large variations among regions.

In Asia and the Pacific, two out of five urban dwellers live in slums, compared with three out of five in Africa. In percentage terms, Sub-Saharan Africa has about 72 percent of city dwellers living in slums. Asia has by far the highest number of city dwellers living in slums, while the problem is worst in South Asia, where half of the urban population is composed of slum dwellers (Spagnoli, 2008). In Africa, Kinshasa, Kampala, Luanda, Bamako, Abuja and Lagos are among the other cities in Sub-Saharan Africa with "mega-slums" that are supposed to increase between 50 and 57% in the next ten years. The rapid expansion of cities throughout the world has been accompanied by equally rapid growth of informal settlements, often known as slums. Slums develop as the formal housing market is unable to cater for the number of migrants, many of whom are extremely poor. It is estimated that by 2030, nearly five billion people will be living in urban areas, which compares to 3.2 billion in 2007. Slum conditions are defined by the UN as lacking at least one of the basic conditions of decent housing, adequate sanitation, improved water supply, durable housing or adequate living space. Although the proportion of urban dwellers living in slums appears to be falling, the absolute number is rising rapidly.

This expansion is occurring quickest in the world's poorest regions such as Southern Asia and sub-Saharan Africa (UN-HABITAT, 2009). One such challenge will be increasing urban sprawl, as the land area covered by expanding cities is expected to grow at about double the rate of the population. For example, from 1985 to 2000, the population of Accra, Ghana increased by 50%, whereas the city's land area grew by 153%, with urbanization has come growth of the urban poor and informal settlements, also referred to as slums. A

whopping 32% of the world's urban population lives in slums. The World Urban Forum established by the United Nations in 2001 ascribed the program "Cities without Slums" using the term slum to describe "a wide range of low-income settlements and/or poor human living conditions. Since that time, global concern about slums and their residents were generated and the following policy measures took place; UN charter on the right to housing, universal declaration of human rights, UN-HABITAT standards of a slum household, Agenda 21, chapter 7 and the Millennium Development Goals, Goal 7/Target. Squatting is the term used to describe Non-legal or Informal occupation of buildings or land. The UNCHS defines this indicator as follows: "housing tenure refers to the rights of households over the housing and land they occupy, particularly rights over land". This includes "households in squatter housing or housing which has no title to the land on which it stands, and who pay no rents as well as households in squatter housing that pay rent. Due to the absence of an adequate formal response to the growth of housing demands, Informal Settlements is the logical response. This phenomenon can be linked to a series of factors including the transition from colonialism, the increase in urban poverty and the impacts of structural adjustment and other neo-liberal programs on formal welfare for the poor.

Informal Settlements refer to a wide range of residential areas formed of communities housed in self-constructed shelters that are perceived as informal on the basis of their legal status, their physical conditions or both. The General Organization of Physical Planning in Egypt (GOPP) in 2006 defined Informal Settlements as; "All areas that have been developed by individual efforts, whether single or multi-story buildings or shacks, in the absence of law and has not been physically planned. They have been developed on lands that are not assigned in the city's master plan for building housing. The buildings' conditions might

be good; however, they might be environmentally or socially unsafe and lack the basic services and utilities even with modest successes in poverty reduction and upgrading informal settlements, the world's slum population could still reach 889 million by 2030. Informal settlements are densely populated and lack basic property rights and access to critical infrastructure, such as clean water and sanitation. They are also often most at risk in the event of environmental hazards.

To protect their livelihoods, health, and safety, residents of informal settlements are the most in need of secure property rights and inclusion in land management and planning, while also the most vulnerable to eviction without notice or compensation (UN-Habitat, 2013). The population of most African cities have been growing since the 1960s at some of the fastest rates in the world, and by 2050, about 55% of Africans will be living in urban areas (up from 38% in 2000). Over 90% of new urban development in Africa is informal. While the locations, construction standards, population densities and other aspects of informal settlements vary tremendously, many informal settlements are characterized by severe environmental problems of one kind or another. In many cases, a poor sanitary environment, hazardous location, and lack of basic services means that environmental health issues affect quality of life and life expectancies of the inhabitants (Brakarz et al. 2002). There are currently more than 134 informal settlements in Nairobi. They are highly varied in size, types of housing, and the demographic composition and income levels of the inhabitants. The largest, Kibera slum, is home to over a quarter of a million people. Population densities also vary, but can be extremely high. In 2004, Kibera was home to 80,000 people per square kilometer (km). We may compare this to the situation in Karen, an up-market and historically 'white' suburb of Nairobi, which has a population density of 360 per square km (GoK2003a).

Nearly one billion people around the world do not have a permanent address and live in fear of losing their improvised homes every day (Whitehouse, 2005). The majority resides in some type of slum environment where there is usually a high population density, living conditions are poor and the people subsist on a low income. Slums around the world vary greatly in size, quality of housing, location in relation to a major city and the backgrounds of the residents. An informal settlement, or a group of improvised housing structures built illegally on private or government owned land, is a specific type of slum where houses are untenured. These settlements form as an outcome of the overflow from urbanization and migration to major cities combined with poverty and minimal government assistance in providing suitable housing. The quality of basic services, like water, sanitation, health and safety, severely diminishes as roads become congested and informal shelters take over all available space (Human Settlements: Informal Settlements City of Cape Town. In order to alleviate these issues, the informal settlements must be upgraded, meaning revitalized and re-blocked to create more space, organization and permanent housing solutions for all of the residents. However, the upgrading process poses its own set of challenges including community opposition, prevention of re-crowding and adequate funding, manpower and resources (Human Settlements: Informal Settlements City of Cape Town. These challenges plague nearly all informal settlements struggling to develop an effective upgrading strategy

### *Statement of the problem*

Slums in Zambia are growing at an unprecedented rate. The Ministry of Local government and Housing authorities are faced with the serious challenge of guiding the physical growth of urban areas and providing adequate services for the growing urban population. More than 70 percent of the urbanites live in slums, with limited access to

water and sanitation, housing, and secure tenure. Slums like Makululu in Kabwe are no longer just marginalized neighborhoods housing a relatively small Proportion of the urban population; they are a dominant type of human settlement, carving 3 their way into the fabric of modern-day cities as a distinct. Category of human settlement that now characterizes so many cities in the developing world (UN- Habitat, 2006). The commonwealth made a commitment to realizing the millennium development goals where it adopted a specific goal on human settlements issues. The UN Millennium Development Programme also highlighted the need to address slum growth in Sub-Saharan Africa in their Target 11 of Goal 7 which states, “By 2020, achieve a significant improvement in the lives of 100 million slum-dwellers” (UN Settlement Committee).

However Zambian slums are growing at an unprecedented rate. The Ministry of Local government and Housing authorities are faced with the serious challenge of guiding the physical growth of urban areas and providing adequate services for the growing urban population. They have poor environmental conditions and experience high crime rates. In spite of all efforts and the introduction of housing and slum upgrading policies, actions and experiences in the housing sector paint a poor picture; slums in the country have continued to grow. It is against this backdrop that it is important to investigate the factors that influence the growth of informal settlements so as to curb the growth and spread of informal settlements.

### *Purpose of the study*

The purpose of this study was to investigate the factors influencing the growth of informal settlements in urban areas in Zambia

### *Research Objectives*

- i. To establish the influence of industrialization on the growth of informal settlements.
- ii. To establish the effects of poverty on the growth of informal settlements
- iii. To assess the influence of unemployment on the growth of informal settlements.
- iv. To determine the extent to which population growth influences the growth of informal settlements

### *Research Question*

- i. How does industrialization influence the growth of informal settlements?
- ii. To what extent does poverty influence the growth of informal settlements?
- iii. How does unemployment influence the growth of informal settlements?
- iv. To what extent does population growth influence the growth of informal settlements?

### *Limitations of the study*

There were limitations in obtaining data from the respondents, who thought that the information collected would be used to evict them from the slum area. This was however overcome by assuring them that the research was purely academic and that the information they provided would not be used against them.

Another limitation was on the establishment of the village boundaries in the slum. This was overcome by requesting community leaders who helped in showing the boundaries.

### *Significance of the Study*

In the attempt to deal with the problem of urban housing, it focuses on the specific issues identified



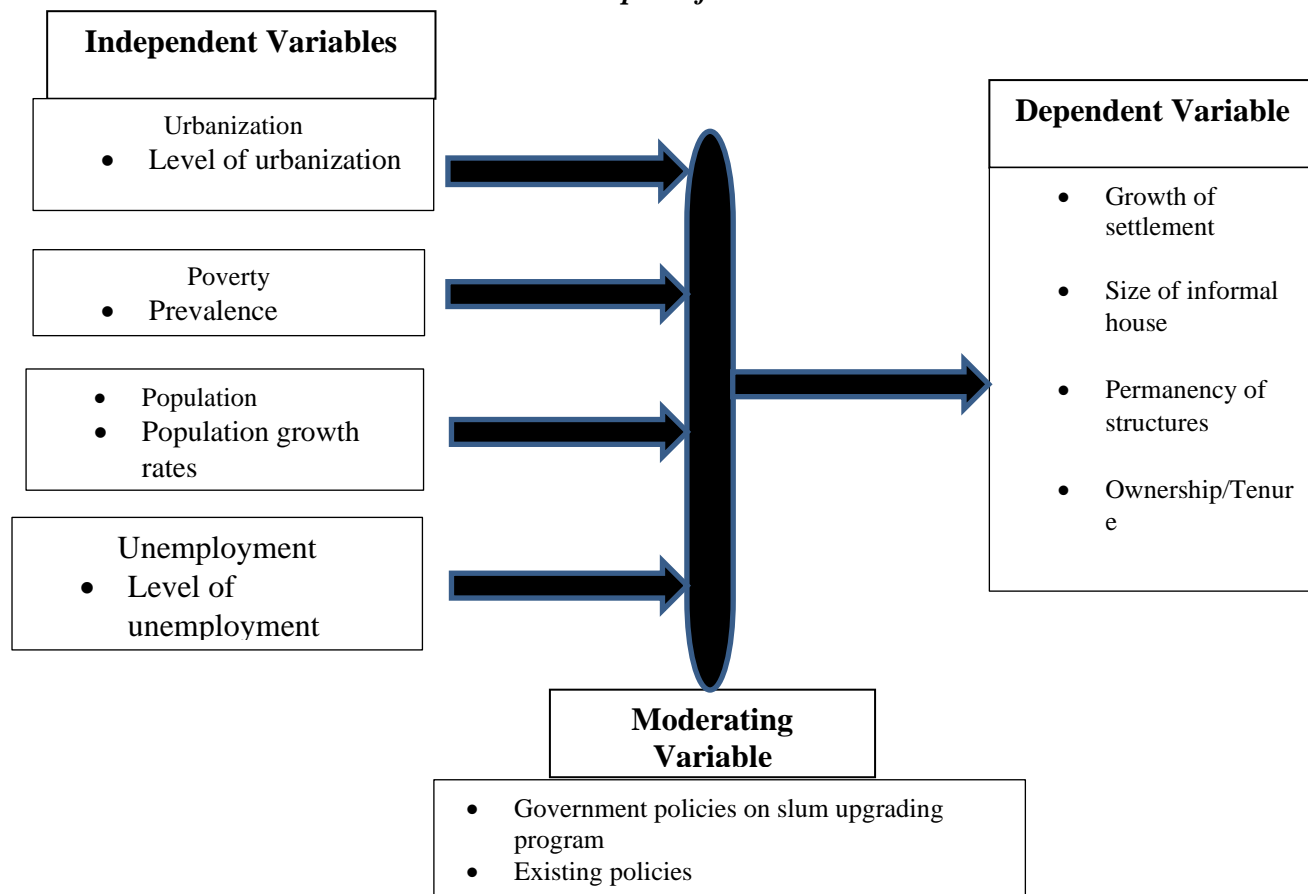
through research. Henceforth, policy makers and implementers need not follow theories, rules or traditions that are remote and without specific relevance to them but to base their practices, decisions and other managerial behaviours on products of research that are specific to their particular situations. The use of such specific knowledge will improve upon the various informal settlements upgrading programs in the country. Undeniably such recommendations could inform policy formulations in the various cities and counties in the country in general because they are originated through valid research data. The report

should also influence various programs established on provision of urban housing in the country.

### *Delimitations of the Study*

This research study was intended to determine the factors influencing the growth of urban informal settlements in Kabwe Makululu Compound of Zambia. In particular, it sought to determine the effect of poverty, unemployment, and industrialization and population growth on the growth of informal settlements in Makululu compound

### *Conceptual framework*



### *Conceptual framework*

In this study, industrialization, poverty, unemployment and population growth (increase) are the independent variables. They all interrelate and work together, and have a collective impact but are moderated by the existing government housing and slum upgrading policies. It is all these variables which collectively influence the growth of informal settlements.

## II. LITERATURE REVIEW

Industrialization is a part of a wider modernization process, where social change and economic development are closely related with technological innovation, particularly with the development of large-scale energy and metallurgy production. It is the extensive organization of an economy for the purpose of manufacturing. It is a stage of economic growth where industrialization is identified as the process in which the requisite rise in the rates of capital formation and investment accrues, thereby permitting the take-off into self-sustained growth (Goheen, 2007). It should be noted that cities play a major role, not only as providers of employment, shelter and services, but also as centers of culture, learning and technological development, portals to the rest of the world, industrial centers for the processing of agricultural produce and manufacturing, and places to generate income (UNEP, 2002). Slum formation is closely linked to industrialization, economic cycles, trends in national income distribution, and in more recent years, to national economic development policies. Indeed, the cyclical nature of capitalism, increased demand for skilled versus unskilled labor, and the negative effects of industrialization and urbanization in particular, global economic booms and busts that ratchet up inequality and distribute new wealth unevenly contribute to the enormous growth of slums (UN-Habitat, 2007). Industrialization is accompanied by a disproportionate provision of housing for the masses that get to work in the various industries. Indeed, slums are the by-products of industrialization and urbanization (Billah, 2012). Globalization has been progressing for decades, but under the impact of new information technologies the speed of globalization has quickened and its reach has broadened. These technologies are reinforcing the importance of knowledge and information in economic transformation, while reducing the relative importance of traditional

manufacturing and industrial development based on raw materials (UNEP, 2002).

The rise of industries and redistribution of the population in the nineteenth century and early decades of the present period are described in terms of changing methods of production, parameters of entrepreneurship and efficiencies in the distribution of goods (Goheen, 2007). Industrialization has a major impact on population increase in urban areas. Overtime industrialization has contributed to the influx of migrants into the cities the unemployed labour has been forced to join the rapidly expanding and disorganized informal sector in cities. The labour influx has stimulated a rapidly growing housing sector which unfortunately is unplanned and in the nature of slums (Nyakaana, Sengendo, Lwasa, 2010). Due to a combination of demographic, economic and political realities, many Kenyan cities are facing critical challenges. Perhaps the most important one is rapid urbanization, outstripping the capacity of the government and local authorities to guide the physical growth of urban areas and to provide essential urban services to their citizens. This has resulted in the rapid growth of slums in Kenyan cities and towns, which is due to a combination of rural-urban migration, increasing urban poverty and inequality, high cost of living and insufficient investment in new low-income housing. There are a number of challenges faced in these informal settlements. Informal settlements are characterized by inadequate infrastructure, poor access to basic services, unsuitable environments, uncontrolled and unhealthy population densities, inadequate dwellings, poor access to health and education facilities and lack of effective administration by the local authority as the area is regarded as informal and they are illegal settlers. (Brocklehurst, C. et al, 2013) noted that the majority of residents use unventilated pit latrines, and those were often dug new well, contaminating water some There by

posing health hazard. The situation worsens during the winter season when most of these wells go dry.

The rapid growth of urban areas in the developing world has prompted the challenge of creating innovative approaches to sustainable development (Jiusto 2011). In South Africa, like many other places around the world, this urbanization has led to the rise of informal settlements, or shantytowns, often characterized by low-income profiles, living under extreme poverty conditions, lacking the proper financial means and urban infrastructure to cover their basic needs” (Mels 2009).

In South Africa the upgrading of informal settlements has been complicated by the apartheid era. Starting in 1949, the apartheid era intensified a long period of discrimination against blacks, Indians and colored people. In 1994, with the election of the African National Congress (ANC), apartheid was finally lifted. This change drastically reformed South African government, as well as the demographics of South African settlements. New economic opportunities prompted a large migration of people from rural to urban informal settlements (Kenney 2011). Furthermore, strict laws protecting the rights of squatters promoted the growth of informal settlements (Mels 2009). This new democratic government was often unable to meet the demands of the migration, leaving many without basic water and sanitation services. The lack of the services has led to many problems in informal settlements, such as the spread of illnesses and disease within settlements (Kenney 2011). Since 1994 the national and local governments have struggled to achieve a permanent solution to address water and sanitation issues (Muller 2008). In 1996, the country added to its constitution a program to provide basic water and sanitation services”, which determined that all South African citizens would receive basic water free of charge (Muller 2008). Still, the process of upgrading informal settlements is a daunting and complicated task. The nature of settlements is one of constant

change, population densities are high, and settlements are constantly growing as people and squatters migrate in hopes of employment (Mels 2009). Furthermore, settlements are often formed on land not suitable for development, for example in flood prone areas or sloped terrain, making access difficult for trucks and vehicles (Mels 2009). Settlements are generally located far from the main sewer lines and often formed on private land which adds other legal complications when municipalities try to bring basic services to settlements. These factors make it extremely difficult for the government to provide basic water and sanitation services and infrastructure to these settlements. Lack of organization within the government also makes informal settlement upgrading difficult. Many proposed options for sanitation upgrading require municipalities to routinely empty out toilet collection tanks from non-flush toilets, creating a costly burden in terms of manpower and time. This is often impossible for governments that lack the “knowledge and skilled workers” (Mels 2009) required completing these jobs. This can be attributed to the “post-Apartheid institutional reforms and constant political changes in the City Council [that] led to rapid replacement and dismissal of key personnel in the Water Services Department (WSD) without a transition period and generally without the transfer of information” (Mels 2009). This is especially difficult because many of South Africa’s informal settlements were formed during this post-apartheid era. Thus, government initiatives alone are not enough to solve the issues that informal settlements face. This has leads communities to form partnerships with Non-Governmental Organizations and encourage community involvement in upgrading projects (Informal Settlement Network 2011).

In South Africa, where informal settlements have become a huge problem and a major challenge, it was estimated in 2007 that more than 2 million families resided in informal housing (Del Mistro &

Hensher, 2009). In that same year, the government vowed to clear up the backlog of people waiting for housing by 2014, though it was shown that the problem could only be resolved if they allotted more years and doubled their budget (Del Mistro & Hensher, 2009). The government's obligation to provide everyone access to suitable housing is stated under section 26 of the South African Constitution, which also outlines that an informal structure cannot be removed after 48 hours of existence without the provision of a replacement shelter with all basic services available (Skuse & Cousins, 2007). It is through these promises and governmental obligations that upgrading strategies have developed and changed over time. Categorizing Informal Settlements in Egypt is based on two criteria; the physical conditions and the legal status. Illegal housing designates; all constructions that are either not following building and planning laws and regulations or that are built on illegally acquired land. The physical condition allows distinguishing between acceptable and deteriorated physical structures. Four categories designate different typologies of housing structures, three out of four are considered informal. Researches distinguished between two typologies of Informal Settlements depending on the physical definition whereas; settlements that are built on privately owned agricultural land and settlements that are built on desert state owned land. Informal Settlements emerged in and around Egyptian cities in the 1960s due to the flux of rural-urban migration and the saturation of formal affordable housing.

On the other hand, initial settlements on public desert land were ignored. The government started to build low-cost housing, but unfortunately was unable to satisfy the increasing demands. In the 1970s the government was busy with modernizing the infrastructure of formal areas and the development of new cities. Informal settlements persuaded on agriculture land and by the 1980s, such areas became a prominent feature of the urban

environment. It was clear in the 1990s that the Informal Settlements are becoming a threat for national security, therefore the governmental policy started to target them with a series of national programs for upgrading. The presidential decree for the 'Citizen's right to appropriate infrastructure' focused on improving access, providing infrastructure and services in consolidated areas.

In 2002 the population of informal areas in the Greater Cairo Region reached 6.2 million inhabitants. In 2005 (GOPP) estimated the population living in informal areas in Egypt at 8.3 million inhabitants. In 2007, the Ministry of Local Development estimated that there are 1171 informal areas in Egypt with a population of 15 million. The concern for controlling the growth of informal areas brought about a new policy approach, trying to plan the fringes of the city before being eaten up by informal growth.

In 2008 the Informal Settlement Development Facility (ISDF), redefined "Slums" or "Informal Settlements" to; "Unsafe Areas" and "Unplanned areas". Where; unsafe areas are characterized by being subject to life threat, or having inappropriate housing, or exposed to health threat or tenure risks. While unplanned areas are principally characterized by its noncompliance to planning and building laws and regulations. In 2016, 48% of Egypt's population is living in slum conditions, three of the 30 mega slums around the world are found in Egypt (Imbaba and Ezbet El-Haggana 2.2 million, city of the dead 1.8 million). There are about 10.2 million slum dwellers in greater Cairo out of 22.5 million (Cairo's population).

Recently, the government was studying the application of a new law to reconcile previous illegal building violations in certain cases, such as; buildings that are structurally safe and committed to height regulations. This law is expected to accept the regulation of such informal buildings both in formal and informal areas. The new law intends to



draw a line between previous violations of old illegal buildings that can't be dealt with and future building constructions that must follow the laws and regulations, towards a future for Egyptian cities free of illegalities. The law will also insist on registering all new constructions, thus gain building tax benefits.

During the 1950s and 1960s, the predominant method for informal settlement upgrading was complete demolition and rebuilding of public housing options for the displaced residents (Abbott, 2002). It is generally agreed that the first person to propose an alternative way of thinking about upgrading was John F. C. Turner in the late 1960s. An architect and a scholar, Turner developed a theory of settlement upgrading which focused on the community's right to create their own plans and the government's role as provider of resources and services (Abbott, 2002). This shift in thinking caused the World Bank to broaden its loans for redevelopment projects, making the bank a major influence and consultant on community improvement. This impacted developmental approaches by linking service schemes with upgrading as well as emphasizing physical infrastructure and hard issues like services, houses and money (Abbott, 2002).

In every Repletion since the mid-1960s informal settlements upgrading has been a key part of Indonesia's strategy for poverty alleviation. Thus, informal settlements upgrading in Indonesia has a long history, with three 'generations' of these policies. The Kampung Improvement Program initiated in Jakarta in 1969 has been dubbed "the world's first informal settlements upgrading programme" (Juliman and Durrendon, 2006). Funded by the Jakarta City Administration and the World Bank, the 41KIP focused on improving physical conditions by providing basic infrastructure and upgrading housing (Tunas and Peresthu, 2010). It became a model for informal settlements improvement in other parts of

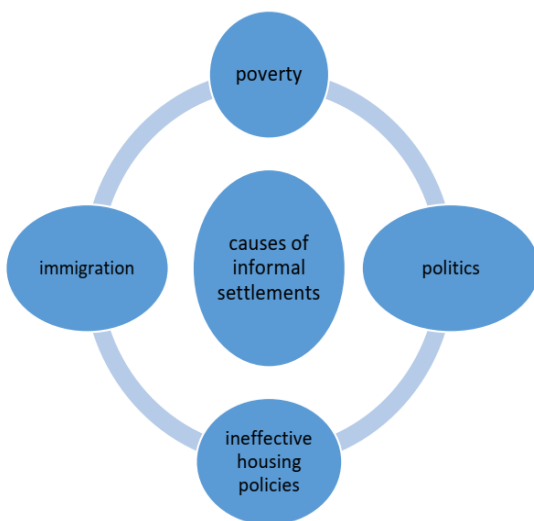
Indonesia, including the city of Bandung. The second-generation approaches ran from the late 1980s to the early 1990s. They attempted to integrate physical, social and economic improvements. The Asian financial crisis of 1997 forced the government into a third generation of programmes to deal with the sudden escalation in levels of poverty (Minnery, 2013). Bandung City became a municipality in 1906. By 1987 its administrative area had expanded to twice its original size. In 2001 the wider Bandung Metropolitan Area was created. The rapid expansion of the BMA mirrored the dynamic industrialization of Indonesia at the national and regional levels (Winarso and Firman, 2002). Kelurahan Cikutra was a target of the first-generation approach, the UNEP-Experiment (1980). This project focused on improving sanitation and waste disposal management with social and economic improvements piggy-backing on these.

The community was consulted during the planning phase and community labour was used during construction and for the maintenance of physical infrastructure (Minnery et al., 2013). Kelurahan Padasuka, a flood-prone area, was a second-generation project and was part of the Bandung Urban Development Program. While focusing on physical infrastructure provision (roads, drainage, waste collection and particularly flood control), it also stressed social and economic components and attempted to involve the community (Minnery et al., 2013). According to Professor John Abbott, chair of urban engineering at the University of Cape Town, these ideas are considered unfavorable because service delivery and upgrading are two separate processes, and putting sole value on physical improvements neglects social and economic implications. It was not until 2004 that the housing policy in South Africa was revised to include the goals of faster housing delivery to ease poverty, job creation

through upgrading, stimulation of economic growth, support for the housing market and improvement of safety and overall quality of life (Del Mistro & Hensher 2009).

These objectives are meant to be used in conjunction with an in situ upgrading strategy, meaning an incremental approach to avoid complete relocation of informal settlers to another temporary space in order to re-block their homes if done all at once. These objectives have helped shape the upgrading approaches and strategies that are still in development even today

## *Causes of poverty*



Causes of Informal Poverty in informal settlements are much more than a simple lack of income or unemployment. It is primarily extended by the waning of health and nutritional rates, overcrowded housing, increased school dropout levels and increased stress upon physical and social environments of low-income urban residents. It is in this context that a distinct macro-economic model of poverty is inadequate while there is a genuine need to consider social safety nets aligned to the needs for the urban pry (Baumann et al. 2004).

According to the (Kamet, 2006), poverty is one of the primary causes of informal settlements in most nations. According to (UN, 2003) poverty is

absence of opportunities accompanied by high levels of malnourishment, illiteracy, hunger, lack of education and social instability and this is characterized by a chronic shortage of economic, social and political participation, relegating individuals to exclusion as social beings. It can be noted that in Zimbabwe according to (Tibajuka A.K, 2006) there was mass retrenchment of worker as most industries were crippled by the rising inflation and less production being done. (Muderere, 2005) “In the post 2000 era majority of the urban residents were retrenched from formal employment as industries scaled down in response to difficulties in the operating environment.” The result was mass unemployment and increase in poverty levels. He further noted that the government even now has failed to provide safety nets to sustain large numbers of households affected by the Murambatsvina operation including those living below the poverty datum line. The council has come up with different initiatives to provide housing but the ones being made available in most cases will be beyond the reach of the majority. The poor also faces difficulties in accessing housing finance from monetary institutions where their systems of operations marginalize the poor in accessing financial resources and don’t have confidence and trust in people working in the informal sector. According to (Sigauke N, 2003) most of the people who stay in Epworth work in the informal sectors and most of them are self-employed making them leave in poverty as their incomes are below the poverty datum line. In essence the government through NSSA has no clear policy to deal with people of low or no income. According to (Brocklehurst, C. et al, 2013), when the baseline study was carried out in Epworth in 2002, of those employed around thirty-seven percent were working as labourers in the formal sector, and sixty-three percent in the formal sector. (Hurskainen P, 2004) noted that majority of the people in the informal settlements depend on informal activities to earn a living because job

opportunities are few and most of the jobs requires education which most of them require education which most of the residents do not have. The situations have worsened since 2002 as economic hardships continued to worsen from then up till now.

From the literature being reviewed land and regime type whether democracy or authoritative has become distributive politics and clientele in the housing sector of urban low-income groups in the past years, (Mutsindikwa et al, 2015). Second Chimurenga from early 1970s to 1980 there was immigration of war refugees fleeing the war in the countryside and that is when informal settlements started to develop however this research will mainly focus in the past ten years, Epworth (Profile, 2012). Politics is who gets what he wants, when and how. Towards the 2008 and 2013 election, individuals who were campaigning on the Zanu-PF tickets influenced the invasion of open council land distributing housing stands all in the name of empowering the black people and low-income earners. In this case there was distributive politics which is linked to the theory of democratic accountability as eluded by Golden and Min (2013). There will be involvement by politician's taxes, and transfer, and particularly the decisions of allocations of government goods and services lies at the heart of politics. The urban poor have been hindered in patronage politics, which distributes access to residential stands along partisan lines. These stands turned to be informal settlements as people were settled on poorly and not serviced land with no properly planned infrastructure. The haphazard parceling out of land is a clear campaign strategy however this has caused conflation of state and local board land. (Kadirire, 2016) noted that the haphazardly parceling out of land is a clear campaign strategy but however it has caused conflation of state and city lands. The area of study up to today have no clean sources of water, no

proper road networks and muddy unplanned built houses.

These informal settlements have also led to the chasing away of potential investors and jeopardizing local board plans. Land reserved for future development has most of it been invaded as people put on structures, Muderere (2010). Municipal maladministration, lack of control and corruption are the main administration related factors that cause informal urban settlements. However, according to Harrison (2013), despite these factors, the government continues to mislead desperate Makululu compound residents with promises of better land alienation and access to social amenities and better road network in order to win their votes. According to Robbins et al. (2008), it is hard to get high performance from public servants because they are generally lazy, more security oriented and less motivated. This is also applicable to in council employees. Some of them from departments that deal with the allocation of government land have played a contributory role and continue to play a contributory role to the continuing illegal settlements and challenges encountered in Makululu by being inefficient and ineffective (Jeffery 2010). Others aggravate the situation by involving themselves in corrupt activities that enrich themselves (Nathan 2013) at the expense of the cosmopolitan municipality

Corruption is a particularly viral form of organizational cancer which, once it enters the life stream of a public agency, quickly spreads to all parts it is highly contagious, debilitating and costly to treat According to (Cloete and Mokgoro, 1995). Corruption also hinders delivery of service, because of the categorized character of the state and the related lack of accountability of high-level officials to their subordinates and the general public, 'shady' tender deals with private firms and outright theft of state funds and property is the norm. In councils some staff members are involved in corrupt activities which lead to, among other variables, who

do not qualify for parcels of land, like foreigners, being granted preference in the allocation of land. Such conduct contradicts (Cloete's, 1997) claim that every public official should display a sense of responsibility when performing official duties, in other words, the conduct should be above accusation.

Corruption has become widespread, particularly in the granting of land, the selection of candidates in the allocation of land parcels leaves much to be desired as officials including high government officials are often charged of fraud and corruption leveled against them. Despite all that municipalities were riddled with corruption and mal practices in administration, no effective measures are put in place to eradicate corruption Jeffery, (2010). The vulnerable in communities have continued suffering as a result of this.

With government easing movement of people after independence, it resulted in the influx of rural to urban migration and some families who could not afford accommodation renting fees in Harare found their way to Epworth causing an increase in population of the area to around twenty-eighty thousand (Butcher 1986). The rising living costs in and round Harare have forced some people to migrate and settle in the informal settlements. As livelihood opportunities continues to fall, compounded by the rising cost of living, people have retreated into slums famed for cheap life. Most of the people who migrate to these informal settlements are mostly those living in rented houses So they see going to settle in these informal areas will be less cost than rentals they pay to landlords. Stevens and Mugova (2006) noted that since 1980 the settlement has continued to grow as people from both rural reds and high-density suburbs of Harare arrived in search of a cheaper place to live. Zveushe, M (2011) noted that in the Second Chimurenga from early 1970s to 1980 there was immigration of war refugees fleeing the war in the countryside and that is when informal settlements started to develop

however this research will mainly focus in the past ten years. Because of immigration most cities have found it difficult to access land and this has become an impediment to the improvement of housing delivery and improvement of urban living conditions, Payne (1999).

The rapid growth of cities throughout the world has been accompanied by equally rapid growth of informal settlements often known as slums (The University of Dublin, Trinity College 2015). Slums develop as the formal housing market is unable to cater for the number of migrants, many of whom are extremely poor. Central province of Zambia fails to cope with housing demand set up by the massive influx into the town. The locations taken up by these newcomers to the city can also indicate the dynamic process involved. The city Centre (Kabwe) with its perceived concentration of job and other opportunities is the preferred location and, as in the developed world, the predominant movement of low status immigrants is to the inner city but that area is incapable of assimilating the numbers. Moreover, at the Centre with growth, commercial and associated used were extending and rents were rising so that many of the inner-city residents are forced out towards the periphery. People in the lowest social groups are displaced outwards just as many of the new immigrants move directly to these squatter settlements at the margin Carter (1990). There are three types of migrants who infiltrate into Makululu compound most of whom either form informal settlements or add to the existing inhabitants of informal settlements: The foregoing suggests that migration of people to Kabwe is not solely job seeking. Other reasons for migration into the city which were often regarded as potential 'pull' factors promoting in migration to cities include infrastructure such as health facilities, medical services, education and social security.

Control is strongly linked to accountability. Lack of it leads to apathy, mismanagement and incompetence. According to Stoner, Freeman and



Gilbert (1995), control is the process of ensuring that actual activities conform to planned activities. Van Der Valdt and Du Toit (1997:360) define it as a process of monitoring activities to determine whether individual units and the institution itself are obtaining and using their resources efficiently to achieve their objectives agree and further maintain that control is applied to ensure that the organization's resources are deployed in such a way that the organization reaches its goals and that if there is no control, the organization's resources could be wasted or misapplied. An organization may formulate correct plans and policies but underperform or mal perform because of a lack of necessary controls measures and accountability especially when dealing with public funds

Poverty, unemployment, unaffordability and poor access to housing finance are the general factors that, combined, make up the economic variables. While the private sector has been trying to service the populace that falls within its ambit with the construction and provision of housing it is not sufficiently coping (Cloete 1997), leaving those that have not been serviced for one reason or other (for example, not being eligible because of having an unfavourable income, having been blacklisted, because one is not in support of the ruling government or unable to afford) has led to most people spill into informal settlements. Zambia's population was estimated at 15 million in 2013. In 2014, the urban population, which is growing at 4.2 percent per annum, was estimated at 6.1 million or 40.5 per cent of total population, one of the highest in the SADC region. In light of this, Zambia faces a current housing backlog of 1.5 million. UN-Habitat has forecast a deficit of 3 million units by 2030 if no efforts are made to deliver at least 46 000 units per annum Zambia together with. Unaffordability refers to the negative relationship between income and house prices. It means adequate privacy, space, security, lighting and ventilation, basic infrastructure and location with regard to work and

basic facilities all at a reasonable cost Housing finance from financial institutions is key to the development of the primary and secondary housing market. One feature common to all informal dwellers is poor access to financial assistance in the form of loans for formal housing and serviced sites or housing subsidies by employers. Banks have previously been reluctant to invest in townships or new low-cost housing developments mainly because of negative perceptions about repayment risks (Bradley, 2003). This makes the vulnerable in society to resort to informal settlements.

There are a number of challenges faced in these informal settlements. Informal settlements are characterized by inadequate infrastructure, poor access to basic services, unsuitable environments, uncontrolled and unhealthy population densities, inadequate dwellings, poor access to health and education facilities and lack of effective administration by the local authority as the area is regarded as informal and they are illegal settlers. (Brocklehurst, C. et al, (2013) noted that the majority of residents use unventilated pit latrines, and those were often dug new well, contaminating water some thereby posing health hazard. The situation worsens during the winter season when most wells go dry. Most of the informal settlements are rarely connected to the main supplies of clean source of water and neither are they supported by the local authorities. Mukonoweshure (2014) noted that while the sanitation in the informal settlements was already bad prior to Murambatsvina, the degree and extent became worse thereafter, as the affected population increased as those affected by it in Harare mostly moved to Epworth

The increase in household sizes associated with the operation where people affected moved to the informal settlements placed extreme strain on the little available clean source of water like boreholes and also an increase in garbage associated with poor disposal posing a health hazard. Manase and Fawcett (2010) noted that informal settlements are

characterized by high population densities, inadequate water supplies, poor housing, poor sewerage and drainage with residents normally relying on unimproved pit latrines for human waste disposal. According to MoHCW (2012), the increase in population in the old informal settlements and newly formed suggests that informal settlements will be transmission epicenter of diarrheal diseases outbreaks. This can be evidenced from the 2008 cholera and typhoid outbreak in most urban areas where poor sanitation, contaminated, waste disposal mechanisms and crowded water supply and drainage were the main causes. Access to and cost of Basic Services/Infrastructure Poor infrastructure in terms of roads, water, and sanitation networks, severely affects people's living conditions in the urban areas. This is more pronounced in the squatter areas which are normally located beyond the limits of supply networks. Low cost Housing Process in Kabwe.

In terms of amenities, access to water and sanitation facilities, access to safe water supplies as at 2000, was estimated at 86 percent of the population in urban areas and 37 percent of the population in rural areas. With regard to sanitation, the estimated coverage was 33 percent for urban areas and 4 percent for rural areas. In the peri-urban areas, where 50 to 70 percent of the urban populations live, at least 56 percent of the population did not have access to safe water supply, and as much as 90 percent do not have access to satisfactory sanitation facilities (FNDP, 2006). Therefore, the high risk to status of health of dwellers of informal housing, due to ground water contamination, compromises efforts aimed at poverty reduction at household level. With the greater population of Kabwe residing in unplanned areas, more households are therefore exposed to limited access to safe water and sanitation system as well as unhealthy environment. Local Board did not recognize the informal settlements meaning that no services were given to these areas though it is the

duty of the Local Authority to provide residents with water and sanitation supplies in line with health requirements according to Public Health Act 15:9. Most residents in this informal settlements depends on unprotected well which most of them are dug in the back yard which have high risk of contamination.

Malaga's study of Farmagrida informal settlements in Gutu, found that eighty percent of respondent's source of water were unprotected sources contaminated with pollutants from refuse pits. Mukonoweshure (2014), technical departments within government and local authorities feared that allowing informal settlers access to piped water, sanitation, refuse collection and drainage would recognize and consolidate the hold that the informal settlers have on the land and make their eviction difficult. Manase and Fawcett (2010) noted that the challenge of the national government, local authorities and other organizations to mobilize financial resources to service poor urban areas, as well as poor cost recovery, have been identified as reasons for inadequate sanitation in informal settlements

Despite all the efforts to address this situation, the progress is slow. It is therefore important to understand the social, economic and demographic factors that influence access to water and sanitation in these settings, in order to find integrated and sustainable solutions toward mitigating the associated risks. Specifically, inequalities related to those factors at the household or individual level must be better understood in order to capture the most vulnerable groups concerning access to water and sanitation, Graham JP, Hirai M, Kim S (2016)

Access to improved water and sanitation remains a challenge for poor urban population of Sub-Saharan African cities, particularly those living in poor peri-urban areas. Innovative planning approaches tailored to communities' conditions and based on social context of each specific settlement

are needed for faster progress in these areas in order to achieve access to basic drinking water and sanitation by 2030 as recommended by the United Nations Sustainable Development Goals (UN-SDG).

Urbanization continues in Kenya and it is estimated that by 2020 urban dwellers will constitute over 50 % of the total population (Tibaijuka, 2008). It follows that if industrialization could be shifted from these mega cities to small towns and suburbs, definitely people would be clinging to their parental homeland. As the metropolitan cities offer all sorts of commercial benefits, the owners and investors become lured to the commercial establishments in these areas (Parsons, 2010). In Kenya, the process of urbanization is still an evolving phenomenon. However, it has proceeded at a tremendous pace over the past four decades, especially after political independence in 1963. By 1999, the proportion of the urban population had increased to 34.5%, and is expected to increase to 50% by the year 2015 (MPND, 2005). The resulting explosive growth in the informal sector has been accompanied by poverty and the rapid growth of slums (UN-Habitat, 2007). There is no question that the main challenges that rapid urbanization accompanied by industrialization brings are centered on how to provide adequate shelter and how to deal with the rising problems associated with slums (Tibaijuka, 2008). It follows therefore that unprecedented urbanization and industrialization rates in most developing countries are changing the face of urban housing through the creation of unmanageable informal housing (Goodenough, Had, Ingham and Klug, 2005). As urban populations increase, poorer groups struggle for place and space within cities. Most cities in sub-Saharan Africa have a large proportion of their population in informal settlements, which developed outside of the control of the authorities charged with the regulation of land uses and building construction. Official,

formally sanctioned land delivery systems for housing have broken down, and the disadvantaged and poor have little or no access to land for housing through such systems. In Kabwe, one possibility is the allocation of free land in or adjacent to regularized informal settlements, but this requires good political or official connections. Since most unplanned settlements in Zambia are hidden from the view of those in authority, encroachment is ignored unless or until the land is required by the owners or by those in authorities. Those who move to informal settlements may do so in full knowledge of existing laws, but this non-compliance is a means of obtaining resources they would otherwise not be able to get.

In years when the capital receives normal and above normal rainfall, many of the unplanned settlements and other poorly located places experience serious flooding. Lusaka's rainy season lasts from late November to early April. The total expected rainfall per season is 820 millimeters and the capital are prone to stormy weather. Flash storms lasting less than 30 minutes contribute over 70 per cent of the total rainfall in the province. Although storm intensity is generally greatest during the afternoon, storms are more frequent at night, when they last longer and produce more rainfall. Tyrell notes that night storms have considerable economic and social significance. Tropical rainfall is generally erosive when intensities exceed 25 millimeters/hour, although the actual erosion will depend on surface conditions. In areas where vegetation has been cleared and there is no ground cover, erosion will be intense. From the survey, it would appear that residents are aware of the causes of flooding in the area. Most people blamed the dam, while others recognized that the area was on low land and was waterlogged. Very few residents attributed the flooding to inadequate drainage and water from upstream. A large number of residents have had no prior knowledge that the area faced the risk of flooding, and had they known

this they would not have settled in the area. Those who were aware that the area faced the risk of flooding, but still settled in the area, were predominantly renters. Residents were, however, aware of the constraints faced by those with low incomes, and unstable land prone to flooding. As urban populations increase, poorer groups struggle for place and space within cities. Most cities in sub-Saharan Africa have a large proportion of their population in informal settlements, which developed outside of the control of the authorities charged with the regulation of land uses and building construction. Official, formally sanctioned land delivery systems for housing have broken down, and the disadvantaged and poor have little or no access to land for housing through such systems. In Lusaka, one possibility is the allocation of free land in or adjacent to regularized informal settlements, but this requires good political or official connections.

Since most unplanned settlements in Lusaka are hidden from the view of those in authority, encroachment is ignored unless or until the land is required by the owners or by those authorities. Those who move to informal settlements may do so in full knowledge of existing laws, but this non-compliance is a means of obtaining resources they would otherwise not be able to. Flooding in informal urban settlements is expected, even in years of normal rainfall. There are always such discussions of needed action when flooding occurs but, as soon as the seasonal rains stop, the incidents are forgotten. Most of the households affected by flooding are poor and the flooding damages or destroys their homes and belongings, which might have taken years to accrue. Poorer groups may be faulted for settling on sites at risk from flooding, but this is usually because they can find no safer alternative. In addition, as this paper shows, reducing flood risks in one settlement can increase flood risks in others. Local authorities need to be vigilant in stopping settlement in unstable zones

and they need to increase awareness of the need for action in settlements already built in flood-prone areas. Ways also need to be sought to provide low-income households with alternatives to informal settlements in flood-prone sites. It is hard to stop people from erecting houses where they see vacant land. Since rain in Zambia is seasonal, many marshy areas have been built on during dry periods only to be flooded when the rains come. In the end, it is the poor who lose and a solution needs to be found before more lives and property are lost. Poverty is a state of destitution in which one experiences many levels of hardship (Tibaijuka, 2008). Absolute poverty or destitution refers to the one who lacks basic human needs, which commonly includes clean and fresh water, nutrition, health care, education, clothing and shelter. About 1.7 billion people are estimated to live in absolute poverty today (UN-Habitat, 2007). It should be noted that poverty creates slums and slums breed hopelessness and crime (Sud, 2006). In the past few decades, poverty brought about by urbanization and urban growth has accelerated in many developing countries. In 1970, 37 percent of the world's population lived in cities. In 1995 this figure was 45 percent, and the proportion was expected to pass 50 percent by 2005 (UN, 1995). Although globalization has often increased opportunities for jobs and knowledge, it has also increased social inequalities and poverty. Benefits are not equally shared, resulting in large groups of people living in slums in developing countries unconnected to water and sanitary services, and unemployment, poor health and social exclusion in the developed world (UNEP, 2002). Poverty is among the major drivers of environmental degradation. The urban poor, who are unable to compete for scarce resources or protect themselves from harmful environmental conditions, are most affected by the undesirable impacts of urbanization. The growth of large cities, particularly in developing countries, has been accompanied by an increase in urban poverty which tends to be focused in certain social groups and in



particular locations (Billah, 2011), in this case, informal urban settlements. Poverty can also be a lack of basic capabilities to lead the kind of life one values, and should therefore not be seen merely in financial terms. Poverty has three dimensions: poverty of income and productive assets, poverty of access to essential services, and poverty of power, participation and respect. Deprived of these essential attributes, people will not be able to recognize their full capabilities, and therefore will not be able to benefit from, contribute to and have an influence on development (Sheng and Mehta, 2008).

Poverty is manifest in patterns of social relationships in which individuals and groups are denied access to goods, services, activities and resources which are associated with citizenship (ILO 1996). It is caused by the stagnation of productive forces and production over time and government policies and development measures which only help the rural rich to get richer and increase inequality. Urban poverty is on the increase. It is estimated that one-quarter of the population lives below the poverty line and that female-headed households are disproportionately affected (UNCHS, 2001).

It follows that rural and urban poverty are interrelated and there is a need to consider both urban and rural poverty together for they have many structural causes in common, e.g. socially constructed constraints to opportunities (class, gender) and macroeconomic policies (Masika, Haan and Baden, 1997). Lack of access to secure and safe housing is a central feature of urban poverty. It is estimated that at least 600 million urban dwellers in Africa, Asia and Latin America live in housing that is so over-crowded and of such poor quality, with such inadequate provision for water, sanitation, drainage and garbage collection that their lives and their health is continually at risk (Paolisso and Gammage, 1996). It is important to note that about one third of all urban residents are

poor, which represents one quarter of the total poor. Poverty is becoming increasingly urban with exceptions of countries which are already urbanized (Baker, 2009). From a human rights perspective, slums pose a variety of problems: they are an indicator of poverty, and the rights to housing and healthcare (article. 25 of the Universal Declaration) are only the most obvious rights that are less than perfectly protected in slums. Bad housing is a cause of bad health (due to the absence of sanitation), of a lack of education (due to a lack of electricity and light), a lack of security (because of the risk of Fire and burglary) and it therefore perpetuates poverty (Spagnoli, 2008). Typical slum problems such as bad sanitation, lack of clean water and disease are caused by a combination of overpopulation and insufficient government investments. The slum populations mostly live below the poverty line in terms of both calorie intake and the cost of basic needs. Moreover, despite having lived in the city for a long period of time the urban poor have limited access to the economic and social systems of the city (Hossain, 2008). With this in mind, it is noteworthy that the rapid growth of urban populations has led to a worsening in absolute and relative poverty in urban areas (Baker, 2009).

Indeed, the urban populations in cities face extreme poverty due to its low level of earnings and the majority is living below the poverty line in terms of both calorie intake and cost of basic needs. What is more, the slum dwellers are mostly involved in low paid jobs in informal sectors of the urban economy (Hossain, 2008). Slum populations in urban areas are 'vulnerable' in terms of their access to urban land. Indeed, they have mostly settled temporarily on public or private land and they are often evicted from their settlements (Baker, 2009). In Kenya, most slums are to be found on land belonging to the Kenya Railways (e.g. Kibera), Kenya Pipeline (e.g. Sinai), and other state corporations. Bangladesh slum for instance sits on Kenya Railways' land. This is because most slum

dwellers cannot afford to purchase land due to poverty.

The effect of poverty also means that slum populations have limited access to health and education though theoretically the urban poor have equal access to the public health facilities in cities, in reality very little are available to them. They are the most deprived groups here as they have very limited access to existing educational opportunities. It has been evident from official statistics that although enrolment in primary school in urban areas is higher than that for rural areas, the enrolment of the slum population is very low (Hossain, 2008). The poor are mostly involved in informal activities as they are excluded from the formal sectors of the economy through lack of education and employment training. Employment in the informal sectors is generally characterized by a low level of income and high level of vulnerability in terms of risk and harassment (Billah, 2011). Generally, socio-political and economic structures of a country are mainly responsible for urban poverty and the emergence of slums in cities. The formation of slums is closely associated with rural-urban migration. Poor people living in the city slums have mostly migrated there from rural areas rather than other cities or towns. Both the pull and push factors - including low incomes in rural areas, poverty, river erosion of agricultural land and job opportunities in the city are the main factors behind this rural-urban migration (UN-Habitat, 2008). Unemployment (or joblessness), is a state in which people are without jobs and they have actively sought work for a period of time. It is an economic condition marked by the fact that individuals actively seeking jobs remain unhired, and is expressed as a percentage of the total available work force. Unemployment is widely regarded as a major social and economic global problem (Wolf, 2011). The level of unemployment varies with economic conditions and other circumstances (ILO, 2011). There is a strong positive link between

national levels of human development and urbanization levels. Unemployment in developing countries has become a living reality today. It is a serious problem that is preoccupying those concerned with various countries development (Fawzy, 2002). The implications of rapid urban growth include increasing unemployment, environmental degradation, lack of urban services, overburdening of existing infrastructure and lack of access to land, finance and adequate shelter (UNEP, 2002).

Most of the people who become unemployed after working for some time remain without work for very short periods. However, there is also a hard core of unemployed who remain without work for long periods of time. The adverse consequences of unemployment are much more acute for this group (Wolf, 2011). The inability of cities to absorb the labour market has a negative impact on economic growth and poverty reduction, a trend that undermines the endeavors of UN member states to achieve the targets set by the Millennium Development Goals (UN-Habitat, 2007). Worldwide cities are fast becoming centres of crime. This is caused in large part by the high rate of unemployment, especially amongst young people. Large numbers of the youth in many of these cities are unemployed (UN-Habitat, 2008). However, there is a consensus that full employment is but a theoretical concept that cannot be realized even in the most advanced countries. This is due to the presence of a degree of 'frictional unemployment' ranging between 2-4percent, even during the times of great boom (Fawzy, 2002).

Unemployment has obvious and well-documented links to economic disadvantage and has also been connected in some discussion to higher crime rates (Cantor and Land 1985; Ottosen and Thompson 1996), especially among the young (Britt 1994), suicide, and homicide (Yang and Lester 1994; Ottosen and Thompson 1996). Other consequences of unemployment can be increases in

the incidences of alcoholism, child abuse, family breakdown, psychiatric hospitalization, and a variety of physical complaints and illnesses (Ottosen and Thompson, 1996). The increase in the level of unemployment has been primarily due to the inability of economic policies in general and investment policies in particular to achieve high and labor-intensive growth rates. These policies have led to modest investment levels, which weakened the economy's ability to create jobs, and resulted in investment patterns biased against labor-intensive growth (Fawzy, 2002). Particular to achieve high and labor-intensive growth rates, these policies have led to modest investment levels, which weakened the economy's ability to create jobs, and resulted in investment patterns biased against labor-intensive growth (Fawzy, 2002).

Indeed, unemployment among youths not only causes present-day hardship, but may also hinder future economic success. This is because unemployed youths are not able to gain experience and on-the-job training and because a history of joblessness signals that the individual may not have the qualities that are valued in the labor market (Gitter and scheuer, 1997). It is therefore important to note that rapid urbanization, particularly the growth of large cities, and the associated problems of unemployment, poverty, inadequate health, poor sanitation, urban slums and environmental degradation pose a formidable challenge in many developing countries (Nsiah-Gyabaah, 2008).

The strong relation between urbanization and industrialization characterises the territorial, demographic and economic dynamics of the country. Financial investment, particularly from the 1950s onwards, has been mainly aimed at the country's modernisation, with urbanisation playing a strategic role. From an agricultural economy the country has changed to an industrialized and urbanized society in thirty years. During the 1970s, the most important period of this process, the

country grew at an average annual rate of 8.6 per cent.

In the same period the annual industrial average production was 9 per cent and the urban population increased from 44 to over 55 per cent. The new world economic dynamism, emerging from the mid-1990s, had an impact on the country's industrial structure. This has been reflected in its spatial organizations and the market relations with innovations that came with globalization. These changes to the productive structure were followed by the country's free trade policy, and ended with the consolidation of monetary stabilization and the adoption of a new free exchange currency policy. Economic growth patterns during the 1990s were characterized by two sub periods. Between 1990 and 1993 the economy was in recession with average annual growth reaching only 1.2 per cent. Between 1993 and 1997 average growth was higher reaching 1.7 per cent a year while for industry it was 3.8 per cent (IPEA, 2001). Slums are generally the only type of settlement affordable and accessible to the poor in cities, where competition for land and profits is intense.

People move to urban areas following the industries for employment. Consequently, they end up with shelter problems and that leads to the growth of slums. A good example is what happened during the industrial revolution in the 18th Century in Europe when most people started moving to cities like Sheffield and Manchester to work in the manufacturing industry. As a result of fewer available jobs, people have low incomes, which make it difficult for them to own houses but to live in slums (Mutisya; Yarime, 2011).

Most often the incomes of slum dwellers are too low for formally regulated housing markets to provide them with any kind of permanent housing. For this reason, slums are inhabited by people who cannot afford to live in or are disqualified from accessing formally developed houses, even though

not all urban poor live in slums nor are all slum dwellers poor. Slums are often found on the outskirts of cities or in inner cities locations (Nabutola, 2011).

Ling and Hong (2007) in their research continue that insufficient financial resources and lack of coordination in government bureaucracy are two main causes of poor housing planning. Financial deficiency in some governments may explain the lack of affordable public housing for the poor since any improvement of the tenant in slums and expansion of public housing programs involve a great increase in the government expenditure. The problem can also lie on the failure in coordination among different departments in charge of economic development, urban planning, and land allocation. In some cities, governments assume that the housing market will adjust the supply of housing with a change in demand. However, with little economic incentive, the housing market is more likely to develop middle-income housing rather than low-cost housing. The urban poor gradually become marginalized in the housing market where few houses are built to sell to them (Gichuri, Wambui; 2002).

The understanding of the level of urbanization or its scale in developing countries is challenged by differences in the definition of "urban" and in turn, the lack of reliable data. Furthermore, the process of urbanization is far from homogenous across regions and swathes of territory that are wholly different in terms of economy and political structures. In many of the poorest countries, there are cities that are really urban or metropolitan regions in terms of population sizes and territorial extent (University of Melbourne, 2003). The formation of slums need not be inevitable with rapid industrialization. Such an argument appears to be contradicted by evidence of large slum populations in a large number of developing countries and particularly in rapidly urbanizing regions like Asia. The evidence discussed suggests that city

authorities faced with rapid urban development lack the capacity to cope with the diverse demands for infrastructural provision to meet economic and social needs. Not only are strategic planning and intervention major issues in agenda to manage rapid urbanization, but city governments are not effectively linking the economic development trajectory to implications for urban growth and, hence, housing needs. This is the agendum that has been largely neglected by city and national governments that have been narrowly focused on economic growth with the consequent proliferation of slum formation as a housing solution (Anyuro, Chege; 2012).

The growth rate of manufacturing and mining sector was much higher than that of agricultural sector. The wage for the factory workers was more than twice as high as the wage for agricultural workers. Rapid growth in manufacturing and mining industry was possible because of the intensive investment to the transportation and energy sectors in urban area. And steady growth of national income was achievable through the rapid growth in manufacturing and mining industry under the Japanese colonial rule. This was the main cause of the influx of slum dwellers who could be able to use the little income to find a house in the slum areas (Ling, 2007).

Population growth is the change in a population over time, and can be quantified as the change in the number of individuals of any species in a population using "per unit time" for measurement (UN-Habitat, 2008). Population growth is a vicious cycle that is led by opportunities in the cities (leading to migration to the cities), poverty with low incomes, tendency to be closer to work hence occupying any land in the vicinity etc. The key reason out of all is the slow economic progress in other areas of the country (Hossain, 2008). However, the implications of rapid urban growth include increasing unemployment, environmental degradation, lack of urban services, overburdening of existing



infrastructure and lack of access to land, finance and adequate shelter (UNCHS, 2001). The rapid increase of the world's urban population, coupled with the slowing of rural population growth has led to a major redistribution of the population over the past 30 years. By 2007, one-half of the world's population was living in urban areas compared to little more than one-third in 1972, and the period 1950 to 2050 will see a shift from a 65 per cent rural population to 65 per cent urban (United Nations Population Division, 2001).

By 2002, some 70 per cent of the world's urban population was living in Africa, Asia or Latin America (UNCHS, 2001). Slums are built as more population move to the cities as it is a fact that very poor people live in slums (Sud, 2006). Poor rural families migrate to cities seeking greater opportunities. However, the urban advantage of better access to education remains a myth for the majority of slum dwellers (UN-Habitat, 2007). Due to the concentration of both Domestic and foreign investment, cities have experienced massive migration from rural populations but a critical downside to this has been the dramatic rise in poverty and informal settlements to shelter this ever-growing population (Hossain, 2008). The increase in the percentage of population residing in urban areas is attributable to three factors; the first factor is the rural-urban differential in the rates of natural increase, the second factor is migration from rural to urban areas and the third reason is the reclassification of villages as towns (Chandrasekhar, 2005). Over the past half century, a great rural-to-urban population shift has occurred and the process of urbanization (the concentration of people and activities into areas classified as urban) is set to continue well into the 21st century (UNEP, 2002).

In many third world cities natural population growth is the major contributor to urbanization, while rural-urban migration is still an important factor (de Haan 1997). Internal migration flows are

diverse, complex and constantly changing (including rural to urban, urban to rural, urban to urban, and rural to rural). A key determinant of migration is the income differential between rural and urban regions (Gilbert and Gugler, 1992). Migration is also affected by crop prices, landowning structures and changes in agricultural technologies and crop mixes in surrounding areas and distant regions. It is also influenced by other factors related to individual or household structures and survival strategies, and wider political, economic and social forces (UNCHS 1996). People migrate either because they are "pushed" out of their place of origin or because they are "pulled" to their migration destination. Generally, people move because of a combination of both "push" factors and "pull" factors. Some are "pushed" out of their present place of residence because they cannot earn sufficient income to sustain themselves or their growing families.

High population densities combined with rapid, uncontrolled growth in informal settlements pose a problem for city administrators as their capacity to keep pace in providing infrastructure and public services to residents is severely strained. In cities such as Nairobi, Mombasa and Cairo, for example, problems associated with informal settlements include lack of usable open spaces, inadequate drainage and sewerage, limited road, pathway, and water infrastructure, poor environmental conditions and high crime rates (Alder 1995, El-Batran and Arandel 1998, UN Habitat 2008). Rapid urbanization in many cities has been attributed to sustained increases in rural-urban migration (above 2-3 % p.a.) coupled with a high birth rate. In many countries, the urban experienced by Kenya over the last three decades; it has been labelled one of the 25 fastest growing cities in the world (Kenya Demographic Health Survey, 2010).

Informal settlements are a major challenge for housing practitioners and planners in developing countries. Failure to address residents' needs may

result in political and social unrest (Barry and Ruther, 2005). There is a huge housing backlog in South African urban areas. Wilkinson (2014) states that the housing backlog is currently 2.1 million and is increasing at a rate of 178 000 units per year. The existence of informal settlements is one of the main reasons for this problem. According to Misslehorn (2008), informal settlement dwellers in South Africa confront challenges such as poor infrastructure, limited access to basic services and insecure tenure. It is estimated that 28% of households in South Africa have insecure tenure. The problem of informal settlements is not unique to South Africa. Countries in Latin America and Asia and other nations on the African continent are also challenged to address this issue (Misslehorn, 2008). Massdorp (1977) notes that these settlements are synonymous with urbanization and urban growth in Third World urban areas. They present various common characteristics. For example, they offer refuge to the poor, are located on land of low value, are often on the fringes of cities, are physically overwhelmed by poor quality houses and are created spontaneously in urban areas (Maasd 1977).

According to Mashabela (1990), informal settlements in South Africa date back to the early 1980s. One of the reasons for the mushrooming of informal settlements was the establishment of Black municipalities that took control of townships from the then Administration Boards during this decade. These municipalities did not have the financial capacity to provide housing. Moreover, Mashabela (1990) notes that the abolition of influx control in 1986 enabled migrants to bring their families to live with them in urban areas. This resulted in the problem of homelessness and hence the massive growth of informal settlements (Mashabela, 1990). However, Malinga (2000: 40) argues that the growth of informal settlements is not directly attributable to the abolition of influx control and rural migrants moving to the cities. Malinga argues

that residents of informal settlements were generally urban residents who were forced to create such settlements due to the shortage of housing. Sapire (1996) cited in Malinga (2000:40) points out that “informal settlements residents are not a marginal underclass living at the periphery of the urban areas, rather they are integrated into the social and economic structure of the cities and towns in which they are located” (Sapire, 1996 cited in Malinga, 2000)

It is important not to present the rural-urban divide as being rigid, when in fact it is a continuum and many people continue to engage in livelihoods that straddle both rural and urban areas. For example, from a figure of 2.3 million at the time of the 1999 Census, it was estimated that the total population of Nairobi city was just over 3 million people, with estimates ranging up to 3.5 million. The population since then has grown more than ten-fold since then experiencing some of the highest growth rates per annum in Africa (Hossain 2008).

In general, there appears to be a sufficient policy and legislative framework in Zambia regarding the legalization of unplanned and informal settlements; moreover, both the central and local governments acknowledge the need to recognize and regularize such settlements. The way this regularization presently works in Zambia is as follows. Currently, the majority of land on which informal settlements are situated is publicly owned. These settlements must be recognized by municipal administrations and regularized (declared) by the national government, through the Ministry of Local Government and Housing (MLGH), so that occupiers of plots within them can obtain tenure. according to (CSO, 2007) the Department of Physical Planning and Housing in the MLGH considers regularizing an unplanned/informal settlement if 60 percent or more of the land on which the settlement is located is publicly owned, the settlement has been in existence since 1974, development for which the land is zoned on the

development plan is not imminent, and 50 percent or more of the dwelling structures in the settlement are constructed of conventional materials. Normally, after a settlement is declared an “improvement area,” the municipal council is able to issue 30-year occupancy rights. Most occupants of houses in informal settlements deem this to be an acceptable form of tenure that gives them adequate security. The 30-year occupancy license is renewable

However, there does not appear to be a clear policy and strategy as to how to deal with informal or unplanned settlements, and much of the existing legislation needs to be modified and streamlined to guarantee that it is relevant and enabling. For example, the National Housing Authority Act, Cap 426, gives the National Housing Authority sole responsibility for managing Zambia’s housing portfolio; this approach should be reviewed with an eye toward allowing for private sector competition in the supply of goods and services.

Similarly, the 1975 Housing (Statutory and Improvement Areas) Act, Cap 441, has major weaknesses with regard to its restrictions on private sector participation in housing schemes. This Act provides for the control and improvement of housing (statutory housing areas and improvement areas) and is considered the principal legislative document on upgrading regulations; it also provides for the issuance of certificates of title and occupancy licenses, which give security of tenure. The act precludes other laws from applying to areas of its jurisdiction, however. Amendments are needed to bring the act in line with market-oriented housing delivery tools and to better address the unplanned settlement situation. The Land (Conservation of Titles) Act, Cap 289, also requires immediate review to ensure an efficient land administration system.

More recent legislative and policy developments include a National Housing Policy unveiled by the

MLGH in 1996, which sets forth an ambitious set of objectives, including allocation of at least 15 percent of the national annual budget to housing to support a sustainable housing development program; making serviced land available for housing development and streamlining the land allocation system; streamlining building standards, regulations, and other controls to meet the needs and capabilities of various sections of the population; encouraging the production and use of local and affordable building materials; helping the poor acquire decent shelter through alleviation of affordability problems; fostering housing areas that are functional, healthy, aesthetically pleasant, and environmentally friendly; and preparing a national housing implementation strategy. At present, however, it appears that few of these objectives are being achieved (Mukazombe, 2017) The Department of Physical Planning and Housing within the MLGH is also currently drafting terms of reference to aid in formulating a peri-urban strategy policy. To date, a Peri-Urban Water Supply and Sanitation Strategy has been developed with UNDP-World Bank assistance, but important issues of access, drainage, solid waste management, community facilities, and land and tenure still need to be considered.

In sum, various attempts have been made, in terms of legislation and policy, to regularize (or declare) informal settlements and bring them into the fabric of the towns and cities, but progress in the implementation of regularization schemes has been slow and hampered by financial and human resource constraints at both the national and local government levels. Numerous government requirements also appear to hamper the provision of basic infrastructure and services to appropriate, affordable standards and the granting of secure tenure to existing informal settlement occupiers

### III. RESEARCH METHODOLOGY

methodology is concerned with the methods the researcher used to find and collect data for the study that could also provide solutions to the problem statement.

#### *Research design*

Kish, 1995 defined a research design as a declaration of the object of the investigation and added that it will show the strategies that will be used for collecting data, analysing the data and reporting the findings. Considering the conceptual framework that has been developed a qualitative and quantitative case study design was used

#### *Target Population*

This study was carried out in Makululu slum, Makululu ward Kabwe Zambia. The target population for the study was 100 household heads.

#### *Sampling*

The sample should be representative of the population to ensure that we can generalize the findings from the research sample to the population as a whole conversely, this study used probability and non-probability sampling:

#### *Simple Random Sampling*

The researcher purposively selected the following individuals to be used in this study; 5 community leaders, 2 employees of the ministry of housing, 2 provincial administrators and 1 local NGO representative. These individuals were selected due to the fact that they are knowledgeable in issues to do with housing and informal settlement in the area, as well as challenges like time and money for the research.

#### *Data collection methods*

Questionnaires and interviews were both used as the main tools for primary data collection from the

various respondents and key informants selected for the study.

The researcher also made good use of focus group discussions with the various purposively selected key informants which comprised of a number of meetings with local community leaders, government officials and local NGO representatives on relevant study areas. Undeniably, these techniques were instrumental in helping the researcher to deepen his understanding of the various issues under study.

#### *Validity and Reliability of research instruments*

The reliability of the instruments was assessed by means of internal consistence and test re-test coefficient. It was hoped that the community and the respondents have some similarity to the study organizations which would make up the test population and this ensured that the expected results were valid. The questionnaires were approved after making all the necessary adjustments. The results obtained from the pilot study were used to test the reliability of the research instruments.

#### *Ethical considerations*

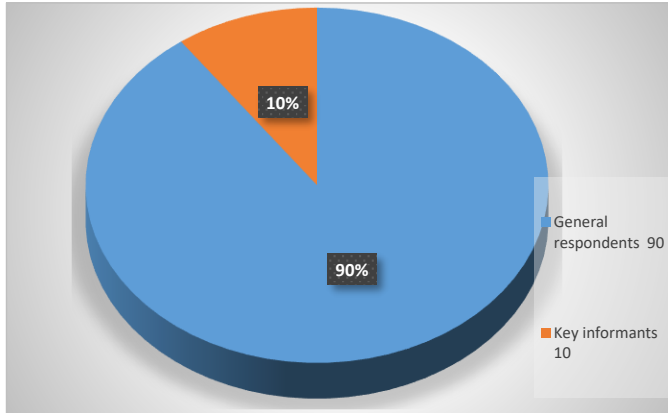
During the study, the researcher observed the ethical considerations by respecting the rights and views of the participants. White (2003) cites the relevance of the information to the participants 'decision as one key element in informed consent.



## IV. DATA ANALYSIS, PRESENTATION AND INTERPRETATION

### 4.1 Response rate of the respondents

Figure 4.1 Rate of the Respondent

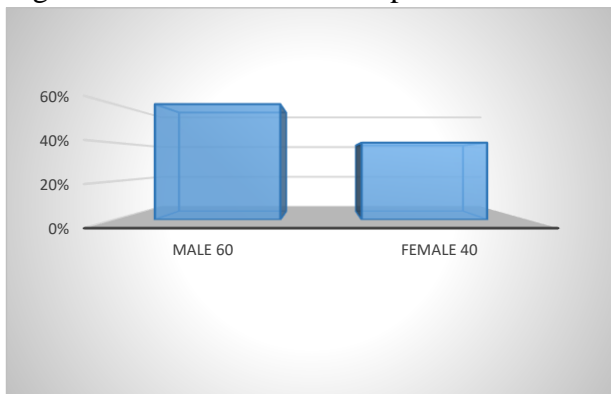


Source: Field Data 2019

From figure 4.1, 90% of the respondents were household heads, 5% were local community leaders, 2% were provincial administrators, 2% were drawn from the ministry of local Government and housing and 1% represented the local NGO representatives. All these responded to the questionnaires and interviews hence the researcher registered 100% response rate.

### 4.2 Gender of the respondents

Figure 4.2 Genders of the Respondents



Source: Field Data 2019

In this study it showed that 60% of the respondents were male while 40% of the respondents were female. A large number of the house hold in this

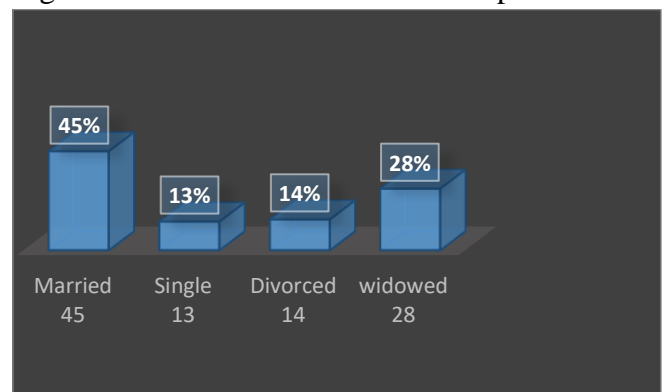
study were male headed household and this shows that men were mostly associated and concerned with the matter of housing and settlement. It is them who decided where the family should go and settle and in this case it's them who decide that the family settles in Makululu slum.

### 4.3 Marital status of the respondents

Concerning the marital status of the respondents some respondents were found to be married others single, divorced and widowed as shown in the table below.

### Marital status of the respondents

Figure 4.3 Marital Statuses of the Respondents

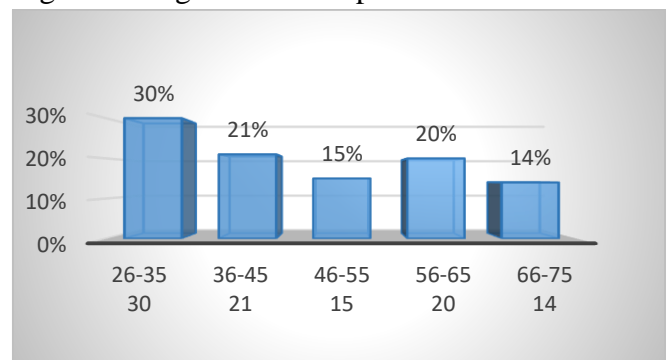


Source: Field Data 2019

In this study it showed that 45% of the respondents were married while 13% were single 14% were divorced and 28% were widowed.

### 4.4 Age of the respondents

Figure 4.4 Ages of the Respondents

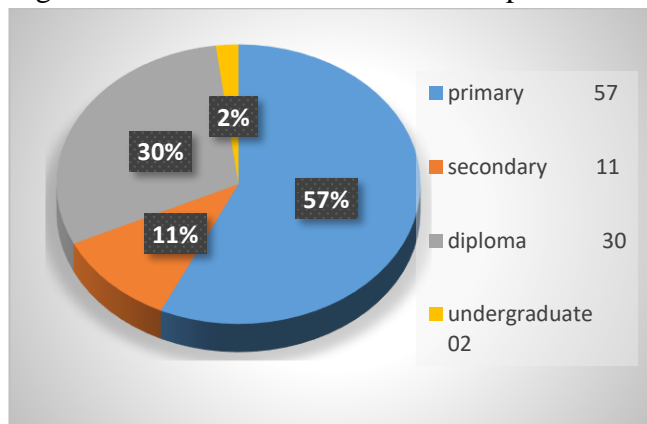


Source: Field Data 2019

The respondents' ages were distributed in the following manner; about 30% of them were under 36 years, while 21% of them were in the 36-45 years' age group. A further 15 % of them were between 46-55 years, whereas 20% of them were in the 56-65 years' age bracket and 14% of them were above 65 years. The population in this study was relatively young with the mean age of the respondents being about 47.2 years, implying that they were able-bodied and independent to make decisions on where to live with their dependents.

#### 4.5 Education Level

Figure: 4.5 Education Level of the Respondent



Source: Field Data 2019

Among the respondents in this study, the highest level of education for about 57% of them was primary school certificate, 30% of them had secondary school certificate and 11% of them had a diploma certificate or equivalent. Only 2% had university degree.

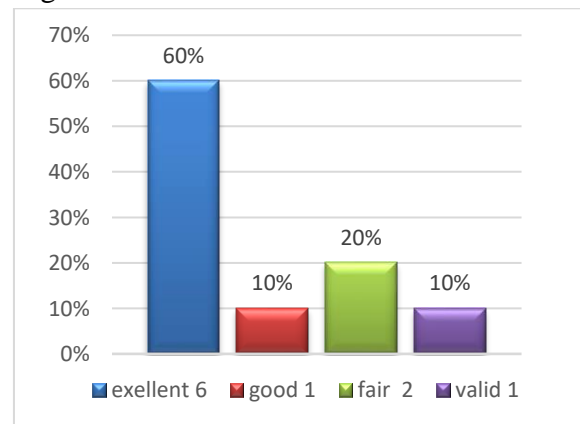
The majority of the respondents in this study were semi-literate with large percentage of them having had various levels of formal education. This implied that they were able to understand the various aspects of informal settlements hence they were expected to give appropriate and accurate information on the issue.

#### 4.5 Industrialization and growth of informal settlements

The first objective of this study was to determine the extent to which industrialization influences the growth of informal settlements. Here the researcher sought to establish whether the process of social and economic change had an impact on the growth of informal settlements. Overall, she sought to establish the effects that industrialization had on the growth of informal settlements. The results are presented in the discussions below, whether they were aware and familiar with industrialization. The results are presented in the table below

#### 4.6 Perception on awareness of industrialization

Figure 4.6.1 Awareness of the industrialization



Source: Field Data 2019

From the data above 60% of them had excellent knowledge of industrialization in Kabwe, 10% of them had good knowledge, 20% of them had fair know ledge and 10% had poor know ledge of industrialization. Indeed, this was an indication that the sample selected had good knowledge of the variable in discussion, in this case industrialization and how it influences growth of informal settlements. Data was collected and analyzed from the key informants on where most of the industry workers lived. Here the researcher sought to establish the kind of residence that they lived in. Most of them lived in informal housing. They were of the view that the demand of housing by these workers could not meet the housing supply in the town. Most of them said that slums were the product

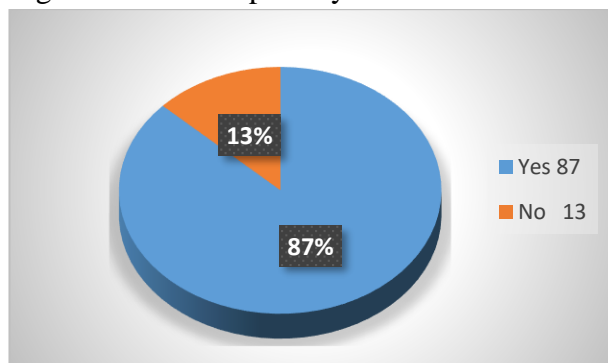
of rapid urbanization and industrialization. Indeed, industries and many factories are 60% 10% 20% 10% 0% 50% 100% excellent 6 good 1 fair 2 valid 1 12 in the town of Kabwe, the result of this being that most of the workers are forced to live in the environments.

#### 4.7 Poverty and growth of informal settlements

The second objective of this study was to establish how poverty influences the growth of informal settlements. The researcher sought to find out how poverty affected the growth of informal settlements in Kabwe Makululu slum. She sought to establish whether the shortage or scarcity of basic social or economic necessities by the people in the area had an impact on the growth of informal housing. To do this, the researcher sought the views of both the key informants and the general respondents in the study. The results are presented in the discussion below.

4.7.1 Respondents and key informant's opinions on poverty Data was gathered and analyzed from both the key informants and respondents on the question of whether poverty had a role in the choice of housing in the community. The results are presented in the table and discussion below. Role of poverty in the choice

Figure 4.8 Role of poverty in the choice of Housing



Source: Field Data 2019

87% percent of the respondents said that poverty was the contributing factor to where they lived whereas 13% of them responded in the negative.

This was a sign that for the majority, their low income could not enable them to live in better housing. Most of the key informants were of the opinion that poverty played a major role in the choice of housing for community members. The cost of decent housing was prohibitive for the community members and this forced them to live in alternative informal housing. In some instances, those with better income may be able to build their houses but the poor in society had to depend on housing provided for by either private owners or by the government

In such instances they were forced to look for housing where their income could support them hence settling in slums which are affordable.

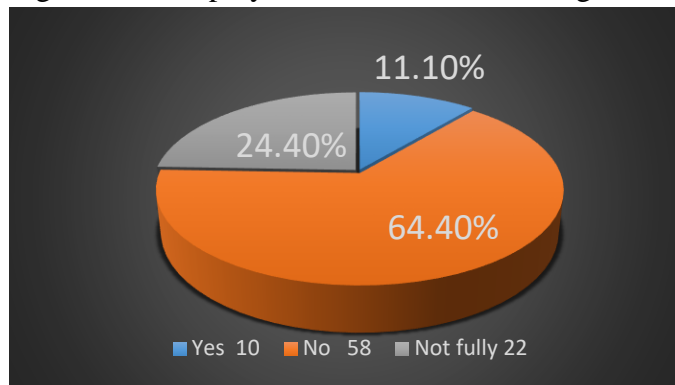
#### 4.9 Unemployment and growth of informal settlements

The third objective of this study was to assess how unemployment influences the growth of informal settlements. The researcher sought to establish whether unemployment influences the growth of informal settlements. He sought to find out whether the state of being without gainful employment had an impact in the growth of informal settlements. In order to achieve this, she sought the views of both the key informants and general respondents in the study. The results are presented in the discussion below.

4.10 Respondents opinions on nature of employment and housing. Data was gathered and analyzed under the question of whether the respondent's employment permitted to live in decent housing.

#### 4.10 Influence of employment on decent housing

Figure 4.10 Employment and decent Housing



Source: Field Data 2019

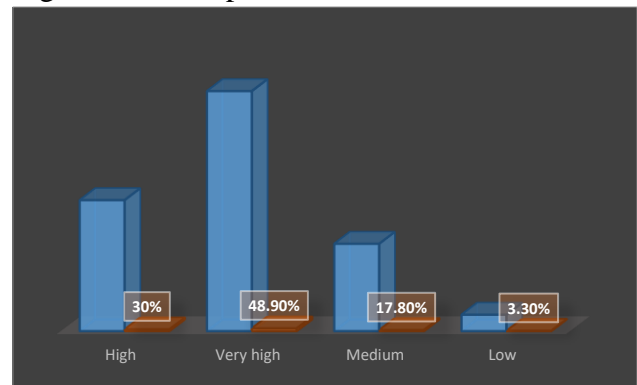
11.1% of the respondents were of the opinion that their occupation could permit them to live in decent housing, while 64.4% were of the view that it did not. About 24.4% occupation could not fully permit them to live in decent housing. Majority of the respondents were engaged in some form of economic activity but; was not stable. Their terms of employment were temporary and as such they could not afford to stay in decent housing. It was also noted that the type of employment had a major impact on the type of housing that the respondents lived in. Majority of those in informal housing were engaged in casual employment.

#### 4.10.1 Population growth and growth of informal settlements

The fourth objective of this study was to determine the extent to which population growth influences the growth of informal settlements. The researcher sought to find out the relative size of the population or number of people in the area compared to the recommended optimum size and if it had an impact on the growth of informal housing. In order to achieve this, she sought the views of both the key informants and general respondents in the study. The results are presented in the discussion below.

Respondents and key informant's opinions on population

Figure 4.10.1 Population size

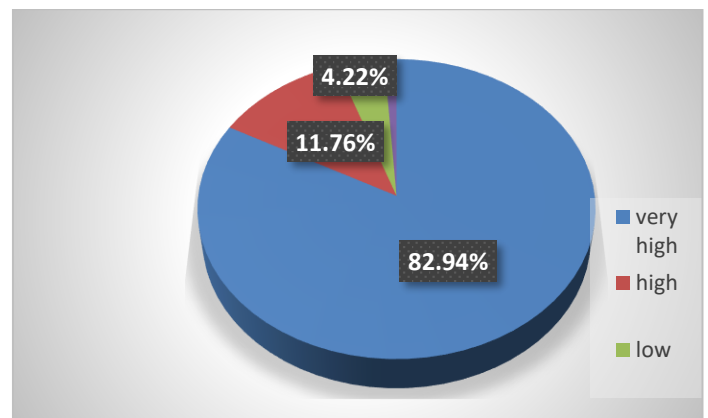


Source: Field Data 2019

About 3% of the respondents said that the population in their area was low, while 30% said it was high. Another 49% said that the population was very high and 18% said that population was medium in their area of residence. This infers that majority of the population lived in areas that were highly populated due to the fact that these are the areas that most of them could afford to get accommodation in.

#### 4.11 Poor Sanitation Conditions

The following data was gathered and analysed under the question of whether the respondents were facing sanitation challenges



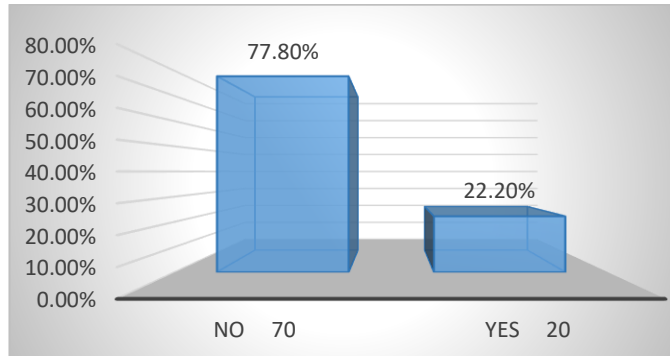
Source: field data

The prevalence of poor sanitation at Kabwe's Makululu compound according to the pie chart was evidently very high as 82.94% confirmed to living in poor sanitation conditions



## 4.12 Appropriateness of housing program in the community

Figure 4.12.1 Housing program in the community

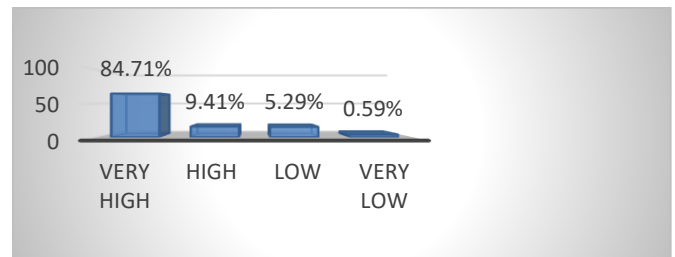


Source: Field Data 2019

About 22% of the respondents were of the opinion that there are appropriate housing programs in the community and 78% were of the opinion that there are no government programs on housing in the community. Clearly, majority of the respondents agreed that there were no appropriate government programs on proper housing in the community. They noted that this was the major reason for the continued growth of informal settlements. Among the key informants it was noted that the best solution to the problem of informal housing was the establishment of appropriate housing programs by the government. These programs should be focused on the poor and informal housing dwellers. Barriers to the smooth running of these housing programs by the government should be removed.

## 4.13 Consequences of unauthorized structures at Makululu, Compound.

Studies (on informal urban settlements) have shown that residents of informal settlements are confronted with a combination of problems such as overcrowding, lack of social amenities, poor sanitation conditions and high rate of social vices (Sietchiping, 2004). At Makululu compound, the sampled respondents were allowed to point out the problems that they were facing as a result of the unauthorized structures in the vicinity. The responses are below



Source: field Data source 2019

Figure 4.14 awareness on the consequences of unauthorized structures from the pie chart above, it shows that 84.59% respondents affirmed the prevalence of floods during rainy season and many households are get affected at Makululu compound

## 4.15 Accessibility of Road Networks



Source: field data 2019

Figure 4.15.1 shows that 61.18% respondents observed that unplanned structures had led to difficult accessibility at Makululu Compound. Multiple factors (socio-economic, cultural, institutional, physical, political and historical) account for the growth of unauthorized structures at Makululu compound. Flooding, poor sanitation, overcrowding, inadequate infrastructure, and poor accessibility are the main problems that confront the residents of Makululu Compound. Inadequate knowledge by house owners on building regulations are largely responsible for the construction of unauthorized structures. The perceptions of house owners and household heads on land-use planning at Makululu Compound are negative.

## V. DISCUSSION OF FINDINGS

This chapter presents the summary of the findings, discussions of those findings, conclusions, recommendations and suggests areas for further research. This study was to assess the factors influencing the growth of urban informal settlements in Makululu compound. From an analysis and review of the research data and additional data gathered through focus group discussions a number of issues became apparent. The first objective of the study was to determine the extent to which industrialization influences the growth of informal settlements. Data analysis, interpretation of interview and questionnaire responses from the key informants of the study revealed that industrialization has a great influence and effect on growth of informal settlements in Kabwe's Makululu compound. The respondents were of the view that demand of housing by the industrial workers could not meet the housing supply in the area. Most of them said that slums were the product of rapid urbanization and industrialization. These findings indicate that industrialization is a significant factor in the growth of informal settlements in the community. Informal settlements were the product of rapid urbanization and industrialization in that, most of the people working in the industries lived in the slums surrounding the many factories and industries due to their proximity to the industries. It must therefore be taken into account when developing an appropriate slum reduction and housing strategy in the community. In regards to the second objective which was to establish how poverty influences the growth of informal settlements, responses from the various household heads and key informants revealed that for the problem of growth of informal settlements to be tackled, poverty needs to be tackled. About 87% percent of the respondents said that poverty was the contributing factor to where they lived whereas 13% of them responded in the

negative. The study reveals that the levels of poverty in the community were high and this contributed to the growth of informal housing in the community in that, as many respondents could not afford proper and decent housing due to their prohibitive costs, they opted for cheaper housing, and in this case, slums, hence leading to the continued growth of the same. Indeed, the study revealed that the cost of proper housing in the community is prohibitively high as compared to their income. On the aspect of the third objective of this study which was to assess how unemployment influences the growth of informal settlements, responses from the key informants and respondents of the study revealed that unemployment has a great influence in the growth of informal settlements in the community. Unemployment resulted to lack of, or limited income. As a result, people were not able to meet their basic needs, including shelter. This forced them to seek alternative housing which they could afford with their low on no income, hence settling in informal settlements and slums, thereby making them grow at a high rate. Indeed, these findings indicate that unemployment and its associated problems contribute immensely towards the growth of informal settlements in the community. The fourth objective of this study was to determine the extent to which population growth influences the growth of informal settlements. Data analysis, interpretation and questionnaire responses from the various household heads and key informants of the study revealed that high population growth has a significant impact on the growth of informal settlements. About 87% of the respondents said that the size of the family had an influence on where they lived and 13% said that family size did not play any role in their choice of residence. Indeed, this finding is in tandem with (UN-Habitat 2007), (Billah2012) and (Goheen 2007) who also express the same view. They are of the opinion that slum formation is closely linked to industrialization, economic cycles, trends in national income distribution, and in more recent

years, to national economic development policies. Truly, the cyclical nature of capitalism, increased demand for skilled versus unskilled employment, and the negative effects of industrialization and urbanization - in particular, global economic booms and busts that ratchet up inequality and distribute new wealth unevenly - contribute to the enormous growth of slums. It is evident that industrialization and the growth of informal housing are closely linked. Industrialization is the extensive organization of an economy for the purpose of manufacturing. It is a stage of economic growth where industrialization is identified as the process in which the requisite rise in the rates of capital formation and investment accrues, thereby permitting the takeoff into self-sustained growth (Goheen, 2007). Though industrialization is a positive development in any society, it is accompanied by negative developments. Some of these may be the formation of informal settlements that provide residence for the people who work in these industries. The very existence of slums with their inhuman conditions and defacement of human rights proclaims the ingenuity and hollowness of this modern civilization (Parsons, 2010). The study noted that with increased industry levels in the community, many people have to work in them but their income cannot sustain better housing for them. This is the main cause for growth of informal settlement in the community. It therefore follows that for the problem of the growth of informal settlements to be tackled, the development of proper housing should be done simultaneously with that of industries in the community. The second objective was to establish how poverty influences the growth of informal settlements. The study reveals that the levels of poverty in the community are high and this contributes to the growth of informal housing in the community. Several respondents were engaged in temporary employment and did not have sustainable income. Under such conditions, poverty levels in the community contributed to where most of the community members lived. This finding is in

agreement with the views of (Sud, 2006), (UN, 2005) and (Billah, 2011) who are of the view that poverty creates slums and slums breed hopelessness and crime. According to them, the growth of large cities, particularly in developing countries, has been accompanied by an increase in urban poverty which tends to be concentrated in certain social groups and in particular locations in this case, informal settlements. The lack of appropriate programs to tackle poverty in the community has increased the problem of growth of informal settlements. Poverty is manifest in patterns of social relationships in which individuals and groups are denied access to goods, services, activities and resources which are associated with citizenship (ILO 1996). It is caused by the stagnation of productive forces and production over time and government policies and development measures which only help the rural rich to get richer and increase inequality in the community. Indeed, lack of access to secure and safe housing is a central feature of urban poverty. Solutions to poverty in the community should be found because through these then the problem of the growth of informal housing can be solved. People need to be able to afford proper housing so as to prevent the growth of informal housing in the community. Further, the problem of unemployment must be taken into account while developing an effective strategy for tackling the growth of informal housing in the community since it contributes to the growth of informal settlements. This finding is in agreement with the views of (UNEP, 2002), (Fawzy, 2002) and (Wolf, 2011) who are of the view that the implications of rapid urban growth include increasing unemployment, environmental degradation, lack of urban services, overburdening of existing infrastructure and lack of access to land, finance and adequate shelter. It should be noted that the inability of cities to absorb the labour market has a negative impact on economic growth and poverty reduction, a trend that undermines the endeavors of UN member states to achieve the targets set by the Millennium

Development Goals (UN-Habitat, 2007). Indeed, the study established that as unemployment in the community increases, so does the problem of growth of informal housing. Makululu like any other informal housing community is faced with high levels of unemployment and this has an impact on the growth of these informal settlements. The cities of Africa are fast becoming centres of crime. This is caused in large part by the high rate of unemployment especially among young people. In Kenya, those aged 20 to 29 represent 65% of the total unemployed (UN-Habitat, 2008). With such statistics then the problem of the growth of informal housing increases. Among the greatest challenges facing the youth today, the most critical is unemployment. It should be noted that most unemployed youth lack appropriate skills and access to capital to enable them to start a business. Another factor is that most of the unemployed youth reside in urban slums making them vulnerable (Githu, 2007). Such a situation then greatly contributes to the growth of informal housing in the community. It follows therefore that for the problem of growth of informal housing to be effectively managed, solutions must be found for the ballooning unemployment numbers in the urban areas. High population growth is another factor that has a significant impact on the growth of informal settlements. Population growth is the change in a population over time, and can be quantified as the change in the number of individuals of any species in a population using "per unit time" for measurement (UN-Habitat, 2008). This study established that for the problem of growth of informal housing in Makululu to be efficiently tackled, population growth in the area should be managed. It must be taken into account when developing an effective strategy for tackling the growth of informal housing in the community. This finding is in agreement with the views of (UNHabitat, 2008), (Hossain 2008) and (Sud, 2006). Due to the concentration of both domestic and foreign investment, cities have experienced

massive migration from rural populations but a critical downside to this has been the dramatic rise in poverty and informal settlements to shelter this ever-growing population. The Government of Zambia should expand its affordable housing scheme to include informal settlement areas such as Makululu Compound, given that, most of the residents at Makululu are low income earners who find it difficult to build standard houses as required by the building regulations of Zambia. Affordable housing scheme will give the opportunity to many of the residents to own decent houses; the cost of the house should be paid in instalments over a long period of time. This will prevent the residents from using unauthorized materials to build honeycomb structures, and hence reduce the rate of congestion at the compound. The Member of Parliament (MP) of the area in collaboration with the Kabwe municipal council should see to it that basic structures such as roads and drains are constructed in the area. Existing drains should be widened to accommodate increased volume of water during the wet season. Adequate refuse containers and dustbins should be positioned at vantage points for residents to easily dispose of their garbage. The refuse containers should be emptied frequently to prevent residents from dumping their waste into drains and elsewhere in the township. The Kabwe municipal council and the Town and Country Planning Department should strictly enforce the land planning regulations at the compound. All residents who go contrary to the land planning regulations should be given a specific time-frame to make the necessary corrections within the confines of the law and those who fail to comply should have their structures demolished and be sanctioned as prescribed by law. Government must give the necessary attention to the Land Planning and Management Institutions. Government subventions available to the institutions should be increased substantially to enable them to provide the necessary logistics. The institutions should also take appropriate care and maintenance of the



logistics. The Land Planning and Management Institutions should be adequately staffed and remunerated. Refresher courses must periodically be organized for the staff to keep them well-informed with current issues on land-use planning and management. Measures should be taken by the government to address low level income, rural-urban migration and poor education at Makululu. The increase in the percentage of population residing in urban areas is attributable to three factors; the first factor is the rural-urban differential in the rates of natural increase. The second factor is migration from rural to urban areas and the third reason is the rapid development of towns (Chandrasekhar 2005). Population growth is a vicious cycle that is led by opportunities in the cities (leading to migration to the cities), poverty with low incomes, tendency to be closer to work hence occupying any land in the vicinity. Indeed, with increased populations in Makululu slum this is the case. It follows therefore that for the problem of informal housing to be tackled adequately then population growth needs to be managed.

### ***Conclusion and Recommendations***

The study established that the industrialization of Kabwe District has a great impact on the growth of informal settlements. This is due to the fact that with the growth of industries in the Province, majority of the workers in these industries get to live in the informal settlements surrounding the industries. It is recommended that while industries are being established, they should put in place programs to ensure that their workers housing needs are also taken care of, by means of building staff quarters for them. The study also established that poverty plays a major role in the growth of informal settlements. This is due to the fact that majority of the residents of Makululu could not afford better accommodation due to high poverty levels. Therefore, for the problem of the growth of informal settlements in Kabwe central constituency to be adequately tackled, then the problem of

poverty in the community must be tackled effectively. This study also established that unemployment plays a major role in the growth of informal settlements. This is owing to the fact that majority of the residents of Kabwe are either in temporary forms of employment or are not employed. Indeed, the problem of unemployment in the community must be solved if solutions to the growth of informal settlements in Kabwe province are to be found. Finally, the study established that rapid population growth influences the growth of informal settlements. This is due to the fact that the population of the area has increased greatly over the past period. The increase in population in the area has not matched the development of housing in the area. It follows therefore that for the problem of informal housing to be solved then the growth in the area population must be checked. The researcher has argued in tin's report that the problem of the growth of informal settlements in Kabwe province is caused by many factors. The study has also shown that the problems of industrialization, poverty in the community, unemployment and population growth in Kabwe must be sufficiently addressed if the problem of the growth of informal settlements in the community is to be addressed. It is against this background that the recommendations below are made. My research on urban economics has espoused many challenging dimensions of analysis. I have encountered microeconomic issues arising out of existence of cities, and the market forces and institutions that help shape the urban environments. In that context, I sought to demonstrate the practical aspects of location theory, urban transportation, housing markets, urban finance, crime, urban pollution, and urbanization and local government. I believe I have done so in a very elaborate and critical manner, using the experiences in Zambia, as well as the experiences on the global stage. I have highlighted the magnitude of the urban problems through a variety of challenges that the Zambian urban dwellers are facing, while at the same time outlining

how our society should change the way it does business if we have to add value to the quality of life for the multitudes of our urban residents. The beginning point is for us to change the way we govern ourselves, by putting in place rules and laws which should be respected by all citizens, irrespective of their status in society. Secondly, we need to ensure that law enforcement is done without discrimination, and that it should be done as efficiently and as effectively as possible. Thirdly, we need to take power back to the people by implementing the Decentralization Policy, which has been on the table for decades. In this manner, our Local Authorities would not have to blame the Central Government for failures which lie directly in their jurisdictions. We also need a serious cultural transformation in order to increase our productivity. Economics is not just about the optimal use of scarce resources in meeting our unlimited wants and needs, but it is very much about productivity as well. The culture of drunkenness has robbed many citizens of their valuable resources which would otherwise have been spent on their children's, and of course their own, welfare. In Zambia, it is well-known how Dr. Kenneth David Kaunda, First Republican President, had resigned in 1978 because people in the country were drinking too much beer instead of working hard to develop the nation; they had a prolonged post-colonial hangover, forgetting to work and, instead, opting to drink beer. A promise to change for the better was all that was needed for our President to rescind his decision and return to office. That promise, we have failed to keep, as we still have many public minibus drivers and their conductors operating with sachets of beer in their pockets, something that prompted then Minister of Local Government and Housing, Professor. Nkandu Luo to ban the production of beer in cheap and affordable sachets in 2012. Not only do these drivers become ineffective whilst on duty, but they do endanger the lives of their customers on numerous occasions through careless driving.

There are many other aspects of cultural change which, for lack of adequate space, I will not discuss here, but they relate to attitudes to work, attitude to innovative transportation systems, attitudes towards crime, cleanliness, and personal hygiene; and most of all, our attitude towards planned infrastructural development. Our level of organization will only reflect in what we build, how we built, where we build, when we build, and why we build whatever we have to build. This will also affect our responsiveness to disaster management and emergency recovery. It is in the Municipal council where emergency response to fire has no facility to reach even half of the tallest sky-scraper. On October 15, 1997, the 20-floor Society House was gutted from top to bottom because the Fire Brigade had no capacity to fight fires in the high-rise buildings. Society House may now be under refurbishment, but the Municipal Council has recently confirmed to a Parliamentary Accounts Committee that they still do not have capacity to fight fires in high-rise buildings. Can our cities continue to live by Nature's Grace? The categorical answer is "not". We cannot be proud as a nation to have world-breaking records on poor sanitation. However, that is the case as the World Health Organization confirms the stark reality: six million people in Zambia have no access to toilets. That represents almost 50% of the national population. Yet, newspaper headlines remind us on a daily basis how our money is either being stolen or being misappropriate in the concerned ministries. Things must change, and they must change now, for a better Zambia. The people must rise up and reject the mediocre services they are receiving from the City Councils, now rather than later. This is the only sure way to ensure that the Councils are proactively planning for the cities' well-being, instead of just waiting for instructions "from above" on what they should, and should not, implement. Recommendations Despite its limitations, this study should contribute valuable knowledge to the field of informal housing in general. It has offered

suggestions on how to improve the housing in Bangladesh and other slums in general. In view of this it is hoped that this study will also influence the housing strategies and policies in the country. Basing generalizations on the findings of this study, the researcher recommends that:

- i. The government should monitor industrialization levels in the various counties in the country so that housing development can be made and developed in tandem with the growth of these industries. This will ensure that the workers in these industries get access to proper housing in these counties
- ii. The legislation should be created that will force the owners of various factories in the various counties to put up staff quarters for their workers. This is one sure way of ensuring that factory workers get to live in proper accommodation.
- iii. Adequate measures should be placed to tackle the existing and growing problem of poverty in the country. Diminished poverty levels means that majority of the people will afford decent housing.
- vi. The government should consider developing housing estates specifically targeted to the poor in the society. In the places where they exist, slum-upgrading programs should be undertaken and measures put in place to ensure that they are not taken over by the affluent and the corrupt in the society. Rapid urbanization and inadequate capability to cope with the housing needs of people in urban areas have contributed to the development of informal settlements. Living in these settlements often poses significant health risks. Sanitation, food storage facilities and drinking water quality are often poor, with the result that inhabitants are exposed to a wide range of pathogens and houses may act as breeding grounds for insect vectors. Cooking and heating facilities are often basic, with the consequence that levels of excessive exposures to indoor pollution may occur. Access to health and other services may be limited; overcrowding can contribute to stress, violence and increased problems of drugs and other social problems. Together, these pose special risks to children both

during the prenatal period and after birth. This indicator provides a general measure of these risks. As per the analysis and findings of this research, more should be done on industrialization in order to have it at the same rates with other economic pillars. The county government should set funds to see improvements of small businesses and manufacturing sectors. Further research on the influence of infrastructure development projects on urbanization of informal settlements, should be conducted in other counties and also other countries with growing slums, as well as possible ways to mitigate the growth and expansion brought by infrastructural development projects. This will show if this research has a universal application. To determine the influence of new technology on urbanization of informal settlements, in municipality, housing and avoid urbanization of informal settlements. Encouraging low cost construction methods such as interlocking bricks and prefabricated housing can help in curbing growth of informal urban settlements by reducing the time for construction as well as rent paid by the tenants. In addition, reforming licensing requirements in Kabwe by reducing the processing time as well as decreasing the costs would increase the size of the formal construction sector while reducing the costs of housing construction. A study should also be carried out to find out whether eradication of these informal settlements can be possible, and if not, whether they bring any economic value to the urban centres they are located in.

Another key (and comparatively rare) feature of upgrading in Zambia is that land tenure issues are being addressed. As noted earlier, informal communities have to be declared an improvement area before they can be deemed legal and occupiers able to secure a 30-year occupancy right. There is presently a relatively high level of “ownership” in many unplanned communities, and 6 out of 16 informal/unplanned settlements around Kabwe have already been regularized or declared an albeit

occupiers may not have any formal papers. However, the potential for recouping at least part of the capital costs of provision in return for occupier leases has either not been considered or, if it has, not been pursued. There do not appear to be common standards or guidelines for upgrading in Zambia. Instead, each project has developed its own principles, approaches, and upgrading typology. What “standards” do exist appear to be unnecessarily high for low-income consumers; certainly, they produce infrastructure for whose maintenance and construction loan debt servicing are not affordable by either national or local government or by the majority of citizens. All schemes have, however, embraced key objectives for upgrading such as active community participation, resettlement without compensation, and the need for upgrading initiatives to stimulate economic development. Most accept the need for improvement across all sectors, but actual and perceived implementation difficulties mean that most projects still adopt a sectoral approach to meeting these needs. The of community participation is well understood and has been adopted for all upgrading schemes embarked upon in recent years. An example of what communities are prepared to and can do has been demonstrated in the CARE-supported Chipata Community Water Scheme. The Sustainable Kabwe Program focuses on capacity building at the community level to assist communities in planning, implementing, and managing sustainable environmental programs. This long history of and successful experience with community participation should be a positive factor in any effort to scale up upgrading initiatives. The upgrading of declared and regularized low-income, informal settlements tends to follow a government “subsidy” approach. In most projects, no attempt is made to recover any of the capital costs of infrastructure provision, down to the secondary and tertiary or local infrastructure.

The explicability of most of the current approaches to upgrading Zambia’s informal urban

settlements is thus questionable and can only work where government has funds (often supplied by donors) to finance a subsidy. Given the extreme poverty that exists, this approach which is also prevalent in Ghana and many other places may be unavoidable. It is therefore critical that the standards and service levels provided do not exceed what is necessary to serve particular communities. In summary, Zambia, like other countries with low-cost recovery of capital costs, must be apart from adopting low technical standards ensure that upgraded infrastructure and services can be operated and maintained. Thus, funds for adequate operation and maintenance including replacements must be generated either through community structures or through local authority and commercial utility structures. One option is to grant residents secure tenure, and, where the city operates a property tax system, to rate properties in order to generate revenues for operations and maintenance.

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