

# CAUSES AND CONSEQUENCES OF INFORMAL SETTLEMENT PLANNING IN LUSAKA DISTRICT: A CASE STUDY OF GARDEN HOUSE

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**Abstract-** The main objective of the study was to investigate the causes and consequences of unauthorised structures in Lusaka District: A case study of Garden House Township. Informal settlements have been an integral part of urban settlements in the country. 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. Lusaka is experiencing this dualistic phenomenon as a result of increase in urbanization rate. 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 unauthorised 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 unauthorised structures are also considered under this factor; these include settling along transportation networks, near industrial areas and market places. The study adopted the cross-sectional design. In this type of study design, either the entire population or a subset of the population is selected, and from these individuals, data was collected to help answer research questions of interest. Both primary and secondary data were used in the study. Primary data was collected using interview schedules, in-depth interviews and observation. The primary data was collected from respondents at Garden House Township. The data to be collected from the field included socio-demographic characteristics of respondents, factors responsible for the growth of unauthorised structures, the awareness of developers (house-owners) on building regulations, respondents' perception of land-use planning, and the problems facing respondents as a result of the unauthorised structures. Secondary materials were obtained from books, journals, newspapers, articles, reports, the internet, as well as conference and working papers that concern themselves with the topic under investigation. Multiple factors (socio-economic, cultural, institutional, physical, political and historical) account for the growth of unauthorised structures at Garden House Township. Flooding, poor sanitation, over-crowding, inadequate infrastructure, and poor accessibility are the main problems that confront the residents of Garden House Township.

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**Keywords-** Informal Settlement, Socio-economic factors, Cultural factors, Institutional factors, Political factors and historical factors.

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## I. INTRODUCTION

Zambia, over the years has come up with measures to control and regulate the use of land resources to achieve harmonious physical development. In line with the decentralization policy of Zambian Government, municipal and district councils were given legislative powers to make by-laws with respect to building construction, sanitation, and the environment. They were also given the mandate to prepare and approve planning schemes, grant building permits, enforce regulations, and to prescribe sanctions for non-compliance with laid down regulations.

In spite of the powers of the local authorities to enforce the right or prescribed use of land, orderly physical development of settlement continues to

elude Zambia and this has resulted in the growth of many unauthorised structures in the country. Recent statistics shown by The Central Statistics Office (CSO, 2011), Lusaka has the highest number of unauthorised structures in Zambia.

### 1.1 Statement of the problem

Development regulations are aimed at enhancing environmental quality, improved housing condition, privacy in residents and free flow of air among others. Despite the importance of development regulations in physical environmental balancing, series of factors still hinder its effectiveness.

Informal settlements have been an integral part of urban settlements in the country. 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. Lusaka is experiencing this dualistic phenomenon as a result of increase in urbanization rate. 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 (Kangwa Chama, 2007).

### 1.2 Objectives of the study

The main objective of the study is to investigate the causes and consequences of unauthorised structures in Lusaka District.

The specific objectives are to:

- assess the institutional arrangements for land-use planning in Lusaka;
- analyse house-owners awareness of the building regulations in Zambia;
- explore the factors that have influenced residents to live in unauthorised structures at Garden House Township; and
- examine the problems facing the people of Garden House Township as result of the unauthorised structures.

### 1.3 Research Questions

- To what extent are the existing regulations and institutions responsible for urban use planning functioning in Lusaka?
- Are house owners aware of the building regulations that have been put in place in Zambia?
- What influences people to live in unauthorized structures?
- What problems the people of the city face as a result of unauthorized structures?

## II. METHODOLOGY

### 2.1 Study Area

Garden House Compound is an informal settlement in west of the Lusaka Central Business. As observed from the Lusaka City Council bill board, the compound is located two kilometers from the junction of Lumumba and Mumbwa (M9) roads. The

compound derived its name from the Garden House Montel. Originally the area was a farm owned by a white farmer. Later on, the land was subdivided into small farms owned by indigenous Zambians. Starting from 2000, people from all walks of life have been invading these farms hence the creation of unplanned settlement.

### 2.2 Research Design

The study adopted the cross-sectional design. In this type of study design, either the entire population or a subset of the population is selected, and from these individuals, data was collected to help answer research questions of interest. Cross-sectional design was used in the study because data had to be collected from the study population once, within a specific period. It also helped to assess the causes and consequences of unauthorized structures in the study area.

### 2.4 Study population

The study population consisted of the following:

- Land Planning and Management Institutions' heads
- Area Member of Parliament
- Area Councilor
- Chairperson of the Constituency Development Committee.
- Developers (House owners)
- Household Heads.

### Study Sample

Sample unit	Sample size
House Owner	85
Households	85
Area Member of Parliament	1
Area Councilor	1
Chairperson of Constituency Development Committee	1
Director of physical planning (Ministry of Lands and energy)	1
Director of physical planning (Ministry of Local Government and housing)	1
Director of physical planning (Lusaka City Council)	1
<b>Total</b>	<b>176</b>

### 2.5 Sampling Techniques

The non-probability sampling techniques were used to select the 176 respondents. Specifically the convenient, the snow-ball and the purposive sampling techniques were employed.

#### a) *House-owners*

Getting the developers (house owners) at Garden House Compound to participate in the study was difficult. This is because some of the house-owners did not stay at Garden House Compound. Based on this, the study focused solely on house-owners who

were living in the community at the time of the research. The snow-ball sampling technique was used to select house-owners because there was no sampling frame to select the house-owners from. With the snow-ball method, one house-owner was selected, and through him other house-owners were reached until the required sample size assigned to house-owners was obtained.

#### **b) Household – heads**

The convenient sampling technique was used to select the household heads. The reason for using this sampling technique was that there was no adequate sampling frame for selecting household heads. This made it difficult for any of the probability sampling technique to be applied. The houses in Garden House Compound did not follow any order and most of them had no house numbers. Therefore giving each house a chance of being selected was not possible; hence conveniently, 85 houses were selected. In each of the houses that were selected, one household head was conveniently selected to conform to the sample size assigned to household heads in the study. Houses are used to select household heads based on Melese's (2006) view that houses are appropriate avenues through which household heads can easily be located.

### **2.5 Research Instruments**

In consonance with the mixed method design, interview schedule, interview guide and observation checklist were developed to collect the primary data from the field. These instruments were chosen because they are the most appropriate. The interview schedule was used because of its known advantages of building good rapport, creating a healthy atmosphere in which respondents easily cooperate, answer questions, and clear misapprehension about any aspect of a study (Kumekpor, 2002).

Furthermore, not many residents of Garden House Compound could read and write in the English language. The researcher and the field assistants had to translate questions into Nyanja and Bemba languages which are widely spoken at Garden House Compound. The interview schedule was semi-structured and comprised of many close ended questions.

## **III. RESULTS AND DISCUSSION**

### **Introduction**

This section covers seven main areas namely the respondents' socio-demographic characteristics, respondents' awareness of building regulations of Zambia, factors that have influenced the growth of unauthorised structures at Garden House Township, the problems facing respondents as a result of the unauthorised structures, land-use practices, and institutional arrangements for land planning and management in Lusaka.

### **3.2 Socio-demographic characteristics of respondents**

The socio-demographic variables covered in the study included age, sex, level of education, employment, ethnicity, level of income, the number of people living in a room, and religion of respondents.

The age of respondents ranged from 21 years to 61 and above years with the modal age being 21 years. The age of the respondents were categorised into ten year intervals in order to know the particular age group that contains the majority of respondents. Respondents within the 21 – 30 age bracket constituted 69.4 percent; this was followed by those within the 31 – 40 years (30.6%). On the whole, the age distribution of respondents showed that most of the respondents were young adults with the majority (of the dwellers) falling between the ages of 21- 40. This is in line with the UN Habitat (1987) view on age distribution of informal settlement dwellers.

#### **Sex distribution of respondents**

Males have been generally identified as the main actors that are involved in the creation of unauthorised structures. Out of the 170 respondents, males constituted 56.5 percent while 43.5 percent were females. This distribution conforms to the 2010 Population and Housing Census of the area where males as household heads outnumbered that of the females.

#### **Level of education**

Education is a key factor that influences the growth of unauthorised structures. According to Nawagamuwa and Viking (2003), low level of education and high illiteracy rate are some of the basic characteristics of informal settlement dwellers. Out of the 170 respondents interviewed, 37(21.8%) had no formal education; 39(22.9%) indicated that they had basic education, 60 (35.3%) had secondary education while those who had pursued tertiary education were only 34 (20%).

It is evident that the majority (106 or 39.3%) of dwellers were unemployed while seventy persons (25.9%) were self-employed. The types of occupation observed at Garden house Township did not confirm Melese's (2006) assertion that informal settlements are usually characterised by self-employed workers.

#### **Ethnic background of respondents**

At Garden house township, different ethnic groups were observed. The Bemba ethnic group had the highest share of people living at Garden House township with 25.9%. 25 (14.7%) respondents were Tonga; 16 (9.4%) were Lozi, Tumbuka were 17 (10%) while Foreigners were 10 (5.9), Chewa, Ngoni and Lenje people were 8(4.7%) each while the Shona,

Namwanga, Luvale, Bisa and Lunda had equal frequency and percentage of 4 (2.4%). In all, 21 ethnic groups were identified at Garden House Township. This supports Nawagamuwa and Viking's (2003) findings on the ethnic background of dwellers of informal settlements.

### **Income levels of respondents**

Respondents with incomes of between K1001 – K2000 a month were the majority (30.6%) followed by those who were in the range of K0 – K1000. Respondents with income level between K2001 – K3000 were 24.7%. Those who earned in the range of K3001 – K4000 were 13 (7.6%) while those who earned K4000 and above were the lowest with 7.1%. This distribution clearly contradicts Fernande and Varley's (1998) claim that more well-to-do people live in communities that have many unauthorised structures.

At Garden House township was observed that most of the respondents were staying in single rooms. A single room was most often used as both the living room (hall) and a bed room. On the whole, most respondents 49 (28.8%) indicated that they were living in a room that was occupied by 1-2 people. 58 respondents (34.1%) said that they lived in a room that was shared by 3-4 people; 47 (27.6%) respondents said that their room was occupied by 5 - 6 people, while 16 (9.4%) respondents lived in a room occupied by 7 people and above. The results show that the number of people living in one room is very high at Garden House township.

### **3. Religion affiliation of respondents**

Christianity was the most dominant religion in the study area and Muslim respondents were 9 (5.3%). The dominance of Christians in the study area might be due to the wide spread of Christianity in the country.

### **Awareness of building regulations of Zambia**

According to Kings-Amadi (2004), informal settlements occur as a result of lack of enlightenment and ignorance of people about building regulations. To verify this at Garden House township, the 135 sampled house-owners were asked to answer certain questions which were drawn from the building regulations of Zambia. The questions were categorised under two main headings that is awareness of building permit, and awareness of plot (land) development.

The level of awareness of house-owners on building permit was high at Garden House Township. In some of the questions that were asked on building permit; the sampled house-owners expressed views according to the Building Regulations of Zambia.

#### **Statement one: Building permit is valid for 5years.**

The building regulations of Zambia states clearly that building permit is valid for five years. However, in

Table 10, 28.7 percent house-owners at Garden house township did not know of it, whereas 91.3 percent knew it.

#### **Statement two: 7 days after applying for building permit, District planning authority should notify the applicant for the receipt of the application.**

The building regulations of Zambia says that 7 days after applying for a building permit, one should be notified about the receipt of his application by the Planning Authorities. 83.5 percent house-owners knew of this statement, 16.5 percent house-owners did not know it.

#### **Statement three: One may commence building project, if one does not hear of the outcome of building permit application within 3 months.**

Some house-owners (17.6%) did not know that one may commence building if one does not hear of the outcome of his or her building permit application within 3 months.

#### **Statement four: Anybody who wants to put up a structure must notify the planning authorities on the date he wants to commence.**

About 18.8 percent of the house-owners did not know that one must be notified about the decision of his building permit application within 3 months, only 81.2% new this.

#### **Statement five: A person refused building permit can inform the National Development Planning Commission 30days after knowing the decision.**

Only 7.1% knew that a person refused building permit can inform the National Development Planning Commission 30days after knowing the decision.

The results from Table 12 indicate that house-owners at Garden House Township had high level of knowledge about the usage of building permits.

### **Awareness of plot development**

The level of awareness of house-owners of plot (land) development at Garden house township followed the same pattern as the awareness of building permit. Most answers that house-owners gave on plot development did conform to what is contained in the Building Regulations of Zambia.

According to the building regulations of Zambia, it is strongly prohibited for any structure or building to be sited over a drain, watercourse, high tension cable or sewer. When respondents were asked whether they were aware of this regulation governing plot development, 43.5 percent strongly said they did not know; 3.5 percent were undecided while 17.6 percent strongly said they knew. It is also stated in the building regulations that the front wall of any building should not be less than 5 metres from the edge of a main road. 82.5 percent of the house-owners said they did not know that; 3.5 percent of house-owners said they were aware of that

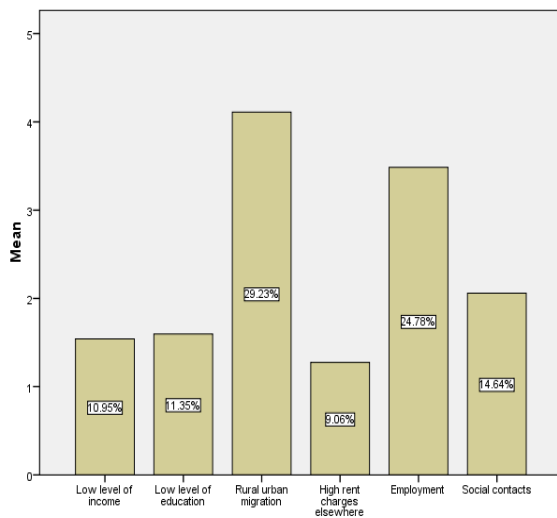
regulation. The results indicate that the level of awareness of house-owners about the development of plot (land) at Garden House Township is low.

**Factors influencing the growth of unauthorised structures at Garden house**

A number of factors were identified in the literature as contributing to the growth of unauthorised structures (United Nations, 2007). These factors are physical, political, socio-economic, cultural, historical and institutional. In relation to this study, nineteen (19) key variables (factors) were presented to the respondents to express their views. On each of the 19 variables respondents were asked to indicate the extent to which that variable influences people to live in unauthorised structures at Garden House Township. The following were the variables:

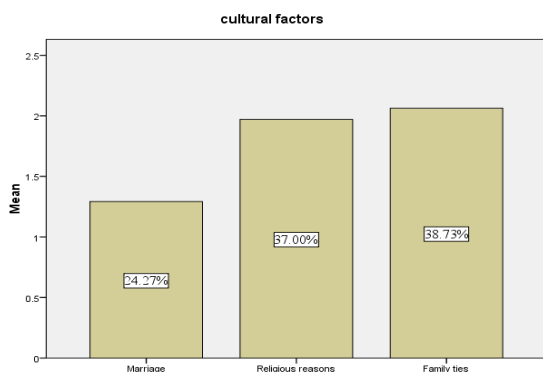
**Socio-economic**

1. Low level of income
2. Low level of education
3. Rural urban migration
4. High rent charges elsewhere
5. Employment
6. Social contacts



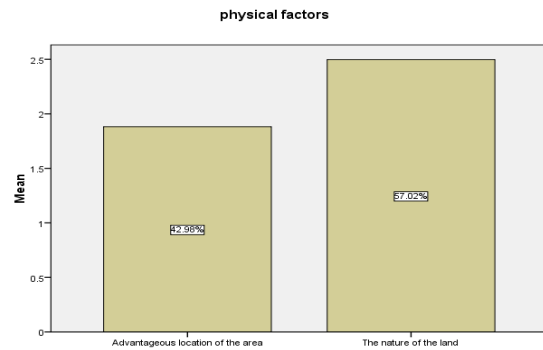
**Cultural**

7. Marriage
8. Religious reasons
9. Family ties



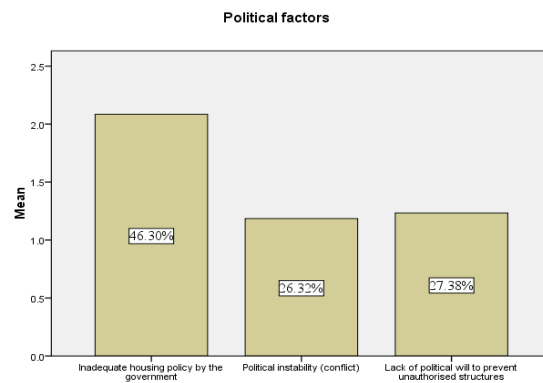
**Physical**

10. Advantage location of the area
11. The nature of the land



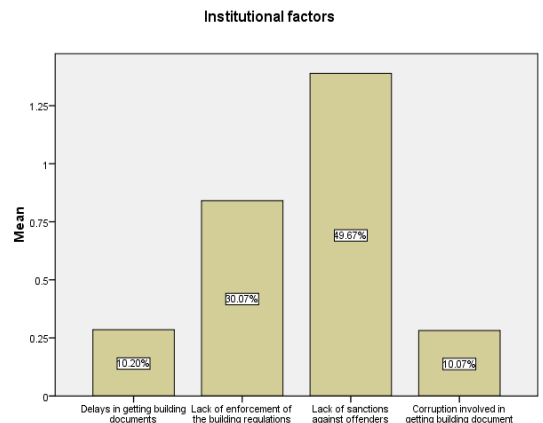
**Political**

12. Inadequate housing policy by government
13. Political instability (conflict)
4. Lack of political will to prevent unauthorised structures



**Institutional**

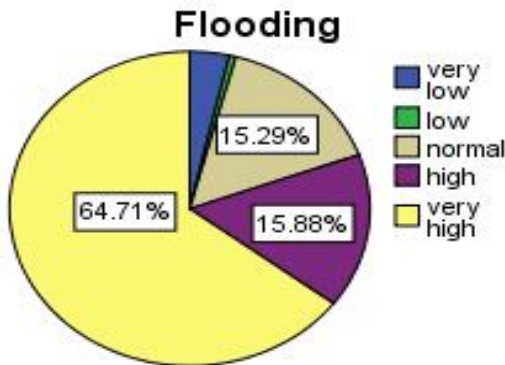
16. Delays in getting building documents
17. Lack of enforcement of the building regulations
18. Lack of sanctions against offenders
19. Corruption involved in getting building documents



**4.7 Consequences of unauthorised structures at Garden house, Township**

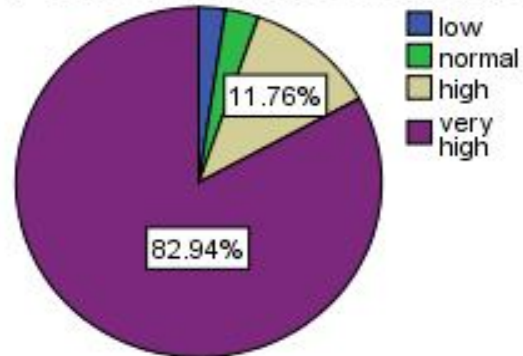
Studies (on informal settlements) have shown that residents of informal settlements are confronted with a combination of problems such as overcrowding, lack of social amenities, poor sanitation conditions and high rate of social vices (Sietchiping, 2004). At Garden house Townships, the sampled respondents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

high, 41.18% high while 10.59% said, it was normal. 12.94% respondents felt that inadequate basic infrastructure at Garden House Township was low and 7.05% said it was very low.

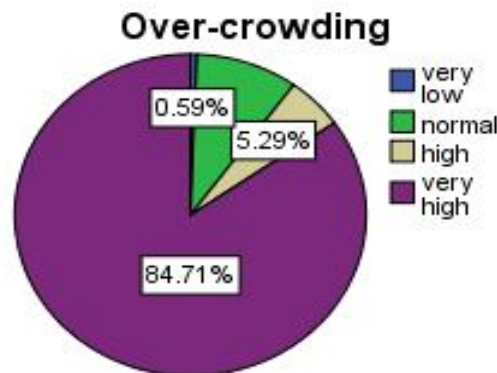


From the pie chart above, it shows that 80.59% respondents affirmed the prevalence of floods at Garden House Township.

**Poor sanitation conditions**

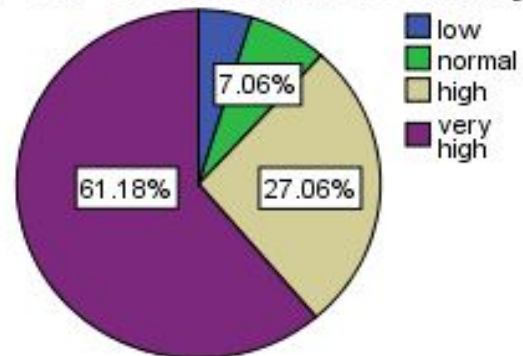


The prevalence of poor sanitation at Garden House Township according to the pie chart was evidently very high.

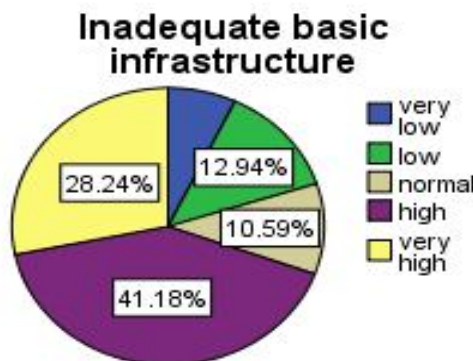


Overcrowding at Garden House Township was very high as witnessed by 84.71% respondents. Only 0.59% said that overcrowding was very low in the area.

**Poor or difficult accessibility**

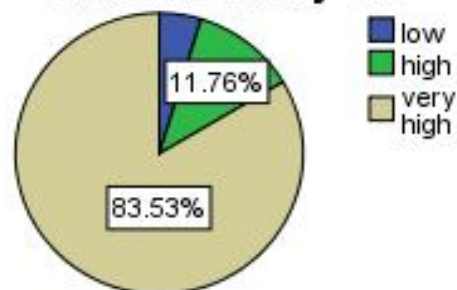


88.24% respondents observed that unplanned structures had led to difficult accessibility at Garden House Township.



28.24% respondents indicated that inadequate basic infrastructure at Garden house township was very

**Social vices (rape, prostitution, child labour, armed robbery etc)**



The prevalence of social vices such as rape, prostitution, child labour, armed robbery etc at Garden House Township was observed by 83.53% respondents to be very high and 11.76% saw it to be relatively high.

## CONCLUSIONS

Based on the findings of the study, three broad conclusions could be drawn:

- (a) Institutional arrangement for land-use planning and management in Lusaka is not the best. Institutions responsible for orderly development of land in Lusaka are faced with many challenges. Inadequate logistics, financial constraints and insufficient working staff are among the challenges that prevent the institutions from going about their expected duties, thereby leading to the proliferation of unauthorised structures at Garden House township.
- (b) House-owner's awareness of the building regulations of Zambia is high at Garden House Township. Inadequate knowledge of house-owners on building regulations is largely responsible for the construction of unauthorised structures. The perceptions of house-owners and household heads on land-use planning at Garden House Township are negative.
- (c) Multiple factors (socio-economic, cultural, institutional, physical, political and historical) account for the growth of unauthorised structures at Garden House Township. Flooding, poor sanitation, over-crowding, inadequate infrastructure, and poor accessibility are the main problems that confront the residents of Garden House Township.

### 5.4 Recommendations

Based on the findings and conclusions of the study the following recommendations were made:

- The Government of Zambia should expand its affordable housing scheme to include informal settlement areas such as Garden House Township, given that, most of the residents at Garden House Township 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 unauthorised materials to build honey-comb structures, and hence reduce the rate of congestion at Garden House Township.
- The Member of Parliament (MP) of the area in collaboration with the Lusaka municipal council should see to it that basic structures such as bridges and drains are constructed at Garden House Township. 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 off their garbage. The refuse containers should be emptied frequently to prevent residents from dumping their waste into drains and elsewhere in the township.

- The Lusaka municipal council and the Town and Country Planning Department should strictly enforce the land planning regulations at Garden House Township. 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 abreast 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 Garden House Township.

## ACKNOWLEDGMENTS

Firstly and most importantly I would like to thank the living God Almighty for the divine intervention that enabled me to pull through all the huddles from birth and particularly this during this course study.

I would like to thank my lovely wife Josephine Banda, the children, brothers and sisters and the entire family for their never failing support that always filled the void in me resulting from the pressures of this course.

Special thanks go to my able supervisor Lawrence Mbaio for his patience, criticism, encouragement and constant guidance rendered to me through the course project for not shutting out on me even when called upon at awkward hours.

To my immediate supervisor at my workplace Mr. Blessing Sibanda I say thank you for your patience, encouragement and support furthermore many thanks to Rev Japhet Ndhlovu for your spiritual, moral and psychological support in good and tough times.

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