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Date 14th July, 1986
ABSTRACT

This thesis examines the problems and issues associated with urban housing land in the context of Sites and Services housing as a strategy for providing improved housing services to the urban poor in the developing countries. It addresses the inadequacies of the existing patterns of housing land tenure and methods of supplying land. Some ideas are developed on the alternative tenure arrangements and strategies for providing housing land. The ideas are based on the supposition that the potential benefits of Sites and Services housing would never be fully realized unless new forms of land tenure and strategies for providing housing land are initiated.

The methods employed in this study are based upon a literature review technique with emphasis on theoretical and content analysis. Zambia is taken as a specific case study of the housing land problem in a comparative perspective with the other three member states of the Commonwealth group of nations. The analytical framework adopted is designed to explore the impact of the existing land tenure systems and land supply methods for low income housing. The principal theme centres on the long-term equity and efficiency implications for the use of urban housing land.

This study has shown that the concept of Sites and Services housing is a positive strategy for redressing the housing problems of low-income households in comparison with the available alternatives such as the conventional public low cost housing. However, the shortcomings are substantive and have substantial long-term implications. The main conclusions which may be drawn from the review and analysis of the case studies are that the private freehold and leasehold land tenure systems are not appropriate for solving the housing problems of the urban poor. Similarly, 'reactive planning' or a 'disjointed incremental' approach to housing land provision is not cost effective and responsive to the high demand for low income housing.
The shortcoming of the tenure systems is the tendency to promote commodity relations in land and housing, giving rise to speculation. The urban poor do not fare well under these market conditions because they tend to lose access to land and housing services in the long run. Moreover, the method of providing land does not guarantee the availability of adequate and affordable housing land in good locations.

The challenge, therefore, is how to remove housing land from the speculative market and to ensure access to the urban poor. Against this background, the concepts of 'Communal Land Trust' and 'Land Bank' advanced in this study if adopted could make Sites and Services housing a meaningful strategy for housing low-income households in Zambia and other countries with similar housing problems.
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Chapter 1

THE PURPOSE AND GENERAL STATEMENT OF THE PROBLEM

1.1 INTRODUCTION

Among the major urban development problems in the developing countries is the provision of adequate and affordable housing to low-income households. Over the past two decades, major strides have been made in the quest for positive strategies. The 'Sites and Services Housing Strategy' had been adopted and experimented with in many Developing Countries of Africa, Asia, Latin America and the Middle-east. Zambia is one such country.

The experience with this approach to low income housing has been a mixture of great success and failure. The degree of success and failure, however, tends to reflect the particular conditions of individual countries. The shortcomings cited in recent studies and publications often identify the land question as the major obstacle. This is conceived in terms of lack of adequate, cheap and well located land, land tenure arrangements and management policies. These general problem areas are usually analysed in the context of equity and efficiency. The argument in professional and academic circles is that the approaches to the land problem in most countries have promoted neither equity nor efficiency. Similarly, Sites and Services Housing with land as a major input, has not demonstrated its potential as a means for solving the housing needs of the urban poor.

1.1.1 THE PURPOSE OF THE STUDY

The purpose of this study is to develop ideas on alternative urban land tenure systems, and the appropriate strategy for providing land for housing the low-income households in Zambia. The proposals advanced here are within the context of Sites and Services housing in Zambia and the other Developing countries. The implications
of these proposals, however, transcend the level of Sites and Services housing to include other low income housing programmes.

1.1.2 THE OBJECTIVES OF THE STUDY

This study has the following objectives:

1. To analyse the state of the art of Sites and Services housing in the Developing countries.

2. To identify and analyse the problems of land tenure and supply of housing land with specific reference to Sites and Services housing.

3. To identify and analyse the available options to the problems of land tenure and supply of housing land.

4. To identify and advance some specific proposals on land tenure and supply of housing land in Zambia, and the longterm implications.

1.1.3 STATEMENT OF THE PROBLEM

The principal contention of this study is that the Sites and Services housing strategy has not made a significant impact on the low income housing problem in Developing countries because of the inappropriate land tenure systems and land supply practices. It is postulated that unless new forms of land tenure and methods of supplying housing land are devised, the potential benefits of this approach to low-income housing will remain unrealized.

In pursuing the above arguments, the following analytical framework is adopted. With respect to the land tenure, it is pertinent to identify the government policies and regulations on land for Sites and Services housing. What are the equity implications? Who controls the land? How and why? How efficient is the land tenure system in terms of the productive use of housing land? These questions would lead to the analysis of the politics of land tenure.
With regard to the supply of housing land, it is imperative to identify and review the institutional framework. What are the government land supply methods for Sites and Services housing? How efficient is the land supply process in terms of responsiveness to the demand for housing and cost effectiveness? The answers to the above questions should provide a better insight into the nature and degree of the problem of supplying housing land for low income housing.

1.2 SOME DEFINITIONS AND RATIONALE FOR THE STUDY

1.2.1 SITES AND SERVICES HOUSING

This is not a new concept. It is an aspect of a 'Self-help Development Strategy'.

Self-help may involve individual as well as group inputs and correspond to a system of production, financing, and maintenance in which a significant part is organized and carried out by that individual or group. Usually it involves them in an incursion into functions that would normally be the responsibility of either the public or private sectors who are either unable, or unwilling, to provide such service (Ward, 1982, p. 7).

In its common usage, Sites and Services housing is simply referred to as 'Self-Help housing'. In some literature it is referred to as 'Hybrid housing' on the basis that it combines some elements of conventional and non-conventional approaches to housing provision. Yet in some cases it is simply called 'Basic housing' or 'Popular housing'. Sites and Services housing as used in this study means:

... making available serviced building plots, possibly with core or fully built housing in urban (usually peripheral) locations. In practice these projects usually entail many of the following activities: land selection and acquisition, core housing construction, the supply of utilities and community services, estate management, payment collection and, often, the setting up of community organizations (Swan, Wegelin and Panchee, 1983, p. 3).

When concepts such as Basic housing, Hybrid housing and Popular housing are used, there is an apparent confusion between Sites and Services housing and 'Squatter Housing Upgrading Projects'. The latter involves the regularization of land held illegally
by residents and the improvement in the existing residential structures and community
services. Sites and Services housing includes the acquisition and provision of land not
previously held illegally or unoccupied open land for housing. The focus of this study
is on Sites and Services housing. The rationale is that this approach to housing has
the most significant implications for the land tenure and land supply problems, which
are the primary concern for the study.

1.2.2 THE LAND QUESTION

The land question is defined in terms of the problems of land related to the
Sites and Services housing strategy. Specifically, the land problem includes the
inadequacies of the existing patterns of land tenure and land supply for housing. Land
tenure is conceived in terms of the assigned rights to the use of the land, how it is
to be used and the effectiveness of security of occupancy of such land. Land supply
refers to the methods and process of making adequate and suitable land available for
housing. The two variables are analysed in the context of equity and efficient use of
land.

1.2.3 DEVELOPING COUNTRIES

There is no single definition and very few studies attempt to give an
operational definition. Other concepts are used to refer to the same thing such as the
'Third World', 'Underdeveloped Countries', 'Dependent Countries', 'Basket Countries', etc.
Often the Per capita National Income is used by the United Nations Organization and
the World Bank to classify Developing and Developed countries. The World Bank
divides the Developing countries into three: the low-income, middle income and the
least developed countries. Low-income are those:

... with 1981 Gross National Product (GNP) per person of less than US
$410 and middle income with GNP per person of US $410 or more.
Least developed are those with GNP per person much less than Us $410
However if other criteria than per Capita income is used such as levels of urbanization, demographic trends, and land and housing problems, there are no significant differences in the levels of development attained. Not only that, Per Capita Income criteria does not reflect the highly skewed distribution of income in Developing countries. As used in this study Developing countries refer to countries of Africa, Asia (except Japan), Central and Latin America, the Caribbean, and Oceania (except Australia and New Zealand), mostly former colonies.

1.2.4 **THE RATIONALE**

Among the noticeable features of Sites and Services housing is lack of replicability after the initial housing projects have been completed. Many factors have been identified to account for this phenomenon. The most prominent is the land question. This has been on the agenda of many international forums and workshops. Many proposals have been advanced. However, the operational aspect of these proposals in specific countries has proved difficult. One of the objectives of the study is to analyse the available options to the land problem. In this way it is hoped the study makes a contribution to the ongoing international debate on this aspect of Sites and Services housing.

Land is a strategic resource and its proper usage, ownership, and availability hold the key to many urban development problems in the Developing Countries. While the focus of this study is on the land question in relation to the Sites and services housing, it is assumed that ensuing review and analysis of this problem would have far reaching implications for the long-term housing policies and other developmental challenges.
1.3 METHODS, SCOPE AND STRUCTURE OF THE STUDY

1.3.1 METHODS

This is basically a documentary research study. It makes a comparative analysis of Sites and Services housing as a means of providing improved housing Services to the Urban poor in the developing countries. The method used is based upon a literature review technique. Emphasis is on theoretical and content analysis. Four countries are taken as case studies. These are: Zambia, Kenya, Sri Lanka and Jamaica. They were deliberately chosen in order to facilitate the analysis. The important criteria, however, are that all countries have adopted and implemented the Sites and Services housing strategy. In addition, the countries have, not only a common political background as former British colonies and members of the Commonwealth group of nations, but also a common British heritage of land legislation. However, special emphasis is on Zambia as a specific case study of the land problem. The Zambian case is analysed in a comparative perspective with the other three countries.

This study does not escape from the usual limitations associated with documentary and case-study methods when used in the context of Developing Countries. This includes the deficiency of accurate and up-to-date information particularly on the subject of land and housing. For instance, it is recognized that land management, mapping, and registration is a complex time consuming process. Most developing countries do not have the necessary technical and financial resources for undertaking such an important task on a regular basis. For this reason much of the available and accessible information is either out-dated or does not reflect existing realities. Similarly, there is the problem of making generalizations based on a specific case-study because of the diversity levels of social, political, and economic development. The above limitations have to be recognized when interpreting the observations and conclusions arrived at in this study.
However, the debate on and the resultant recommendations for the problems of land, thus far, have been in general terms. Operational problems, therefore, tend to arise when an attempt is made to apply them to the specific countries and conditions. The case study method adopted here provides a deeper insight into the nature of land tenure and supply of housing land problems.

1.3.2 SCOPE

This study is limited to the problems of land associated with the Site and Services housing. However, land is a complex resource and the related problems are enormous. The focus is primarily on the systems of land tenure and the supply of land for Site and Services housing. The setting of most of the Sites and Services housing projects is in the urban centres. Similarly, the focus is on urban land problem. The theoretical beneficiaries of these housing projects are the low income groups. The problem of access to cheap, adequate and suitable land for housing is greatest among these stratum of the working people in the developing countries. The study addresses the problems associated with existing land tenure and housing land supply methods for low income housing. However, the housing problems of low-income groups can not be analysed in isolation. They are shaped by the wider economic, political and social-cultural factors. Therefore, the analytical framework is broad enough to account for related policy issues on land development and housing.

1.3.3 STRUCTURE OF THE THESIS

The thesis is divided into six chapters. The first chapter introduces the theme of the study and the methods used. The second chapter is a general description of urbanization trends, land and housing problems in Developing countries. The next two chapters present the case-studies of Kenya, Sri Lanka, Jamaica and Zambia. The last two chapters make a comparative review and analysis of these case-studies and draw
some conclusions and implications for land tenure and housing supply for low-income housing in Zambia.
2.1 INTRODUCTION

Land is a major prerequisite to the procreation and survival of human society. Little, if anything can be accomplished without it. Whenever something goes wrong with its management the repercussions are often difficult to contain. This is most evident in the residential conditions of human settlements of the Developing countries.

However, resolving the land and housing problems alone is not the panacea to all human problems. These are the products of many factors in interaction and reinforcement. It is imperative, therefore, that any attempt at a comprehensive analysis of the nature of land and housing problems should take into account other intervening variables. In this chapter we begin with a review of the urbanization process in developing countries in order to provide the context in which land and housing problems are situated.

2.2 URBANIZATION

Few studies, especially on the developing countries attempt to provide an operational definition of urbanization. This is due to the fact that, as yet no standard theory of urbanization exists. The concept can be defined in terms of major characteristics, which include the following: functional specialization; non-agricultural economic activities; large concentrations of population; administrative and commercial functions.

While the characteristics are applicable to all urban systems, they differ in their historical origins and related development problems. The evolution of urban systems in the developed western countries can be explained by the industrialization process as it occurred in the period of the Industrial Revolution in the United Kingdom. A basic
idea is that the growth of agricultural productivity creates an agricultural capitalist class. As a result of the capitalization of agriculture, accumulated capital is invested in the secondary and tertiary sectors and the surplus labour is forced to migrate into cities to become wage labour. Most urban systems in developing countries owe their origins to European colonization. First developed as administrative and commercial centres, the industries which were set up were primarily for natural resource extraction and import substitution of consumer goods for the local population. There were no forward and backward linkages between the industrial and agricultural sectors as was the case with the European Industrialization process.

Besides the historical contrasts, is the number of people involved in the process of urbanization. Table 1 shows that in the last two decades, the low-income countries experienced high rates and progressive increases in urban population. Over the same period, the highly urbanized-industrial countries experienced a drastic drop in their growth rates. The table also reveals that in low-income countries more than half of the population were concentrated in one or two cities. Industrialized countries had less concentration and a more dispersed population.

Over the past twenty years the low-income countries have experienced a declining economic growth. Table 2 shows low production rates in agriculture, industry, and manufacturing. Low growth in industry and manufacturing could be attributed to the world economic recession beginning in the mid seventies and the energy crisis. The impact was greatest in the oil importing countries such as Zambia, Sri Lanka and Jamaica. The structure of the economies of these countries also account for their low production. Most rely on one or two resource extractive industries for production and foreign exchange earning. Manufacturing industries are oriented towards import substitution of consumer goods using imported inputs. The industries are located in areas of maximum consumer demand, mainly in large cities and towns with no strong linkages with other sectors of the economy. A country, like Zambia, with the copper industry
Table 1: Urban Trends in Selected Countries

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</table>

as the mainstay of the economy and foreign exchange, face serious economic problems when the world demand and price of the metal fall, as has been the case over the past decade.

The above demographic and economic trends have serious implications for urban development. Low productivity implies the inability of the urban systems to support the existing population and absorb migrants from the rural areas. This has manifested in large import bills and the increasing reliance on food aid. Similarly, the urban authorities have failed to provide and maintain the basic infrastructure and services such as roads, transportation and housing. The high population growth, on the other hand, continue to exert great pressure on the urban land.

2.3 SITES AND SERVICES HOUSING: THE STATE OF THE ART

In order to have a better perception of Sites and Services housing it is necessary to briefly review the nature of the housing problem and the response of government. The growing poverty in Developing countries is well reflected in the residential circumstances of the majority of population and the inability of authorities to provide adequate and affordable housing.

Table 3 illustrates the extent of the housing problem in some cities of the Developing countries. By the turn of the last decade more than half of the population was residing in Squatter Settlements. Though recent statistics are not readily available, the indications are that little improvement has taken place in view of the unfavourable demographic and economic factors. These residential areas are characterized by poor access roads, drainage, water supply and sanitary facilities.

In most Developing countries there are five main sources of urban low-income housing. These are illustrated in figure 1. Conventional sources include public housing provided by the local authorities and the formal private sector. Non-conventional
Table 3: Extent of Slums and Uncontrolled Settlements in Various Cities of Developing Countries

<table>
<thead>
<tr>
<th>Continent/Country</th>
<th>City</th>
<th>Year</th>
<th>City Population ('000)</th>
<th>Total ('000)</th>
<th>% of City Population</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Latin America</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brazil</td>
<td>Recife</td>
<td>1970</td>
<td>1046</td>
<td>520</td>
<td>50</td>
</tr>
<tr>
<td>Colombia</td>
<td>Bogota</td>
<td>1969</td>
<td>2463</td>
<td>1478</td>
<td>60</td>
</tr>
<tr>
<td>Mexico</td>
<td>Mexico City</td>
<td>1966</td>
<td>3287</td>
<td>1500</td>
<td>46</td>
</tr>
<tr>
<td><strong>B. Asia</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pakistan</td>
<td>Karachi</td>
<td>1970</td>
<td>3442</td>
<td>791</td>
<td>23</td>
</tr>
<tr>
<td>Turkey</td>
<td>Ankara</td>
<td>1970</td>
<td>1250</td>
<td>750</td>
<td>60</td>
</tr>
<tr>
<td>Malaysia</td>
<td>Kuala Lumpur</td>
<td>1971</td>
<td>741</td>
<td>274</td>
<td>37</td>
</tr>
<tr>
<td><strong>C. Africa</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nigeria</td>
<td>Ibadan</td>
<td>1970</td>
<td>736</td>
<td>552</td>
<td>75</td>
</tr>
<tr>
<td>Zambia</td>
<td>Lusaka</td>
<td>1969</td>
<td>279</td>
<td>134</td>
<td>48</td>
</tr>
<tr>
<td>Cameroon</td>
<td>Douala</td>
<td>1970</td>
<td>250</td>
<td>200</td>
<td>80</td>
</tr>
<tr>
<td>Ethiopia</td>
<td>Addis Ababa</td>
<td>1968</td>
<td>737</td>
<td>663</td>
<td>90</td>
</tr>
</tbody>
</table>

Figure 1: A Typology of Housing Provision for the Urban Poor

- Low Cost Housing Provision
  - Conventional
    - Public
    - Private
  - Non-conventional
    - Hybrid
    - Slums
    - Squatter

sources include all types of uncontrolled settlements such as the Squatter housing. The principal difference is the legal framework. Conventional houses are built within acceptable standards and law. Non-conventional houses are often illegal and do not conform to building standards. 'Hybrid housing', on the other hand, combines some elements of Conventional and Non-conventional sources. Hybrid housing includes Sites and Services housing and Squatter Upgrading projects.

The above model is not comprehensive and could be misleading. For instance, slum houses are not necessarily non-conventional. In most cities these are either public or private conventional houses which have become dilapidated over time due to lack of proper maintenance. Similarly, Sites and Services housing could best be described as conventional housing because it is built within the acceptable legal framework with the support from the authorities. Despite some short-comings, the model is a useful analytical framework because it attempts to identify the principal sources and types of low cost houses.

As noted in the last chapter the basic principles of Sites and Services housing as a model of low cost housing are not new. However, it is recognized as an innovative approach and that:

... it has evolved from a very down to earth review of what housing really is and what it had always been in the centuries prior to industrialization and the advent of government housing agencies (Swan, Wegelin, Panchee, 1983, p. 1).

Besides the provision of land and the basic social and economic infrastructure, participants are provided with the Security of land tenure. This is an important aspect of the programme because it defines the right of occupancy of land and how it is to be used. At times, small low interest loans are advanced to participants to enable them acquire some basic building materials such as cement and roofing. Technical assistance is also provided in the construction. The working assumptions are that participants would be given the necessary incentives to use their own labour individually and in groups in the construction, and that this process would have to be
spread over a period of time. It is also assumed that the housing standards have to be kept low reflecting the income levels of most participants.

Two historical periods are often identified with the evolution of Sites and Services housing strategy. The first period begins from the mid 1950s to the mid 1960s. This period is often associated with the research work of Charles Abrams on the urban development problems of Developing Countries (Abrams, 1964). It is a period of the early manifestation of the urban housing crisis and the growth of the so called spontaneous and illegal housing settlements, popularly known as the 'Shanty towns'. Governments' responses and policies were aimed at the prevention of further growth of these settlements. This was done by 'bull-dozing' the existing housing structures and the construction of conventional low cost houses in the form of High-rise buildings and other core houses. However, the supply did not cope with the demand and costs were beyond the reach of the urban poor.

The period from the late 1960s to the mid 1970s marked a turning point in the conception of the degree of the housing problem and the appropriate strategies to overcome it. This period is often associated with the work of John F. Turner and others in Latin America. The need to assist and encourage individual and collective initiative in the provision of housing was seen as positive and cost-effective by governments and the urban poor. Instead of Squatter destruction, Squatter Upgrading programme was introduced. Similarly, instead of the expensive public rental of high-rise low cost housing, Sites and Services housing programme was initiated.

The Sites and Services housing programme was formally instituted in 1975 after the release of huge loans to the national governments of Developing Countries by the World Bank specifically for housing the urban poor. This was in addition to other World Bank funded urban projects. The international conferences such as the 1976 United Nations Conference on Human Settlements held in Vancouver, Canada (HABITAT, 1976) and the establishment, on a permanent basis, of Human Settlements related
Institutions also contributed to the legitimization of the programme.

Some countries had adopted and implemented Sites and Services housing long before 1975. For instance, Zambia had had experience with this strategy since independence in 1964. However, most of the early projects (first generation Sites and Services) had little impact on the housing needs of the urban poor. This was due to the high standards of services, infrastructure and housing. Only the households in the middle and high income brackets were able to afford the costs. The post 1975 projects (second generation Sites and Services) emphasized basic standards of services, affordability and cost recovery. There was also a deliberate attempt to include low-income households who were previously excluded.

The Sites and Services housing has had a strong appeal to governments, scholars and professionals in the field partly because of its relevance to some equally appealing liberal theories and concepts of development often prescribed for the Developing Countries. The 'Basic Needs Strategy', which was adopted by the World Bank in 1978 and by the International Labour Organization two years earlier is one such development theme (Streeten, 1981, p. 3) The basic assumption of this strategy is that development efforts aimed at the eradication of poverty should address the basic human needs such as education, clean water supply, sanitation, health, housing and redistribution of income. It was seen as a major departure from the traditional emphasis on economic growth and the Gross National Product (GNP). Meeting basic needs of the urban poor was regarded as an important pre-requisite not only for the eradication of poverty but also for economic development. Investment in the low income housing was, therefore conceived in the broader context of an integrated urban development strategy.

Sites and Services housing is also closely associated with the concept of 'Labour-intensive small scale development strategy'. The assumption here is to avoid the Mega Industrial Development projects most of which are capital intensive. The
emphasis is on job creation as the basis for raising the standards of living. Sites and Services housing fits in well in this scheme of thought because the model stresses minimum standards of services and the use of individual and communal labour in the construction of houses.

Related to the above strategy is the concept of 'Popular participation'. The idea is that the urban poor should be involved in the decision making and development planning process if the poverty-oriented programmes are to be meaningful to the recipients. It is also assumed that this would lead to administrative efficiency, a high level of consciousness on the part of the poor and a reduction of government bureaucracy. This coincided with the failure of some dominant urban development theories and models usually transplated without modification from the Developed Countries. Among the basic tenets of Sites and Services housing is 'Self-reliance' and less government involvement in the provision of housing.

Three schools of thought on Sites and Services housing could be identified on the basis of the conception of the housing problem and the potential for this strategy. The first group could be termed the 'Empiricist school'. It would include some urban oriented professionals, architects and liberal economists. In the field of low income housing it is represented by academics such as John F. Turner and the World Bank, staff like Johannes, F. Linn and David H. Keare. They are primarily concerned with the technical and operational feasibility of the programme. The strategy is considered as the best alternative available for improving the residential circumstances of the urban poor. The concern is that this potential is being hampered by government bureaucracy, market distortions, inadequate investment capital and the unrealistic high standards of housing and other services. According to this view, projects should be kept simple, striving for realistic design and speedy implementation (Keare and Parris, 1982, p. 94). Similarly, it is argued that

... regulations regarding urban land use, subdivision, and building standards in Developing Countries are honoured in the breach, ... regulatory
intervention in the urban housing market in Developing countries should be kept to a minimum (Linn, 1983, p. 184).

One weakness of this premise is the failure to take into account the social-political and economic factors influencing the housing problems of the urban poor, such as the speculation in land and housing and the governments' inability to check on these practices.

The second group could be called the 'Functional-liberal school'. It would include scholars such as Terry McGee, Peter Ward, David Drakakis-Smith and Allan Gilbert. Their argument is that Sites and Services housing and the housing problem in general should not be considered in isolation or on a micro level. It is maintained that there is a need to take into account the broader housing, urbanization, and national development policies. Similarly, issues of income redistribution and the international system of trade and urbanization have to be analysed in terms of impacts on the housing problem of the poor. One shortcoming is the failure to advance some specific policy guidelines on how a given Developing Country could systematically deal with these broad variables especially income redistribution and the manipulation of the international systems of trade and urbanization.

The third group could be termed the 'Neo-Marxist school' for the lack of a suitable term. In the field of low income housing it is represented by scholars such as Rod Burgess, Hans Harms, Diedo Robles and Kosta Mathey. This school is greatly influenced by the classical Marxist theory and attempt to apply it to the specific conditions obtaining in the Developing Countries.

Their general contention is that the housing problems of the urban poor can best be understood as a product of the general conditions of Capitalist development rather than the product of particular technological or organizational systems (Burgess, 1977). Accordingly, it is argued that Sites and Services housing and any other government assisted Self-help activities are a form of 'petty-commodity production' which are incapable of solving the housing question of the poor. It is assumed that
as long as the Capitalist mode of production remains predominant and housing taken
as any other commodity to be bought and sold on the private market, the housing
problem will never be solved. It is also argued that most governments have become
interested in the Self-help activities simply to avoid the redistribution of wealth which
is highly skewed in the Developing Countries.

... this policy provides the dominant groups with a chance to appear
liberal and at the same time allocating very few resources to an operation
in which the lowest paid people had to pull themselves by their own
bootsrap out of a situation of misery (Harns, 1982, p. 49).

While the above premise is widely respected in academic circles it has some
serious flaws to contend with. First, it remains silent about some positive aspects of
the Sites and Services housing and other forms of Self-help projects. One is the
improvement in the physical environment compared to the squatter settlements. The
programme also enables the poor access to the land for housing. This approach to
low-income housing offers an alternative organization for satisfying a basic need which
the state is incapable of resolving. The experience to date also shows that Self-help
housing is being encouraged in both Capitalist and Socialist oriented developing
countries. For instance,

...in the case of Cuba, the General Housing Law approved recently, gives
substantial weight to the potential of self-help construction and provides for
an integral standardizing body. Thus, parting from the premise that the
responsibility of the socialist state is to achieve decent housing for every
family and looking for ways parallel to state construction and using
semi-craft skills (Lapidus, 1985, p. 41).

The merit of Sites and Services housing strategy is that it pulls the resources of
individuals and governments together for the improvement of living conditions.

2.4 THE LAND PROBLEM

The problem of land for housing the urban poor in the Developing countries
has been a subject of intensive research and debate over the past three decades. In
the early sixties Charles Abrams noted that
... governments have the power to guide the use of land, curb its misuse, prevent its abuse, regulate its nonuse, and guide its reuse. Land is the key to environment, housing, public works, and growth. But governments have failed to use the key to open the door to more rational land use (Abram, 1964, p. 29).

It is recognized that in most Developing countries there is an increasing shortage of land for low-income housing. The problem has been exacerbated by the unprecedented population growth rates and the increasing concentration and commercialization of urban land. A considerable proportion of land has come under the control of large business corporations, private individuals and governments. Much of this land is for uses other than housing.

In most Developing countries there are three types of land for housing which are accessible to the urban poor. These are: the traditional land, state land and the informal sector land. The latter is illegally used for housing. However, it is observed that all the three types of land are becoming commercialized through

... the regularization of land titles by promoting Sites and Services and Squatter upgrading projects; property cadastration and title registration primarily oriented toward the collection of taxes (Oberlander and Boothroyd, 1982).

The impact of concentration and commercialization of land is reflected in rising land prices, land speculation and the displacement of the urban poor from favourably located land for housing. Table 4 reveals the growing trends in urban land prices in selected Developing and Developed countries.

One noticeable feature of this table is that land prices tend to increase more than the cost of living. Secondly, the annual rates of price increases for the Developing countries is much higher than that for the Developed countries, except Japan. The above trends have serious implications for the urban poor.

... The land market can now completely exclude low-income and disadvantaged groups. The development of land markets in human settlements is gradually making it difficult for informal processes to supply land for housing and for governments to acquire cheap land for housing low-income and disadvantaged groups (UNCHS.Habitat.HS/OP/83-15/E, 1984, p. 26).
<table>
<thead>
<tr>
<th>City or Country</th>
<th>Period</th>
<th>Increase in Land Price</th>
<th>Increase in Consumer Price Index</th>
<th>Real Land Price Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>MO</td>
<td>%</td>
<td>MO</td>
</tr>
<tr>
<td>1. Japan: All cities</td>
<td>1976-1981</td>
<td>4.93</td>
<td>37.6</td>
<td>1.36</td>
</tr>
<tr>
<td>2. Tokyo, Japan: Residential areas</td>
<td>1976-1981</td>
<td>4.35</td>
<td>34.2</td>
<td>1.36</td>
</tr>
<tr>
<td>3. San Salvador, El Salvador:</td>
<td>1975-1977</td>
<td>2.75</td>
<td>40.0</td>
<td>1.43</td>
</tr>
<tr>
<td>Land for social housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Seoul, Republic of Korea</td>
<td>1963-1974</td>
<td>26.10</td>
<td>34.5</td>
<td>3.43</td>
</tr>
<tr>
<td>5. New Delhi, India: Middle</td>
<td>1957-1977</td>
<td>77.28</td>
<td>24.3</td>
<td>3.43</td>
</tr>
<tr>
<td>Income residential areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Caracas, Venezuela</td>
<td>1973-1977</td>
<td>2.50</td>
<td>25.7</td>
<td>1.38</td>
</tr>
<tr>
<td>7. France: Large cities,</td>
<td>1975-1977</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>residential suburbs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Manila, Philippines</td>
<td>1973-1977</td>
<td>2.18</td>
<td>21.5</td>
<td>1.65</td>
</tr>
<tr>
<td>All cities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>for terrace housing</td>
<td>1960-1970</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Lagos, Nigeria: Public land</td>
<td>1960-1970</td>
<td>4.20</td>
<td>15.4</td>
<td>3.20</td>
</tr>
</tbody>
</table>

Table 4 continued

Note: Real Price Index refers to the rise in land price in constant prices. It is obtained by dividing the increase of land prices by the increase in the Consumer Price Index.

1. MO Price: As multiple of original price
2. % Increase: Annual % Increase
3. MO Index: As multiple of original index
4. MO Increase: As multiple of original increase
The incidence of speculation in land also accounts for the phenomenal increase in the price of land and the growing alienation of a large segment of the urban population. Land speculation refers to the practise of withholding land from productive use and selling it at a later time with the purpose of making a capital gain. Speculation is more pronounced especially in capitalist oriented developing countries. It is observed that...

... urbanized land is being held vacant. In many settlements, land in good locations is being held vacant, either because of lack of financial and managerial resources for developing it or because of the desire to hold it for future sale for profit (UNCH.Habitat.HS/OP/83-15/E, 1984, p. 7).

In some countries the problem of land speculation is quickly growing out of proportion. In Brazil, it is observed that vacant land plots represent one third of the total areas of cities (Travelli, 1982, p. 6). The experience in Kenya is that the public authorities have met with little success in controlling speculation in urban land (Hardoy and Satterthwaite, 1981, p. 173).

The problem of land speculation becomes complex when the concept of 'plus-value' in land and methods of recapturing the land values in the public interest is considered. The plus-value in land is that excess over value for the current use which arises from some prospect of development for a potential use (United Nations.A/conf.70/15, 1976, p. 65). In most Developing countries plus-value in land arises through public investments in social, economic and physical infrastructure. However, much of this increase in land values accrue mainly to the private landlords. The experience in most countries is that...

... controls on land speculation are usually ineffective. Nor do the public authorities seriously commit themselves to recapture much of this unearned increment (Hardoy and Satterthwaite, 1981, p. 234).

However, this is a controversial issue both in academic and professional circles.

The bones of contention are the extent to which plus-value is created by the public or the landlord/developer, and thus the extents to which these bodies respectively have rights to the plus values (Parkins, 1982, p. 32).
It is recognized that speculation in land is not only for the big business corporations and the rich individual landlords. The urban poor are actively involved as well. A study of some Mexican illegal settlements noted that

... speculator squatters are common in Mexico City as they are elsewhere, and within any group of squatters there are few individuals whose aim is to acquire several lots with a view to selling them at a later date (Ward, 1982, p. 185).

Similarly, a study of Zambia's Sites and Services projects observed that

... the records of plot sales indicate that the income bracket of newly purchasing families is consistently higher than that of sellers, and that net profits from such sales have been in the area of 100% to 120%. This phenomenon does not necessarily mean the poorer families were unable to afford the project. They may have made a rational decision to sell and make a capital gain (Bamberger, Sanyal and Valverde, 1982, p. 131).

However, there are many forces at play beside the desire to make a profit. Most of these housing projects are located on the out-skirts of cities which makes it more expensive to commute to work and have access to other vital urban services. It could also be due to the pressure from the middle and high income families offering high prices for the plots. This is particularly the case in situations of high housing deficits where even the middle income families cannot find affordable housing. In addition, better housing is not always a priority among low-income families, as compared to other basic needs such as food, health and education. All these factors may work in combination to force low-income families to trade their plots. The bottom line, however, is that speculation in land in Developing countries is becoming increasingly complex, and that it is taking place on many levels involving a wide spectrum of social classes.

Speculation on land and housing is essentially a product of the systems of land tenure and the corresponding rights to the use of land. Where land is treated like other market commodities, it is not unusual for people to speculate. Where land is publicly owned and leased to individuals, the degree of speculation would depend on the terms of the lease. If the holders are free to sell the leases on the private
market speculation is bound to exist.

2.4.1 **LAND TENURE AND TITLE**

William Doebele identified seven types of urban land tenure systems practised in the Developing countries. These are:

1. Private freehold
2. Public freehold
3. Public leasehold
4. Private leasehold
5. Communal ownership (Neighbourhood)
6. Communal ownership (Tribal)

On the basis of the legal framework the above systems could be divided into two, the formal and the in-formal. The Formal land tenure system would include the first five. The In-formal land tenure system would include the last two. Tribal or Traditional communal ownership is classified as In-formal because it is based on unwritten laws and lacks uniformity in the pattern of land management and control. The latter reflects the cultural traditions and values attached to land.

The Formal land tenure system is based on the Western European concepts of land ownership, especially the Anglo-American traditions where private ownership of land is the norm. On the contrary, it is noted that in most pre-colonial African societies land assumed a use-value and was taken as a social property belonging to the whole community.

The above tenure systems are defined and analysed in great detail by Doebele. Our interest here is with the impact of these systems of land ownership on low income housing in general and Sites and Services in particular.
Tenure and title are fundamental land issues in housing policies especially in the field of low income housing. Research and experience with Self-help housing has established relationship between land tenure status and housing decisions. A study of illegal settlements in Karachi, Pakistan noted that for a given income group, households with higher hope for secure tenure invest more in their houses than those with some or no hope (Angel, 1980, p. 5). The assumption is that security of tenure acts as an incentive to invest in housing and provides collateral security which enhances access to housing mortgage funds.

However, experience has also shown that security of tenure alone does not necessarily lead to investment in housing. The latter is a function of many factors which include the economic status of the household, financial market operations and the conditions of tenure. Project affordability is a major problem for the low-income households. Their incomes are low and unstable due to unemployment and underemployment. Financial institutions in most Developing countries operate on private market principles designed to protect the financial strength of the organizations. The majority of the urban poor are technically excluded from the housing mortgage because they are taken for 'high risk client'.

2.4.2 LAND SUPPLY

The mechanisms and processes devised to make land available at the right time and place, of the right quantity and quality, and at the right price are important aspects of Sites and Services housing.

In his survey of the mechanism of land supply for low-income housing, Paul Baross identified three processes which he termed as 'social articulation'. These are: non-commercial, commercial and administrative (Baross, 1983, p. 81). Non-commercial articulation is where land does not have a monetary transfer price or assumes the use-value only. In many countries of Africa and Asia this is popularly known as
customary land. Commercial articulation of supply refers to land supplied through market mechanism. Administrative articulation of supply refers to the capacity of the State to acquire and dispose of, change its form of tenure or regulate its use and management. Land for Sites and Services housing is supplied by the State or the local authorities, and our focus here is on administrative supply mechanisms.

Like other mechanisms of land supply, housing land has to be acquired. If the land to be acquired is held under public freehold tenure system, the state simply makes a decision on the optimum use for that land such as Sites and Services housing. However, if the land is held under private freehold and leasehold tenure systems the acquisition process is often complex. It involves negotiations, valuation of land and compensation. The degree of complexity is a factor of the given national legislations on land acquisition and conversion of land title. For instance, in some countries land to be acquired is expropriated without compensation. In Zambia, it involves a tedious process of negotiations and compensation for the alienated land often costly in terms of time, technical and financial resources as illustrated in chapter four.

It has been argued that

... in countries where governments control land resources around the cities and are prepared to release it to low-income house builders in a rudimentary form of subdivision, administrative articulation may provide a significant source of land supply for popular housing (Baross, 1983, p. 204).

However, it is equally observed that some governments conduct their land business like private landlords reserving the best urban land for business ventures which fetch high returns as opposed to low-income housing. This accounts for the fact that some Sites and Services housing projects are located in unfavourable parts of cities. In Zambia, for instance, some housing project sites were found to have a water table too high for building purposes (Bamberger, Sanyal and Valverde, 1982, p. 51). Similarly, the situation in Thailand is such that the availability of locations that are more attractive to low-income families, and that they can afford is questionable as long as speculation in city land continues (Swan, Wegelin and Panchee, 1983, p. 121).
2.5 CONCLUSIONS

This chapter has reviewed the urban development trends, evolution of Sites and Services housing and the nature of the urban land problem. The demographic and economic factors present very formidable challenges for urban development in terms of providing adequate services. While Sites and Services housing is not a new concept, there are diverse viewpoints on the merits of this approach to low-income housing. The general opinion in the professional circles is that it is one best strategies compared to other available alternatives such as the conventional low-cost housing. Its merit lies in mobilizing the human and financial resources of individuals and governments in improving the residential circumstances of the low-income groups.

The long-term quantitative impacts of Sites and Services housing on the housing problems of the urban poor depends on how the urban land question is resolved. The increasing commercialization and concentration of land is making this vital requirement expensive and inaccessible to the low-income groups. At the core of this problem is the defective land tenure and land supply systems. The existing tenure systems and the ascribed rights to the use of land have encouraged speculation on land and housing. The urban poor do not fare well under these market conditions because they are often displaced from the improved housing services and lose access to land for housing. The middle and upper income groups consequently are the chief beneficiary of the systems of land and housing tenure. The existing mechanisms and processes of acquiring and supplying land are equally ineffective. Not only is the process cumbersome but also the land for low-income housing is becoming scarce and expensive for the government and the people whose housing needs are greatest.

If our aim is to uplift the housing conditions of the majority of the working people in the Developing countries, we need to constantly search for better strategies. Above all, we should look beyond the existing patterns of land tenure and management. Some of the promising alternatives are explored in the last two chapters.
Chapter 3

LAND AND SITES AND SERVICES HOUSING IN DEVELOPING COUNTRIES

3.1 INTRODUCTION

The previous chapter has reviewed, in general terms, the nature of urban land problem and the state of Sites and Services housing. The objective of this chapter is to provide more specific evidence by reviewing the experiences of Kenya, Sri Lanka and Jamaica. The overview is limited to the major policy developments on land and the impacts on Sites and Services housing.

3.2 KENYA: SITES AND SERVICES HOUSING AND LAND PROBLEM

3.2.1 GENERAL DESCRIPTION

The Republic of Kenya is located on the East African coast and bounded by five countries. Ethiopia and Sudan to the north; Tanzania to the south; Somalia to the north east; and Uganda on the west. It covers an area of over 583,000 square kilometres with considerable contrasts in geography, climate and population density. The 1979 Census recorded 15.3 million inhabitants and by mid 1982 the population was estimated to reach eighteen million. The average annual growth rate is four percent, the highest in the World. About fifteen percent of the population is classified as urban and concentrated mainly in the two principal cities of Nairobi and Mombasa.

Kenya, a former British Colony, obtained her independence in 1963. Like most African countries, a One Party Political System of Government was introduced in 1982 and the ruling party called the Kenya African National Union (KANU) became the sole political party. Though there is extensive government participation in the economy, it remains private enterprise oriented. The principal natural resource is agricultural land with fifty eight percentent of the population living off the land.
3.2.2 SITES AND SERVICES HOUSING

Kenya has formally adopted Sites and Services as a strategy for housing the low-income households, the most notable is the Dondora Community Development Project (DCDP) located ten kilometres from the city centre of Nairobi the Capital city.

The project was co-sponsored by the government of Kenya and the World Bank. It was an attempt by the city to address the growing need for low income housing and to alleviate the problems associated with squatting. The project was undertaken in 1975. The objective of the project was

...to establish a housing and community development scheme for households earning incomes of between Ksh500 to 1,200 per month (mid 1970s figures); estimated to be the income range for about 40 percent of Nairobi households (Soni, 1981, p. 53).

When completed the overall project was to provide 6,000 plots with individual water and sewer connections and related basic services and infrastructure, including roads, security lighting, and refuse collection. It also included the construction of primary schools, health and day care centres, sports complex and market areas. The total cost of the project was US$8 million (Nelson, 1976, p. 126).

3.2.3 LAND TENURE

In Kenya there are three regular forms of land tenure. These are

1. Customary land tenure
2. Freehold land tenure
3. Leasehold (Nelson, 1984)

Customary land tenure system is based on the practices of the country's various ethnic groups which governed all land holding and use before the advent of colonialism. Under this system land is owned by the Clan and controlled by the Chief or group of elders on behalf of the people. The rights of the individual to land were usufructuary. During the colonial period, large areas of these customary lands were allocated to the white settlers. In 1963,

...customary land or land reserves were changed to Land Trusts....the
Constitution vested all land rights in the Trust lands in the local County Councils which was given Freehold Title to the land in its own name (Nelson, 1984).

Individuals are allowed to own land in Kenya. Until the 1950s, freehold land tenure system was strictly for the European settlers. The Land registration practises of the English law were used to carry out the consolidation and entitlement.

...the Kenyan government has continued actively to promote land registration through the Land Act of 1963, which in general also follows pertinent English law (Nelson, 1984, p.142).

Under the leasehold land tenure system, individuals can only rent land belonging to private individuals or the public authorities. For the Dondora Community Development Project,

...the people to whom the plots are allocated have a leasehold tenure for 50 years. Title deeds to each plot are issued after allottees have constructed a dwelling approved by the Dondora Project Department (Soni, 1981, p. 54).

Some rules were laid down in regard to the lease agreement and eligibility: The Leaseholders were expected to

...undertake construction of the dwelling according to the minimum standards laid down by the DCDD, within 18 months; pay all charges promptly; sublet rooms only on conditions specified by the project administration; and to notify the administration of intention to leave the project and conform to the project regulations regarding the transfer (Soni, 1981, p. 55).

The applicants were considered ineligible under conditions where

...their income was below Ksh280 or above Ksh650; if they had residential property in Nairobi; if they were not head of a family or if the family was not living with him/her in Nairobi; if more than one application came from the same applicant; if they had no supporting documents; if application forms were incomplete and illegible; and if applications were not on an official form (Soni, 1981, p. 55).

3.2.4 EVALUATION OF SITES AND SERVICES AND LAND TENURE

Much has been written on Kenya’s urban low-income housing programmes. In this section we review some of the previous studies on the Dondora Community Development Project and similar projects in other parts of the country. Only major
findings with serious implications for urban land tenure are considered.

A study by Praful Soni on the Dondora project noted that partial and complete subletting of plots and houses had strong appeal among participants.

...observation suggest that there are two basic motives for subletting a dwelling. The first reason is in the profit associated with complete subletting. In this case, the allotee lives outside the estate and sublets the entire dwelling. The second motive is to earn a subsidy to cover the economic costs of dwelling through partial subletting. This means the allotee family lives in the same dwelling along with a tenant family (Soni, 1981, pp. 61-62).

The official policy on land and housing tenure is that

...Dondora Community Department views partial subletting as acceptable. Complete subletting, on the other hand, is not acceptable. It is considered to be a violation of the rules, at least for the first five years while the interest on the material loan is being recovered by DCDD (Soni, 1981, p. 61).

Richard E. Stren observed that in the first phase of the Dondora project consisting of 954 plots and allocated in 1979,

...87 percent were occupied by June, 1979. By that date when most of the houses were in various stages of construction, fully 80 percent of all plots were at least partially rented out, with almost half of the plots totally sublet by the original allottees (Stren, 1982, p. 94).

The enormous financial returns were cited as the primary motive for subletting the plots. Once a dwelling is completed at Dondora, the gross return on capital ranges from a minimum of 100 percent to a high of more than 600 percent per year. He noted that

...it is no coincidence that a large, and rapidly growing Squatter village, called Korokocho, has appeared beyond the quarry beside the burgeoning Dondora Project....Locals say that many Dondora house owners prefer to live in Korokocho for economic reasons, having sublet entirely their properties in the Sites and Services area (Stren, 1982, p. 94).

In a survey of low-income housing in Nairobi, Kinuthia Macharia observed rampant corruption in the allocation of plots for Dondora and Umoja projects.

These projects have benefitted the city politicians and middle income groups....Senior officials such as the former Minister for Housing and Urban Development, and the former Mayor, were all found to be owning houses in this low-income project. Alleged low-income earners were allocated
houses in these schemes, only for it to be discovered later that the real owners were mainly the city leaders, their friends or relatives (Macharia, 1985, p. 408).

3.2.5 LAND SUPPLY

As noted in the preceding sections, land in Kenya is held under both traditional concepts and West European concepts of private and state ownership. Two major institutions are responsible for regulating and providing land for development: the Commissioner of Lands and the Country Councils.

Individuals can lease land from the Commissioner or from Country Councils. The Commissioner of Lands grants long leases—usually 99 years for urban and 999 years for agricultural land (Hardoy and Satterthwaite, 1981, p. 172).

The Commissioner of Lands administers land owned by the state and the Country Councils are responsible for land under traditional ownership. The latter consisted of more than two thirds of Kenya's national territory in 1971.

Public authorities have the power to acquire privately owned land through compulsory purchase in the public interest.

This is increasingly used to buy up land on the urban peripheries that expanding urban areas will need. The City of Nairobi has recently acquired land to expand the airport and to provide Sites for low-cost housing projects (Hardoy and Satterthwaite, 1981, p. 172).

Property taxation, zoning, land tenure and building codes are the major instruments used to regulate urban land use.

Three property taxes exist: a site value tax based on the value of the improved site; a capital gains tax which applies to all assets; and an estate or death duty tax (Hardoy and Satterthwaite, 1981, p. 173).

Though much of the urban land is under public ownership, it is observed that private freehold land include much of the best placed urban land. It is also noted that public acquisition of private land is strongly opposed by the landlords and political leaders and that speculation on land is rife. This has led to high compensation costs for compulsory government land purchases (Hardoy and Satterthwaite,
The above account of Sites and Services housing and the land issues in Kenya lead to the following conclusions. First, there is an apparent contradiction in policy guidelines on Sites and Services housing. On one hand there is the attempt to decommodify these housing projects and on the other the attempt of promoting commodification. In the case of Dondora housing project, for instance, authorities accepted partial subletting of plots whereas complete subletting was objected to. What this means, in essence, is the attempt to mix the best of the market and control options. However, the studies reviewed here have shown that this approach has failed and that most participants, including some officials, have opted for full commodification of the projects. This accords with the predominant mode of production in Kenya basically private enterprise. The question, however, is who benefit? The evidence from the previous studies indicate that in the long run it is the high income groups who benefit.

Second, the systems of land tenure have a lot to do with the state of low-income housing. Since the advent of colonialism the land question in Kenya has been at the centre of political controversy. The respective authorities have attempted to de-politicize the issue. John W. Hearbeson has noted that

...significantly, the Kenya Government's own post independence national building strategy has tended to discourage the connexion of politics with economic nation building; and this has been partly the result of their experience with the colonial politics of previous land reforms (Harbeson, 1971, p. 231).

Land policies could be described as oriented towards greater privatization and the negation of traditional systems of land tenure. In most recent years, for instance, it has been observed that

...registration of Trust land has also proceeded, and at the end of 1980 almost 8.3 million hectares, constituting about 64 percent of registrable Trust lands, had been registered, adjudicated, or was in the process of adjudication (Nelson, 1984, p. 142).
Land for Sites and Services housing belongs to the public authorities and is leased to individuals. The studies reviewed here seem to indicate that it is difficult, in practice, to distinguish between a leasehold and freehold land tenure. The difference is mainly on the titles to land. Sites and Services lease is for 50 years as compared to the leases of 99 years for other urban development projects, 999 years for agricultural land and outright land ownership under freehold tenure. Leasing land for 100 or 1,000 years and if renewable, as is the case in Kenya, is tantamount to a freehold tenure. Similarly, participants in Sites and Services projects trade their leases as if they were freeholds despite the regulations discouraging such practices. This could be accounted for by the fact that the general orientation of land policy is towards private ownership.

3.3 SRI LANKA: SITES AND SERVICES HOUSING AND THE LAND PROBLEM

3.3.1 GENERAL DESCRIPTION

The island of Sri Lanka is located in the Indian Ocean, off the southern coast of India. It extends for an area of 63,610 square kilometres. Most of the island is flat land, narrower on the west, east and south. Located within the tropics and near the equator, the temperature is high. In 1981 the total population of the island was almost fifteen millions giving a density of 230 persons per square Kilometre. The rates of population growth are quite low compared to other countries with similar social and economic conditions. Between 1970 and 1980 the growth rate was 1.6 percent (World Bank, 1982). There are four principal cities with a population of more than 50,000 in 1980 including Colombo, a major port and the Capital city, Galle, Kandy, and Jaffna. The population growth rates of these cities have remained low. Table 1 shows that only sixteen percent of the total urban population lived in the biggest city in 1980 which is the lowest compared to countries such as Jamaica, Thailand and
Kenya.

Sri Lanka has maintained a multi-party political system of democracy since independence from Britain in 1948. There are two principal political parties with opposing political philosophies. Generally, politics in Sri Lanka is highly radicalized partly due to the existence of a number of active left-wing political parties and the tradition of ethnic crisis.

The economy of Sri Lanka is free-market enterprise oriented. However, the existence of a large public sector makes it more of a mixed economy. The major economic activity is agriculture with tea, rubber, and coconut products as the main foreign exchange earners.

3.3.2 SITES AND SERVICES HOUSING

While the rate of population growth is relatively low for Sri Lanka, it has almost similar urban development problems as other developing countries. For instance,

...Urban growth and acute housing shortage express themselves in the growth of Slums and illegal Shanty settlements which characterize the dwelling situation for 50–60% of Colombo's population. There are 43,000 Slums and Shanties within Colombo Municipal area and 78,000 Slums and Shanty units within the Colombo Metropolitan Area (Steinberg, 1984, p. 532).

The early government response to the urban housing problem was the construction of public subsidized rental housing. However,

...the housing problems of the lowest income could not be solved—though the Ten year Plan (1958) said that these housing schemes were for such groups. In fact it was mostly the high income and middle state officials, office clerks and highly qualified industrial workers who enjoyed the benefits of the highly subsidized housing units for which they paid a symbolic rent-free (Steinberg, 1982, p. 374).

In the early 1970s new housing policy measures and programmes were initiated with a strong bias towards low-income housing needs. A programme popularly known as 'The one million houses programme' was introduced. The programme had two parts,

...the Direct Construction Programme and the Aided Self-help Housing. The Direct Construction Programme aimed at middle and high income families
consisted of: low-cost flats for middle income families in urban areas and emergency house construction in the metropolitan area. The Aided Self-help Housing Programme was meant to alleviate the housing problems of middle and low-income groups (Steinberg, 1982, p. 375)

The Aided Self-help projects were located in the peri-urban and the rural areas. The government paid the costs of land development and services and the participants were expected to build their own houses guided and aided by officials from the state housing authority. Other policy measures were directed at the squatter and slums to affect the physical and land tenure conditions. Rent control was introduced, tenants’ rights were increased, while house owners and speculators were restricted.

The objective was the optimal use of available financial resources and to make at least a contribution to the policy of income re-distribution (Steinberg, 1982, p. 375).

In 1978 the government also embarked on a huge public housing programme of 100,000 units to be completed by 1982 at a cost of Rs1772 million. The programme had three main components

1. 36,000 units of directly constructed flats for the urban middle classes (costs: Rs31669/unit)
2. 14,000 building loans for luxury and middle income housing (costs: Rs22431/unit)
3. 50,000 units of the Aided Self-help programme for low-income groups (cost: Rs6352/unit) (Steinberg, 1982, p.376).

To facilitate private house construction, earlier prohibitive housing legislation such as banning the construction of luxury housing, rent controls and tenants’ protection were eased.

3.3.3 LAND TENURE AND TITLE

Land policies of Sri Lanka, like Kenya, are oriented towards the private ownership of land. The system of land tenure adopted for all the housing programmes described in the last section was private freehold. A few exemptions were made for Slum and Squatter upgrading and Sites and Services housing meant for low-income households. In most of these projects
each family issued with a certificate by Slum and Shanty Authority indicating some degree of security. Currently a 40 year leasehold tenure is envisioned to coincide with proposed building loans. Conditions of the lease include strict restrictions against transfer and sale (Sri Lanka : National Housing Development Authority, 1983, p. iii–56).

The underlying assumption for not encouraging private freehold as was the case with the other housing programmes was that

...the Slum and Shanty upgrading in Colombo should be viewed as a short-term solution, which will give way to a policy of rehousing in modern and more expensive flats when the country has attained a more stable and prosperous economic situation (Steinberg, 1982, p. 376).

A major policy on urban property ownership was initiated in 1973 with serious implications for urban land tenure and housing. It was called "The Ceiling on Housing Property Law no.1 of 1973" (Selvarajah, 1983, p. 158). Among the important features of this property reform were:

1. House ownership be restricted to a permitted number of houses an individual can own. A maximum of two housing units which can be increased by one for every additional dependent child.
2. All the surplus houses are to be declared to the commissioner of National Housing. An owner is given grace period of 12 months from the date a declaration to sell, or otherwise dispose of, his surplus houses.
3. Construction of houses for sale is not restricted by the law if they are disposed of within 12 months after the completion of construction.
4. Slum tenant units and shanties were vested with the Commissioner of National Housing, if a tenancy arrangement existed with the private landowner. These 'squatter-tenents' thus become eligible for the ownership of house and land, as part of the transfer process received the title for the land they occupied.
5. The primary objective of the law was to re-distribute housing units and not to improve general environmental conditions in the tenement areas (Selvarajah, 1983, pp. 163–167).

3.3.4 EVALUATION OF SITES AND SERVICES AND LAND TENURE

A comprehensive evaluation of the above housing programmes and land tenure changes is not as yet available. However, there has been a series of programme appraisals by the government housing agencies and independent scholars. The Sites and Services, Slum and Squatter improvement programmes were specifically designed to cater
for low-income households. However, the impacts of these programmes has been questioned.

...the success of this type of housing provision depends on the (regular) income of the inhabitants and the proportion that they can spend on purchasing their units. And there have been surveys which revealed that the shanty dwellers themselves felt that self-financed improvement of their housing was not possible within the near future (Steinberg, 1982, p. 385).

In view of these economic realities confronting the urban poor, two possible scenarios were foreseen.

1. A social regrouping within upgraded slum or shanty areas i.e. the out movement of the poor and a retention or influx of the better-off who can pay for the upgrading, or
2. A substantial government subsidy to enable the improvement of all slums and shanties without displacement of the poorest people. Unfortunately the first alternative is most probable, given the general socio-political orientation of the present Sri Lankan government (Steinberg, 1982, p. 386).

The housing policies reviewed here have directly or indirectly addressed the urban land question. The urban land problem in Sri Lanka is in line with the trends in other developing countries. One notable feature is the escalating land prices.

During the 1970s land values nevertheless showed a rapid increase reaching unprecedented height following the liberalization of the economy after 1977, which quickly increased demand....to day six perches of land (ca 150 sq.m), the minimum area allowed for building, costs several hundred thousands rupees, even in the suburbs of Colombo.... this amount of money is out of reach at any time in the life of most workers (Steinberg, 1984, p. 532).

At the core of the rising land values is the increasing speculation and demand for developable land by the state and private business corporations. This has further complicated the land tenure problem for low-income housing. Among the major constraints encountered in the implementation of the Ceiling on Housing Property Law no. 1 of 1973 was the strong opposition from the private landlords. It was observed that

...when improvement work is scheduled to begin, even in obviously "common" areas used by the residents (an old toilet block or an access path, for example) it is still possible to encounter legal impediments created by the hitherto unknown private owners who file injunctions through courts to suspend intervention on land which, they claim is still owned by them. Here too, claims from private owners surface only when positive
activities are about to commence for the common good of the residents (Selvarajah, 1983, p. 170).

Speculation in land also partly accounts for the fact that participants in Sites and Services, Slum and Squatter improvement programmes had to be issued with short-term leases as opposed to freehold tenure applicable to housing programmes for the high income groups.

The highly political nature of this land question has its origin in the interest of private and state urban landowners in having land available for a more profitable use...so it is clear why the guarantee of long-term leases for slum dwellers in Slave island, Kotahena, Modera and other centrally located areas is not easy to achieve in times when development has been synonymous with private profit, the enrichment of the rich and impoverishment of the poor (Steinberg, 1982, p. 384).

Some lessons can be drawn from the above account of the Sri Lankan case. First, while the the housing problem has been described and policy measures devised, the fundamental question of land tenure seem not to be well articulated. Of interest here is the fact that the preoccupation of the Ceiling on housing Property Law no. 1 of 1973 was the restriction on ownership of houses and related lands. There was no critical review and analysis of the tenure aspects. Hence, despite the law it was during the same period that land speculation priced a majority of the working people out of the market.

The Sri Lankan case also exposes some of the potential problems inherent in a Multi-party Political Democracy. It is noted, for instance, that the first serious attempt at resolving the housing problem of low-income households took place when housing was under a communist Minister in the early 1970s. It was also during this period that measures designed to redistribute housing properties and to check speculation and land holding were introduced. However, most of these measures were modified when the new political regime came to power in the late 1970s. This is not to imply that the communist policies are the most ideal for Sri Lankan conditions. It is meant to underscore the fact that policies and programmes keep on changing reflecting the political and economic philosophy of the government of the day. At the same time
fundamental questions with serious political ramifications are often avoided such as land tenure reforms. To some extent, therefore, the urban land tenure problem is a political problem.

3.4 JAMAICA: SITES AND SERVICES HOUSING AND LAND PROBLEM

3.4.1 GENERAL DESCRIPTION

Jamaica is one of the several island nations located in the Caribbean. It covers an area of 11,000 square kilometres, the third largest of the islands. It possesses a central location with respect both to other Caribbean islands and the mainlands of North and South America. Much of the island is comprised of rugged terrain with an excellent tropical climate. It lies between the subtropical high pressure and equatorial low pressure belts of the Atlantic Ocean.

In 1983, the island had a population of 2.3 million with the annual average growth rate projected at 1.4 percent for the period 1980 to 2000. The population is projected to reach three million by the year 2000 (The World Bank, 1985, p. 210). Urban growth in Jamaica is rapid. Table 1 shows that 42 percent of the total population was classified as urban by 1981 with the average annual growth rate of 2.5 percent during the last decade. Much of this population is concentrated in the two principal cities of Kingston, the capital, and Montego Bay.

Jamaica, like Sri Lanka, has maintained a Multi–party Political System with two major political parties, the Peoples National Party (PNP) and the Jamaican Labour Party (JLP). The economy is oriented towards free–market enterprise. Plantation Agriculture, Bauxite Mining, and Tourism are the major sources of foreign exchange and employment.
3.4.2 SITES AND SERVICES HOUSING

Until the mid 1970s the government housing policies emphasized the provision of public subsidized rental housing and the promotion of conventional homeownership programmes. This approach had less impact on the housing problems of the low-income households.

Between 1946 and 1957 only 26,000 people were housed in government housing schemes in the whole of Jamaica. Unsurprisingly, the number and population of the Squatter settlements grew steadily (Fanger, 1978, p. 21).

In 1975 four major housing programmes were introduced which included Slum Clearance and Sites and Services projects. The former programme included the building of streets, sanitary infrastructure and lots leased to the occupier for 99 years. For Sites and Services project,

the programme initiates a new strategy financed through a World Bank loan programme designed to provide housing for an estimated 6,000 low-wage-earning families below J$1,250 per annum living in urban centres. The intended householder is provided with a sanitary core unit which may then be completed and extended (Fanger, 1978, p. 22).

3.4.3 LAND TENURE AND TITLE

The predominant land use in Jamaica is agriculture in the form of Plantation crops such as sugar and bananas mainly for export. This extends over almost one half of the land area (Jamaica: Ministry of Finance and Planning, 1971, p. 28). Much of this land is under private freehold tenure.

...This is the preferred tenancy in Jamaica because of the status and security associated with land ownership (Jamaica: Ministry of finance and Planning, 1971, p. 32).

The same land tenure system is applied to the conventional homeownership programme which involves the construction of houses by public and private housing agencies for out-right sale to individuals. However, for Sites and Services and Slum improvement housing land is only leased for a specified period such as 99 years, as is the case with slum improvement housing. The land is often acquired by the public...
authorities at on-going market prices.

Among the factors influencing urban land development include the following:

1. Advent of industrial development which has resulted in speculation in residential development.
2. Economic factors resulting in location of towns, and new development projects—in close proximity to sources of employment, main transportation routes, port facilities etc.
3. The adoption of land development patterns that are prevalent in North America and Europe.
4. Low-income housing projects generally located on government owned lands, or on sites of inadequate housing (Richards, 1972, p. 4).

3.4.4 EVALUATION OF SITES AND SERVICES AND LAND TENURE

There is a dearth of literature on Jamaica particularly on Sites and Services and Land Tenure. Much of what is available is in the form of generalized descriptions of the low-income housing problems of the mid 1970s. Even then, most are unpublished and not easily accessible. There are virtually no serious previous studies on land tenure systems though there has been some reference to it when other development issues such as the urban land use and agriculture are being analysed.

One interesting feature of Sites and Services housing in Jamaica is that it is highly politicized. This is clearly manifest in the selection of beneficiaries.

...Politics and patronage are, however, often deeply involved in the location and selection of occupants. During the 1960s, two urban renewal schemes were carried out in the downtown area of west Kingston....in neither area were the original squatters rehoused; instead, political supporters were selected as beneficiaries (Fanger, 1978, p. 22).

In terms of impact on the low-income housing problems,

...it can be concluded that, whereas a segment of the lower income groups has received the benefits, housing programmes stop short of the lowest and neediest groups of society (Fanger, 1978, p. 23).

The most important aspects of the urban problem in Jamaica are the increasing shortage of suitable developable land, speculation and high prices.

...in Jamaica virtually no former Crown lands were available on an inexpensive basis for public housing programmes and market prices for urban property have been snowballing out of reach (Fanger, 1978, p. 22).
It is also observed that,

...partial development, involving the subdivision of land and sale of lots is a phenomenon that has accelerated in recent years resulting in the purchase and re-sale of lots for speculative purposes and a random pattern of development (Richards 1972, p. 4).

The problem of urban land for low income housing is a result of an inappropriate land tenure system. However, unlike most former British Colonies the historical factors have a strong bearing on land problems. First, there are no traditional or indigenous concepts of land tenure. The Arawak Indians who had been there before were completely wiped out during the 17th Century and their concepts of land tenure. The African slaves who were later brought to the island also had no influence on land ownership. The British instituted their systems of land tenure based on private ownership which has remained predominant since then.

Second, land ownership is highly concentrated and commercialized to the extent that the government virtually owns no land. Within the last twenty years business corporations such as the bauxite mining companies have become major landowners. They have been encouraged by the government policy which requires that "...land had to be purchased before mining could take place" (Jamaica: Ministry of Finance and Planning, 1971, p. 32).

The cumulative effects of this pattern of landownership are speculation and high land prices which are hardly in the interest of the urban poor. These factors are reflected in the high production costs of housing beyond the reach of the majority of the population.

3.5 CONCLUSION

This chapter has reviewed some aspects of urban land tenure problems for low income housing in three countries. The predominant systems of land tenure in each are freehold and leasehold. Leasehold tenure is only applicable to low income housing programmes such as the Sites and Services and Squatter housing upgrading. For the
middle and high income housing programmes such as the conventional homeownership, freehold tenure is the preferred system.

There are two basic questions. Are these the most appropriate systems of land tenure for housing? What has been the experience with these modes of land ownership in terms of impact on low income housing problems? The experience with these systems of land ownership indicate that they are not the most appropriate, at least for the three countries reviewed thus far. One problem is that they have promoted commodity relations in land. The end products have been increased speculation, shortage and high cost of suitable land for housing, displacement of the urban poor, etc. All these factors have worked against the interests of a majority of the urban working people.
Chapter 4

ZAMBIA: SITES AND SERVICES HOUSING AND THE LAND PROBLEM

4.1 INTRODUCTION

The first part of this chapter is a brief description of the physical, political and economic environment of Zambia. The second and third parts are an account of the demographic and urbanization trends and the review of Sites and Services housing. The fourth part is a detailed review of the urban land problem. The last part is the analysis of the Zambian case and some conclusions.

4.2 PHYSICAL, POLITICAL AND ECONOMIC FEATURES

4.2.1 PHYSICAL

The Republic of Zambia lies in the heart of the African continent, covering an area of almost 753,000 square kilometres. It is located between the 8th and 18th degrees latitudes south and 22nd and 34th degrees longitudes east. It is a landlocked country and shares common borders with eight countries. To the north, Zaire and Tanzania; to the east, Malawi and Mozambique; to the south Zimbabwe and Botswana; to the west, Angola and Namibia (see map 1).

The country lies on a high plateau with a general elevation between 1,000 to 1,300 metres above sea level. The plateau is deeply entrenched by lakes Tanganyika; Mweru and Bangweulu in the north, the Luangwa river in the east, and the Kafue basin and Zambezi river. In the south is lake Kariba which is one of the biggest man-made lakes in the world, and the world famous Victoria Falls on the Zambezi river. There are three distinct seasons: the hot-wet season stretching from November through April, a cool-dry winter season from May to August with the mean temperature varying between 14 degrees and 30 degrees celsius, and a hot-dry season
Map 1: Zambia in Africa

during September and October.

4.2.2 POLITICAL ADMINISTRATION

The current borders and Zambia as a nation have their historical roots in the British imperialism and European imperialist rivalry in general during the late 19th and 20th centuries. The country is closely associated with the name of John Cecil Rhodes, a former British colonial statesman and his British South Africa Company (B.S.A.Co.), founded to exploit central Africa. For this reason, from about 1890 up to the time of Independence in 1964, Zambia was known as Northern Rhodesia. Rhodes attempted to achieve two main objectives. The first objective:

...is a solution to the social problem, i.e. in order to save 40,000,000 inhabitants of the United Kingdom from bloody civil war, we colonial statesmen must provide new lands to settle surplus population, to provide new markets for the goods produced in factories and mines (Heisler 1974, p. 2).

The second objective was to counteract the advance by the Boers (Dutch settlers in South Africa) and the Portuguese from the east and west coasts.

There are two important phases of political administration in Zambia, the colonial and post-independence periods. Each of these periods could be further divided into two.

The colonial administration extended over a period of seventy four years from 1890 to 1964. Up to 1924, the country was under the British South Africa Company administration on behalf of the British government. From 1924 to 1964 the territory became a protectorate and the latter assumed direct administration. From 1953 to 1963 a federation was formed consisting of three Central African territories: Northern Rhodesia (Zambia), Nyasaland (Malawi) and Southern Rhodesia (Zimbabwe). During this period, the struggle for national independence was intensified and eventually Northern Rhodesia became the independent state of Zambia on October 24th, 1964.
In the period from 1964 to 1972, the first phase of the post-Independence administration, three major political parties emerged. However, there had never been a shift of power between them. In 1972, a constitutional amendment was passed which ushered in a One Party System of government. The then national party, United National Independence Party (U.N.I.P.) under the leadership of Dr. Kenneth D. Kaunda became the sole political party and has remained up to the present time.

Administratively the country is divided into eight provinces and fifty one districts. In 1980, the Local Government Administration Act was passed aimed at streamlining district administration. Under it all local plans and decisions have to be approved by the District Council which is responsible for the formulation of District Development Plans.

Unlike most African countries, Zambia is a country of complexities. There are more than seventy indigenous ethnic groups and numerous local dialects. English is the official language.

On the basis of official government pronouncements, the National Government could be described as moderate and has placed strong emphasis on national unity. Zambia is among the few countries in Africa which has remained relatively stable politically. It also seeks to build a 'Socialist society' which is based on African traditions. Externally, it has consistently pursued a Non-aligned foreign policy and at the same time committed itself to the liberation of South Africa and Namibia.

4.2.3 **THE ECONOMY OF ZAMBIA**

Before the advent of colonialism, the mode of production in Zambia was basically peasant agriculture with little or no trade with the outside world, though there were elements of trade in crafts and other goods among Kingdoms, and merchants along the East African coast.
At the turn of this century, huge deposits of copper and other minerals were discovered in the present-day Copper-belt province (see map 2). All the mineral rights were owned by the British South Africa Company. Mining started in 1904 and until 1969, the industry had been controlled by two large foreign corporations, the 'Roan Selection Trust' and the 'Anglo-American Corporation' formed in 1928. 1904 marked the beginning of the penetration of British, American and South African capital into Zambia, and consequently the incorporation of the country into the world capitalist system.

Like other African countries, the structure of Zambian economy is lopsided with copper mining and processing as the mainstay of the economy. Until 1970, Zambia...was rated the third largest producer of copper in the world, and at present the second largest exporter of copper in the World (after Chile) and the largest exporter of refined copper (Obidegwu and Nziramasanga, 1981, p. 7)

Table 5 illustrates the importance of the mining industry to the national economy. The table shows that the industry was the main source of foreign exchange for the country and a major contributor to government revenue up until the mid 1970s. However, it is interesting to note that the sector's contribution to the Gross Domestic Product (G.N.P.) dropped drastically from 1974 to 1980. The indications are that this trend has continued up to the present. The World copper price is highly volatile and subject to extreme fluctuations. The loss of government revenue has created problems for planners and economic managers in public and private industry. It implies a growing government deficit, foreign indebtedness and dependency with dire consequences for long-term economic growth.

The post-independence era has witnessed an increasing presence of the government in running of the economy. Following the 1969 and 1970 economic reforms public ownership of industrial firms has increased either through joint ventures with private capital or direct government investments. After the reforms the government controlled a 51 percent share of the mining industry primarily for political and
Map 2: Zambia: Urban Areas

The Copperbelt

THE TOWNS

Table 5: Contribution of Copper Industry to Domestic Production, Revenue and Export

<table>
<thead>
<tr>
<th>Year</th>
<th>Gross Domestic Product at Current Prices (K'Mil)</th>
<th>Contribution to Gross Domestic Product (K'Mil)</th>
<th>Government Revenue (%</th>
<th>Contribution to Government Revenue (K'Mil)</th>
<th>Value of Domestic Exports f.o.r. (K'Mil)</th>
<th>Copper and Cobalt Value of Exports (K'Mil)</th>
<th>Contribution to Exports (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1965</td>
<td>1,314</td>
<td>637</td>
<td>48</td>
<td>400</td>
<td>235</td>
<td>754</td>
<td>729</td>
</tr>
<tr>
<td>1970</td>
<td>1,275</td>
<td>462</td>
<td>36</td>
<td>432</td>
<td>251</td>
<td>710</td>
<td>638</td>
</tr>
<tr>
<td>1971</td>
<td>1,181</td>
<td>268</td>
<td>23</td>
<td>309</td>
<td>114</td>
<td>480</td>
<td>454</td>
</tr>
<tr>
<td>1972</td>
<td>1,338</td>
<td>317</td>
<td>24</td>
<td>315</td>
<td>56</td>
<td>536</td>
<td>490</td>
</tr>
<tr>
<td>1973</td>
<td>1,551</td>
<td>506</td>
<td>32</td>
<td>385</td>
<td>108</td>
<td>738</td>
<td>703</td>
</tr>
<tr>
<td>1974</td>
<td>1,593</td>
<td>607</td>
<td>32</td>
<td>647</td>
<td>339</td>
<td>900</td>
<td>847</td>
</tr>
<tr>
<td>1975</td>
<td>1,583</td>
<td>204</td>
<td>13</td>
<td>448</td>
<td>59</td>
<td>518</td>
<td>473</td>
</tr>
<tr>
<td>1976</td>
<td>1,872</td>
<td>330</td>
<td>18</td>
<td>443</td>
<td>12</td>
<td>749</td>
<td>705</td>
</tr>
<tr>
<td>1977</td>
<td>1,952</td>
<td>223</td>
<td>11</td>
<td>499</td>
<td>--</td>
<td>706</td>
<td>681</td>
</tr>
<tr>
<td>1978</td>
<td>2,203</td>
<td>272</td>
<td>12</td>
<td>550</td>
<td>--</td>
<td>685</td>
<td>634</td>
</tr>
<tr>
<td>1979</td>
<td>2,598</td>
<td>456</td>
<td>18</td>
<td>595</td>
<td>--</td>
<td>1,067</td>
<td>1,431</td>
</tr>
<tr>
<td>1980</td>
<td>2,586</td>
<td>468</td>
<td>16</td>
<td>765</td>
<td>42</td>
<td>978</td>
<td>931</td>
</tr>
</tbody>
</table>


1 Merchandise-export totals, resulting from trade returns
economic reasons. It was observed that

...the mining industry had a reputation for being insensitive to the welfare of Zambians. There was a feeling among Zambians that mining was too important to their future to be left to absentee owners (Obidegwu and Nziramasanga, 1981, p. 18)

The objective was to make the mining industry more responsive to the national development by creating linkages with other sectors of the economy.

About 51 percent of Zambia’s population live in the rural areas and almost two thirds of the households are engaged in agriculture. However, the agricultural sector accounts for less than 20 percent of the Gross Domestic Product (see Table 6). The long standing government policy has been the diversification of the country’s economy by reducing the exclusive dependency on the copper industry, developing the agricultural sector and becoming self-sufficient in food production. However, the performance of this sector, thus far, indicates that this goal is far from being achieved. The country continues to rely on food imports and aid. This is despite the fact that the country is endowed with a favourable climate, good water resources and large amounts of fertile land.

Zambia has the potential to prosper economically. In order to realize this potential it has to address the structural problems of the economy and other major constraints to national development. In its special report on development in sub-Saharan Africa the World Bank identified six major constraints to economic development. These are:

1. underdeveloped human resources
2. political fragility
3. the economic inheritance
4. institutional adaption
5. climate and geography and

The impact of some of the above obstacles may not be as severe in Zambia as in other countries in the region. The major structural constraint, however, is the growing gap between the agricultural and industrial sectors. The former sector has
Table 6: Percentage Contribution of Agriculture to G.D.P. 1975-1981

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>At Current Prices</td>
<td>13.0</td>
<td>14.6</td>
<td>16.5</td>
<td>16.2</td>
<td>14.4</td>
<td>14.6</td>
<td>17.9</td>
</tr>
<tr>
<td>At Constant 1970 Prices</td>
<td>10.9</td>
<td>11.1</td>
<td>11.8</td>
<td>11.8</td>
<td>11.4</td>
<td>11.4</td>
<td>12.8</td>
</tr>
</tbody>
</table>


Table 7: Debt Burden of Selected African Countries

<table>
<thead>
<tr>
<th>Countries</th>
<th>Millions of Dollars</th>
<th>As % of GNP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zambia</td>
<td>628</td>
<td>2381</td>
</tr>
<tr>
<td>Zaire</td>
<td>311</td>
<td>4087</td>
</tr>
<tr>
<td>Kenya</td>
<td>316</td>
<td>2359</td>
</tr>
<tr>
<td>Ghana</td>
<td>489</td>
<td>1116</td>
</tr>
<tr>
<td>Senegal</td>
<td>98</td>
<td>1329</td>
</tr>
<tr>
<td>Nigeria</td>
<td>480</td>
<td>6085</td>
</tr>
<tr>
<td>Ethiopia</td>
<td>169</td>
<td>857</td>
</tr>
<tr>
<td>Malawi</td>
<td>122</td>
<td>692</td>
</tr>
<tr>
<td>Tanzania</td>
<td>248</td>
<td>1659</td>
</tr>
<tr>
<td>Egypt, Arab Rep.</td>
<td>1644</td>
<td>15468</td>
</tr>
</tbody>
</table>

remained relatively underdeveloped and yet its growth holds the key to rural and economic progress. The World Bank report stressed the fact that,

...agricultural output is the single most important determinant of overall economic growth and its sluggish record of recent years is the principal factor underlying the poor economic performance (The World Bank, 1981, p. 45).

Rural underdevelopment is one problem which has long been recognized among politicians and planners in Zambia and well reflected in the national development plans. It is noted that that

...a simultaneous development of industry and agriculture is the basic prerequisite for achieving optimal results in employment and a rise in the level of living of the population (Zambia: Second National Development Plan, 1971, p. 33).

External factors also act as constraints to economic development, primarily the unfavourable terms of trade. The World Bank report noted that

...three major factors influenced the shifting terms of trade in the 1970s: the two large oil price hikes (in 1973–74 and 1978–80); the long slide in mineral prices (primarily in copper and iron ore); and the boom in certain commodities (coffee, cocoa, and tea), in 1976–78 (The World Bank, 1981, p. 18)

The impact was greatest on the oil-importing and mineral exporting countries like Zambia. It has resulted in the increasing deterioration of the balance of payment problem and the slow growth of the economy. The combination of the internal and external economic constraints has made Zambia one of the countries with huge foreign debts in Africa (see Table 7). By 1982, the foreign debt was more than half of what the reconomy was able to produce annually. Future economic prosperity for Zambia, therefore, depends on how these constraints are handled.

4.3 URBANIZATION

Urban settlements in Zambia are basically a 20th Century phenomenon, and owe their origin to the British colonization. The development of cities and towns, however, is closely associated with the mining industry and the development of a
transport infrastructure. Among other colonial designs of John Cecil Rhodes was the construction of the railway line from Capetown, South Africa, to Cairo, Egypt. Though this proposal was not fully implemented, the line managed to reach the Copperbelt province of Zambia by 1909, and onto the Atlantic coast through Zaire and Angola. Major urban settlements developed along this line. Other areas of large population concentration could be found in provincial administrative centres.

The most urbanized region in Zambia is the Copperbelt province, covering an area of one hundred kilometres in radius. Out of the ten large urban areas in Zambia eight are located in this region as well as two of the three largest cities. The other region of high population concentration is Lusaka province. Map 2 shows the existing urban centres and the distribution of urban population. Table 8 shows the primancy of these urban centres. During the last decade the urban population grew at the rate of 6.7 percent, which is double that for the whole country and six times that for the rural areas. Table 8 also shows that in less than twenty years the percent of the population that was urban more than doubled from 20.5 in 1963 to 43.0 percent in 1980.

A further look at the statistics shows that not only are the urban centres expanding, but Zambia is one of the most highly urbanized countries in the Developing World. Table 1 shows that among the selected low and middle income countries Zambia had the highest rate of population living in urban centres, and is second only to Kenya in its the rate of growth. The impact of these trends is reflected in the inability of the authorities to cope with the demand for urban services such as housing. Table 3 shows that by 1969, almost half of the population of Lusaka was living in uncontrolled residential settlements. The other major problem is the inability to provide gainful employment for the majority of the population, which is relatively young. The combination of these unfavourable economic and demographic factors would call for more rational and comprehensive urban development policies.
Table 8: Population of Provinces and Large Urban Areas in 1963, 1969 and 1980

<table>
<thead>
<tr>
<th>Province:</th>
<th>Average Annual Growth Rate (%)</th>
<th>1960 Census</th>
<th>Average Annual Growth Rate (%)</th>
<th>1969 Census</th>
<th>Average Annual Growth Rate (%)</th>
<th>1963 Census</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1960-80</td>
<td>1969-90</td>
<td>1963-69</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central</td>
<td>3.3</td>
<td>2.5</td>
<td>309,407</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copperbelt</td>
<td>3.9</td>
<td>7.0</td>
<td>543,465</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eastern</td>
<td>2.3</td>
<td>1.0</td>
<td>479,866</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Luapula</td>
<td>1.9</td>
<td>-1.0</td>
<td>357,018</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lusaka</td>
<td>6.3</td>
<td>10.4</td>
<td>195,757</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northern</td>
<td>2.0</td>
<td>-0.6</td>
<td>563,995</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>North-Western</td>
<td>2.4</td>
<td>1.6</td>
<td>211,185</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Southern</td>
<td>3.0</td>
<td>1.0</td>
<td>466,327</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Western</td>
<td>1.6</td>
<td>2.1</td>
<td>362,480</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Zambia</td>
<td>3.1</td>
<td>2.5</td>
<td>3,490,170*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Large Urban Areas:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2,440,419</td>
<td>6.7</td>
<td>1,192,116</td>
<td>8.9</td>
</tr>
<tr>
<td>Chillilabombwe</td>
<td>61,928</td>
<td>44,862</td>
<td>4.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chingola</td>
<td>145,869</td>
<td>103,292</td>
<td>9.6</td>
<td></td>
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<tr>
<td>Kabwe</td>
<td>143,635</td>
<td>65,974</td>
<td>8.9</td>
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<tr>
<td>Kalulushi</td>
<td>59,213</td>
<td>32,272</td>
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<td>Kitwe</td>
<td>314,794</td>
<td>199,798</td>
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<td>Livingstone</td>
<td>71,987</td>
<td>45,243</td>
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<tr>
<td>Luanshaya</td>
<td>132,164</td>
<td>96,282</td>
<td>4.2</td>
<td></td>
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</tr>
<tr>
<td>Lusaka</td>
<td>538,469</td>
<td>262,425</td>
<td>13.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mufulira</td>
<td>149,778</td>
<td>107,802</td>
<td>5.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ndola</td>
<td>282,439</td>
<td>159,786</td>
<td>9.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Urban (Including small urban townships)</td>
<td>2,440,419</td>
<td>1,192,116</td>
<td>8.9</td>
<td>715,020</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Rural</td>
<td>3,239,389</td>
<td>2,864,879</td>
<td>0.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent Urban</td>
<td>43.0</td>
<td>29.4</td>
<td>20.5</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


* Includes 666 railway travellers
4.4 SITES AND SERVICES HOUSING

Zambia is among the Developing countries which have officially adopted this approach to low-income housing. Between 1966 and 1970 government helped to create 63,410 housing units of this kind (Heisler, 1974). However, the early projects had little impact on low income groups partly because of the emphasis on high standards of services which only the middle and high income groups could afford. Against this background a new approach to Sites and Services housing was adopted in the 1970s to ensure access to low-income groups. In this section, we will describe a major Sites and Services housing programme which was initiated in Lusaka, the capital city.

4.4.1 OBJECTIVES AND SCOPE OF THE PROGRAMME

The programme under review is popularly known as the Lusaka Housing Project'. It was administered by a special unit set up by the Lusaka District Council known as the 'Lusaka Housing Project Unit'. The primary objective was to

...improve the living conditions of more than 200,000 urban Zambians (Bamberger, Sanyal and Valverde, 1982, p. 37).

In terms of scope, the Lusaka housing project was the first major Sites and Services housing programme ever undertaken in Zambia. It was jointly sponsored by the Zambian government and the World Bank, involving a total of US$40.1 million. The World Bank contributed US$20.0 million in the form of a loan. The programme began in 1975.

The programme had eight main components. These were:

1. Squatter upgrading: provision of basic services consisting of piped water to communal standpipes, roads, and street lighting, in three squatter complexes. Estimated project cost K1.77 million (6.7% of total project costs).
3. Building materials loans: provision of loans of K100 for improvement in squatter areas, K250 for building in overspill and basic Sites and Services areas, and K525 for building in normal Sites and Services areas. Project costs K5.844 million (22% of total).
4. Primary (off-site) infrastructure: essential extensions to City Council infrastructure capacity, consequent on upgrading, and Sites and Services development including water mains, sewers and stabilisation ponds, roads extension and refuse disposal equipment: project costs K3.040 million (11.5% of total).

5. Community facilities: provision of primary schools; urban health centres; demonstration houses; cottage industry sites within the areas and small industry sites on periphery. Project costs K2.573 million (9.7% of total).

6. Technical assistance: provision for the staffing and operation of a project unit over a period of three and half years to cover execution of engineering and architectural design services, organization and management studies and training. Project costs K3.649 million (13.649% of total).

7. Land acquisition: acquisition of areas required for the project not already held by the state. Project costs K1.20 million (0.5% of total).

8. Contingencies: physical contingencies of K1.297 million, and price contingencies of K4.728 million, representing together 22.7% of total project costs K26.526 million, of which 33% are foreign exchange costs and 67% local costs.


The technical assistance to the project included an independent evaluation team employed to conduct a longterm, systematic evaluation of the effect of the programme.

Half of the necessary funding was provided by the International Development Research Centre of Canada.

In the allocation of Sites and Services plots, some criteria were developed. To be eligible for a Sites and Services plot,

...an applicant had to be a resident of Lusaka, have the intention of living in the purchased house, and be self or wage employed with a monthly income of at least 20 Kwacha (in 1974). Refundable deposit of 5 Kwacha per basic plot, and 10 Kwacha per normal plot were required on return of the application (Bamberger, Sanyal and Valverde, 1982, P. 92)

To ensure that the low-income applicants were accommodated, 50% of all plots were initially set aside for individuals with incomes between 20 and 70 Kwacha per month. In addition, to ensure that the plots were allocated to households with the greatest housing needs a point system to rank applicants according to size, security of present tenure, and present standards of services in the home was developed. A household with less than one person per room would receive a minimum of points while a maximum point rating would be given to those who shared facilities. Participants had
the right to sell the houses in conjunction with the Lusaka City Council.

In terms of the physical design of the plots an attempt was made to make the standards low in order to reduce the servicing costs. Table 9 shows the plot sizes in low cost housing areas of Lusaka, in Sites and Services areas designed by the Lusaka City Council before the World Bank involvement, and in those administered by the Lusaka Housing Project Unit.

Special attention was also paid to the floor plan of houses. The design was of the core housing type. Figure 2 shows four different types of floor plans with the hypothetical costs of construction. They:

...usually comprised two rooms and a kitchen, that could gradually be expanded by the addition of extra rooms, some of which might generate rental income as well as provide more living space....the designs allowed for expansion of a core house to a floor area of between 80 and 90 square metres, still leaving substantial plot footage for vegetable gardening or other uses (Bamberger, Sanyal and Valverde, 1982, p. 55).

Lusaka was chosen for this project because it is the largest and fastest growing city in Zambia and has the most pressing problems of urban shelter. Lusaka has the least adequate record of all the larger Zambian urban areas in meeting its housing needs, partly because of the size of the problem and the city's post independence growth rate, but also because the City Council has been unable to achieve targets set for house building, let alone meet the total demand for houses (Zambia: National Housing Authority, 1973, p. 1.18).

Map 3 shows the locations of Sites and Services housing projects and the social and physical infrastructure around the city.

4.5 LAND TENURE

4.5.1 GENERAL DESCRIPTION

Before analysing the land problems associated with Sites and Services Housing programme, it is necessary to identify major national policy developments on land ownership, management and control for the three historical phases. These are: the pre-colonial, colonial and the post-colonial.
### Table 9: Comparison of Plot Sizes

#### Low-Cost Housing Areas Under L.C.C.

<table>
<thead>
<tr>
<th>Location</th>
<th>Size (m)</th>
<th>Area (m²)</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Kamwala</td>
<td>11 x 21</td>
<td>231</td>
</tr>
<tr>
<td>New Kabwata</td>
<td>13 x 21</td>
<td>273</td>
</tr>
<tr>
<td>Chilenje</td>
<td>14 x 21</td>
<td>294</td>
</tr>
<tr>
<td>South Libala</td>
<td>14 x 21</td>
<td>294</td>
</tr>
</tbody>
</table>

#### Old Sites and Services Under L.C.C.

<table>
<thead>
<tr>
<th>Site</th>
<th>Size (m)</th>
<th>Area (m²)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaunda Square</td>
<td>9 x 18</td>
<td>162</td>
</tr>
<tr>
<td>Marrapodi</td>
<td>14 x 22</td>
<td>308</td>
</tr>
<tr>
<td>Mutendere</td>
<td>12 x 27</td>
<td>324</td>
</tr>
</tbody>
</table>

#### Lusaka Housing Project Sites and Services

<table>
<thead>
<tr>
<th>Site</th>
<th>Size (m)</th>
<th>Area (m²)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sites 1 - 7</td>
<td>12 x 27</td>
<td>324</td>
</tr>
</tbody>
</table>

Figure 2: Overspill Areas: Core Houses and Their Costs (Mid 1978)

Type 1a

<table>
<thead>
<tr>
<th>2.9 x 2.8m</th>
<th>2.9 x 2.8m</th>
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Cost of Materials

Built in:
- concrete blocks K573
- sundried bricks K413

Built in:
- concrete blocks K500
- sundried bricks K362

Built in:
- concrete blocks K424
- sundried bricks K307

Built in:
- concrete blocks K465
- sundried bricks K338

(Plans not precisely to scale)

Map 3: Zambia: Lusaka Project Sites and Primary Infrastructure

The mode of land ownership and control in pre-colonial Zambia did not differ much from that which prevailed in other African countries. The most important characteristic of land tenure was its public ownership through the Head or the Chief of the given ethnic group. Access to the land was not a function of the economic power of the individual but according to the needs. In other words, land had no monetary transfer price and thus a speculative land market did not develop. While the pattern of land tenure was the same across the board, there was no uniformity in the management and control of land. These reflected the particular cultural traditions and values attached to land. Some of these aspects of land ownership are still widely practised in Zambia especially in the rural areas. Land under this system of ownership is usually referred to as customary land.

During the colonial period land was divided into land for the Africans, and land for the Europeans.

...land for Africans was divided into three parts: the native reserves, the native trust territories and the protectorate of the Barotseland, now Western province (Davies, 1971, P. 48). Native reserves were the land allocated to Africans whose land was alienated for European settlement. Native trust territories included all land owned by Africans, popularly known as the customary land. Barotseland was a semi-independent territory until 1964. Land for the Europeans were of four types:

...land alienated for mineral exploitation, land alienated for farm settlement on both freehold and leasehold basis, land suitable for expansion in these sectors, and land designated as forest and game reserves (Davies, 1971, p. 48).

The system of land tenure and control for European land was based on the Anglo-American concepts of land ownership. Leaseholds were for 99 years and renewable. Freeholds were based on outright ownership. During the colonial period, therefore, two systems of land tenure emerged: the indigenous or customary land tenure system and the European or statutory land tenure system. They reflect different
philosophies of land ownership. Figure 3 illustrates the spatial pattern of land ownership during the colonial period. The European land was concentrated on the most fertile land for farming and in the mineral-rich regions. Much of the African land was unsuitable for farming.

The alienation of land from the indigenous population was one of the major grievances against colonialism. It continued to be a thorny issue during the post-independence era.

...in August, 1969 a National Referendum granted the National Assembly the power to change the constitution and opportunity to make a radical revision of land rights and impose compulsory purchase and compensational levels (Davies, 1971, p. 49)

This was the beginning of major land reforms in Zambia. In 1975 the Land (conversion of title) Act (Act no.20) was introduced. The purpose of this Act was:

...to provide for the vesting of all land in Zambia in the President, for the conversion of (freehold) titles to land. For the abolition of sale, transfer and other alienation of land for value and for matters connected with or incidental to the foregoing (Sichala, 1978, p. 61).

Under this Act the freehold land tenure system was abolished. Individuals can only lease state land for the period of 100 years. To check land speculation and withholding from of land from its productive use,

...the government has also decreed that land in itself now has no value from a monetary point of view and only the aspects of developments on the land can be used as measures for land valuation purposes (Mulenga, 1978, p. 71).

Section 13 of the same Act also requires state consent for the subdivision and alienation of land under the statutory leasehold.

In 1974 the provision of land for Sites and Services housing was addressed as well as for the squatter upgrading schemes. The Statutary and Improvement Areas Act (Act no. 30) of 1974 was passed. This Act,

...makes provision for granting title in the low cost and Sites and Service housing areas for the first time and it empowers local authorities to register and transfer such titles (Sichala, 1978, p. 61).

This Act was aimed at simplifying the procedures for granting land tenure and titles...
Figure 3: Colonial Patterns of Land Ownership

in these housing schemes. Tenure and title are important prerequisites to the success of Sites and Services housing. For the programme under consideration, the Statutory and Improvement Areas Act of 1974:

...allows for the leases of up to 99 years in Sites and Services areas and occupancy licences for up to 30 years in upgrading areas (Bamberger, Sanyal and Valverde, 1982, p. 93)

4.6 LAND SUPPLY

4.6.1 GENERAL DESCRIPTION

Like the land tenure system the process of acquiring and providing land for housing has been undergoing changes. There are three important national institutions responsible for the provision of land for housing: the President, Ministry of Land and Natural Resources and the District Council or Local Authority.

...section 4 of Land (Conversion of Titles) Act (Act No.20) of 1975 empowers the President of the Republic of Zambia to hold all land in perpetuity on behalf of the people of Zambia (Sichala, 1978, p. 58).

However, the President has entrusted his authority to the Ministry of Land and Natural Resources. A Commission has been set up within the Ministry to be responsible for acquisition, provision and issue of land tenure and title. The District Council is responsible for the servicing and regulating the use of land and to some extent the issue of land tenure and titles within its jurisdiction.

Until 1973, the system of providing land for development was called the 'Headlease'. The procedure was as follows:

1. A Local Authority was given land by the Crown or the State which owned the land; a lease of 99 years and a certificate of title issued to the Authority.
2. After servicing the land the Local Authorities subdivided the land and distributed to local developers and issued its own leases.
3. The main lease the Authorities obtained from the State was known as the 'Headlease' and the leases the Local Authorities issued to local developers were known as the 'Sub-leases' or 'Underleases' and, for technical reasons, were made 10 days shorter than the Headlease.
4. Before land was made available to the developer much
correspondence and documentation was necessary between the Local Authority and the developer on one hand, and the government department on the other (Sichala, 1978, p. 58)

The shortcoming of the Headlease system was that "it took an intolerably long time to process the Headlease and Underlease" (Sichala, 1978, p. 59). In 1973 a new system known as the 'Direct lease' was devised. The process is as follows:

1. The Local Authority must obtain permission from the State through the Commissioner of Lands to develop an area within its boundaries in accordance with its zoning scheme
2. Once permission has been granted, the Local Authorities in conjunction with the Commissioner of Town and Country Planning prepares layouts, services the land and estimates the development charges
3. Local Authorities notify the Commissioner of Lands of the serviced plots, numbers, street names, etc. Then the Commissioner makes the advertises in the government gazette and national press
4. The Commissioner submits duplicates of all applications to Local Authorities for their recommendation.
5. On receipt of the recommendations, the Commissioner of Lands and a panel of senior civil servants in the Ministry of Lands and Natural Resources and the Ministry of Local Government and Housing make a final allocation of plots
6. The Commissioner of Lands then makes formal written offers of direct leases to successful applicants, with copies of the leases to the Local Authorities concerned
7. Having accepted the offer, paid development charges and other expenses, the applicant is given a lease and a certificate of title. He then commences construction on the plot (Sichala, 1978, pp. 59–60).

The Direct lease system is the standard procedure for making urban land available for development by individuals and corporations. The same procedure is followed by the Local Authorities when they need land for development. However, there are special provisions with respect to the land for Sites and Services.

...in the case of a Council's Site and Service schemes, the land required for the same is normally reserved in the same manner, with necessary modifications, as a Government reservation in the first instance (Mulenga, 1978, p. 76).

The implication here is that the use of land for Sites and Services housing is taken to be in the public interest and may be set aside by the President. The Statutory and Improvement Areas Act of 1974 also simplifies the process of granting tenure and title to land in the Sites and Services areas.
There are also provisions for the acquisition of land which had already been leased for public purposes such as the Sites and Services housing.

...under Section 3 of the Lands Acquisition Act Cap. 296 the President may acquire compulsorily any land and other property for public use. A local Authority in need of land for development may use this provision in the law. ...compensation is payable to the person dispossessed under Section 10, although Section 15 provides for nonpayment of compensation for certain undeveloped or underutilized land (Sichala, 1978, p. 63).

The housing project under review involved the acquisition of approximately 2,275 hectares. Four parties were directly involved, the commission of lands, Ministry of Local Government and Housing, Lusaka District Council—Housing Project Unit, and the existing Leaseholders.

...from the outset it was intended that compulsory acquisition under the Land Acquisition Act should be followed for all properties required. Responsibility for all aspects of compulsory acquisition process rested with the Central Government, acquisition procedures with the Commissioner of Lands, valuation with the Regional Valuation Officer of the Ministry of Local Government and Housing and payment of compensation from the Central Government funds through the Ministry of Local Government and Housing (Pasteur, 1979, p. 78).

The Housing Project Unit, as the land developer, became directly involved after learning that the compulsory acquisition procedure by the Commissioner of Lands was not yielding quick results. The existing Leaseholders were important actors in the process and their cooperation held the key to the timely acquisition. However, this was a protracted process as will be shown later. It involved the use of other procedures besides the compulsory acquisition with the Commissioner of Lands.

...one of these was to purchase land by direct negotiation....it was suggested that buying out the owners direct might bring quicker results (Pasteur, 1979, p. 79).

This section has reviewed the institutional framework and the process of releasing land for urban development in Zambia. The problems involved had been recognized by the government and some corrective measures instituted, primarily to expedite the execution of the housing project under review.
4.7 EVALUATION OF SITES AND SERVICES PROJECT

The Lusaka Sites and Services Housing Project was a new exercise in planning for low-income housing in Zambia. A special feature was the incorporation of a longterm evaluation to measure the effects and guide the planning and execution of the project. However, the major evaluation of the project was conducted by the World Bank in 1982, entitled:

Evaluation of sites and Services Projects: The experience from Luaska, Zambia (Bamberger, Sanyal and Valverde, 1982).

Much of the data for this study was based on internal project evaluation reports. In this section we shall identify some principal findings of the World Bank study. The report has four main parts. The first part discusses the project and the political and economic context. The remaining parts present the main evaluation finding with respect to design and organization, efficiency of project implementation and project impact.

However, the concern here is not so much on the physical, organizational and design aspects of the project. We are primarily interested in the implications of the project in terms of urban land tenure and land supply mechanisms for low income housing. The principal findings of the study with respect to the former aspects of the project are included in the Appendix.

One common phenomenon in the project is the incidence of legal and illegal selling and buying of plots. The study noted that

...by April, 1979, about 750 applicants from the middle and upper middle income groups had been refused plots in project areas...this raises the possibility that a significant number of low income households already residing in the project areas might be bought out by higher income families (Bamberger, Sanyal and Valverde, 1982, p. 131)

What is of interest to note is the fact that the project had strong appeal among the high income groups and that ownership turnover was normally from low income to high income families.

...the trend is similar in Sites and Services areas, where Housing Project Unit monitoring records an authorized 3% ownership turnover, and accepts another 2 to 3% possible unauthorized sales (Bamberger, Sanyal and
Valverde, 1982, p. 131)

As noted in Chapter 2 (p. 26) the margin of profit from such sale of plots was between 100% and 120%. According to the study the driving force for the sale of plots was capital gain and not the inability to pay for service charges and housing construction costs. To test this theory about a hundred plots abandoned by the original owners in one project area were examined.

...the findings indicated that 34% of residents who had abandoned their plots had been tenants, 10% were female-headed households, 21% were single, and 18% were self-employed. According to this study, income did not seem to be a significant factor influencing families' decision to abandon their plots (Bemberger, Sanyal and Valverde, 1982, p. 132).

This finding somewhat contradicts the results of the earlier study on the same project which noted that

...plots were generally being exchanged by people who were experiencing financial problems....this showed firstly that while the extent of exchanges was reassuring, nevertheless they might pose a threat to the achievement of the project objectives of serving mainly the lowest income groups (Pasteur, 1979, p. 127).

Studies of similar projects in other countries have observed almost the same trends. In the Philippines's project it was noted that

...there were a number of cases of illegal selling of rights to tagged dwellings in the project area (Keare and Parris, 1982, p. 15)

The state of Sites and Services projects in Malawi is that

...70 to 80% of the projects' residents were renters and attributed this largely to relatively high demand for rental rather than for ownership among Malawi's urban low-income families (Rodell, 1984, p. 37)

Some tentative conclusions could be drawn from the high incidence of plot turnover and speculation in land and housing in Zambia. The root of this problem could be traced to the faulty system of land and housing tenure. Secondly, serious questions could be raised concerning the impact of Sites and Services housing on the low-income households. For instance, where do the original plot owner go after the transaction?. There are few options. They either become tenants, as is the case in Malawi and end up paying exorbitant rents because of lack of rent controls aaand
high demand. Or, they end up in new squatter settlements with poor housing and environmental conditions and insecure future, thus completing the vicious circle.

Like other issues of Human Settlements, the availability of land was a central issue. The World Bank study noted that

...the most serious causes of delays in the project implementation proved to be the process of land acquisition (Bamberger, Sanyal and Valverde, 1982, p. 93).

This was despite the fact that (Statutory and Improvement) Areas of 1974 and the Land Acquisition Act of 1969 were specifically designed to ease the problem of land acquisition. It was observed that the process of land acquisition was programmed for completion within a year, but that it took up to three years in most cases.

The causes of the delay included:

The process of acquisition was quite complex and involved a number of different ministries.

1. The Lands department was understaffed and seems to have given a low priority to this Project. The Commissioner was responsible for all land transfers in Zambia so was under considerable pressure.

2. As a result of the Lands Acquisition Act of 1970 and the Land (Conversion of Titles) Act of 1975 owners received very little compensation for their land and hence there was no incentive to sell. In many cases the owners hired lawyers to oppose the acquisition or to try and delay it (Bamberger, Sanyal and Valverde, 1982, pp. 120–130).

The above experience lead to the following conclusions. First, the institutional framework of land supply is cumbersome and inefficient in terms of responsiveness to housing needs. Second, the problem of land supply is also a product of the system of land tenure and entitlement. The fact that the landlords were only prepared to give up their leases under conditions of super profits is an indication of the existence of a speculative land market in Zambia. These are some of the factors which complicate the housing problem of the urban poor.

On the whole the World Bank study concluded that the Lusaka Sites and Services Project was a success and made an impact on the housing stock of Lusaka.

...the innovative nature and relative success of the Lusaka project make it in many respects a feasible model for solving the mass-scale shelter
problems common to so many developing countries (Bamberger, Sanyal and Valverde, 1982, p. 45).

More detailed findings of the World Bank study are included in Appendix.

Though the World Bank study has reviewed some important aspects of the Lusaka project, it has some shortcomings which might render some conclusions invalid. One is the method employed. The study was essentially a 'Formative research' because it was based on series of data collected at different stages of the project primarily to guide its implementation. This raises the question of whether the results of formative evaluation is valid in assessing the overall outcome of the programme especially where issues of success and failure are concerned. If the main objective of the study was to determine the extent to which the project has succeeded or failed, a 'Summative evaluation' method would have been most appropriate.

4.8 CONCLUSION

This chapter has attempted to review the nature of urban land problem in Zambia and government policy response in historical perspective. Some of the land legislation initiated during the post independence period is, no doubt, progressive in so far as it broaden the prospects of access to land by the urban poor and regulates its use. Sites and Services housing is one avenue through which low income groups could get access to land.

However, previous studies have shown that this approach, though, appropriate, is being manipulated by the high income groups to the disadvantage of the of the low-income groups. To a great extent this is something to do with the system of land tenure and entitlement as well as the process of land acquisition. Existing legislation in this field has not adequately addressed the problem of speculation on land and housing. Until this issue is resolved, Sites and Services housing will remain a privilege of the high income groups in Zambia.
Chapter 5

ANALYSIS AND OPTIONS FOR LAND TENURE AND SUPPLY

5.1 INTRODUCTION

In the last two chapters an attempt has been made to illustrate the nature of urban land problems and the process of acquiring land in relation to the Sites and Services housing. The objectives of this chapter are two fold. First, we shall make a comparative analysis of the land tenure systems of the four countries reviewed in the last two chapters. Second, we shall identify and analyse the available alternatives to the existing patterns of land ownership and acquisition for low income housing.

5.2 ANALYSIS OF LAND TENURE FOR SITES AND SERVICES HOUSING

The examples presented in the last two chapters represent innovations in the provision of low income housing in the Developing countries. Before analysing the land tenure problem it is necessary to review some of the common features of Sites and Services housing which are directly or indirectly related to the land tenure issues. This will provide us with the analytical framework.

One feature of these housing projects is that access is highly competitive. This is partly due to the high demand and the strong appeal to all socioeconomic groups. The high demand reflects the critical shortage of affordable housing and also some of the obvious benefits associated with these projects. The latter include access to urban land and the implicit government subsidies involved. These factors, on the other hand, give rise to the problems of selecting and allocating housing plots to beneficiaries. Despite the elaborate selection criteria adopted, corruption and favouritism are not uncommon. This is most evident in the cases of Kenya and Jamaica. In the former, some City officials such as the former Mayor of the city of Nairobi, were found to own houses in the projects. In Jamaica, political patronage was the main criterion for
selecting and allocating plots.

The other common feature is the subdivision of land, purchase and resale of lots and houses. This phenomenon is tantamount to the process of 'gentrification' because in most cases it involves the displacement of the low income groups by the higher ones. This has been the pattern in all the four countries reviewed in this study. There are many factors at play. They include affordability problem and speculation on land and housing.

Affordability is often defined as follows:

...a certain level of Urban Services is affordable to a low-income beneficiary household if the amount from monthly income that a household is willing and able to pay for shelter-related expenditures is sufficient to cover the monthly costs of providing these services (Keare and Parris, 1982, p. 46)

In other words affordability is a function of the household income, the proportion to be spent on housing services, the standards and costs of those services provided. A household has an affordability problem if what it is able to spend on services is less than the cost of services. It is often argued that the operational costs of Sites and Services are beyond the reach of most low income groups.

The Sites and Services and Squatter upgrading work of official agencies usually increases the costs and payments above those that low income residents would otherwise have to bear. It often imposes on poor families demands for higher housing standards and a regular payment discipline alien to their normal transactions, and especially difficult for those with irregular incomes (Crooke, 1983, p. 178)

In addition, these projects are more taxing in terms of transportation because most of them are located in the city periphery, far away from vital service and employment. Affordability problem has been recognized by the authorities by relaxing regulations concerning subletting of rooms as is the case in Zambia and Kenya.

However, the affordability problem is just one aspect of a much more complex problem associated with Sites and Services housing. In fact, most of the previous studies of the four countries reviewed here do not necessarily subscribe to the view that it is a major cause of the displacement of low income groups, illegal subdivisions
of land, re-sale of leases and lots, and total subletting of dwellings. On the contrary, the underlying causes are the increasing speculation in land and the state of urban land and housing markets in terms of the mechanisms of demand and supply. These factors reflect the inherent defects of the systems of land tenure adopted for Sites and Services housing.

All four countries studied here have adopted the leasehold land tenure system for Sites and Services housing. There are some variations, however, in the period of leases and the general orientation of national land policies. In Kenya the leasehold title is for 50 years, and for Zambia up to 99 years. In Sri Lanka the leasehold title is for 40 years with option to purchase a freehold title. With an exception of Zambia, the other three countries have maintained both leasehold and freehold land tenure systems with a strong orientation towards private ownership of land. In Zambia, the freehold land tenure system was abolished in 1975. Individuals and businesses can only lease state land for a specified periods of time. For Sites and Services housing, households usually do not pay the capital price of land but merely nominal user charges, reflecting a hidden subsidy.

What is wrong with the above patterns of land ownership with respect to Sites and Services housing? One approach to the answer is to look at the experience, thus far, and the short and long term implications of the given land tenure systems.

The experience of the four countries to date is not encouraging. The most notable feature is the increasing speculation on land and housing by both the low and high income groups. This is manifested in the illegal land subdivisions; sub leasing and sale of leases; partial and total subletting of houses; undeveloped land lots; and the out-movement of low income groups and influx of middle and high income groups in the project areas. The driving force behind these phenomena is the enormous financial returns associated with such practices. In Kenya, for instance, returns on capital through total subletting is in the range of 100 to 600 percent per year.
Hence, instead of attempting to resolve the squatter problem and address the effects of random urban development, uncontrolled settlements are burgeoning as the plot owners in Sites and Services leave to become squatters.

Similarly, high income groups have been able to get into the projects through corrupt means such as paying substantial sums of money. In this way the low income groups have been willingly or unwillingly forced to trade off their leases and houses legally or illegally. Since most of the high income groups have access to other conventional housing programmes and financial facilities, one of the primary motives is to get access to cheap urban housing land for speculative purposes. Once they get hold of the land they either keep it undeveloped or put up houses for rent and sale.

As noted by Travelli in chapter 2 (p. 25), one third of the total area of cities consist of vacant lots in the case of Brazil. In Blantyre, Malawi the tenant proportion is as high as 82 percent in the city's longer established Sites and Services areas (Crooke, 1983, p. 185).

The above forms and levels of speculation are characteristic of the commodity relations in land and housing. Public leasehold and freehold tenure systems as practised in Sites and Services projects have reinforced these forms of relations. This is one major shortcoming. Land and housing have primarily assumed property values to be exchanged on the private market for profit.

The other possible explanation for the penetration of commodity relations in Sites and Services housing land is that the leasehold tenure is in sharp contrast to the surrounding land and housing markets. This is particularly the case in countries such as Jamaica and Sri Lanka where private land ownership is the predominant mode of tenure. In practice, participants in Sites and Services projects hardly notice the difference in the tenure systems. In addition, Sites and Services housing and the leasehold tenure are still regarded as temporary phenomena to be phased out over time as is the case in Sri Lanka (see Chapter 3, p. 40). Not only that leaseholders
have options of purchasing their titles and of selling them on the private market. In practice leaseholders enjoy most of the features of freehold land tenure.

It is recognized that authorities have failed to contain speculation on Sites and Services housing land partly because of the predominance of commodity relations. Since Sites and Services housing land has been subjected to private market conditions, prices of this housing will tend to rise over time with demand to the disadvantage of the low income groups. Similarly, it will also tend to reduce the access to the most viable locations for the low income groups. This is evident in the peripheral locations of most Sites and Services projects.

5.3 ALTERNATIVE LAND TENURE SYSTEMS FOR SITES AND SERVICES HOUSING

Increasing speculation on urban land, and its offshoots of rising land values and prices, and shortage of suitable developable land for low-income housing are problems which have long been recognized in governmental, professional and academic circles. The challenge is how to remove housing land from the speculative market in order to make Sites and Services housing a meaningful strategy for housing the urban poor in the developing countries.

Before looking at the land tenure options, it is necessary to review, briefly, some policy measures designed to influence the use of land and regulate urban land markets. These measures are equally important because they affect also the land tenure system. They range from simple legislation to complex property and land taxation measures. The first category includes measures such as building codes and zoning regulations. It also includes specific project regulations. For instance, participants in Sites and Services housing projects were expected to abide by the regulations concerning subletting and sale of houses, transfer of leaseholds, and building standards. However, the evidence from the four country studies shows that these measures are either not
enforced or not observed by the authorities and the people affected.

There is a wide range of land tax systems currently in use. Roger S. Smith identified four major types, and they are as follows: Site Value Taxation; Vacant Land Taxation; Land Value Increments Tax; and Transfer Taxes (Smith, 1979, pp. 140–142). These tax measures have different assumptions and objectives for the use of land. In general terms they all address some of the following concerns: maintaining the government tax base and equity; a check on speculation, and de-stabilized land prices; plus value re-capture due to social investment; and productive use of land.

The success of these tax measures is highly questioned. The problem lies in lack of accurate data on land ownership and transfers as well as trained manpower. In Zambia it is observed that

...policies on national land issues are clearly set out in the statutes. However, the application of these policies as in many other countries have not been pursued with determination especially policies related to the misuse of the land with the result that degradation is taking place over wide areas (Mulenga, 1978, p. 72).

The other problem is that the tax systems assume private ownership of land and the existence of a perfect competitive land market. These preconditions are rarely obtainable and it can be argued, therefore, that measures such as taxation and private market forces on their own are inadequate instruments for dealing with the complex urban land problems in the developing countries.

During the last five years there has been a renewed interest in academic and professional circles in alternative land tenure systems which would ensure access by the low income groups. We attempt here to review some of the emerging concepts and experiments in this field.

Among of the seven types of land tenure systems identified by William Doebele are Communal ownership (Neighbourhood) and Communal ownership (Tribal) (see p. 26). There has been a great deal of debate on the feasibility of these two concepts and their long term implications for low income housing.
Neighbourhood communal ownership usually involves "pooling landownership and giving control over alienability and price to some self-created neighbourhood organization" (Doebele, 1983, p. 73). In Sites and Services projects, for instance, instead of granting individual leaseholds and freeholds tenure land could be leased collectively by the participants.

There are few known experiments of this form of land tenure for low-income housing in the developing countries with the exception of Ethiopia which has adopted this form of collective land ownership including building structures. Among its merits are: the prevention of speculation on land; productive use of land; and fostering equality in terms of allocation by need rather than by financial position (Doebele, 1983, pp. 89-90).

The above tenure system is closely related to the concept of a 'Community Land Trust'. It is defined as

...an organization created to hold land for the benefit of a community. It is a democratically structured nonprofit corporation, with an open membership and a board of trustees elected by the membership (White, 1982, p. 18).

The Trust acquires land through purchase or donation with the intention of retaining it in perpetuity. Its members are given lifetime or long-term leases which may be transferred to the leaseholder's heirs. It makes a distinction between landownership and buildings and other improvements on the land. If the leaseholder terminates the lease one is free to sell or remove the improvements, but not the land. In this way the Community Land Trust removes the land from the speculative market. No seller will profit from unearned increases in market value of the land, and no buyer will be priced out of the market by such increases. All increases in land value not due to a leaseholder's effort remain with the Trust.

However, the major difference between the two tenure systems is that Trust land is held in Freehold tenure, and subdivided and leased to individual members. For the Neighbourhood Communal ownership, land is actually owned by the public and
leased to the Neighbourhood organization which grants subleases to its members.

Secondly, the Community Land Trust has the potential of commercializing the land because it can vote to dissolve the Trust and sell the land on the market. The Community Land Trust as a form of land tenure system has yet to find its application to low income housing in the developing countries. To date, it has been used in North America, Europe and Israel. The latter has the largest and oldest Land Trust known as 'The Jewish National Fund of Israel' (Hulchanski, 1983, p. 41). It is a nongovernmental Land Trust on a national scale established in 1901. Currently, it owns most of the productive land of Israel both in urban and rural areas, leasing the land while allowing the leaseholders to own the improvements on it. The leaseholders to own the improvements on it.

The Tribal communal ownership tenure system has its origin in traditional societies especially in Africa. Under this system land was held in trust by the King or Chief on behalf of the community. The King was responsible for allocating the land to individual households for use only and not to be owned in perpetuity. There was no uniformity among the various ethnic groups with respect to the specific management styles and land use regulations because these reflected the social and cultural values attached to the uses of land by the given ethnic group. However, the basic principal was the same. The King was seen as the universal landowner and land had no commodity value. However, with the advent of modern national states and the introduction of western concepts of land ownership the traditional landownership concepts were negated, though still practised mainly in the rural areas of some countries under the 'Customary Laws'. In Tanzania, for instance, government land reforms have given trusteeship of land to the village communities known as the the 'Ujaama Villages', which grant use rights to individuals but retain a degree of control, so that individuals cannot sell the land and wealthy individuals cannot acquire large holdings.
The challenge is how to translate and adopt these traditional concepts of land tenure to the urban scene where western concepts predominate. One approach is to integrate the best of the traditional and modern concepts of landownership into a new system most appropriate to urban low income housing. The problem here is how to reconcile the fundamental difference between the two systems. Traditional land tenure systems do not correspond to the economic conception of land as a commodity transferable to the highest bidder as is the case with most of the popular concepts of land tenure currently in use in developing countries.

Shann Turnbull has proposed a land tenure system parallel to the Community Land Trust. It is called 'Cooperative land banks for low-income housing'. It seeks to reduce the inequities and inefficiencies of the present systems and to facilitate both self-financing development and greater access to housing by the poor. Its main features are as follows:

1. A Cooperative land bank operates on a large scale representing a neighbourhood or a community containing roads, gardens, hospitals and commercial activities with a residential capacity of 3,000 to 50,000 people.

2. The owner of each perpetual lease representing his house or apartment obtains shares in the Cooperative and so in all common areas, proportional to the area occupied by his leasehold improvements.

3. There would be no restriction to whom a member of the Cooperative could sell his shares and lease. The price of the property he owns (the leasehold improvements) will be directly negotiated with the buyer. The price of his shares will, however, be determined by the land bank. The aggregate price paid by the purchaser for both the shares and the leasehold improvements would be determined by the market price paid elsewhere for similar types of residences.

4. Only 'real persons' (not corporations, institutions, or governmental bodies) would be allowed to hold either titles or shares. Corporations, institutions, governments and their agencies would only be able to obtain leases from title holders or the Cooperative land bank for a time period less than 50 years (Turnbull, 1983, pp. 515–516).

The Cooperative land bank is designed to combine the efficiency of private property rights with the equity of public ownership. Turnbull argues that:

...it is, however, more than just a land tenure system. It is also a grassroots structure of community self-management in the tradition of Sir
Ebenenzer Howard's concept of self-governing garden cities. As such, a Cooperative land bank is a basic building block of a new type of political system which I have called "Social Capitalism" (Turnbull, 1983, p. 518).

The Cooperative land bank tenure system has many strengths and weaknesses. One of its merits is that it is feasible politically and economically. Politically, it attempts to accommodate the interests of various competing social groups. Theoretically, all 'real persons' and institutions have access to this land. Economically, its preoccupation with concepts of self-financing and profit making would be most appreciated by the deficit-ridden governments. It will rationalize the concept of self-help which is the cornerstone of Sites and Services housing strategy.

However, the shortcomings are more substantive. First, unlike the Community Land Trust, the Cooperative land bank is basically a profit making oriented land tenure. Each member would have to own a share of the value of the Cooperative's building and implicitly land. This share value would increase with the market value of its property holding. The shares would have to be exchanged on the ongoing competitive private market to the highest bidder irrespective of his or her socioeconomic position in society. In essence, therefore, this land tenure system has no 'checks and balances' on speculation in land and housing. Since market forces will set the final price of shares, it reduces the chances of the urban poor getting access to housing land especially during periods of high inflation. In the long run only the high income group "real persons" will benefit from this land tenure initially designed to cater for the low income and disadvantaged groups in society.

All the land tenure systems reviewed in this section have some advantages and disadvantages for the urban poor. However, some have the potential of redressing the negative aspects associated with the existing patterns of land tenure based on private ownership such as high land prices and speculative land markets. There is a growing concensus among experts in the field, that collective ownership and not private ownership of urban land for housing holds the key to the improved housing conditions
of the majority of the urban poor in developing countries. Professor Oberlander is among the experts subscribing to this view. He notes that,

...outright private ownership has been found to work against the benefit of the poor as a class in the medium or long run (though it does benefit the individuals granted ownership rights immediately and in tangible terms). The tenure approach which shows most promise for use by the poor is communal control in some form (Oberlander, 1985, p. 53).

Similarly, William Doebele has observed that,

...although very little is known about neighbourhood ownership, it appears to be growing in popularity and needs to be reckoned with in tenure policy in developing countries. It does possess great vitality for constructive programs at the very low public cost and can assist complex and equitable decisions concerning tenure, in ways that would be very difficult for any bureaucracy to match (Doebele, 1983, p. 102).

5.4 ALTERNATIVE LAND SUPPLY STRATEGY

One method of assessing the impact of a given course of action is to look at the results. In the case of land supply strategies for the low-income housing the quantity and cost of land is important. For the four countries reviewed in this study land for Sites and Services housing has been supplied through the administrative mechanisms of the state and local authorities.

Among the problems encountered was that of finding adequate and suitably located land at the right time. This was partly due to the cumbersome process and resistance from the private landlords whose land was to be alienated. This was particularly the case for Zambia and Sri Lanka. It resulted in considerable costs.

The land acquisition strategy which is most recommended by some experts, and experimented with in other countries is called 'Land Banking'. It means reserving land for future urban uses such as housing and other social and economic infrastructure. Among others the main purposes of land banking include:

1. Have an inventory of land available when it is needed
2. Preclude other uses from occupying land most suited to the intended purpose
3. Control development through land ownership
4. Enable project implementation to proceed according to schedule by
avoiding land acquisition delays (Devoy and Rodrungruang, 1983, p. 413).

The concept of land banks is most appropriate for low income housing activities such as Sites and Services. It could ensure that land will always be available at the right time, place, quantity and cost. It acts as a hedge against price inflation because it temporarily removes the land from the speculative market. It has been observed that,

...a policy of advance land acquisition could reduce the percentange of land costs from the current 30-50% to 10-17%. This policy would therefore not be a financial burden, but of financial benefit to the public authorities (Darin-Drabkin, 1977, p. 86).

This strategy is not without shortcomings. It can be very expensive for the public authority in terms of compensation costs for the acquired land. This is precisely the case in situations where governments are already deep in debt and have to abandon other important national development programmes.

5.5 CONCLUSION

In this chapter we have attempted to analyse the major shortcomings of the popular land tenure systems currently in use in Sites and Services housing in Kenya, Sri Lanka, Jamaica and Zambia. It has been shown that when housing land has been subjected to the dictates of the private market, the future does not hold well for the urban low-income groups because they tend to lose access to housing services. The challenge, therefore, is how to make Sites and Services a means of developing institutional reforms in urban land markets, and of testing alternative systems of land tenure.

The review of some of the alternative land tenure systems shows that there are, indeed, ways of making Sites and Services housing serve the housing needs of the urban poor more effectively. There is a growing recognition in professional and academic circles that collective ownership of land at the community level, and not
individual ownership, has the potential of resolving land problems associated with low income housing in the Developing countries.

However, resolving the land tenure problem alone, though significant, is not adequate in the long run. It needs to be supplemented by a continuous supply of land in right quantities and affordable price. The concept of Land Banking is seen as one cost effective mechanism for making land available for low income housing. The concept has been in use for a long time in Developed countries, though to a lesser extent in Developing countries. It has been included here for the reason that it has not been used, at least, in the four countries reviewed in this study specifically for the low income housing programmes.
Chapter 6

CONCLUSIONS AND IMPLICATIONS

6.1 INTRODUCTION

One of the objectives of this thesis was to advance some specific proposals on urban land tenure and the strategies for gaining access to land for low income housing in Zambia. The first part of this chapter consists of some general conclusions based on the principal argument of the thesis as well as the review and analysis of the four country studies. The last part contains specific conclusions and implications for Zambia.

6.2 GENERAL CONCLUSIONS

This thesis commenced with the supposition that Sites and Services as a housing strategy has not made a significant impact on housing problems of the urban poor in the developing countries partly due to the inappropriate land tenure systems and land supply practices. This argument has been illustrated in the preceding chapters.

The predominant modes of land ownership for Sites and Services housing in the four countries reviewed in this study are private freehold and leasehold. The overriding conclusion that can be drawn is that these systems of land tenure are not suitable for low-income housing such as Sites and Services. It can be argued that this is an over generalization and may not be valid across the board. This is particularly the case if one takes into account the multifaceted nature of land resource. In most societies land is considered a public as well as a private good, with the latter more pronounced. In Jamaica, for instance, the private freehold tenure system is the preferred tenancy because of the security that has been associated with it. In other words there are no uniform value systems or customs attached to land ownership.
However, the experiences of the four countries shows that private freehold and leasehold land tenure systems are not appropriate to solving the low income housing problems. The major shortcoming is the tendency to promote commodity relations in land and housing giving rise to speculation. This phenomenon tends to be reflected in corruption; illegal land subdivision; subleasing and sale of leases; partial and total subletting of houses; and the displacement of low income groups by the middle and higher income groups. The implication here is that when land for low income housing assumes a commodity value and is subjected to the dictates of the private market, the urban poor tend to lose access to land and housing services in the long run. Therefore, if the Sites and Services housing strategy is to make an impact on the residential circumstances of the urban poor, housing land should be removed from the speculative market. This would require devising and experimenting with new systems of land tenure for future Sites and Services housing.

The processes of acquiring and making land available for housing development are just as important as the tenure aspect of it. The State and Local authorities have been responsible for acquiring land for Sites and Services housing in all the four countries studied here. The experience, thus far, leads to the conclusion that the institutional frameworks and processes adopted are not cost effective and responsive to the high demand for low income housing.

The approach to land acquisition and development adopted could best be described as 'reactive planning'. The need for land acquisition only arises at the time the plans for housing projects are being drawn up. The consequences for this approach have been delays in project implementation and high land compensation costs. These factors translate into high production costs for housing, especially during the periods of galloping inflation. In an attempt to avoid high compensation costs authorities resort to acquiring land on the city periphery. These locations are far away from employment and vital services, and hence unattractive to the lowest income groups. What this
implies is the need for adopting new strategies for acquiring land such as the land banks.

6.3 IMPLICATIONS FOR ZAMBIA

Zambia has a long experience with Sites and Services and other low income housing programmes. Despite some shortcomings, previous studies have often described the programmes as a success and showpiece for other countries with similar housing problems. However, the problems of land tenure and supply have to be resolved if these housing innovations are to make a greater impact on the housing problems of the urban poor in the long run.

In comparison with the other three countries Zambia can be said to have a head-start in the field of land reforms. It has abolished the private freehold land tenure system and introduced some progressive land and property taxations measures to check speculation, though not with great success. The private leasehold tenure system as currently practised in the low income housing, for instance, has not necessarily worked in favour of the urban poor. There is a need, therefore, to move a step further in urban land reforms.

Based on the evidence gathered in this study, the most promising tenure system would be that which encourages collective ownership of land for housing at the community level. One suitable form could be termed as Communal Land Trust. This could work in parallel with the concept of The Community Land Trust reviewed in the preceeding chapter. However, there would be some fundamental differences with regard to the basic working assumptions.

For a Communal Land Trust, ownership of land would be retained by the state and would be leased to a given Communal organization on behalf of its members, as opposed to granting individual leaseholds as is the case at present. The state would act as the overseer of land and as the court of final appeal in the case
of serious conflicts, in the same manner as the King or Chief acted as universal land owner in most African traditional societies. In the case of a Community Land Trust, land is held under freehold tenure system by the community organization which issues private leaseholds to its members.

Housing, under the Communal land Trust, would be privately owned during its tenure, but if a member decides to leave the trust, the house has to be sold to the Communal organization which would be responsible for recruiting new members. For a Community Land trust, housing is privately owned and the owner is responsible for selling the house to the highest bidder in the open market.

The merit of a Communal Land Trust over Community Land Trust is its attempt to remove land and housing from the speculative land market and at the same time allowing the state to play a creative role in the activities of the Trust. In addition, it implicitly introduces some form of 'Neighbourhood Self-policing'. The assumption here is that since land and housing are ultimately collectively owned, every member would be obliged to check on the activities of the other members with regard to any abuse of regulations. For instance, the problem of collecting service charges could be minimized because this would be done by the Communal organization itself which would devise and impose appropriate penalties against defaulters. This is in contrast to the current practice where the local authorities are responsible for everything. Similarly, any form of technical and financial assistance from the state and other outside sources would be more rationalized because these would be channelled through a Communal organization which in turn will re-allocate them to its members according to need and not directly to individual members as is the case at present.

However, there are some serious feasibility problems with this system of land and housing tenure. It will be introduced for the first time with no background experience on the part of the authorities and the participating urban poor. The complex organizational and technical requirements would pose a formidable challenge to
the people involved. Successful experiments in other countries with similar conditions, however, could serve as prototypes for the Zambian case. Ethiopia, for instance, has adopted a radical and universal form of collective ownership of all urban land and buildings (Doebele, 1983, p. 73). Similarly, the government of Lesotho has successfully experimented with cooperative housing for its low income groups (Altmann and Baldeax, 1981).

Secondly, the proposed land and housing tenure system may not necessarily be attractive to the urban poor. This is due to the fact that it is in sharp contrast to the long established values and traditions associated with private ownership of land and housing as viable capital investment ventures. This problem is inevitable especially during the initial stages. With careful planning and well thought-out educational programme, however, the concept could be advanced successfully among the urban poor in Zambia.

Despite government ownership of all land and reforms in the procedure for releasing land for development, the problem of insuring access to urban land for low income housing in Zambia is as acute as in the other three countries examined. Among the major prerequisites for the replicability of Sites and Services housing is the availability of land at the right time, quantity, location and price. Given the complexities of urban land markets and low income housing problems in the Developing countries, a 'disjointed incremental' approach to land acquisition does not hold much promise for the future. What is required is long-range strategies.

One strategy is to devise a policy of advance land acquisition for low income housing projects in the form of land banks. However, housing land cannot be taken in isolation from other competing land uses such as industrial, transportation and recreation sites. This implies the need for comprehensive, planned urban development as opposed to random growth.
The analysis and the conclusions arrived at in this study are not by any means exclusive. To a great extent, they have only demonstrated the fact that land is not only a central human settlement issue but also a complex problem in so far as the housing needs of the urban poor in Developing countries are concerned. This should be the context in which the specific proposals on land tenure and acquisition have to be conceived. The feasibility of these proposals in Zambia is not only a function of technical and financial resources, but also of the national political will to initiate more practical and meaningful land reforms beneficial specifically to the urban poor.

In retrospect, it should be underscored that there is a strong case for Sites and Services as a strategy for housing the urban poor. In the short-term it has made a quantitative impact on housing stock and broadened the prospects of access to housing land by the urban poor. However, the shortcomings are substantive and have substantial serious longterm implications. This study has shown that the patterns of land and housing tenure and processes of making land available have to be adequately addressed in order to realize the full potential of this approach to housing the low income people in developing countries.

One major problem encountered during the course of this study had been the absence of up-to-date statistics on urban land use patterns, ownership and housing in the four countries studied here. For this reason care has to be taken when making generalizations about the urban land question and low income housing in the developing countries based on the four country studies, although they may be valid in many respects particularly with reference to member states of the Commonwealth. Considering the fact that accurate and up to date data are important prerequisites to comprehensive urban land planning and development, the information systems are areas which should be given greater considerations in future research in Developing countries. For low income housing such as Sites and Services, future research effort should be
directed at devising more appropriate collective systems of housing and land tenure. This is the continuing challenge for academic and professional circles in the field of shelter for the urban poor.
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Baross, Paul. 1983. "The articulation of land supply for popular settlements in the


———. 1981. *The residential circumstances of the urban poor in Developing*


APPENDIX 1

URBAN INCOME DISTRIBUTION IN ZAMBIA

Source:
Table 1: Percentage Distribution of Households Monthly Income of all Households in Low-cost Housing Areas in Zambia, 1973

<table>
<thead>
<tr>
<th>Monthly Income Group (K)</th>
<th>1973 % Of Households</th>
<th>Rent Payable (K) (Assuming 25% of Income)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent</td>
<td>Cumulative</td>
</tr>
<tr>
<td>0 - 9</td>
<td>12.3</td>
<td>12.3</td>
</tr>
<tr>
<td>10 - 19</td>
<td>4.4</td>
<td>16.7</td>
</tr>
<tr>
<td>20 - 29</td>
<td>3.9</td>
<td>20.6</td>
</tr>
<tr>
<td>30 - 39</td>
<td>11.0</td>
<td>31.6</td>
</tr>
<tr>
<td>40 - 49</td>
<td>13.8</td>
<td>45.4</td>
</tr>
<tr>
<td>50 - 59</td>
<td>10.5</td>
<td>55.9</td>
</tr>
<tr>
<td>60 - 69</td>
<td>9.0</td>
<td>64.9</td>
</tr>
<tr>
<td>70 - 79</td>
<td>5.5</td>
<td>70.4</td>
</tr>
<tr>
<td>80 - 89</td>
<td>5.6</td>
<td>76.0</td>
</tr>
<tr>
<td>90 - 99</td>
<td>3.8</td>
<td>79.8</td>
</tr>
<tr>
<td>100 - 109</td>
<td>2.7</td>
<td>8.5</td>
</tr>
<tr>
<td>110 - 119</td>
<td>1.4</td>
<td>83.9</td>
</tr>
<tr>
<td>120 - 129</td>
<td>2.1</td>
<td>86.0</td>
</tr>
<tr>
<td>130 - 139</td>
<td>1.5</td>
<td>87.5</td>
</tr>
<tr>
<td>140 - 149</td>
<td>1.1</td>
<td>88.6</td>
</tr>
<tr>
<td>150 - 159</td>
<td>1.0</td>
<td>89.6</td>
</tr>
<tr>
<td>160 and above</td>
<td>10.4</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 2: Distribution of Urban Household Income in Zambia, 1978

<table>
<thead>
<tr>
<th>Income - Interval</th>
<th>Low-Cost Housing Areas</th>
<th>Sites and Services Areas</th>
<th>Squatter Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 50 Kw</td>
<td>Percentage</td>
<td>Cumulative</td>
<td>Percentage</td>
</tr>
<tr>
<td>51 - 75 Kw</td>
<td>13</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>76 - 101 Kw</td>
<td>14</td>
<td>29</td>
<td>21</td>
</tr>
<tr>
<td>102 - 126 Kw</td>
<td>13</td>
<td>42</td>
<td>15</td>
</tr>
<tr>
<td>127 - 152 Kw</td>
<td>12</td>
<td>54</td>
<td>14</td>
</tr>
<tr>
<td>153 - 177 Kw</td>
<td>11</td>
<td>65</td>
<td>7</td>
</tr>
<tr>
<td>178 - 202 Kw</td>
<td>5</td>
<td>70</td>
<td>11</td>
</tr>
<tr>
<td>203 - 229 Kw</td>
<td>5</td>
<td>75</td>
<td>1</td>
</tr>
<tr>
<td>230 - 254 Kw</td>
<td>4</td>
<td>79</td>
<td>4</td>
</tr>
<tr>
<td>255 - 318 Kw</td>
<td>5</td>
<td>84</td>
<td>3</td>
</tr>
<tr>
<td>319 - 382 Kw</td>
<td>4</td>
<td>88</td>
<td>1</td>
</tr>
<tr>
<td>363 - 445 Kw</td>
<td>2</td>
<td>90</td>
<td>2</td>
</tr>
<tr>
<td>446 - 509 Kw</td>
<td>3</td>
<td>93</td>
<td>1</td>
</tr>
<tr>
<td>510 - 575 Kw</td>
<td>2</td>
<td>95</td>
<td>1</td>
</tr>
<tr>
<td>574 - 637 Kw</td>
<td>1</td>
<td>96</td>
<td>2</td>
</tr>
<tr>
<td>638 - 764 Kw</td>
<td>2</td>
<td>98</td>
<td>0</td>
</tr>
<tr>
<td>765 +</td>
<td>2</td>
<td>100</td>
<td>1</td>
</tr>
</tbody>
</table>

Mean 205 166 143
Median (Kwacha) 145 123 104
Table 3: Percentage of Participating Households by Monthly Income Groups in Lusaka's Sites and Services Schemes

<table>
<thead>
<tr>
<th>Site/Service Schemes</th>
<th>Percentage Distribution by Monthly Income Categories</th>
</tr>
</thead>
</table>
| Site 3 and Site 4 (Normal S/S) | Below K85 = 20%  
|                      | Between K85-K120 = 42%  
|                      | Above K120 = 38%  |
| Site 1 (Normal S/S)   | Below K70 = 52%  
|                      | Above K70 = 48%  |
| Site 5 (Basic S/S)    | Below K85 = 28%  
|                      | Between K85-K120 = 50%  
|                      | Above K120 = 22%  |
| Site 6 (Expensive Normal S/S)  | Below K120 = 26%  
| As of July 14, 1980 total number of plots allocated was 193. | Above K120 = 74%  |
APPENDIX 2

IMPACT OF SITES AND SERVICES PROJECTS IN ZAMBIA

<table>
<thead>
<tr>
<th>TYPE OF IMPACT</th>
<th>INDICATORS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impact on Project</td>
<td>Participants</td>
</tr>
<tr>
<td>Rental income</td>
<td>At least 14 percent of upgrading households receive rental income with higher proportions for poorer households.</td>
</tr>
<tr>
<td>Other income</td>
<td>38 percent in Sites and Services believe project had positive impact on their income. House construction generated 8,000 person/months of work and over $1 million in wages paid by participants to hired labor.</td>
</tr>
<tr>
<td>Housing costs</td>
<td>38 percent in Lilanda (Sites and Services) say housing costs have fallen.</td>
</tr>
<tr>
<td>Housing quality</td>
<td>75 percent believe housing quality improved.</td>
</tr>
<tr>
<td>Access to water</td>
<td>49 percent believe access to water improved.</td>
</tr>
<tr>
<td>Access to gardens</td>
<td>63 percent believe better access to gardens.</td>
</tr>
<tr>
<td>Population density</td>
<td>Not affected by project</td>
</tr>
<tr>
<td>Rural to urban migration</td>
<td>No evidence of project inducing migration.</td>
</tr>
<tr>
<td>Impact on City</td>
<td></td>
</tr>
<tr>
<td>Housing stock</td>
<td>Increased by 11,500 units with 20,000 upgraded. Value of housing stock increased by at least 15 million Kwacha.</td>
</tr>
<tr>
<td>City finances</td>
<td>Considerable potential increase in tax base. Project currently produces financial burden due to poor cost recovery and demand for higher level of services not covered by project financing.</td>
</tr>
<tr>
<td>Political impact</td>
<td>Integration of urban poor into political system.</td>
</tr>
<tr>
<td>Social impact</td>
<td>Social integration due to wide income spectrum in projects and to location of urban poor in areas close to the city.</td>
</tr>
<tr>
<td>Transport</td>
<td>Substantial improvements in transport systems partly through stimulation of private transport companies.</td>
</tr>
<tr>
<td>Impact on Housing Policy</td>
<td></td>
</tr>
<tr>
<td>Housing standards</td>
<td>Acceptance of lower standards. Integration of sites and services and upgrading into housing policies.</td>
</tr>
<tr>
<td>Land</td>
<td>Increased awareness of land as constraint on housing development and helped develop new land legislation.</td>
</tr>
<tr>
<td>Equity</td>
<td>Increased awareness of the inequitable system of housing subsidies.</td>
</tr>
</tbody>
</table>
Table 2: Evaluation of Project Design

<table>
<thead>
<tr>
<th>COMPONENT</th>
<th>EVALUATION</th>
<th>COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selection of Lusaka for first project</td>
<td>Good</td>
<td>Demonstration effect. Simplifies coordination. Only disadvantage contradicts investment decentralization policy.</td>
</tr>
<tr>
<td>Selection of Sites in Lusaka</td>
<td>Good</td>
<td>Sites close to employment and services. Unexpected land acquisition delays in George. Problems with higher water table in Site 6.</td>
</tr>
<tr>
<td>Plot size</td>
<td>Good</td>
<td>Demonstrates smaller plots widely accepted.</td>
</tr>
<tr>
<td>Floor plans</td>
<td>Good</td>
<td>Wide acceptance</td>
</tr>
<tr>
<td>Building materials</td>
<td>Mixed</td>
<td>Essential to encourage house upgrading as no other sources of finance. May have encouraged use of more expensive materials such as cement blocks as cheaper options not always sold. Insufficient funds to cover demand.</td>
</tr>
<tr>
<td>Infrastructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water supply</td>
<td>Good</td>
<td>General satisfaction. Some maintenance problems partly due to cutting off water as part of cost recovery strategy.</td>
</tr>
<tr>
<td>Roads</td>
<td>Mixed</td>
<td>Road network greatly improved access to the city. Considerable maintenance problems. Lack of interior roads contributed to garbage collection problems.</td>
</tr>
<tr>
<td>Street lights</td>
<td>Poor</td>
<td>Agreed level of lighting decreased. Considerable dissatisfaction with lighting level.</td>
</tr>
<tr>
<td>Sewerage</td>
<td>Good</td>
<td>General satisfaction with pit latrines. Complaints of insanitary conditions when shared.</td>
</tr>
<tr>
<td>Garbage collection</td>
<td>Poor</td>
<td>Dissatisfaction. Garbage often not collected from houses which do not have access to roads where trucks enter. Lack of initial briefing to persuade households to carry bins to main roads.</td>
</tr>
<tr>
<td>Community Facilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Markets</td>
<td>Poor</td>
<td>Markets develop spontaneously and there is probably no justification for including them in the project.</td>
</tr>
<tr>
<td>Materials stores</td>
<td>Mixed</td>
<td>Material stores an essential component of the project as difficult to obtain materials on the open market. High incidence of robberies suggest stores should be located closer to other facilities rather than isolated.</td>
</tr>
<tr>
<td>Community centers</td>
<td>Mixed</td>
<td>May have been better to let community plan, build and control centers. Many under-utilized. Multi-purpose center may not be consistent with cultural separation of the sexes.</td>
</tr>
</tbody>
</table>
### Table 3: Comparison of Physical Objectives and Achievements as of June, 1981

<table>
<thead>
<tr>
<th>A. Physical Implementation</th>
<th>Target</th>
<th>Achievement as of 6/81</th>
<th>Achievement as % of Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Residential units serviced (dwellings or plots)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Squatter Upgrading</td>
<td>16924</td>
<td>19916</td>
<td>118</td>
</tr>
<tr>
<td>b. Overspill areas</td>
<td>7588</td>
<td>7775</td>
<td>102</td>
</tr>
<tr>
<td>c. Normal low-cost sites</td>
<td>1204</td>
<td>1198</td>
<td>99</td>
</tr>
<tr>
<td>d. Normal medium cost sites</td>
<td>1938</td>
<td>1509</td>
<td>77</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>28851</strong></td>
<td><strong>31355</strong></td>
<td><strong>109</strong></td>
</tr>
</tbody>
</table>

| 2. Community Facilities (Number completed) | | | |
| a. Schools | 20 | 8 | 40 |
| b. Health centers | 3 | 3 | 100 |
| c. Markets | 17 | 6 | 35 |
| d. Community Centers | 17 | 7 | 41 |

| B. Socio-Economic Improvement | | | |
| 1. Residential Units Allocated (dwellings or plots) | | | |
| a. Squatter upgrading | 16924 | 19916 | 118 |
| b. Overspill areas | 7588 | 7775 | 102 |
| c. Phased normal (basic sites) | 1204 | 1198 | 99 |
| d. Normal low-cost sites | 1938 | 1509 | 77 |

| 2. Allocation of Site and Services Plot to Target Groups (No. of plots developed vs. % of total developed plots) | | | |
| a. % of plots allocated to households earning less than $70 per month | 50% | 20% | |
| b. No. of plots allocated to households earning less than $300 per month | m.a. | 2240 | |
| c. No. of plots allocated to households earning more than $300 per month | m.a. | 174 | |

| 3. Core Units Erected (No. of Units) | | | |
| a. Overspill area | 7588 | 4277 | 56 |
| b. Sites and services areas | 4339 | 1823 | 42 |

| 4. Building Materials Loans | $5,609,000 | $4,474,000 | 79 |
| **Total value of materials issued** | | | |

**Notes:**
- **a/** Number of residential units services in squatter upgrading areas increased by 2,992 because of population growth in all four sites and also because of boundary adjustments on one site. Net change of 187 plots in overspill area due to boundary adjustment (+325) and adverse soil conditions (-138). 223 phased normal sites were not developed because by the time development was to take place 12 plots had been occupied by commercial premises; 46 were encroached upon by high tension wires and 163 had been utilized for a housing estate. 16 normal low cost sites were used for construction of a site office and building material store. There was a net loss of 433 normal medium cost plots because of the presence of a high water table on site 6 (-530) and utilization of a portion of the site for a school and church (-5). Site 7 was substituted for site 8, resulting in an initial gain of 262 plots and a loss of 162 plots due to revisions in the layout necessitated by the presence of squatters.
- **b/** Twelve schools were transferred to Education III (the World Bank funded Education Project) because of cost overrun.
- **c/** Additional markets are being built by the communities themselves. The modification is based on project experience which indicates that communities can and will build markets for themselves.
- **d/** Centers built to date have not been fully utilized. GEB believes the communities should build these facilities by self-help and has therefore accorded them a low priority in terms of provision of funds. Evaluation studies have also shown that the communities accord them a low priority as well. The project modification is therefore based on experience.
- **e/** Income limits periodically increased with Bank concurrence to reflect increases in costs and, to some degree, incomes.
- **f/** Income ceiling criteria dropped for remaining plots which are allocated on the most distant site and for which demand is limited.
- **g/** This indicator refers to the basic habitable two-room cores only. Many have been extended.
- **h/** Source: World Bank Data.
Table 4: Efficiency of Project Implementation

<table>
<thead>
<tr>
<th>COMPONENT</th>
<th>EVALUATION</th>
<th>COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land acquisition</td>
<td>Poor</td>
<td>Unanticipated delays of 2-3 years slowed project and produced cost escalation. HRU slow to follow-up on administrative steps to speed acquisition process.</td>
</tr>
<tr>
<td>Selection of participants for sites and services</td>
<td>Good</td>
<td>System fair and accessible to low income groups. After initial delays efficiency improved considerably.</td>
</tr>
<tr>
<td>Community participation in planning</td>
<td>Good</td>
<td>Road planning groups worked well. HRU field teams worked efficiently.</td>
</tr>
<tr>
<td>Mutual help construction</td>
<td>Mixed</td>
<td>Mutual help used much less than planned in construction. Often inefficient and difficult to organize. However, worked very well in several cases where groups continued to work on other projects.</td>
</tr>
<tr>
<td>Use of own labor for house construction</td>
<td>Mixed</td>
<td>Used less than expected as many families preferred to hire labor for good economic reasons. Own labor was useful option for some poorer families.</td>
</tr>
<tr>
<td>House construction/consolidation</td>
<td>Good</td>
<td>Most families were able to build good quality house in short period of time.</td>
</tr>
<tr>
<td>Material loans and materials stores</td>
<td>Mixed</td>
<td>Loans essential part of project as few alternative sources of housing finance. Problems and delays in administration of material stores. Some later improvements.</td>
</tr>
<tr>
<td>Cost recovery</td>
<td>Poor</td>
<td>High default rates due to a combination of administrative problems with lack of political will to collect.</td>
</tr>
<tr>
<td>Project Affordability</td>
<td>Good</td>
<td>Upgrading affordable to virtually all families. Sites and services offered wide range of options so affordable to wide range of households.</td>
</tr>
<tr>
<td>Maintenance</td>
<td>Mixed</td>
<td>Problems developing due to lack of financing for maintenance. Potential problems with deterioration of roads, garbage collection and blocking of drains.</td>
</tr>
</tbody>
</table>