CIVIC FORUM
on Housing and Habitat

Kabanana Housing Clinic Report 2022

The challenges

Affecting people

Of Kabanana Compound

With Support From WE EFFECT

Acronyms

BCC	Behavior Change Communication
CBEs	Community Based Enterprises
CDF	Constituency Development Fund
CFHHZ	Civic Forum on Housing and Habitat Zambia
GRZ	Government Republic of Zambia
IEC	Information Education Communication
MP	Member of Parliament

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1.0 Introduction

The Civic Forum on Housing and Habitat Zambia (CFHHZ) conducted a study that aimed at unveiling issues faced by selected community members in Mandevu Constituency ward 27 – in Kabanana regarding access to land, housing and related services. Based on these responses from the community, CFHHZ intends to facilitate appropriate interventions that would help in addressing the identified challenges being faced in this community. This report provides results of the key issues that were identified during the study on the ground.

2.0 Objectives

The objectives of the study were three-fold

- To explore challenges related to access to secure land tenure among residents in Kabanana Community.
- To ascertain challenges associated with access to decent housing and related amenities among residents of Kabanana Community.
- To examine challenges related to community participation in governance among residents of Kabanana Community.

3.0 Methodology

In exploring the various issues related to housing and habitat among the residents of Kabanana community, the study adopted a quantitative descriptive study methodology. The targeted study population were the residents of Kabanana community which is situated in Lusaka Mandevu Constituency where CFHHZ has a housing cooperative called Kabanana Housing Cooperative. The study was conducted in three zones of ward 27 which are 1, 2 and 3. According to a baseline study conducted by the Community Based Enterprises (CBEs) in 2021, the total number of housing units in Kabanana compound was estimated to be 20,000. Based on this number, a representative with 95% confidence level was calculated using the formulae:

$$x = Z(^c/100)^2 r(100-r)$$
$$n = {}^{N\ x}/((N-1)E^2 + x)$$

Where N is the population size, r is the fraction, and $Z(c/100)$ is the critical value for the confidence level c. A total of 374 households were sampled and selected to take part in the survey. Stratified sampling technique was used when selecting the sampling units (household) done by placing households into three (3) different Zones, two (2) high population density zones and one (1) low population density Zone. A proportionate sampling fraction was applied per zone to determine the exact number of households to be selected per zone. Based on the number per zone, simple random sampling was used to select each household that took part in the survey.

A semi-structured questionnaire was administered to the selected household through Computer Assisted Personal Interviews (CAPI) - KOBO collect. Data was generated in sav.,.xlsx and uploaded on excel and SPSS version 23.0 for purposes of statistical analysis. Presentation of findings was done through tables and graphs generated using excel.

4.0 Findings of the Survey

During the survey, 374 households were interviewed and all gave positive consent thereby responding to the questionnaire. Out of the 374 respondents, 279 representing 74.6% were female while 95 representing 25.4% were male as highlighted in the graph below;
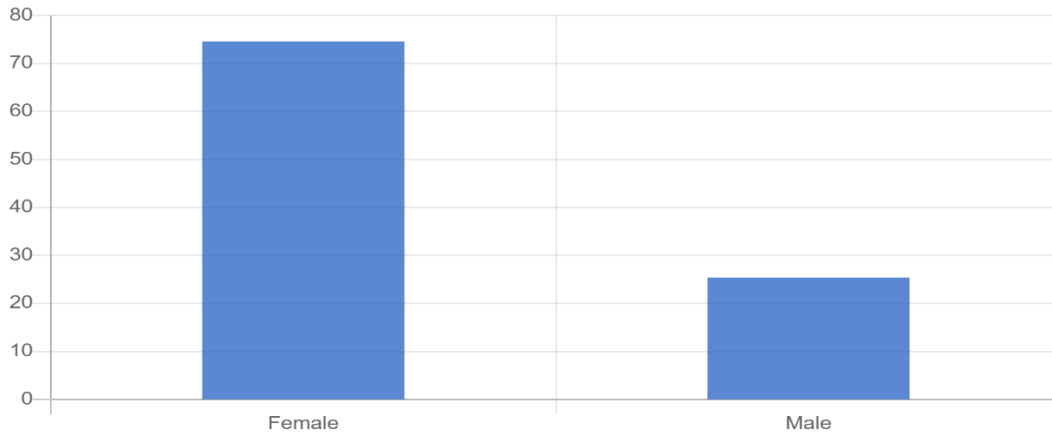
4.1 Zones

Kabanana ward 27 is divided in three (3) zones namely Zone one, Zone two and Zone three. Respondents to the survey or housing clinic came from the mentioned three zones as highlighted in the diagram below. 31% representing 115 respondents were from Zone 1 while 40% representing 149 were from Zone 2 and 29% representing 108 were from zone 3. Each zone has an office of the Ward development committee as a lower community structure of the local authority which is the Lusaka City Council.

Respondents By Zone

■	1
■	2
■	3
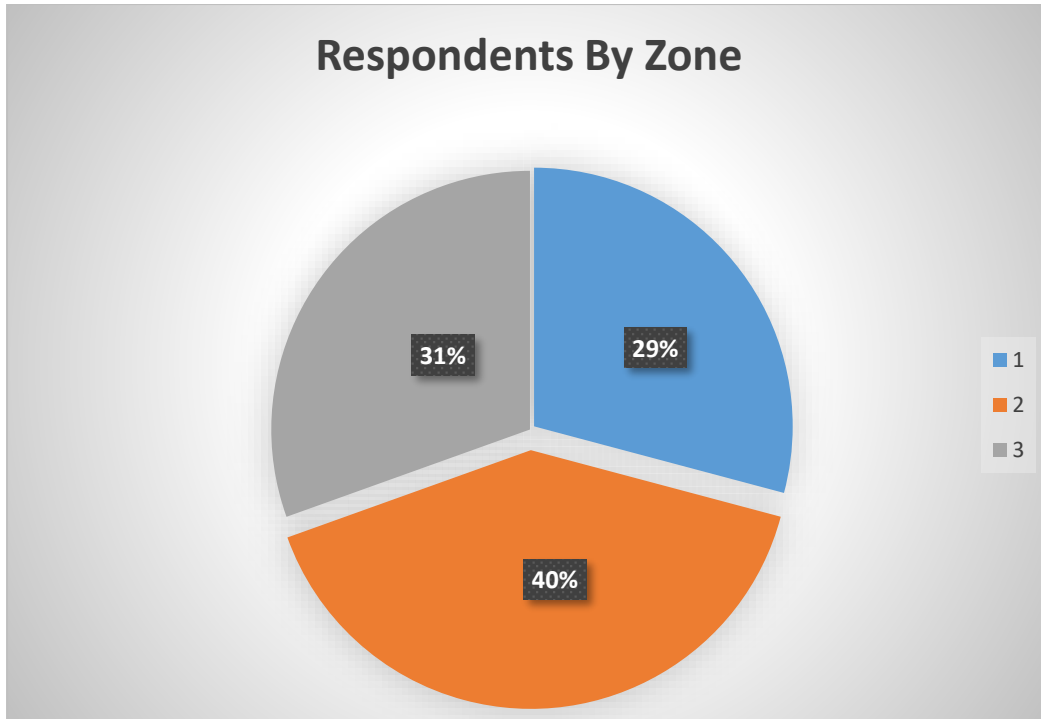
4.1.1 Respondents by age group

Most of the respondents were between the age of 30 and 49 representing 46.79% followed by those in the age range of 25 – 29 representing 19.52%. Those above 50 years were 58 representing 15.51% with 39 from the age range of 20 – 24 representing 10.43%. Additionally, 21 respondents fall in the age range of 17- 19 representing 5.61% while 8 respondents representing 2.14% were in the age range of 12- 16 years. Below is the table illustrating the age range for all the 374 respondents.

| Value	Frequency	Percentage
30 - 49	175	46.79
25 - 29	73	19.52
50+	58	15.51
20 - 24	39	10.43
17 - 19	21	5.61
12 - 16	8	2.14

4.1.2 Respondents' relationship with the Household head.

164 of the respondents were spouses while 97 were household heads with 86 own children of the Household. Eight (8) were brother and sister related to the household head, four (4) were parent-in-law while three (3) were other relatives, nephew/ niece and parent respectively. Two (2) respondents were brother or sister-in-law and another two (2) grandchildren of head of household, while one (1) was house servants and another one (1) was an adopted child of the household. This gave confidence to the data collected from reliable members of the household who were knowledgeable about the household daily activities and wellbeing. Below is the table showing the relationships of the respondent to the head of the household.

Value	Frequency	Percentage
Spouse	164	43.85
Head	97	25.94
Own Child	86	22.99
Brother/Sister	8	2.14
Parent-in-Law	4	1.07
Other Relatives	3	0.8
Nephew/Niece	3	0.8
Parent	3	0.8
Brother/Sister-in-Law	2	0.53
Grand Child	2	0.53
Main/Nanny/House-Servant	1	0.27
Adopted	1	0.2

4.1.3 Marital Status

Marital status was considered as an important variable to determine what kind of challenges heads of households would face in their day-to-day lives as different types of marriages face different types of challenges. Below is the table showing the types of marriages respondents who participated in the survey.
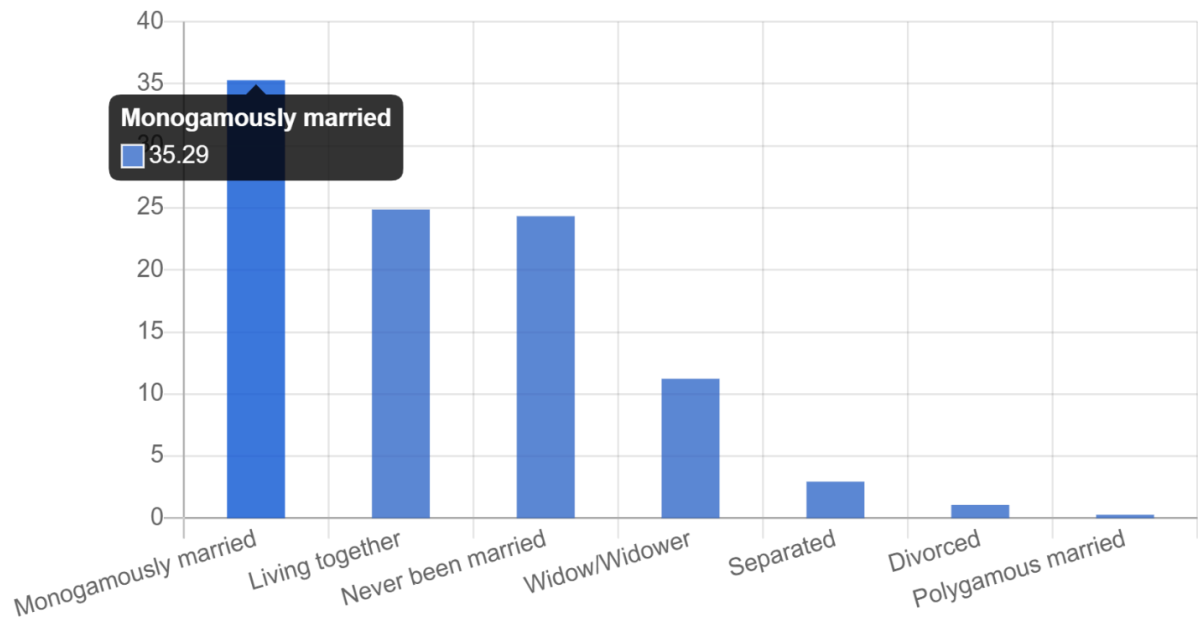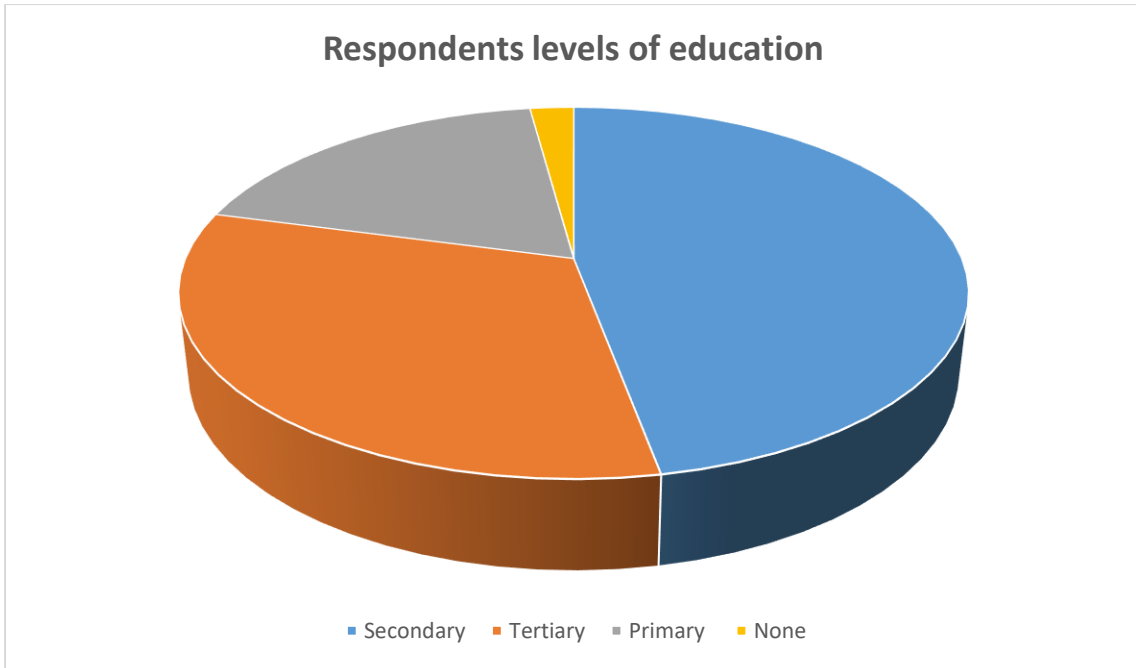
4.1.4 Household size

According to the study, most of the households had six (6) people on average as shown in the figure below. This was asked because the study wanted to understand the size of the household as different sizes might have different challenges.

Mean	Median	Mode	Standard deviation
5.65	6.00	5.00	2.29

4.1.5 Respondent's levels of education.

The survey also inquired on respondents' levels of education. 176 representing 47.06 % went up to secondary school, 120 representing 32.09% went up to primary, 70 respondents representing 18.72% went up to tertiary and only 8 representing 2.14% had never been to school. From this information, it can be noted that most of the respondent were educated making the data collection process easy thereby collecting credible responses because most of them understood issues very well. Below is the figure illustrating the level of education for respondents.

Respondents levels of education

■ Secondary ■ Tertiary ■ Primary ■ None

During the study, respondents were asked to comment on the presence and number of people in their household with disabilities as it would determine the kind of hardships faced by household members and the community. Most households indicated not having people living with disabilities as shown in the diagram below were 345 representing 92.25% stated that they had no member living with disabilities. Only 29 households representing 7.75 % of the target population indicated having people living with disability in their homes. Out of the 29 households with people living with disability, 27 households representing 93% had only one (1) person of such while two (2) households representing 7% had two (2) or more people with disability as illustrated in the figures below. Furthermore, the last graph below shows the type of disabilities of the 29 households were 23 had physical disability, four (4) were blind and two (2) had mental disabilities.

Is there anyone with a disabilty in the HH?

■ No ■ Yes

Number of people with Disabilities in the HH

■ 1 ■ 2 or more
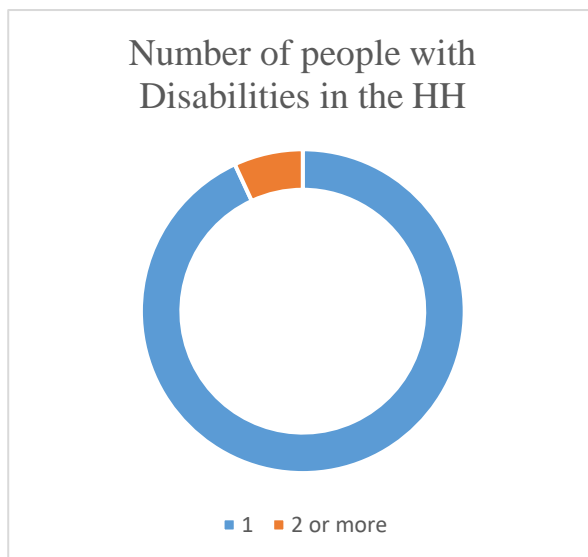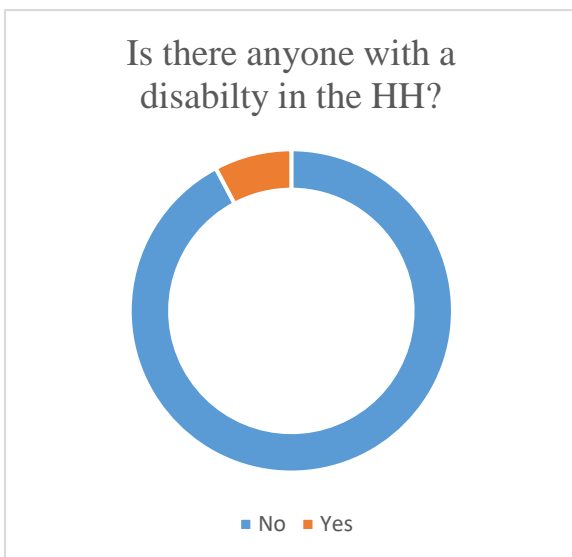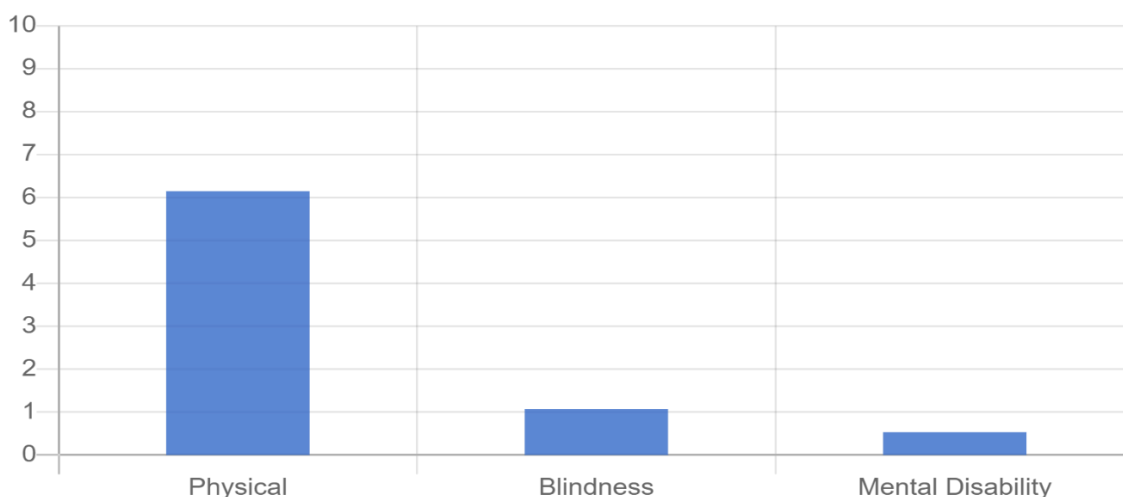
4.1.6 Household main source of income

Respondents were asked to comment on the main source of income for their households and the majority were in employment with 187 out of 374 representing 50% while 157 representing 41.98% of the target group indicated engaging into businesses as their main source of income. 21 representing 5.6 % comfirmed surviving on family support while two (2) households representing 0.57% survived on government or non- governmental organisations usualy soscial cash transfer and only seven (7) indicated other. Below is the graph illustrating this information.
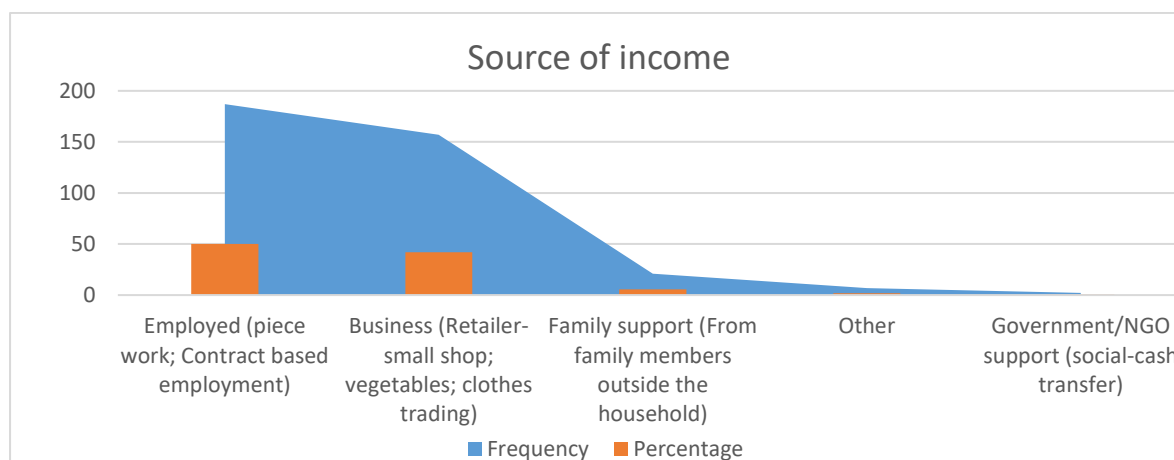
4.1.7 Average Household Income

In order to measure household income levels, respondents were asked to provide the range of their average monthly income. Most of the respondents were between ZMW 2,000 and ZMW2,499 who constituted 71 households out of the 374 respondents representing 18.98%. 58 responded were between ZMW1,500 and ZMW1,999 which represented 58% of the target population. Those between ZMW1,000 and ZMW1,499 were 45 households. These represented 45% of the target population. 10.7% was for those with an income between ZMW2,500 and ZMW2,999.38. Households that stated having an average household income of above ZMW 4,000 was 10.16% of the target population, while 36 households representing

9.6% belonged to the range of ZMW500 – ZMW 999 and six (6) households representing 1.3% were below ZMW499 as illustrated in the figure below.
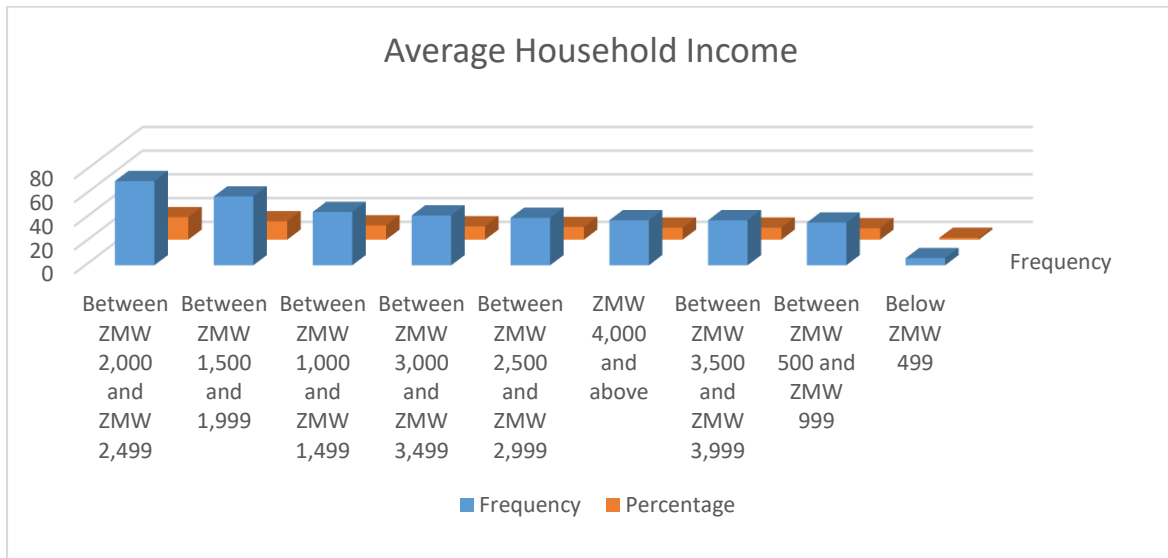
B. Secure Land Tenure
Occupation Status on the Property

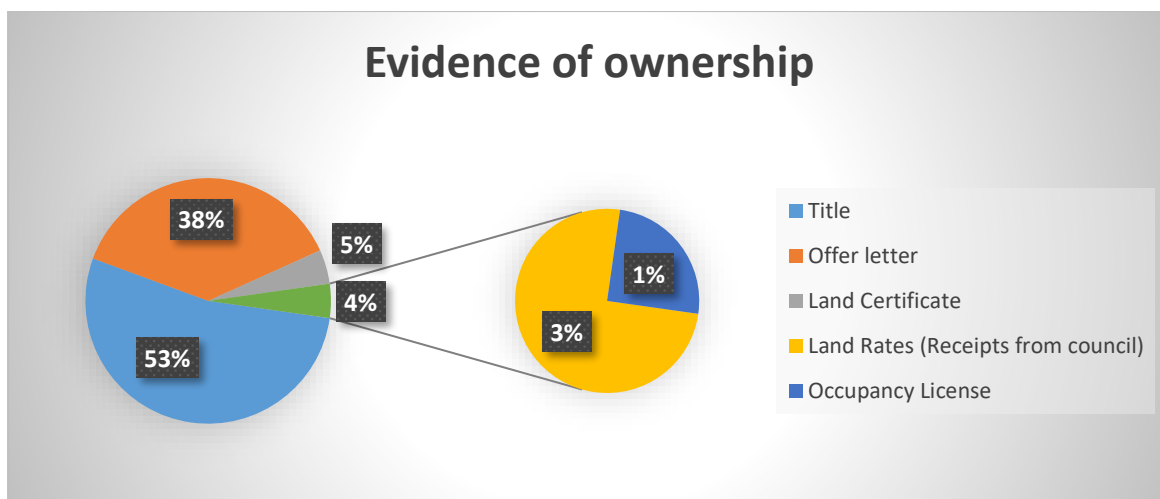The study aimed at determining the number of people with access to secure land tenure. It was considered important to find out information on occupation status in order to determine ownership levels. Most of the respondents own the houses they are living in and this was represented by 178 which was 47.59% while 164 were renting and this represented 43.85% of the target group. Those living in family houses were 27 representing 7.22% and 5 households representing 1.34% reported being caretakers as shown below.
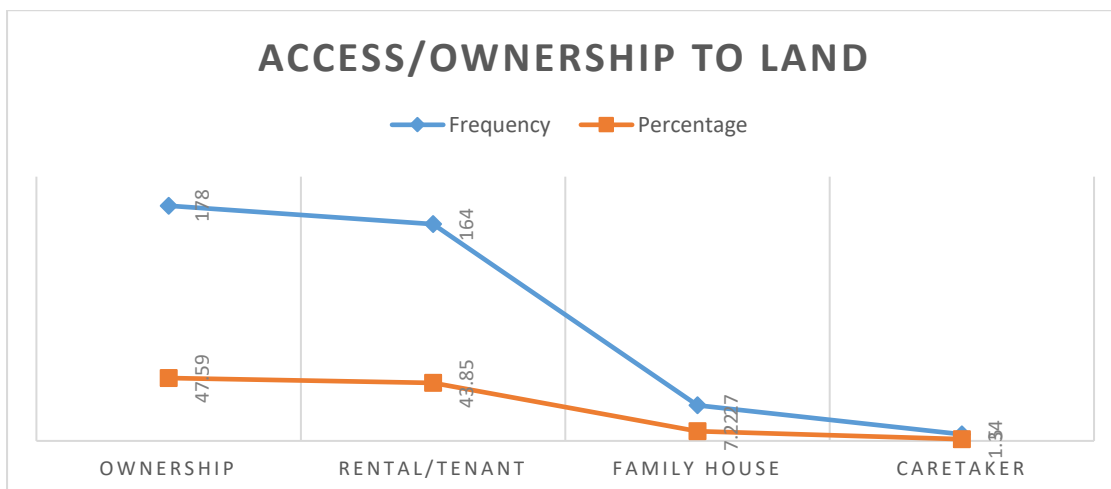
Evidence of ownership

Respondents were further asked to provide or mention the evidence on land ownership or security of tenure. Results showed that 95 households representing 53.3% had title deeds, 67 households representing 37.5% had offer letters while eight (8) households representing 4.6% had land certificates with six (6) households representing 3.4% had land rates receipts and two (2) representing 1.2% had occupancy licences as illustrated below.

Evidence of ownership

Legend:
- Title
- Offer letter
- Land Certificate
- Land Rates (Receipts from council)
- Occupancy License

(Main pie: 38%, 5%, 4%, 53%; Exploded pie: 1%, 3%)

C. Rental Charges

The study also determined the charges that tenants paid as rentals per month. According to the findings, 90 households representing 55% stated that they paid between ZMW 501 and ZMW1,000 as rent per month, 35 households representing 21% paid below ZMW500, 27 households paid between ZMW1,001 and ZMW1,500 representing 16.5% whereas 12 representing 7% paid ZMW1,501 and ZMW2,000 as illustrated below.

Rental Chargers per month

Categories: 501 - 1000, Below 500, 1001 - 1500, 1501 - 2000

Legend: Frequency
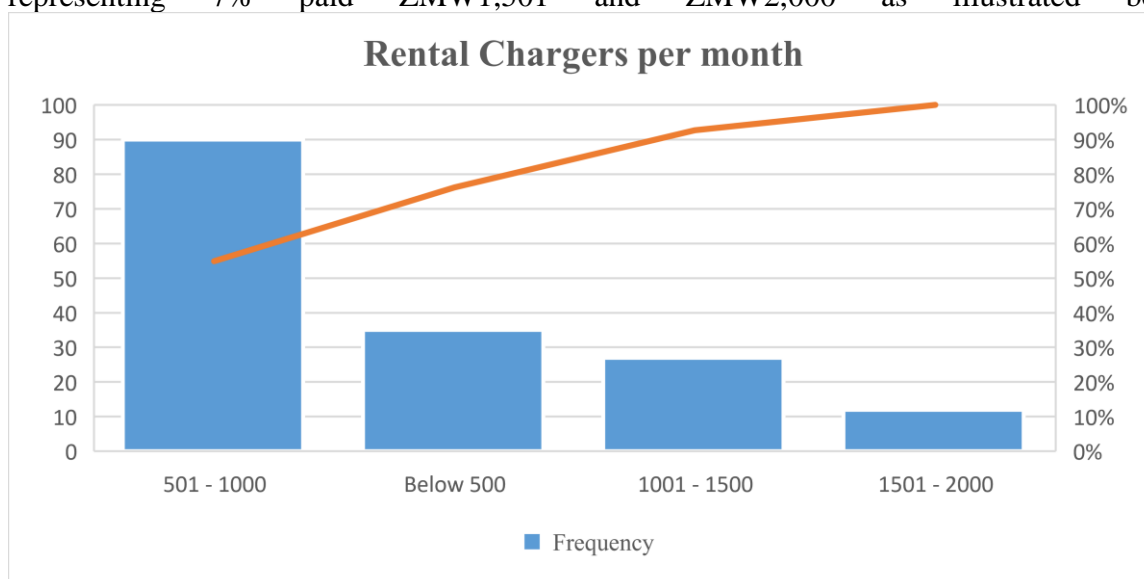
D. Housing Condition and Amenities

The following section highlights the findings relating to type of residence, housing amenities, refuse disposal, access to water and sanitation. In order to measure decent housing, respondents were requested to comment on the number of rooms in their households as shown in the figure below.

Number of Rooms in the House

According to the findings 100 respondents representing 26.7% stated that they lived in two roomed houses, 86 respondents representing 23% lived in more than 5 roomed houses, 75 respondents representing 20.1% lived in 3 roomed houses while 53 respondents representing 14.2% lived in 4 roomed houses. An additional 48 respondent representing 12.8% stated that

they lived in 5 roomed houses and 12 respondents representing 3.2% lived in a one (1) roomed house.
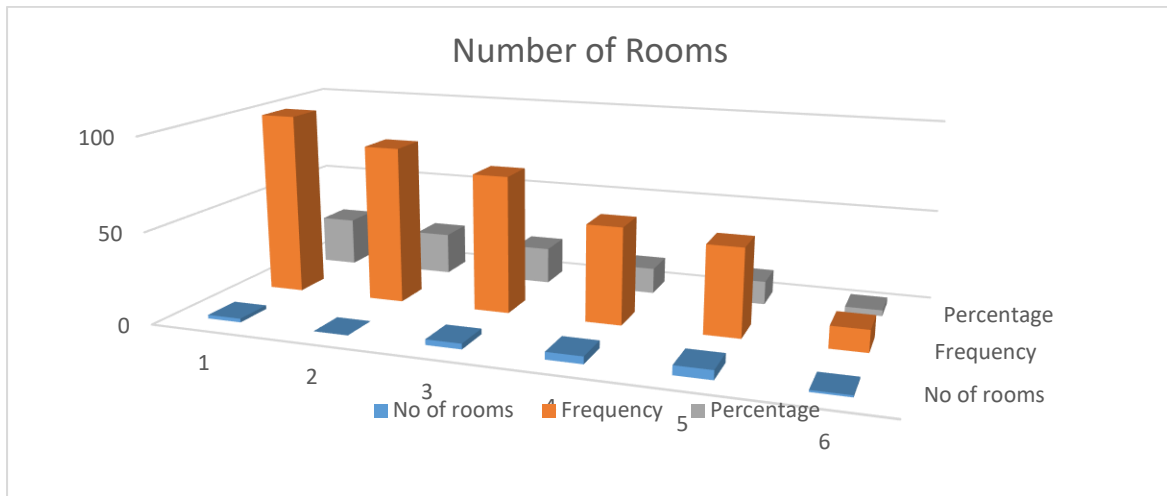
E. Water Sources

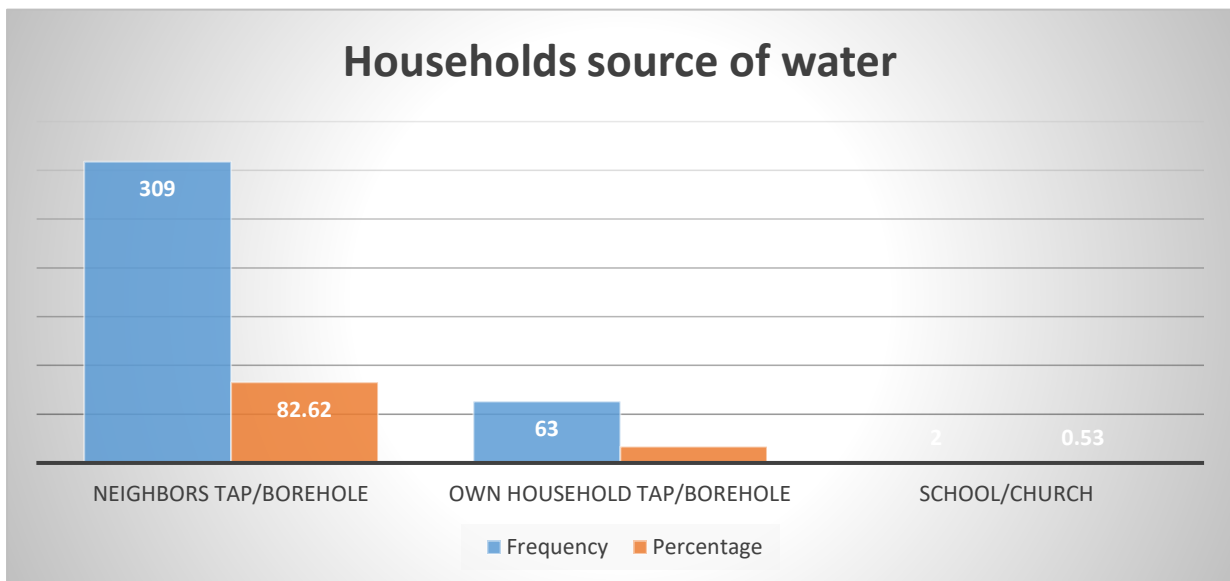Access to decent housing was also measured by asking the respondents how they normally accessed water. Findings showed 82.62% of respondents used neighbours taps or boreholes to access water, 16.84 % stated that they used own household tap or borehole while two (2) representing 0.53% used churches or schools as shown in the figure below.

Water Treatment

The respondents were further asked to comment on how their water was treated and responses were as shown in the figure below. Findings revealed that 132 representing 35.3% used chlorine as water treatment, 106 representing 28% did not treat water in any way because it came already treated and 32 representing 8.6% mentioned not treating water in anyway despite it being untreated.

Water treatment type
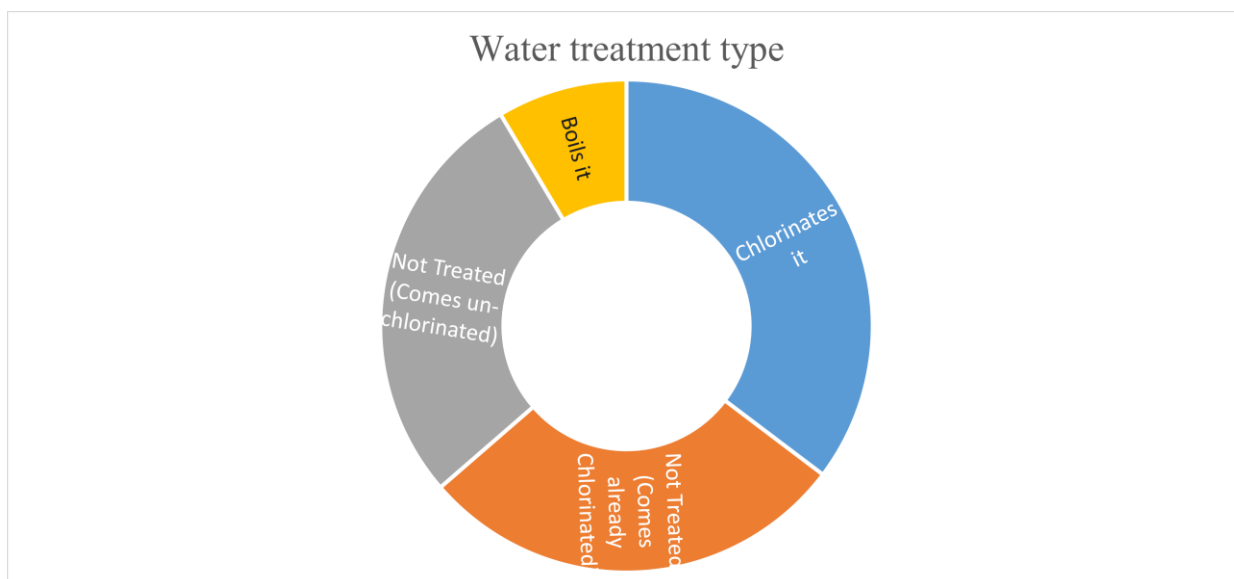
F. Sanitation

Access to good and safe sanitation facilities was also considered as a way of measuring decent and affordable housing as shown in the figure below.

Type of toilet facility used
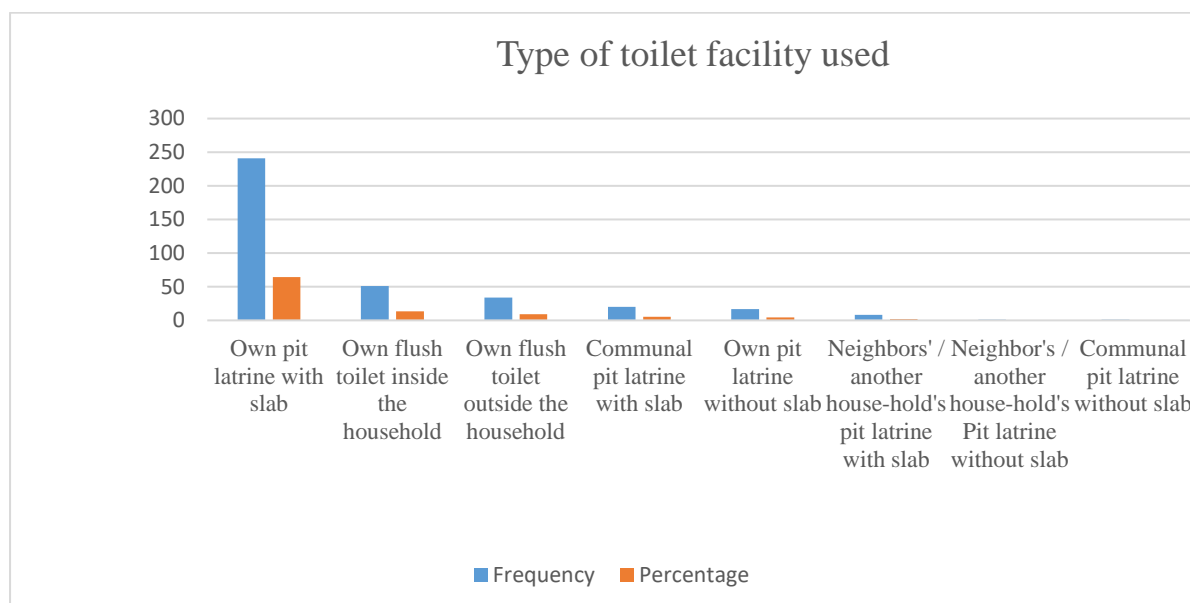
According to findings, 64.4% of households used own pit latrine with slab. 13 .7% used own flash toilet inside the house, 9.1% owned a flash toilet outside their home, 5.4% use communal pit latrine with a slab, 4.6% own pit latrine without slab, 2.1% use neighbours'- or another household pit latrine with slab, 0.3% use neighbour/household pit latrine without slab and 0.3% use communal pit latrine without slab.

To determine the level of access to sanitation services, the respondents were asked to comment on how they service their sanitation holding tanks as shown in the table below.

The table above shows responses on the sanitation holding tank servicing and 75.84% respondents stated that they had own self service mechanisms, 10.16% accessed the services from Lusaka city council, while 10.2% was through community-based enterprises and 3.8% through junkies.

Holding tank servicing	Frequency	Percentage
Self Service	283	75.84
Through Lusaka City Council (LCC)	38	10.16
Through CBEs	36	10.2
Through Junkies	12	3.8

G. Garbage Disposal
Garbage disposal methods were also used to determine access to decent housing and related
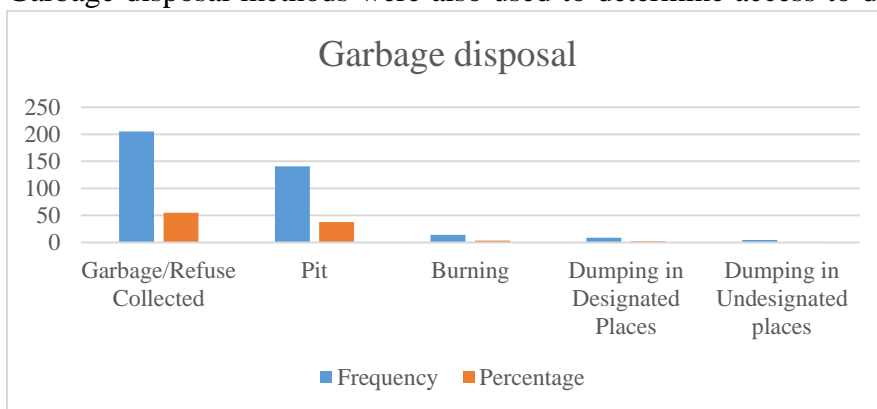
services. This was measured by asking the respondents how they disposed off their garbage.

According to the table on the left,205 representing 54.81% had their garbage refuse collected, 141 representing 37.7% used a dug pit, 14 representing 3.7 burnt their garbage as a disposal method while 9 representing 2.4% damped their garbage in designated places and 5 representing 1.34 dumped their garbage in undesignated places as shown in the figure above.

The respondents who stated that they had their garbage refuse collected, were asked to comment on the entity that collected their refuse. From the findings, 144 representing 70.2 % mentioned that their garbage was collected by the Lusaka City Council, 59 representing 28.9% mentioned Community Based Enterprises (CBE) while 1 respondent mentioned junkies and the last respondent mentioned others as highlighted in the diagram below on the left.

Additionally, respondents were also asked how many times garbage was collected per month. 111 respondents representing 54.2% stated that the collection was done twice a month, 57 representing 27.8% mentioned once in the month while 21 representing 10.2% mentioned four times and 16 respondents representing 7.9% mentioned three times a month as illustrated in the below diagram on the right.

Garbage collectors

Frequency of collection per month
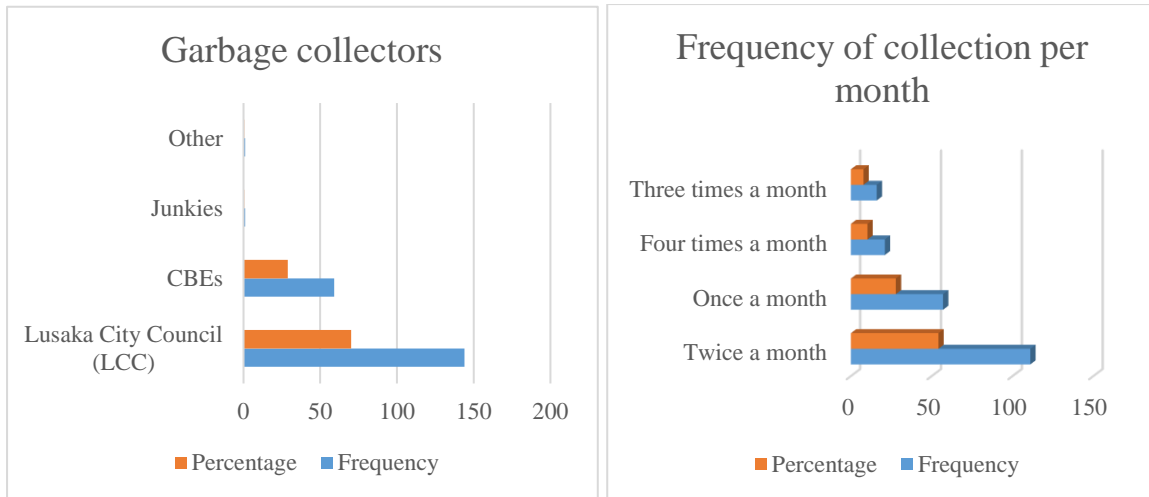
H. Charge for service

On average the service for garbage collection was ZMW 30.00 per month and most of the respondents mentioned that the charge was affordable though they complained that sometimes the entities responsible for garbage collection delayed to collect the waste which made their surroundings dirty.

Cooking and Lighting Energy

Access to energy both for cooking and lighting was considered to be an important measure for access to decent and affordable housing with related services.

Of the total number of households assessed, 321 representing 85.8% of the target population stated that they were connected to the national grid whereas 53 households representing 14.2% were not connected to the national grid lines.

Houses connected to national grid
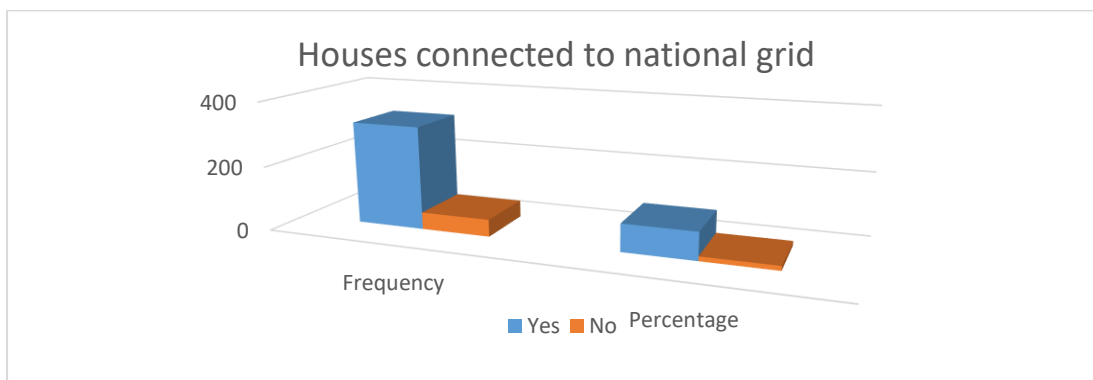
According to the findings indicated in the figure below, 85% were connected to the Grid, 7% used solar panels, 7% used candles and 1% used torches for Lighting.

Sources Of Lighting Energy

Torch 1%
Solar panel 7%
Candle 7%
Electricity 85%

- Electricity
- Candle
- Solar panel
- Torch
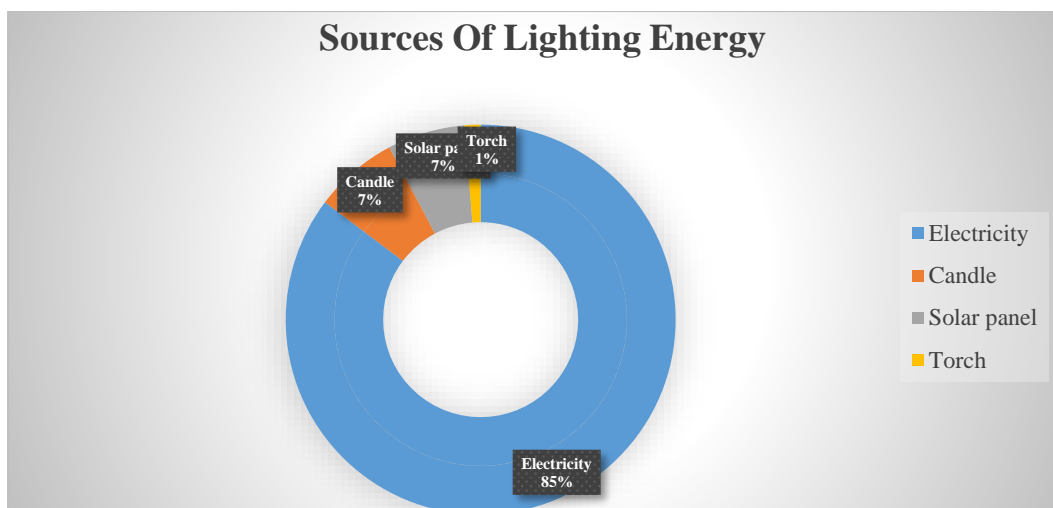
On energy for cooking sources, the following figure shows the responses from the respondents.

Cooking Enegry Sources

According to the figure above, 302 representing 80.6% used a mbaula with ordinary charcoal as their cooking energy source, 36 representing 9.6% used an improved mbaula, while 30 representing 8% used electric stoves, 3 representing 0.8% used gas and another 3 representing 0.8% used firewood.

5.0 Projects considered Priority in Kabanana Community

The study also inquired on projects that need to be prioritised in Kabanana community. 330 representing 89% stated water supply project as a priority, 223 representing 60% stated roads, 159 rep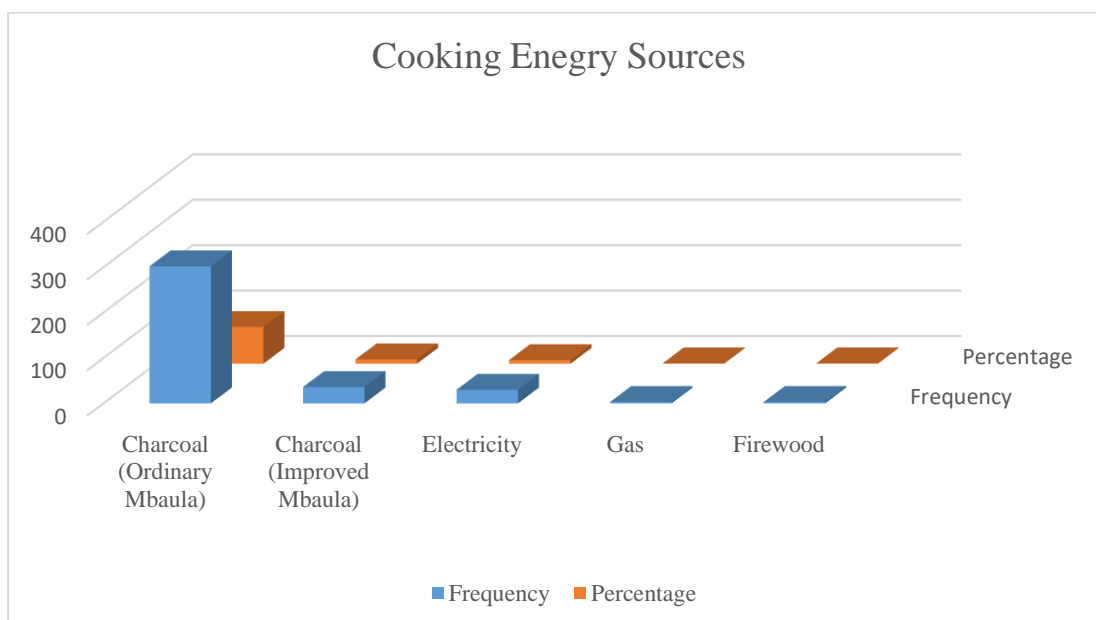resenting 43% stated health, 125 representing 33% mentioned employment whereas 94 representing 25% mentioned sanitation project as a priority. 87 representing 23% stated garbage while 46 representing 12% desired to have access to credit financing either through CFHHZ or other Civil Society Organisations or micro-financing companies, 40 representing 10% stated education and 7 representing 2% mentioned access to improved housing as a priority project.

Priority Projects

	Water Supply	Roads	Health	Employment	Sanitation	Garbage	Credit	Education	Housing
Frequency	333	223	159	125	94	87	46	40	7
Percentage	89.04	59.63	42.51	33.42	25.13	23.26	12.3	10.7	1.87
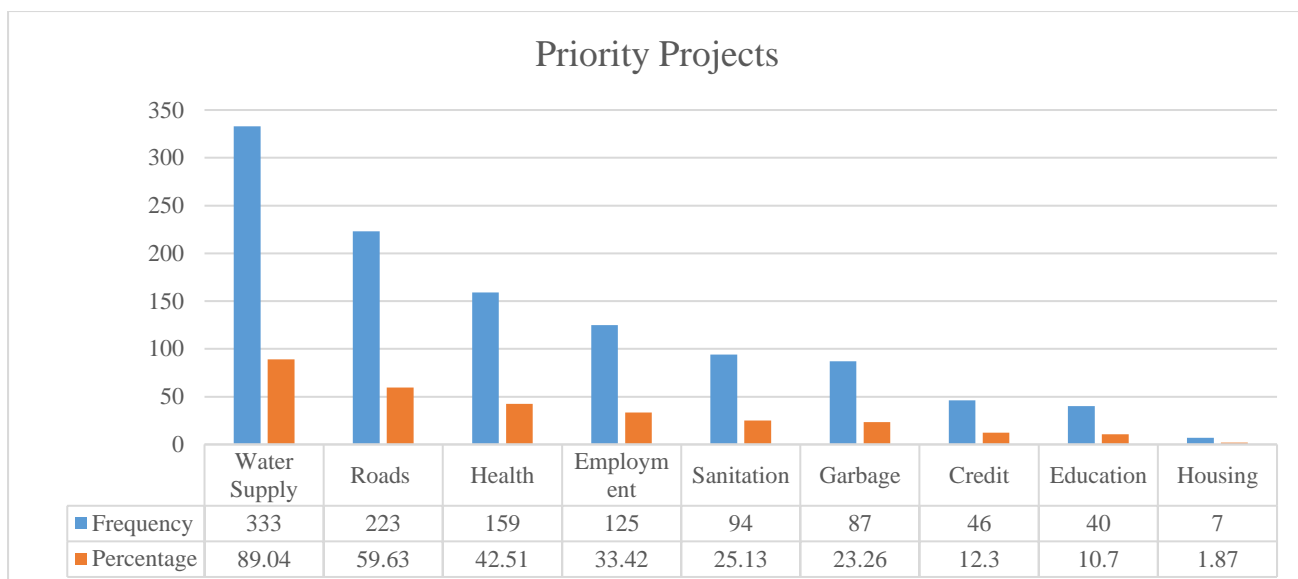
5. 1 Community Participation

Community participation was an important element that was considered in the study as it determines the level of involvement in both the decision-making processes by community members and community led development initiatives. Only 134 people representing 36% belonged to social groups. Of which, 72% were social club members (Village Banking, Savings and Internal Lending Communities, Chilimba), 17% belonged to church groupings while 11% were for cooperatives and 0.7 belonged to other groupingsas shown in the figures below.

Social Group Membership

	NO	YES
Frequency	240	134
Percentage	64.17	35.83

Type Social Group

	SOCIAL CLUB (VILLAGE BANKING, SILK, CHLIMBA)	CHURCH GROUPING	COOPERATIVE	OTHER
Frequency	108	26	16	1
Percentage	71.5	17.2		0.7
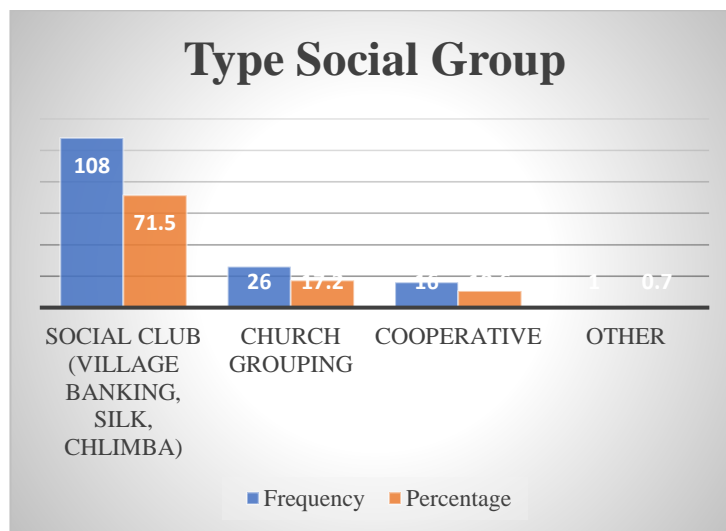
Regarding how effective membership to these groupings was, the findings indicated an average of 5 out of a 5-point likert scale, implying that membership to a social grouping was very effective in addressing challenges at household level.

5.2 Awareness of Offices to report on community challenges

To determine the level of participation in the decision-making processes, the respondents were also asked to comment on whether they were aware of any offices to which they can report community challenges. 232 representing 62% did not know any government office where they

could report a challenge while 142 representing 38% knew government office where they could report any challenge as illustrated in the graph below.
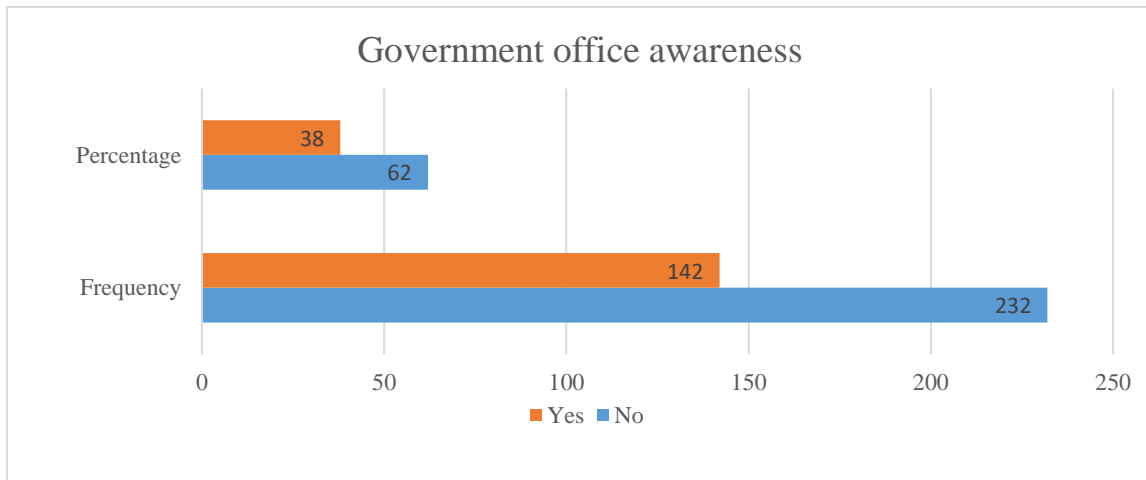
Out of the 142 that were aware of government offices where they could report a challenge ,16% were aware of the local councilor's office, 23% were aware of the MP's office, 27% were aware of the Lusaka City Council offices, 1% were aware of government offices, 2% were aware of the chairman's office and 32% mentioned others as illustrated in the table below.

Value	Frequency	Percentage
Other	102	32
Lusaka City Council (LCC)	86	27
Office of the Member of Parliament	73	23
Office of the local councillor	52	16
Community Chairman	5	2
Government Ministries (e.g Ministry of Community Development)	2	1

5.3 Participation in Community Meetings aimed at solving community Challenges
On participation in community meetings, the findings indicated that only 79 respondents representing 21% participated in community meetings aimed at solving community challenges distributed as follows.

Community Meetings by type
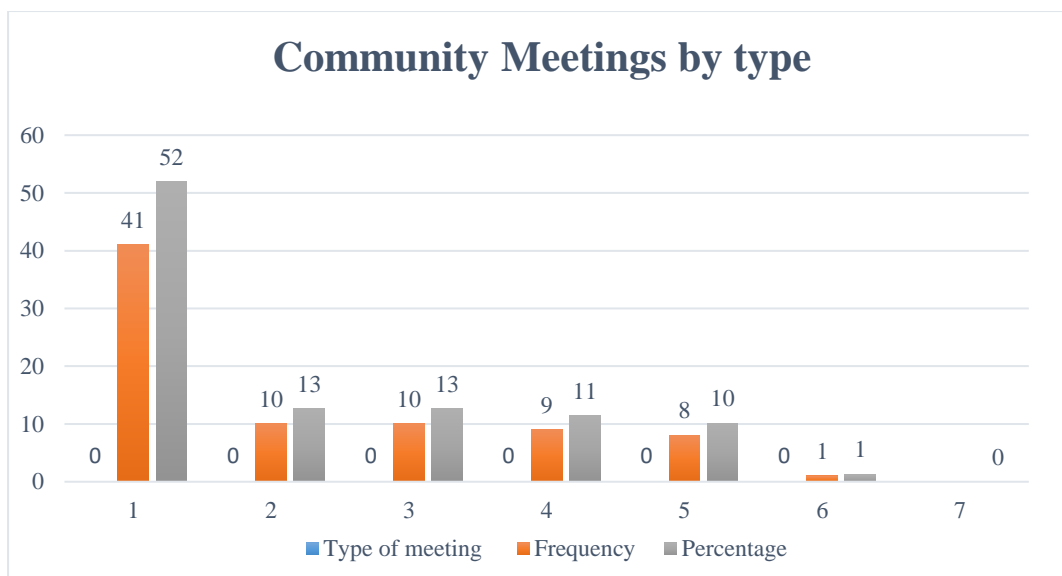
Access to Public Office (office of the Area Member of Parliament and Area Councilor) is illustrated in the figure below. 260 respondents rated both offices accessibility at 0 while 69 and 78 rated them at 1 respectively indicating that both public offices are not accessible to the general public. However, 29 respondents indicated 2 for the office of the Area MP and 16 indicated 3 for the same office. This can be deduced that accessibility to public offices is very low. 21 respondents indicated 2 for the office of the Councilor while 7 respondents indicated 3 with only 4 indicating 4.

Member of Parliament		
Scale	Frequency	Percentage
0	260	69.52
1	69	18.45
2	29	7.75
3	16	4.28

Councilor		
Scale	Frequency	Percentage
0	264	70.59
1	78	20.86
2	21	5.61
3	7	1.87
4	4	1.07

6.0 Analysis

The findings of the study have shown that the majority of the respondents, 26.7%, stated that they lived in a two (2) roomed house. Applying this to the average number of individuals per household of five (5), it can be stated that access to decent housing is still out of reach by residents of Kabanana.

Land tenure security access was reasonable among residents of Kabanana as the findings showed that out of the 178 or 47% who owned houses, 53% had title deeds while 38% had offer letters which could make it easy for them to access financial services as housing can act as collateral in an event that they want to access finances. Secure land tenure does not only protect individuals from displacements, it also acts as security/collateral when acquiring loans or related services from financial institutions. Land ownership was reported with some level of improvement as a result of government land titling programme initiated

by Ministry of Lands countrywide and Kabanana settlement is one of the beneficiaries of the government led Medici land governance programme.

Kabanana has continued to experience water and sanitation problems. Residents have continued collecting/fetching water from individual households with boreholes or taps at a fee. On average, respondents indicated that per day, households spend between K20 to K30 on water. Findings indicate that there are only 17% of households with their own boreholes and 83% access water from their neighbours at a fee. On the

Figure 1: Households fetching water from their neighbours

upcoming projects, 89% of the respondents considered water to be a priority project in Kabanana community. Based on these findings, it can be stated that access to decent housing as determined by water access per household is out of reach by most community members. According to the Zambian Urban Housing Sector Profile 2012, Water and Sanitation services to reach satisfactory levels in formal areas, was subject to reduced stoppages in supply, but almost non-existent in informal areas. Sanitation varies from high quality sewerage facilities in old formal neighborhoods to pit latrines in most of the informal areas. There is a problem of pits polluting the underground water on which so many residents of informal areas depend on

Figure 2: Insert pit latrine without slab in Kabanana

for their daily water consumption which carters for their cooking, drinking water, and laundry. Most of the houses in Kabanana use pit latrines which are poorly constructed yet their neighbours close to them use boreholes to access water including surrounding neighbours.

Access to sanitation facilities among residents of Kabanana was high at 76%. Majority of the respondents do self-service of holding tanks and only 10% use Lusaka City Council and the other 10% use the Community based enterprises. Only a few 4% use junkies to dispose - off the waste which is not a recommendable act and this was discouraged during the survey. In as much as the use of Junkies was considered cheap, it has a lot of negative effects on community health.

6.1 Garbage disposal

Garbage disposal was another method used to determine access to decent housing and related services. Respondents were asked how they disposed of their home generated garbage. According to the housing clinic survey 205 representing 54.81% had their garbage refuse collected by utility companies, 141 representing 37.7% used a dug pit for waste disposal, 14 representing 3.7% burnt their garbage as a disposal method. The burning method was

discouraged as it contributed to air pollution and disposing of garbage in pit was also discouraged as it contributed to ground water contamination while 9 representing 2.4% damped their garbage in designated places and 5 representing 1.34% dumped their garbage in undesignated places. Overall, majority of the people in Kabanana deposing cabbage correctly, however negative practices by few people such as burning and disposing in undesignated places needed to be discouraged as they threaten public health.

Figure 3: Kabanana Youths trading by the roadside

Road network within the compound came out as a second biggest challenge as stated by 233 respondents representing 60% during the survey. Road network and accessibility remains a challenge. Most people interviewed implored the need to have access to improved road network in Kabanana.

Community Participation in decision-making processes would contribute to positive community development if made effective. The rationale is that when members participate in making decisions that affect their day to day living, change is inevitable as it is initiated instantly. According to findings, at individual level, 64% of the members representing 240 respondents stated that they do not belong to a social club such as savings or loans group. While 134 representing 36% belonged to social groups. Of which 72% were social club members (village banking, SILC, Chilimba), 17% belonged to church groupings while 11% for cooperatives and 0.7 belonged to other grouping. However, memberships to these groups did not translate to living in decent houses as they could not upgrade or acquire new homes but had benefits for members in accessing some income to

Figure 4: Road network within Kabanana Community

address household poverty such as paying school fees for their children and feed their families as well as capital for their petty businesses.

To determine the level of participation in the decision-making processes, respondents were asked to comment on whether they were aware of any offices where they could report any challenge being faced in the community. 232 households representing 62% did not know any government office where they could report a challenge while 142 representing 38% knew government office where they could report. This implies that community participation and awareness on public service delivery is very low meaning even community participation in decision-making was equally very low. Public office bearers need to find a way of involving

community in decision-making and communities also needed a lot of sensitisations on citizen participation in local governance if development is to take place at local level.

Community participation in meetings at local level was asked to determine community involvement in problem resolutions. Findings indicated that only 79 respondents representing 21% participated in community meetings. This means that there is no interaction between duty bearers and citizens to appreciate and measure level of satisfaction of services provided and decisions made that have a bearing in communities.

7.0 Recommendations

Based on the study and findings during the housing clinic survey, it is evident that service provision, access to social services provided both by the local authorities and utilities companies requires much attention. Similarly, Civic Participation and Engagement in local governance through citizens engagement remained low. To address this, the following were the recommendations;

7.1.1 To enhance access to safe clean drinking water, the local authority should embark on water projects that will ensure that citizens have access to water. It was established that 83% depended on neighbours' goodwill for accessibility and there was a charge attached. On average respondents stated that they paid 10 kwacha per day for a drum (1000ltrs). For argument's sake, a family spends K300.00 per month meaning that households spend more on water even when their income levels are very low. This indicates that the need therefore to provide several Water Kiosk Points would help communities to have access to water.

7.1.2 Achieving Sustainable Development Goal#11 Smart and Resilient Cities by 2030, government will require to invest in infrastructure to improve on social amenities that will easy peoples' mobility in a safe environment. Kabanana need improved roads and improved road network which will in the long ran help curb escalating crime rates.

7.1.3 Access to Health Care Services is one among other issue that community recommended which requires great attention considering that population in Kabanana is on an increase. Achieving SDG#3 Good Health and Wellbeing, will require government commitment towards access to medical health care services. Of the respondent during Kabanana Housing Clinic survey, 42.51% indicated the need for the availability of a Clinic stocked with medicines as the existing ones are limited with no medicines available and often times closed in the afternoon and night.

7.1.4 Levels of unemployment was another concern that the community raised. Government needs to create an enabling environment conducive enough for people to thrive especially the youths whose population in Kabanana is very high. Of the respondents, 32.42% indicated that job creation was necessary to address many social vices among them; abuse of alcohol, illicit sex and drug abuse among the youths.

8.0 Conclusion

The objective of this study was to investigate the current status of housing and related services in Kabanana compound. The study highlighted significant challenges related to access to water

and levels of community participation and decision making in governance. According to the findings, the majority of the people accessed their water through neighbours' boreholes at a fee. It has now become more challenging for them to consider paying other charges in order to get water for sanitation/toilet use and their laundry. The study also reviewed that the road network inside the compound was a very poor and needed rehabilitation.