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Challenges of Housing Provision for Low Income Earners: The Case of the National Housing Authority (NHA), Lusaka, Zambia

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Abstract:

This study investigated the challenges faced by the National housing authority (NHA) in alleviating the housing problems of low income earners in Lusaka, Zambia. The research was motivated by the lack of a comprehensive study on the factors that inhibit or enables NHA to fulfill its mandate of providing decent and affordable housing to all income groups. The qualitative approach and in particular the exploratory research design was used. Data collection was via an in-depth interview with the Director for Low cost housing at NHA, who was selected purposively. The data was analyzed thematically. The study established that the major challenge encountered by NHA in delivering its mandate of providing low cost housing units to low income earners is inadequate funding from the Government. These findings are in line with the conceptual framework that holds that housing provision is dependent upon the socio-economic profile of potential beneficiaries. The findings are also similar with other studies that show that public housing grapples with challenges of inadequate funding from the state. The study's recommendations were split into two; those pertaining to policy as well as the ones that are institutional in nature. At policy level, it was recommended that The Zambian Government should ensure that there is an annual allocation for NHA in the national budget in line with the NHA Act. At institutional level it was recommended that NHA should consider inflating the price of its high cost housing units in order to subsidize low cost housing units. It was further recommended that NHA should enhance its linkages with other players, whose activities impact on the housing sector, such as the Zambia Electricity Supply Corporation (ZESCO), and the Lusaka Water and Sewerage Company (LWSC), among others.

Keywords: *Housing problems, Low cost housing, Low income earners, Public housing agency*

1. Introduction

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control" (United Nations Universal Declaration of Human Rights).

Despite access to decent housing being considered as a human right globally, housing problems have continued to be a global challenge (United Nations, 2009). Globally, around one billion people live in slums, while in developing countries 881 million urban residents live in slum conditions (UN-HABITAT 2016, p.2).

Housing problems in Zambia date as far back as the colonial era, when Africans were considered as migrant workers, and hence not entitled to permanent housing. The colonial regime prevented indigenous Africans from enjoying freedom of movement and residence. For this reason, Africans built their own shacks, which later became the present-day squatter camps. Following independence in 1964, freedom of residence and movement were enshrined in the constitution. Article 24 (1) in particular guaranteed freedom of movement and residence.

Much as this policy was aimed at improving the housing situation of Africans, among other reasons, it had an adverse impact on the already dire housing situation. The free movement of the people resulted in an increase in urban population from 20.5 to 29 percent from 1963 to 1969 (Kangwa, 2007). The increasing population was not matched with a corresponding increase in housing developments (Ibid).

For this reason, the Government devised a number of initiatives including upgrading unplanned settlements as well as construction of new low cost housing units (Op cit). Regarding finished dwellings, Government pool houses, district council houses as well as Parastatal houses were instrumental in so far as addressing limitations in accessing adequate housing was concerned. Commercial and industrial employers were also key in providing houses to their employees (Kangwa, 2007).

Nevertheless, these initiatives did not significantly address the housing problems, particularly among low income earners (Ibid). Thus in 1971, the Government established the National Housing Authority (NHA) under the National Housing Act of 1971 (Cap. 426). The mission of NHA as outlined in its mission statement is to 'deliver affordable and decent housing' to

all income groups, (including low income groups) (NHA, 2015). There are five main objectives that guide the functions of NHA (MLGH 1996, p. 25). These include: (1) to promote home ownership through provision of affordable shelter; (2) to provide technical assistance to local authorities in the housing sector; (3) to construct, manage and maintain housing estates; (4) clear squatter settlements and plan improvements of such areas; (5) undertake research and development on low cost housing. The NHA has wide functions that include the following; keeping under continuous review housing conditions in Zambia with respect to the maintenance of existing housing stock, and to provide or secure the provision of further housing accommodation (ZIPAR, 2015, p. 22).

In spite of this institutional development, housing problems particularly in Lusaka district have continued unabated, evident in the fact that 70% of the residents live in informal settlements (ZIPAR, 2015). The housing units in these areas are in most cases unsafe and sub-standard and located in the illegal and worst parts of urban centres. The settlements lack legal status and the provision of basic services such as clean water and sanitation is inadequate (Ibid).

In view of the foregoing, the study sought to find out why NHA has not been able to provide low cost housing that low income earners can afford. In essence, the researcher wanted to explore factors that have inhibited NHA from fulfilling its mandate of providing decent and affordable housing for low-income earners in Lusaka. The study was motivated by the lack of a comprehensive study on the challenges that NHA faces in executing this mandate.

2. Conceptual Framework

The conceptual framework (conceived from the literature reviewed) guiding the study presupposes that housing provision for low income earners is constrained by the following factors: low socio-economic status of those in need of decent housing making, it difficult for them to afford NHA housing units; inadequate funding from the Government, which subsequently leads to lack of housing subsidies; scarcity of land with infrastructure; costly building materials; speculation of land; politicization of housing programs; enabling housing policies; complex building codes and regulations, which tend to be expensive; limited promotion of small builders and small building material manufacturers, among others.

3. An Overview of Literature

At global level, especially in developed countries literature reviewed suggest that unavailability of low cost housing is not a function of failure (on the part of housing providers) to provide it but rather the lack of willingness of certain locations or neighborhoods to embrace low cost housing. Iglesias found out that low cost housing is sometimes opposed because it tends to concentrate a particular race or a group of poor people in an area, sometimes causing a fall in property values (Iglesias, 2009).

In a study conducted in the United States, Iglesias has proposed Managing Local Opposition as a way of getting around the problem. He is of the conviction that local opposition is immutable and cannot be eradicated; only managed. In seeking its approvals, a developer should strive to: (1) respect the legitimate concerns of the local community and neighborhood; (2) respect the rights of current and prospective residents whom it desires to serve; and (3) advance the prospects of future affordable housing proposals in that community (Iglesias, 2009). Iglesias concludes by encouraging developers to anticipate local opposition by planning for it in order to reduce cost. The foregoing study relates to this study in that it also focuses on low cost housing (for low income earners) and hence it was important to confirm whether NHA faced similar challenges in providing low cost housing to low income earners. However, it did not clarify as to whether these challenges pertain to private or public housing developers. This study filled this gap in that it had a unit of analysis-NHA. Furthermore, this study was conducted in the United States, a developed country. It would therefore be necessary to have an understanding of the differences and similarities in challenges faced by housing providers in a developing country such as Zambia.

With respect to Africa, literature shows that there is an ever-increasing demand for low cost housing. This is unlike developed countries where low cost housing is sometimes opposed due to one reason or another. However, African housing providers encounter numerous challenges with regard to providing housing generally and low-cost housing in particular.

Njathi examined the challenges faced by housing developers in the low-income market in Kenya and hindrances to their efforts. The target populations for the research were private property developers and Non-Governmental Organizations (NGOs). The study identified the following four challenges (Njathi, 2011). The first challenge related to outdated planning regulations which in turn hindered the adoption of new building technologies. The second challenge was the rising cost of materials. The third challenge was complex acquisition process, scarcity and associated rising cost of Land. The fourth challenge was high interest on capital finance and subsequently low return on investment. As indicated earlier, although the main focus of Njathi's study was on private developers and NGOs, this study also looked at public housing agencies. Therefore, some of the challenges identified could also be useful for a study such as this one whose main focus was on public housing agencies.

In Nigeria Ibem, Anosike and Azuh (2011) found out that that Public housing agencies in Nigeria and Ghana face numerous challenges which include the following: lack of continuity in government policies and programs; inadequate finance; politicization of public housing programs; lack of technical manpower; political instability, lack of coordination, as well as poor management and corruption. The foregoing study was related to this study in the sense both studies identified challenges that public housing agencies face in housing provision. However, this study took a narrow focus by looking at challenges as they relate to low income earners' access to public housing agencies' low-cost housing units. This is unlike the other study which considered challenges of housing provision by public housing agencies generally.

In the Zambian context, not many studies have been done on the challenges of providing low cost housing. Among the few that were found to be relevant for this study include one by Kanyesse, who examined the trends in urban housing development in Lusaka (Kanyesse, 2006). He concluded that housing provision in Zambia is constrained by the following factors: there was no common strategy to harmonize the inputs of various players in the industry; investment in the housing development was inadequate, both public and private; non-availability of land for private individual developers; high cost of building materials. The study was relevant for this study because it highlights the various challenges that are faced by housing providers in Zambia. However, the study falls short by not specifying the challenges which are faced by respective organizations. Therefore, this study sought to fill this gap by identifying the challenges which were unique to NHA. In addition, the study looked at challenges of housing problems generally instead of narrowing down to low cost housing which is most likely to be affordable to low income earners. It is such gaps that this study sought to fill.

A study by ZIPAR (2015) found out that access to formal housing is beyond the means of low income earners due to the costs associated with acquiring shelter. These include land acquisition, cost of conveyance, building materials, and social services. These challenges have resulted in low income earners spending between 40 and 50% of their monthly income on rentals.

The preceding study highlights housing affordability problems for low income earners, and also mentions the factors responsible for this. However, it does not mention what institutions that have the mandate to alleviate housing problems (such as NHA) are doing to improve the housing situation. Neither does it state the challenges which these institutions are confronted with in a bid to address some of these housing problems. Hence this study filled the gap by targeting NHA in order to appreciate what role it was playing in helping to resolve housing problems, as well as the challenges NHA faces.

4. Methodology

Research designs are types of inquiry within qualitative, quantitative, and mixed methods approaches that provide specific direction for procedures in a research study (Creswell, 2014, p. 295). The study utilized an exploratory qualitative research design. This was on account that the study sought qualitative answers. What made the study qualitative was that respondents were selected purposively as opposed to being chosen randomly; open ended questions were asked; and the data collected was analyzed qualitatively via thematic analysis. This process made it possible for the researcher to gain insight into NHA's initiatives for low income earners as well as factors constraining its efforts. The population comprised officials from NHA at Director level and officials. The study sampled one NHA official-Director low cost housing. The official was chosen using purposive sampling because his expertise and job functions speak to the subject of the research. An interview guide was used to collect data from the in-depth interview with the NHA official. The interview guide was preferred because it allowed for some of the questions to be predetermined; and also made it possible to pose prompting questions at the time when the interview was actually being conducted. In essence, the interview guide gave the researcher discretion to ask prompting questions. The data collected was analyzed thematically. This involved the reading and reflection of field notes and transcripts. Data from transcripts was categorized into themes, ideas and issues and then reexamined in relation with the aim of the study. This process led to the establishment of preliminary findings, and formed the basis for working out the study's conclusion.

5. Findings

With regards to the challenges encountered by NHA and in relation to the third research question, the study has established that the main challenges undermining NHA's efforts to provide low cost housing units include Government's inadequate support; lack of support from utility companies; limited land availability in Lusaka; as well as operational problems.

5.1. Government's Inadequate Support

Regarding the challenge of inadequate support to NHA, the research was informed that Government's support had been lukewarm. According to the respondent from NHA, NHA was willing to incorporate low income earners in its programs and projects, but this intention was constrained by Government's failure to provide adequate support. He was of the view that Government officials do not seem to fully understand the role of NHA of filling in the gaps left by private housing providers. He said that NHA's major mandate is to fill the gap in low cost housing, especially where the commercial providers were not willing to provide. He further explained that it was for this reason that the institution had diverted its focus from low cost to medium and high cost housing units. This diversion was done in order to ensure that the institution continued to operate under such a difficult condition. The Director elaborated on this point in the following way;

So, we have had to find our own survival plan, and this survival plan has been through this medium and high cost, so that we can make money and sustain ourselves. Low cost housing cannot be implemented in a positive manner if Government does not take an active role. The private sector does not want to go there because the private sector is all about money. That area has a social component and that is where Government has to focus on. But if they just throw it on us to say NHA build low cost houses without any financial support then not much will happen.

Regarding the impact and implication of Government's inadequate support, the Director lamented that there were so many activities that NHA was unable to implement particularly as a result of inadequate financing from the Government. For instance, the institution had failed to undertake the annual housing census. He explained that the census was important

because it informed NHA of the situation of housing in Zambia particularly in terms of population-housing ratio, the demand for housing and the quality of available housing.

5.2. Auxiliary Service Related Challenges

The other challenge cited by NHA as inhibiting its ability to provide decent housing to low income earners is the lack of support from utility companies such as Zambia Electricity Supply Corporation (ZESCO) and Lusaka Water and Sewerage Company (LWSC). The research was informed that part of the reason NHA housing units are relatively expensive is that the price also reflected the cost of providing housing related services such as water and electricity. For instance, utility companies did not share the cost of putting up such infrastructure as central sewer system, water pipes, septic tanks, etc. The respondent observed, however, that these utility companies were quick to install meter systems in order to charge occupants for the use of water and power.

He lamented about the poor institutional cooperation in the following way;

They will let you do everything but simply come and start billing. So, we are saying let us share this cost. Atleast where there is an upfront investment from utilities, not where they just put up these meters and start reaping until the world ends, but for us in NHA it is a cost, so if these were knocked off the price will come down.

5.3. The Land Challenge

The other challenge cited was that land was inadequate in Lusaka, and even in the event that this land would be available, NHA did not have the capacity to develop it. According to the Director, the councils had the mandate by law to administer land on behalf of the state and therefore, NHA is expected to cooperate with the council each time it initiates a project. He complained that in some cases, the council offers land that is located in far flung areas. This was a challenge because selling of houses located in such places would be difficult because people wanted to live close to well developed town areas. Furthermore, he explained that financiers would usually insist that NHA acquired land that would be near the city centre. The additional challenge that the Director raised in connection to land development related to the tendency by the council of giving NHA land that had not yet been developed in terms of services especially given that the process of developing land for use was complex and expensive.

5.4. Operational Challenges

In terms of operational challenges, the research was informed that the institution lacked modern construction technology as well as state of the art equipment such as graders and concrete mixers, among others. The NHA's Director for Low Cost Housing posited that the availability of modern equipment would enable the institution to reduce the cost of housing units, thereby making them more accessible to low income earners. This is because the use of modern tools results in the reduction of the costs of labour in housing construction projects. For instance, he noted that labour costs normally accounted for 40% of the total construction cost. As a result, when 40% of such costs were removed, there would be a corresponding reduction in the price of NHA housing units. In the case of low cost units, this meant that instead of selling a house for K200, 000, for instance, the price would be reduced to K120, 000. Beyond this, he said that modern construction equipment would reduce the amount of time it took to construct housing units. The implication of this would be that instead of producing 10 units, for instance, 100 units could be produced over the same period of time. The respondent was of the view that Government should consider helping NHA in this area; otherwise the NHA low cost housing units would remain unaffordable to low income earners.

The other operational challenge related to the failure by NHA to retain qualified technical staff. According to the respondent, this challenge was directly linked to the institution's inability to remunerate its staff. He said that financial challenges have led to the institution failing to pay its staff regularly for services rendered. For this reason, some of the staff has opted to join other organizations, including the civil service where they are guaranteed of being paid on time. In addition, insufficient liquidity of NHA had at times led to the institution facing litigation due to failure to meet its contractual obligations. In such incidences, NHA was obliged to pay colossal amounts, which further compromised the institution's ability to venture into low cost housing.

In terms of how NHA has been responding to these challenges, the research was informed that the Authority kept itself afloat using income from the rents accrued from the rented out commercial and residential properties. Some of the commercial properties cited included FINDECO house in Lusaka as well as other properties in Kasama, Mumbwa, Mansa and Solwezi. Furthermore, NHA derived additional income from its consultancy division which offered services such as design plans at a commercial rate. In addition, NHA also collaborates with the private sector (through PPPs) to operationalize housing projects as the case was with the Northgate project. As a result of such collaborations NHA jointly owned a company with a Chinese firm known as MKP. Under this partnership, NHA had constructed houses for NAPSA and Workers Compensation Fund, among other clients.

However, income from such ventures had only managed to resolve partially the major operational challenges encountered by NHA. For projects pertaining to housing construction, for instance, the institution had continued to rely on loans for its operations. According to the Director, these loans required stability in the exchange rate. He explained that NHA was still struggling to pay back the loan for the Northgate project, due to the rapid fluctuation of the local currency. He said

that NHA acquired a loan from Shelter Afrique, a Nairobi based company. At the time the loan was sourced the value of the kwacha against the United States dollars was K5 for \$1. However, at the time of paying back the loan the value of the kwacha had fallen to K10 per \$1. This meant that the cost of paying back the loan had increased by almost a hundred percent. In this regard, NHA had to increase the price of its housing units by a similar margin. For this reason, there were some units that had remained unoccupied. Therefore, NHA was forced to put them on rent in order to derive income that could go towards paying back the loan.

5.5. Type of Support Required by NHA to Realize its Mandate

In terms of what could be done to ensure that NHA was able to operationalize its mandate in full, the respondent proposed that apart from ensuring that the institution was adequately financed, the Government should provide tax incentives. He reiterated that low cost housing had a social component and therefore it is vital that Government takes center stage. In terms of tax incentives, the respondent was of the view that Government should consider exempting NHA from paying import duty on items such as equipment, motor vehicles and tools that it brings in for construction. He said that this used to be the case before the economy was liberalized. Apart from import duty, the respondent was also of the view that NHA should be exempted from paying value added tax on building materials such as cement. He said that tax relief would make it possible for NHA to pass on this benefit to the general public, especially the low-income groups.

Furthermore, the respondent proposed that Government should consider allocating a portion of its housing projects to NHA as a way of empowering the institution. In this way NHA's financial position would improve, and when this happens, chances of providing more low-cost housing units would be significantly improved. He observed that there were so many housing projects that were being given to foreign investors as opposed to NHA. This was despite a well-known fact that NHA was not in a position to compete with these foreign investors on a favorable level due its weak liquidity position. He argued;

One thing we should realize is that some of these contractors are being supported by Governments of where they are coming from, and when they come here, the money is taken away from the country. If we strengthened the capacity of institutions like NHA some of these projects can be handled by NHA.

Related to the foregoing, the respondent also expressed displeasure at the disaggregated manner in which Government was constructing housing for civil servants. He stated that housing projects for civil servants were not placed under an umbrella body. This, he argued, had contributed to the disempowerment as well as underutilization of NHA as different departments of the Government have tended to implement their own housing projects. He was of the view that these housing projects being undertaken by different wings of the Government should be amalgamated and implemented by NHA. He contended that such a practice would be in line with the NHA Act, which states that NHA is the principal implementing agency of the Government regarding housing matters.

6. Discussion and Implications

The conceptual framework suggests that housing provision for low income earners is underpinned by a myriad of challenges, some of which include the following: Low income among potential beneficiaries; inadequate Government funding; scarcity of land with infrastructure; costly building materials; speculation of land; complex building codes and regulations; as well as limited promotion of small builders. In view of the foregoing, the study sought to find out whether NHA's challenges mirror the above assumptions.

The major finding of this study in relation to the challenges encountered by NHA, in the operationalisation of its mandate on providing low cost housing units to low income earners, is that inadequate and erratic funding from Government, limited operational resources and weak institutional coordination are the major hindrances to the institution's ability to serve the low-income earners. This situation is worsened by limited innovation abilities, a condition that largely emanates from lack of human and financial resources as well as the lack of incentives for the institution. As posited by an official from NHA;

...Low cost housing cannot be implemented in a positive manner if Government does not take an active role... But if they just throw it on us to say NHA build low cost houses without any financial support then not much will happen.

Low cost housing is only meaningful if it is accessible by low income earners. Nevertheless, from the perspective of NHA, cheaper low-cost housing can only occur if the cost of construction is reduced. In order for this to happen, there is need for innovation. This entails a paradigm shift particularly in terms of -use of cheaper and locally available building materials as opposed to expensive imported building materials; embracing community driven housing projects with potential beneficiaries playing an active role, instead of commercially oriented projects where implementation takes place with potential beneficiaries being passive participants. Primarily the role of Government in low cost housing cannot be overemphasized. This is because low cost housing world over has a social component and hence requires Government's intervention, particularly in terms of providing subsidies and housing loans. In this study, it has clearly come out that both Government and NHA have not played a significant role in as far as the foregoing is concerned. Thus, unlike the conceptual framework which posits that public housing agencies ought to be adequately funded for low cost housing to flourish; this study has shown that NHA receives erratic funding from the state. It is, therefore, not surprising that NHA has been struggling with its mandate of providing low cost housing units to low income earners.

Compounding the situation is weak inter-institutional collaboration and cooperation among housing providers and utility companies. The reason why institutional collaboration is cardinal is because NHA does not have the mandate over all

housing aspects such as land, finance, technology, among others. For example, Zambia National Building Society (ZNBS) has the mandate pertaining to housing finance, Lusaka City Council (LCC) over land, while ZESCO and LWSC are responsible for electricity and water supply respectively. The functions of all these entities border on housing in one way or another. However, as can be seen from the findings, there is very little or no collaboration between NHA, utilities companies, LCC as well as ZNBS. For instance, despite the fact that NHA is the lead agency of Government on housing policy and also the body charged with providing technical expertise to local authorities, there is very little collaboration between NHA and LCC. The Chief Housing Officer at LCC and NHA's Director for low cost housing, respectively, put this succinctly as shown in the narrations below;

Our collaboration with NHA is not much probably just on where they request for land we facilitate and ensure that the paper work and everything is in place but not coming together to say let's put up a housing project together (Chief Housing Officer at LCC).

They will let you do everything but simply come and start billing. So, we are saying let us share this cost. Atleast where there is an upfront investment from utilities, not where they just put up these meters and start reaping until the world ends, but for us in NHA it is a cost, so if these were knocked off the price will come down (NHA's Director for Low Cost Housing).

This would explain why NHA does not receive adequate support from utilities such as ZESCO and LWSC. In order to recoup the investment in housing related infrastructure, NHA is compelled to increase the price of its housing units. In order to address this challenge, it is cardinal that housing player's switch from "silo" to an "integrated" approach in providing low cost housing. This means that the planning, setting priorities and sequencing of the implementation of activities should be done inter-institutionally. In essence each player must be clear of what its obligations and rights during the lifecycle of any housing project should be. This will go a long way in reducing the cost of constructing low cost housing units as well as increase efficiency in the delivery of these public goods.

As shown in this study, institutional linkage among players in the housing sector is a critical determinant of the price of housing. A weak institutional linkage has the potential to increase the price of housing, thereby making it very difficult for low income earners to access such units.

The aspect of institutional linkages, though important, was not expected in view of the fact that it was not among the challenges contained in the conceptual framework. In this regard, it can be argued that this study has added to the body of knowledge on the challenges that are faced by public housing institutions in providing low cost housing to low income earners. It is cardinal to harmonize the various activities of players in the housing sector, including auxiliary services such as water and electricity.

As can be seen from the literature review, the challenge of inadequate funding of public housing agencies by the state is not unique to NHA. Mukibi (2010) found that paltry amounts are allocated to the housing sector in Uganda. He gives an example of the year 2013 where allocations to the housing sector accounted for only 0.3% of the approved budget (UGX 24bn), making it the second most underfunded sectors, after information and telecommunications technologies (ICT), which got 0.1%. Similarly, a study conducted by Ibem, Anosike and Azuh (2011) identified inadequate finance as one of the challenges facing public housing agencies in Nigeria. Other challenges identified were lack of continuity in government policies and programs; politicization of public housing programs; political instability, as well as lack of technical manpower.

Overall, the challenges contained in the conceptual framework such as complex building codes and regulations; as well as limited promotion of small builders did not come out strongly in the case of this study. Instead the challenges mentioned in the case of NHA such as inadequate finances, technical expertise, land, among others are general in nature and hence expected of any housing provider. What appears to be outstanding with reference to the challenges encountered by NHA is the lack of innovation and absence of intentions to emulate successful practical alternative models of providing low cost housing units.

7. Conclusion

Based on its findings, the research concludes that NHA has failed to meet its mandate of providing decent and affordable housing to low income earners. This failure is largely because of poor funding from Government, lack of incentives and opportunities of innovation coupled with weak inter-institutional management. As a result of these challenges, the noble rhetoric and noble cause to provide access to decent housing for persons classified as "low income earners" has been captured by other socio-economic classes namely the middle and high-income earners. On the policy front, the study recommends that the Government should ensure that there is an annual allocation for NHA in the national budget in line with the NHA Act. At institutional level, it is recommended that NHA should consider inflating the price of its high cost housing units in order to subsidize low cost housing units.

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