HOUSING LOW INCOME EARNERS IN LUSAKA, ZAMBIA: MYTH OR REALITY: THE CASE OF THE NATIONAL HOUSING AUTHORITY (NHA)

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Abstract

Housing problems particularly for low income earners have persisted inspite of the fact that the National Housing Authority (NHA) has been providing to the public high, medium and low cost housing units on both rental and outright purchase arrangement. This study sought to decribe the socio-economic profile of occupants of National housing authority low cost housing units in Lusaka district. This was in order to ascertain the extent to which the public housing agency had lived up to its manadate of providind decent accommodation to all income groupings. The was prmarily quantitave as it sough factual responses as opposed to attitudes and perceptions of respondents. The population for the Study was occupants of NHA's low cost housing units at Bennie Mwiinga and Nyumba Yanga housing complexes as well as Director level officials from NHA. The sample size for the Study was 101. This was broken down into 100 occupants of NHA's low cost housing units, as well as a key informant (senior official) from NHA. Having purposively selected the two housing complexes, 100 low cost housing occupants were selected randomly using a list of addresses which acted as a sampling frame. Low cost housing units were selected because they should normally be more affordable to low income earners compared to medium and high cost units. The key informant was selected purposively owing to their expertise in issues pertaining to low cost and low income housing. Both primary and secondary data sources were utilized. A structured questionnaire, with closed ended questions was used to collect data from occupants of NHA's low cost housing units. .An interview guide, with open ended questions was employed to collect data from the NHA official. The data collected was analyzed using social statisticla package for sciencess (SPSS) version 20. Qualitative data was analyzed thematically. The Study revealed two major findings. First, the housing initiatives already undertaken by NHA were unaffordable to low income earners. The Study concludes that NHA has not played a significant role in alleviating housing problems for low income earners due to a discrepancy between institutional mandate and operational approach. The Study recommends that the Government of Zambia should provide a matrix of conducive policy, institutional and financial measures that will enable NHA to effectively fulfill its mandate of contributing to the alleviation of housing problems among the low income earners in Zambia.

Keywords: National housing authority, low income earners, housing problems

OVERVIEW

Study investigated the role of the National Housing Authority (NHA) in alleviating housing problems for low income earners in Lusaka. A key objective in this regard was to describe the socio-economic profile of residents of NHA low cost housing units. For the purpose of this Study, the low income earners were those earning between K700, the minimum wage in Zambia (Ministry of Labour, 2012) and K3000, a tax exemption threshold (pay as you earn) as defined by Zambia Revenue Authority (ZRA) (Ministry of Finance, 2014).

CONCEPTUAL FRAMEWORK

In the case where high cost, medium cost and low cost housing units are housed within the same public housing agency (PHA) complex, improving access to low cost housing by low income earners requires the inflating of high cost housing units to subsidize low cost housing units.

BACKGROUND

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 (Kalonje, 2018).

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 1996:25). 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. In terms of its main functions, the NHA is expected to continuously review the housing conditions in Zambia, particularly in terms of maintaining the existing housing stock, and to provide or secure the provision of further housing accommodation (ZIPAR, 2015:22).

STATEMENT OF THE PROBLEM

NHA was established with the main mandate to promote access to decent housing among all Income groupings, including low income earners, in Zambia (NHA, 2015). On this basis, NHA has been providing to the public high, medium and low cost housing units on either a purchasing or rental arrangement. In spite of this institutional development, housing problems have generally persisted

countrywide and particularly in the district of Lusaka. This is evident in the fact that seventy percent (70%) of the residents in Lusaka district still live in informal settlements (ZIPAR, 2015). In addition, there is a perception that the housing units provided by NHA are mainly affordable to the high and middle income earners, and not the low income earners. Based on the foregoing, there are two key questions, among others that need to be answered: is the perception that NHA does not cater for the housing needs of low income earners a reflection of reality or simply a figment of imagination? To what extent has NHA been able to promote access to housing, either on a rental or purchase basis among low income earners in the Lusaka District of Zambia.

SCOPE OF THE STUDY

The Study confined itself to occupants of NHA's low cost housing units. The reason for picking on NHA low cost housing units was that these should be more affordable to low income earners compared to medium and high cost units. Furthermore, the study was restricted to two NHA housing complexes in Lusaka, i.e. Nyumba Yanga and Bennie Mwiinga. This was on account that these two complexes have the biggest number of low cost housing units. In addition, the study focused on NHA because it is the only housing provider mandated by law (NHA Act, 1971) to provide housing to all income groups using public finances.

SIGNIFICANCE OF THE STUDY

The knowledge generated in this Study may be helpful to NHA, Government, scholars and end users of NHA initiatives. NHA may use the information to learn about best practices and opportunities that exist in the housing sector to provide more low cost housing. In addition, the information may serve as a basis for NHA to review its current interventions with the purpose of ensuring that low income earners are appropriately catered for in terms of housing. The Government may use the information as a reference point to assess its housing policy, with a view to making it more relevant to the housing needs of low income earners. The general public may also find the information useful because it highlights the efforts that NHA is making in catering for the housing needs of low income groups, including the challenges it is facing. Academics and scholars may find the information useful in extending knowledge, especially in the housing sector.

SAMPLING AND SAMPLING PROCEDURE

The Australian Bureau of Statistics (2004) indicated that the purpose of sampling in any research work is to overcome the problem associated with the vastness of the study population. The Study sampled a total of one hundred (100) respondents from NHA's low cost housing units. The 100 respondents were randomly chosen from a population of four hundred and eleven (411) NHA low cost housing units in Nyumba Yanga and Bennie Mwiinga housing complexes. The housing complexes were purposively selected owing to the fact that they are the ones with the biggest number of low cost housing units.

Fifty (50) occupants were selected from each of the two complexes. The Study focused on occupants as opposed to tenants or owner occupiers. This entails that in selecting the 100 respondents, the criteria did not include segmenting between tenants and owners. The rationale for this was that NHA's main mandate is to provide decent and affordable housing for rent as well as for outright purchase. In essence the main emphasis here was affordability as opposed to home ownership.

Random sampling is a probability sampling technique where each and every item in the population has an equal chance of inclusion in the sample, and each one of the possible samples, in case of finite universe, has the same probability of being selected (Freedman et al, 2007). In this Study, random sampling was preferred due to the researcher's quest to ensure that every low cost house had an equal chance of being selected. Purposive sampling is a sampling method which belongs to the category of non-probability sampling techniques.

Here, sample members are selected on the basis of their knowledge, relationships and expertise regarding a research subject (Ibid).In terms of the sampling frame, the researcher used the list of addresses obtained from NHA for the low cost houses in Nyumba Yanga and Bennie Mwiinga. On ensuring that every house had a chance of being selected, the address of each house was written on a small slip of paper, and all these slips were deposited in a box. After they had been thoroughly mixed, the first selection was made by drawing a slip out of the box without looking at it. This process was repeated until a sample of 100 was chosen. The figure 100 out of a population of 411 was large enough to enable one draw conclusions about how socio-economic factors influence housing access.

DATA COLLECTION INSTRUMENTS
A structured questionnaire, with fixed responses was preferred because the researcher wanted to collect factual responses as opposed to perceptions or attitudes of the respondents, coupled with the Study's quest to obtain descriptive statistics.

DATA COLLECTION PROCEDURE
With regard to occupants of NHA"s low cost housing units, the researcher had to visit the sampled housing units physically. The visit was deliberately made on Saturdays and Sundays as it was anticipated that chances of finding heads of households (HoHs) at home would be higher on weekends. In most cases it took less than thirty (30) minutes for the questionnaire to be filled in. When the respondent had finished answering the questionnaire, it was immediately handed back to the researcher. For those who were not willing to fill in the questionnaire there and then, a day of pickup was agreed. For the three respondents who were not found, the questionnaires were given to the dependents to be handed over to HoHs after which they were collected on another day.

DATA ANALYSIS
Quantitative data was analysed using the SPSS software. The analysis began by coding all the questionnaires by allocating a number to each possible response. Having done so, the edited and coded raw data was entered into the computer and processed. SPSS was used to analyse the data and to establish patterns and associations within the quantitative data. The processed information was then presented in form of frequency tables. The analysis of frequency tables informed the Study with respect to the first objective of the research which sought to describe the socio-economic profile of the occupants of NHA's low cost housing units. .

LITERATURE REVIEW
Gawe examined the Johannesburg Social Housing Company (JOSHCO) and Malawi HousingCorporation (MHC) with respect to housing type, demographic characteristics and the incomelevels of occupants (Gawe, 2012). Regarding income, it was found out those occupants of MHC and JOSHCO were of diverse income levels. At MHC seventy percent (70%) ofoccupants were low income earners. Middle and high income earners accounted for twenty five percent (25%) and five percent (5%) occupancy respectively. At JOSHCO, occupancy was as follows; low income earners (earning between R 1500- R10000) comprised seventy percent (70%,), middle income earners (earning between R10000-R15000) accounted for twenty three (23%) while high income earners (earring more than R20000) occupied seven percent (7%) of JOSHCO units. On housing type, it was established that the two housing institutions have different types and sizes of units aimed at accommodating people of different socio-economic status. The units range from bachelor/bed sitter, 1 bedroom to 3 bedrooms. Among the clients of the two institutions include demographics such as students, married, single, widows, widowers, etc.

The Study above demonstrates the possibility of housing people of different income levels in the same housing complex. However, it did not show what initiatives that were put in place by the two housing institutions to make this possible. Further, it did not show what challenges the housing providers faced in housing low income earners. In addition, the Study did not address other socio-economic attributes

such as fixed assets and formal employment. This omission is significant in that" low income alone"
is not a sufficient indicator of vulnerability. Income levels should be analyzed alongside other income
related attributes such as possession or non-possession of fixed assets and formality of employment.

In addition, Gawe"s Study looked at the income levels of the occupants of the two housing institutions
generally. It did not discriminate the housing units with a view to understanding the socio-economic
profile of the occupants of the various categories of housing units. For this reason, it was difficult to
have an understanding of which type of housing units were occupied by which category of people.
Further, the lessons learnt from the foregoing Study are to a large extent only relevant to South Africa
and Malawi.

Stillerman conducted a Study on what explains upper- and lower-middle class Chileans' differential
access to housing and variations in their tastes for homes and neighborhoods (Stillerman, 2016). The
scholar concludes by arguing that middle class families follow diverse housing pathways that reflect
their differential access to economic, cultural and social capital. Upper middle class families enjoyed
a wider range of options than did lower middle class individuals as far as housing access and
neighborhood preference is concerned.

This conclusion was based on the observation that Middle class tastes in homes and neighborhoods
revealed the decision of some lower middle class adults to remain in the family home and the
constrained choices downwardly mobile familes face in the housing market. In contrast, upper middle
class families alternatively selected neighborhoods that were aesthetically appealing, permitted the
accumulation of social capital, or facilitated the reproduction of cultural capital through schools.
Stillerman's Study is related to the present Study since they both address the issue of how socio-
economic status inhibits or enables one to access housing of their choice. However, the previous
Study did not address the question of how institutions charged with the responsibility of housing (such
as public housing agencies like NHA) can bridge the gap in housing outcomes among different
income groups.

Basila explored the effects of Zambia's housing empowerment scheme in empowering the majority of
the people, particularly the low income men and women in Mufulira town through the sale of public
rental houses to the sitting tenants (Basila, 2005). The writer argues that the major beneficiaries of the
home ownership scheme were the well to do people. There were more people in the low income
category who failed to pay for houses than there were in the high income category. Some low income
people failed to pay for their houses and were evicted and their houses sold to buyers who could
afford them. Those who were evicted found alternative accommodation in shanty compounds which
was cheaper. In some cases the low income tenants who had no money would purchase the houses for
well to do people. There were also cases related to corruption; some officials enriched themselves
through purchasing many houses for themselves. In some cases houses were over-priced by the local
authorities hence many low income people would give up buying the house. In conclusion, the Study
takes the view that few low income people were empowered through the sale of houses, as a large
number of people were not accommodated because they were already out of employment at the time
of selling the houses. Most of the people who benefited were those in employment as accommodation
was tied to employment.

The above Study provides insight into the role that income and employment plays in as far housing
consumption is concerned. It also shows how the housing empowerment program contributed to the
growth of the informal settlement by forcing those who could not afford to relocate to such areas.
However, the Study concerned itself with beneficiaries of housing units as it pertained to council
houses. It did not look at beneficiaries (occupants of NHA low cost housing units) from the point of
view of NHA housing units. Furthermore, the Study site was Mufulira. It was important to look at
housing issues for low income earners as it pertains to Lusaka.

GENERAL /OVERALL FINDINGS OF THE STUDY

The Study has established that although the Authority has built low cost housing units, most of the low income earners have not been able to access these units either on a rental or purchase basis. The Study found out that most of the people who access NHA's low cost housing are in a socio-economic category that does not reflect the conditions of low income earners. The people who seem to access the low cost housing units have the characteristics of medium income earners and above.

SOCIO-ECONOMIC PROFILE OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS

This section begins by presenting findings pertaining to the demographic characteristics of the occupants of NHA"s low cost housing units.

1. DEMOGRAPHIC CHARACTERISTICS

Regarding sex of the respondents, the Study found out that most of the (heads of households) respondents were male. Below is the graphic presentation of the findings.

Table 1: Sex of respondents

sex	Frequency	Percentage
Male	78	78
Female	22	22
Total	**100**	**100**

Source: Primary data

With regard to the age of the respondents, the Study found out that the majority were in the age range 31 to 40 while the least fell in the 51 to 60 age bracket. Below is the graphic presentation of this information.

Table 2: Age of respondents

Age range	Frequency	Percentage
21-30	25	25
31-40	46	46
41-50	22	22
51-60	7	7
Total	**100**	**100**

Source: primary data

Table 2 above shows that 46% of the respondents were in the age range 31-40; 25% fell in the 21-30 age bracket; 22% were in the 41-50 age range while seven (7%) percent were in the 51-60 age bracket.

With respect to marital status, the Study established that most of the respondents were married. Below is the graphic presentation of this information.

Table 3: Marital status of respondents

Marital status	Frequency	Percentage
Single	34	34
Married	49	49
Widowed	10	10
Separation	2	2
Divorced	5	5
Total	**100**	**100**

Source: primary data 2017

Table 3 above shows that 49% of the respondents were married; 34% were single; 10% were widowed; five (5%) were divorced; and two (2%) percent were on separation.

With respect to the level of education, findings revealed that most of the respondents were in possession of a university degree while those who had attained up to primary education were the least. Below is the graphic presentation of this information.

Table 4: Education level of respondents

Education Level	Frequency	Percentage
University postgraduate	10	10
University undergraduate	41	41
College	25	25
Secondary	16	16
Primary/Never been to school	08	08
Total	**100**	**100**

Source: primary data 2017

Table 4 above shows that 10% of the occupants had postgraduate qualification; 41% possessed a university undergraduate degree; 25% were in possession of a college diploma; 16% had attained secondary level education; while those who either attained primary level education or had never been to school accounted for eight (8%) percent of the total number of respondents.

Pertaining to the family size, it was found out that the majority of the respondents had a family of between three (3) and five (5) members. Below is the graphic presentation of the findings.

Table 5: Family Size of respondents.

Family size	Frequency	Percentage
Less than 3	42	42
3-5	48	48
5 and above	10	10
Total	**100**	**100**

Source: primary data

Table 5 above shows that 48% of the respondents had a family range of three (3) to five (5) people, 42% had a family size of less than three (3) whilst 10% had a family size of five (5) and above. The objective of the Study focused on describing the socio-economic characteristics of occupants of NHA"s low cost housing units. In this Study, occupants refer to both the tenants of housing units still owned by NHA and the owners of units that have been purchased from NHA. In this regard, the following factors were taken into consideration in describing the socio-economic characteristics: the income levels, formality of employment as well as whether or not they had fixed assets. Given that the main interest of the Study was to describe the characteristics of the occupants, the following section provide statistical information in relation to the factors mentioned above.

MONTHLY INCOME OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS
With regards to the monthly incomes of the occupants of NHA"s low cost housing units, the Study revealed that the majority of respondents earned above K7000 on a monthly basis. Below is the graphic presentation of the findings.

Table 6: Monthly income of Occupants of NHA's low cost housing units

Monthly Income	Frequency	Percentage
K7000+	49	51.6

K5000-K7000	37	39
K3001-K5000	8	8.4
Less than K3000	1	1
No responses	5	-
Total	**100**	**100**

Source: primary data 2017

Table 6 above shows that 95% of the respondents answered this question while five (5%) percent did not respond. Of the 95 occupants who answered the question, more than half (51.6 %) indicated that they earn a monthly income of K7000 and above. Those earning between K5001and K7, 000 accounted for three (3%) percent of the total number of respondents; eight (8%) percent of the respondents indicated that their monthly income was between K3001 and K5000; only one person was found to earn less than K3000.

OCCUPATION OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS.
Regarding the employment status of the occupants of NHA's low cost housing units, the Study was informed that the majority of respondents were formally employed while the minority was in informal employment. Below is the graphic presentation of this information.

Table 7: Occupation of NHA low cost housing units

Occupational Status	Frequency	Percentage
Formal Employment	66	66
Informal Employment	34	34
Total	**100**	**100**

Source: primary data

Table 7 above shows that 66% of the respondents were in formal employment whereas 34% indicated that they were in informal employment.

OWNERSHIP OF FIXED ASSETS
Pertaining the proportion of respondents who had fixed assets such as land and buildings, the Study established that there were more occupants who had fixed assets compared to those who did not. Below is the graphic presentation of the findings.

Table 8: Whether Occupants of NHA's low cost housing units had fixed assets

Occupants with fixed assets	Frequency	Percentage
Fixed Assets	56	56
No Fixed Assets	44	44
Total	**100**	**100**

Source: primary data

Table 8 above indicates that 56% of the respondents had fixed assets while 44% did not have.

HOUSING TENURE OF OCCUPANTS OF NHA's LOW COST HOUSING UNITS
With regard to whether or not occupants owned or rented their apartments, the Study revealed that most of respondents were renting the low cost housing units they were living in. Below is the graphic presentation of this information.

Table 9: Housing tenure of Occupants of NHA housing units

Housing tenure	Frequency	Percentage
Rent	73	73

Own	27	27
Total	100	100

Source: primary data

Table 9 above shows that 73% were renting while 27% of the respondents owned the NHA housing units.

COST OF PURCHASING NHA's LOW COST HOUSING UNITS

In describing the cost of purchasing NHA"s low cost housing units, the following factors were taken into consideration: price, mobilization of resources as well as terms of purchase. Regarding the price of NHA's low cost housing units at the time they were bought. The Study was informed that the majority bought their houses at over K200, 000. Below is the graphic presentation of the findings of those who had bought the houses.

Table 10: How much Occupants of NHA low cost housing units paid to buy the house

How much was paid to buy the house	Frequency	Percentage
Less than K100,000	2	7
K100,000 –K200,0000	3	11
Over K200,000	22	82
Total	**27**	**100**

Source: primary data

Table 10 above shows that 82% of the respondents bought their houses at over K200, 000; 11% of the respondents indicated that they purchased the houses at between K100, 000 and K200, 000; while two (2) respondents, representing seven (7%) percent bought the houses at less than K100,000.

HOW OCCUPANTS OF NHAs LOW COST HOUSING UNITS RAISED FUNDS TO BUY THE HOUSE

With regard to how occupants of NHAs low cost housing units raised funds to buy the houses, the Study established that most of the respondents were able to purchase the units using their savings. Below is the graphic presentation of this information.

Table 11: How Occupants of NHA low cost housing units raised funds to buy the house

How owners raised funds to buy the house	Frequency	Percentage
Savings	12	44.4
Mortgage	11	40.7
Loan	4	14.9
Total	**27**	**100**

Source: primary data

Table 11 above shows that 44.4% of the respondents indicated that they accumulated savings; 40.7 % said that they acquired mortgages, whereas 14.9% indicated that they secured a loan.

TERMS OF PURCHASE FOR NHA's LOW COST HOUSING UNITS

With respect to the terms of purchase of NHA's low cost housing units, the Study revealed that more of the respondents paid in full compared to those who paid in installments. Below is the graphic presentation of the findings.

Table 12 Terms of purchase for NHA low cost housing units

Terms of purchase	Frequency	Percentage
Paid in full	15	59
Paid in instalments	12	41
Total	**27**	**100**

Source: primary data

Table 12 above shows that 59% said that they paid in full, whereas 41% said they paid in installments.

INITIAL DEPOSIT FOR PURCHASE OF NHA's LOW COST HOUSING UNITS

Pertaining to the initial deposit that was paid to purchase the housing units, the Study revealed that the majority of the respondents paid between K50, 000 and K100, 000. Below is the graphic presentation of this information.

Table 13: Initial Deposit for purchase of NHA low cost housing units

Initial amount	Frequency	Percentage
Less than K20,000	1	9.1
K50,000-K100,000	7	63.6
K100,000 and above	3	27.3
Total	**11**	**100**

Source: primary data

Table 13 above shows that 63.6% paid between K50, 001 and K100, 000; 27.3% of the respondents indicated that they paid K100, 000 and above, while one person, accounting for 9.1% said they paid less than K20, 000.

COST AND CONDITIONS FOR RENTING NHA's LOW COST HOUSING UNITS

To describe the cost and conditions for renting NHA's low cost housing units, the Research took the following factors into consideration: Whether NHA's low cost housing occupants rent from NHA or individuals; amount of rentals; terms associated with renting NHA's low cost housing units; affordability of NHA's low cost housing units; how NHA occupants whose regular income is insufficient manage to pay rentals.

With regard to the proportion of occupants who rent directly from NHA and those who rent from individuals, the Study established that the majority of the respondents rent from individuals. Below is the graphic presentation of the findings.

Table 14: Whether NHA's low cost housing Occupants rent from NHA or individuals

Where occupants rent from	Frequency	Percentage
Renting from individuals	54	74
Renting from NHA	19	26
Total	**73**	**100**

Source: primary data 2017

Table 14 above shows that 74% rent from individuals, while 26% rent from NHA. Regarding how much rent the respondents paid for NHA's low cost housing units on a monthly basis, the Study revealed that most of the occupants paid over K3500. Below is the graphic presentation of this information.

Table 15: Monthly rentals for NHA low cost housing units

Amount Paid	Frequency	Percenatge

Less than K2000	0	0
K2000-K3500	9	12.33
K3501 and above	52	71.23
No response	12	16.44
Total	**73**	**100**

Source: primary data

Table 15 above shows that 71.23% paid K3501 and above per month; 12.33% of the respondents paid between K2000 and K3500; none of the respondents spent less than K2000, whereas 16.44% did not answer the question.

With regard to how many months in advance NHA tenants are required to pay, the Study found out that most of the respondents paid two months in advance. Below is the graphic presentation of the findings.

Table 16: How many months in advance in rent that NHA tenants are required to pay

Payments in advance for NHA tenants	**Frequency**	**Percentage**
2 Months	43	59
3 Months	30	41
Total	**73**	**100**

Source: primary data 2017

Table 16 above shows that 59% of the respondents paid two months in advance while 41% of the respondents paid three months in advance.

With respect to whether the income of NHA's low cost housing tenants was sufficient to enable them pay for rent, the majority of respondents answered in the affirmative. Below is the graphic presentation of this information.

Table 17: Whether monthly incomes are sufficient to enable Occupants afford NHA housing units.

Whether monthly incomes are sufficient to enable occupants afford NHA housing units	**Frequency**	**Percentage**
Yes	59	80
No	14	20
Total	**73**	**100**

Source: primary data 2017

Table 17 above shows 80% of the respondents indicated that their income was sufficient to cater for rentals while 20% of the respondents indicated that their income is not sufficient.

With regard to how those whose regular monthly income was insufficient manage to pay rent for NHA's low cost housing units, the Study revealed that most of the respondents had other sources of income. Below is the graphic presentation of the findings.

Table 18: How NHA Occupants whose regular income is insufficient manage to pay Rentals

Source of money to bridge the difference in rentals	**Frequency**	**Percentage**

I have other sources	13	92.9
My employer supplements my rentals	1	7.1
Total	**14**	**100**

Source: primary data

Table 18 above shows how those whose regular monthly income was not sufficient to cater for their rentals manage to pay the rent. Findings revealed that the employer supplements the income for 7.1% of the respondents, while 92.9% had other sources of income.

DISCUSSION

The objective of the Study was to describe the socio-economic characteristics of occupants of NHA‟s low cost housing units. This research objective was significant to the Study in the sense that the conceptual framework conceived from the literature review posited that one's ability to own or rent a house is dependent on socio-economic status such as income level. In circumstances where incomes are inadequate and in the case where high cost, medium cost and low cost housing units are housed within the same PHA complex, improving access to low cost housing by low income earners requires the inflating of high cost housing units in order to subsidize low cost housing units.

The major finding of this Study has revealed that the occupants of NHA‟s low cost housing units do not belong to the category of "low income earners‟ as defined in this Study. Instead, the findings indicate that these occupants have higher income levels and therefore, as indicated in table 6 in the previous chapter, are able to accumulate savings adequate enough to purchase or rent the low cost housing units.

In addition, since most of the none low income earners who are accessing the low cost housing units are in formal employment, it can be argued that they have higher chances of obtaining a mortgage (compared to those who are in informal employment) by committing their pensions or salaries as collateral. Furthermore, the majority of these occupants possessed fixed assets that enabled them to obtain housing loans. This, therefore, entails that the low income earners are unable to access these types of housing units.

Here, there are two key questions that are of utmost importance. Why has NHA maintained the use or continued to use a criterion for low cost housing units that the potential beneficiaries, namely low income earners, are unable to meet? The second question is: has NHA deviated from its initial intention and mandate of serving the low income earners? One of the main explanations to the first question is that the institution is not obliged to strictly restrict purchase or renting of low cost housing units primarily to low income earners.

This form of housing is made available on ''first come and first served‟ basis. This could be as a result of the Institution‟s preoccupation to recover its production costs and not necessarily contribute to assisting low income earners to access decent housing in Zambia. The ability to pay either for purchase or rental appears to be priority of NHA.

In addition, NHA places a higher premium on payment capacity compared to equity in accessing its housing units as a way of resolving its financial problems.

Relating to the second question, this clearly reveals a glaring gap between the mandate of the institution and its practice. The implication of this gap for the low income groups is continued inaccessibility and lack of ownership of decent housing among low income earners in Zambia. This

contributes to the social or poverty conditions in which most Zambians are finding themselves today. One way in which to overcome this gap is by subsidizing the income of low income earners by a certain percentage to enable them access these low cost housing units.

However, this can only happen with Government's support. In this regard, Government could consider allocating a specific portion of its housing projects to NHA as a way of empowering the institution. In this way, NHA's financial pressures and exorbitant building costs could be reduced on one hand, while low income earners would be able to access these housing units, on the other hand.

Alternatively, NHA could inflate the price of its high cost housing units in order to subsidize low cost housing units, thereby making them more affordable to low income earners, as the conceptual framework suggests in relation to this research objective. Furthermore, the price of NHAs low cost housing units can be made affordable by lowering the cost of production on the part of NHA. One way in which this can be done is by exempting NHA from paying import duty on items such as equipment, motor vehicles and tools that it brings in for construction, including paying value added tax on building materials such as cement.

With reference to other existing empirical evidence, the findings of this Study in relation to this research objective are similar to the work of Basila (2005) who concluded that higher income earners benefited more from housing empowerment schemes of the mid 1990s in Mufulira (Zambia) compared to their low income counterparts. In the same vein, these findings have resonated with those by Stillerman (2016) who found out that difference in social and economic status results in different housing outcomes among the poor, lower and upper middle income classes in Chile.

CONCLUSION

The Study concludes that the main beneficiaries of NHA's low cost housing units are other socio-economic classes other than the low income group as defined in this Study. This status quo is largely attributed to the fact that the institution is not obliged to strictly restrict purchase or renting of low cost housing units primarily to low income earners. This form of housing is made available on first come and first served basis.

In order to address this issue, NHA could inflate the price of its high cost housing units in order to subsidize low cost housing units, thereby making them more affordable to low income earners. NHA should also consider adopting low cost housing technology that makes use of cheaper building materials. This will help in cutting the cost of production thereby making its low cost housing units affordable to low income earners.

NHA should enhance its linkages with other players such as Zambia electricty supply corporation (ZESCO), Lusaka Water and sewerage company (LWSC), Road Development Agency (RDA) and Lusaka city counci l(LCC), among others, whose activities impact on the housing sector. Once NHA has identified land for constructing houses, RDA should be compelled to provide access roads while LWSC and ZESCO should connect the site with water and electricity respectively. This will significantly reduce the cost of housing provision on the part of NHA. With this reduction in housing cost, NHA will be able to provide more low cost units at an affordable price. In addition, increased affordable NHA housing units will provide more competition to private sector housing providers, thereby leading to a general reduction in the price of housing. This will go a long way in addressing the problem of the slums and their proliferation, as people will have access to affordable decent housing.

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