

Assessing the Livelihoods of Caretakers Inhabiting Uncompleted Housing Units in Lusaka Residential Areas

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Abstract: Caretakers living in uncompleted houses face various challenges, both practical and emotional. Many households are constrained by several factors in the quest for decent houses. A mixed-methods study was conducted in three residential areas within the city of Lusaka. Collected data from 73 respondents and was analysed using available current social sciences software, such as SPSS, presented as graphs in Excel 2013, while qualitative data were analysed using Nvivo® and content analysis. The study findings revealed that the majority of Caretakers earned a very low income in the range of \$25 to \$50. The majority of households, 48 (66%), were in informal employment, 17 (23%) were in formal employment and hence opted to reside in uncompleted houses. The study recommends that the Government of Zambia, through appointed Ministry agencies, source income to construct houses for low-income individuals and create decent employment.

Keywords: Caretakers; Uncompleted Houses; Housing Policies; Housing Inadequacy.

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I. INTRODUCTION

Housing is a basic need and a human right. However, the situation of inadequate housing makes it neither a need nor a right in most communities. There are 1.3 million housing deficits in Lusaka's urban population, and this is expected to rise by 3 million before the close of 2030. It is estimated they are 70% of people live in illegal shelters in the urban population (UN-Habitat, 2012). The ever-rising need for housing in the urban population of Lusaka worsens the housing challenges.

When individuals begin construction of their houses in designated residencies, the period of completion varies, as this depends on the availability of finances. The construction of houses in newly established residences is usually done in phases, such as commencing with the construction of a house foundation, followed by the walls and later stages to occur until ready for occupancy. However, when a house is at a level for erecting a roof, such houses have had homeless people request to occupy them. Such occupants of an uncompleted house have often been referred to as 'Caretakers'.

The Caretaking of uncompleted housing units has been a well-known trend in any newly launched residential locations around Lusaka. The concept of 'Caretaker' is, therefore, defined as when people have occupancy of an uncompleted house which they don't own legally, but have had consent from the Owners. The matter of Caretakers reminds them of a time to vacate or be evicted in case of resistance on their part. House Care-taking has been on an increase around Lusaka since the 1990s, when the land acquisition policy was revised in 1999, liberalising housing ownership.

In Zambia, housing policies have been in existence since 1966 despite an increase in housing deficits. There have been revisions of housing policies within the housing legal framework in Zambia with a view to addressing the housing challenges (Republic of Zambia, 2020). The Country's growing population influences the need to improve housing policies. However, the livelihood of the Caretakers is of great concern as they continue to grow with an increase in residential communities.

The study will explore Caretakers' disposition as a way to clearly assess their livelihoods while in occupancy of

uncompleted housing units. It addresses the following questions

- What is the disposition of Caretakers in inhabiting uncompleted houses within Lusaka residential areas?
- What factors influence Caretakers' choices in inhabiting uncompleted houses within Lusaka residential areas?
- How is the future of Caretakers inhabiting uncompleted houses perceived within Lusaka residential areas?

The empirical findings of this study are grounded in the interpretation of the reviewed literature, focusing on the socioeconomic and governance dimensions affecting society's unhoused population. Existing studies reveal diverse perspectives on caretakers occupying uncompleted

houses across different social contexts. This body of knowledge highlights how such living arrangements reflect broader patterns of social and economic inequality among the inadequately housed.

Housing, as a fundamental component of governance, is shaped by the effectiveness of policy responses to pro-poverty conditions. Consequently, housing policies continue to evolve with an emphasis on addressing persistent housing deficits. This study contributes to the existing knowledge gap by offering deeper insights into the lived experiences of the inadequately housed. It further proposes a framework through which their conditions can be better understood and addressed, ultimately supporting the advancement of human rights and dignity.

II. METHODOLOGY

➤ Study Site



Fig 1 Map of Lusaka City Showing Residential Areas of Meanwood Chamba Valley, Chalala and Chelstone Extension. Source: (Field data, 2024).

The study was conducted in three (3) townships from Lusaka City, namely, Meanwood, Chelston Extension, and Chalala. The proposed study sites were chosen because they constitute one of the areas in Lusaka and the entire country of Zambia, with a large population of people living in unfinished houses. (Figure 1.)

➤ Study Population

The study population comprised 48 males (66%) and 25 females (34%). And Female. (Figure 2) The population

sample cuts across all individuals living in the unfinished houses known as Caretakers. The key informants include representatives of Landlords, the Ministry of Housing and Infrastructure, and the National Housing Authority.

➤ Research Design

According to Kothari (2004), a research design informs decisions concerning a research study and the arrangement of conditions for the collection and analysis of data to combine relevance to the research. To achieve the set objective, this

study employed a mixed-method approach (that is, it used both quantitative and qualitative methods) to collect data. Questionnaires and Interview guides were used to collect data from Caretakers. Collected data were analysed using available current social sciences software such as SPSS, and data were presented by graphs using Excel 2013.

➤ *Study Sample*

The study sample has been determined by using Slovin's formula as shown below.

$$n = \frac{N}{1 + Ne^2}$$

- Where n = sample size
- N = total of residents; e = margin of error
- For example, if N = 90, we have;

$$n = \frac{90}{1 + (90)(0.05)^2} = 73$$

Qualitative and Quantitative data were obtained from 73 Caretakers. Which consisted of 24 respondents from Meanwood, 25 from Chelston, and 24 respondents from Chalala.

Four key informants were purposively chosen, including representatives of UN-Habitat for Humanity, Landlords, Ministry of Housing and Infrastructure, and National Housing Authority, who have vast knowledge about the challenges of the Caretakers. An interview guide was used to collect data from key informants. Purposeful sampling is a technique widely used in qualitative research for the identification and selection of information-rich cases for the most effective use of limited resources (Patton, 2002).

➤ *Questionnaire Survey*

Assessment of Caretaker's livelihoods inhabiting uncompleted housing was examined by semi-structured questionnaires conducted by a collection of information on a number of variables relating to Caretakers' factors influencing Caretakers' choices in inhabiting uncompleted housing units and perceived future of Caretakers inhabiting uncompleted housing units.

➤ *Interviews*

An interview is the process of gathering data by asking questions about people's opinions, beliefs, and feelings about the situation using their own words (Ary et al., 2010). Three kinds of interviews, according to Ary et al. (2010), are structured, unstructured and semi- or partially-structured interviews. First, the structured interview means that the content of questions and procedures is organised in advance. Second, an unstructured interview is a type of interview in which the questions arise from the situation, which means the researcher asks the question as the chance to raise the next question. Third, a semi- or partially-structured interview in which the area of interest is chosen and questions are formulated, but the interviewer may modify the format or questions during the interview process.

In this study, the researcher uses Semi-structured interviews to assess caretakers' livelihoods inhabiting incomplete housing units. It was considered more convenient for the Caretaker to explain. In some instances, the researcher broadened the question based on the Caretaker's answers.

➤ *Semi-Structured Interviews*

Semi-structured interviews were used in this study, and the interviewer followed a series of predetermined open-ended questions formally while still having the freedom to deviate and inquire beyond the guidelines (Berg, 2001). The researcher was able to analyse in-depth evidence that was specific to the experiences of the interviewees. The advantages of using semi-structured interviews are that they are flexible, allowing researchers to change questions based on the interview's flow, allowing researchers to prompt views and opinions where appropriate, and allowing clarification and reading of interviewees' facial expressions due to the researcher-respondent duality of interviews (Gubrium, 2001).

The interviews took place in respondents' households. This was done to give participants a sense of control over the study process. All of the interviews were conducted in English. In addition to this, all interviews lasted close to 60 minutes, which was well within the recommended 90 minutes for an interview (Seidman, 2006). Two methods were used to record the data. To begin, the researcher acted as both a recorder and an interviewer by keeping track of the responses in a field notebook. Second, with the permission and consent of the interviewees, the researcher used a voice recorder to record the interviews.

➤ *Focus Group Discussion (Fgds)*

A focus group discussion is 'an interview on a topic with a group of people who know about the topic' (Merriam & Tisdell, 2015). It is important in capturing participants' comprehensive and subjective viewpoints because eliciting multiple perspectives on a given topic will provide more insight in greater depth. Thus, the researcher gathered a variety of perspectives on Caretakers, pertaining to living in incomplete Houses. According to Krueger & Casey (2009), the focus groups lasted no more than two hours and were held at a time suitable for participants to avoid disrupting their busy schedules.

➤ *Data Analysis*

Data was collected using a questionnaire. Singh (2006) defined a questionnaire as a form that is prepared, formatted, and distributed for the main objective of securing responses. The questionnaire for this study was strictly guided by the study's main objectives, and it was developed after an extensive study of the literature on the effect of the assessment of caretakers' livelihoods inhabiting uncompleted housing units. Close-ended and open-ended questions were used. The questions on the questionnaire were in English. The data on the questionnaire included social-demographic variables and sections on factors influencing Caretakers' choices in inhabiting uncompleted housing. Open-ended questions (qualitative data) were analysed using thematic tables and content analysis. This means that on each

question, similar responses were grouped. The grouped responses were then manually counted to determine the number of responses in each group. Having done this, the next question in the questionnaire was tackled similarly until all the questions were exhausted.

Closed-ended questions (quantitative data) were handled separately using SPSS and Excel. After the collection of questionnaires from caretakers, responses to the closed-ended questions were coded. After the responses had been coded, they were entered into Excel for analysis. Excel was used because it makes it easy to calculate how many respondents chose particular responses, without the human error that could occur if manually calculated. Excel also makes it easy to generate tables and pie charts to represent the responses given from the collected data.

III. RESULTS AND DISCUSSIONS

➤ Gender of Household Heads

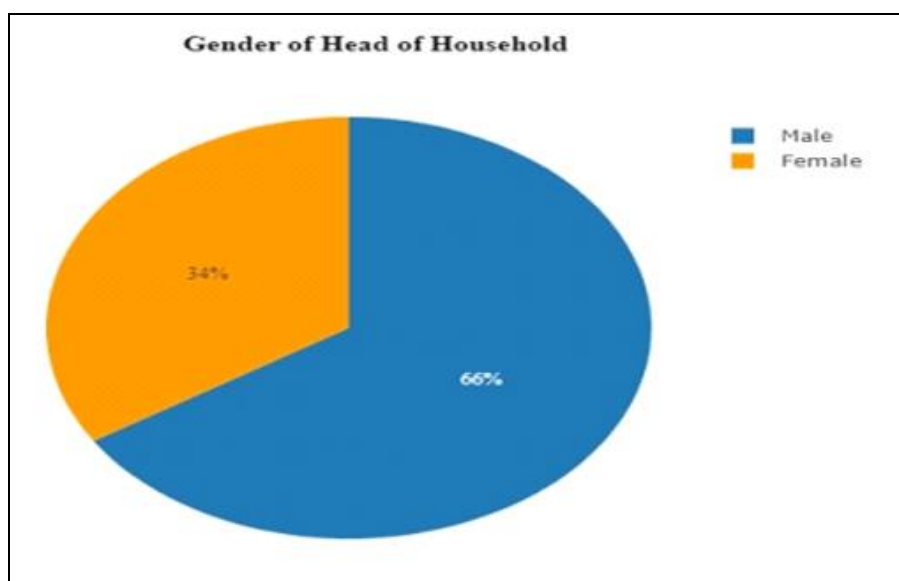


Fig 2 Gender of Head of Household
(Source: Field Data, 2024).

Figure 2 indicates the gender of household heads for the respondents in our study. It shows that males were represented by 48 (66%) and females were represented by 25 (34%). The findings are similar to the World Bank report, which stated households are usually headed by men who intensively devote themselves to manual work in order to provide for their families (Eftimie et al., 2009). These findings are contrary to O’Laughlin (2020) who stipulated that Malawi and Lesotho have de facto woman-headed households where a husband is a migrant worker in South Africa is better off than the average male-headed household.

➤ Household Heads: Father, Mother and Others

Figure 2 illustrates that the majority of households were headed by fathers (46, 63%), followed by mothers (20, 27%),

➤ Ethical Considerations

Creswell (2009) similarly advances that ethical issues are to be expected and considered by researchers. Regarding the study ensured that participants’ rights were respected and the privacy of data collected from them was upheld. Permission was obtained from the Area Ward Councillors to grant access to study sites in order to collect data from participants. In order to collect information, first of all, a participant information sheet was shared with participants, stating the purpose, procedures, privacy and confidentiality, voluntariness, risks, and benefits of participating in the research. Thereafter, written informed consent was obtained from the participants. Ethical clearance was obtained from the National Health Research Authority (NHRA), Ref No: NHRA00014/28/12/2023.

with the fewest households headed by another person (7, 10%). The study findings are in line with the findings by CSO, 2016; Zambia Statistics Agency, 2019, where fathers were the majority, followed by mothers and children. The findings further stipulate that women become heads of households when they are widowed, and children become heads of households in the situation where they lost both parents.

➤ Age of Household Heads

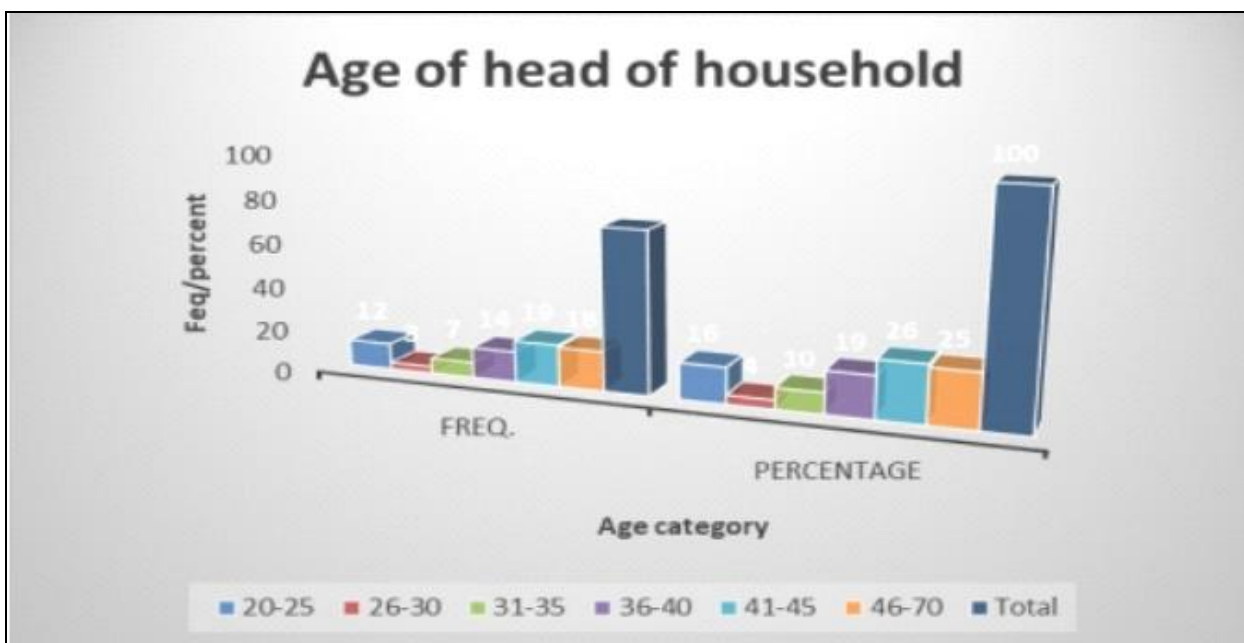


Fig 3 Age of head of household

Based on the average age of respondents of about 41-45 (Figure 3), this implies that the households are mainly middle-aged. The majority of middle-aged household heads are active, responsible and involved in jobs like carpentry, bricklaying, welding, other security guards, and other petty

businesses. Whilst youthful and old ages are neither responsible nor active respectively (CSO, 2016).

➤ *Highest Levels of Education*

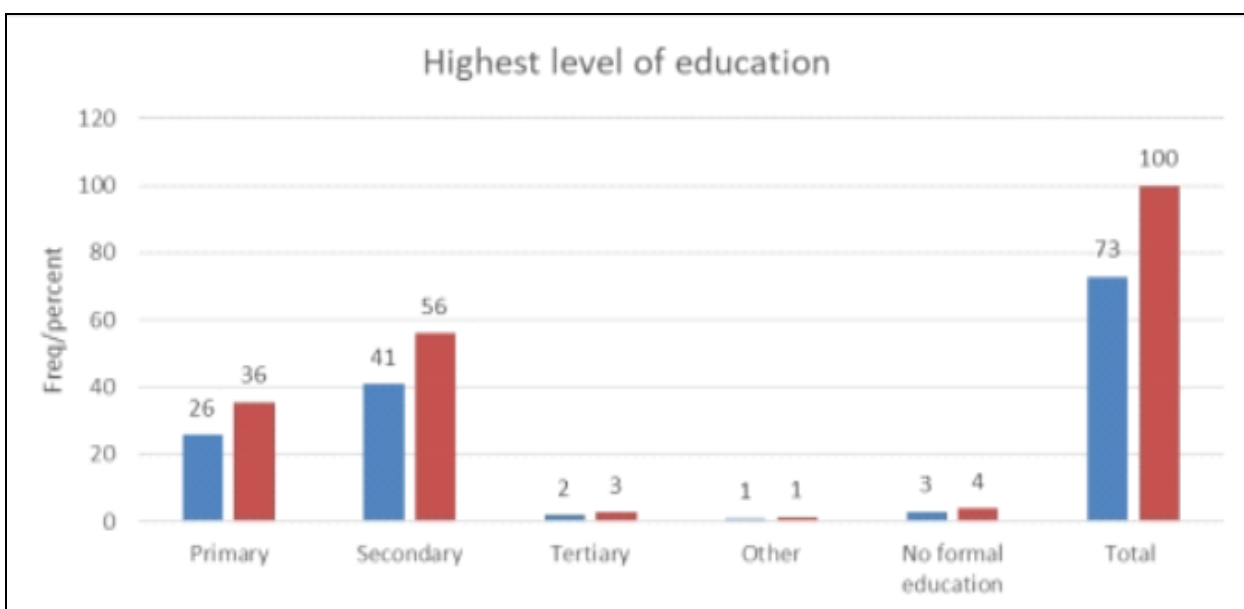


Fig 4 The Highest Level of Education (Source: Field Data. 2024)

The study findings revealed that 41 (56%), which was more than half of the respondents, had attained secondary education (Figure 4). This suggests that the majority of the respondents were able to read and write. Finding themselves in the finished houses is a result of a lack of proper employment, which triggered poverty. These study findings are similar to Awuvafoge et al. (2013). In his study, findings revealed that the majority of people living in the uncompleted housing units have gained a secondary

education; however, they have been faced with economic hardships in their respective regions. However, Živanovic et al. (2014) findings contradicted our findings. In his findings, he revealed that the majority of people living in uncompleted houses have never been to school, and most of them are engaged and employed by the owners of the houses as garden boys and Caretakers.

➤ *Monthly Income*

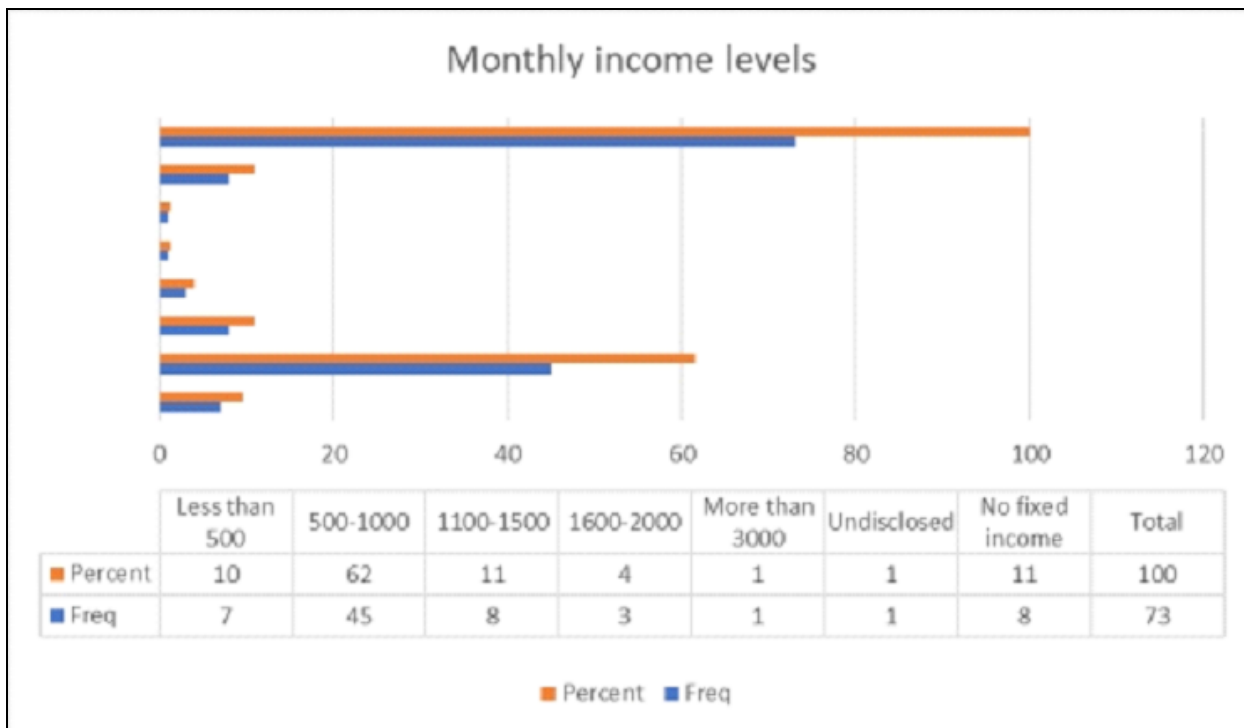


Fig 5 Monthly Income Level of Household Heads (Source: Field Data, 2024)

The findings stipulate monthly earnings of the majority of Caretakers are in the range of \$25 to \$50.45 (62%) In Figure 5 Respondent’s earnings are very minimal; as a result, they cannot afford to rent a decent house. These study findings are similar to study findings by CSO, 2016; Zambia

Statistics Agency, 2019, which states that individuals are found in unfinished houses because they cannot afford to pay rentals due to low wages.

➤ *Occupation of Household Heads*

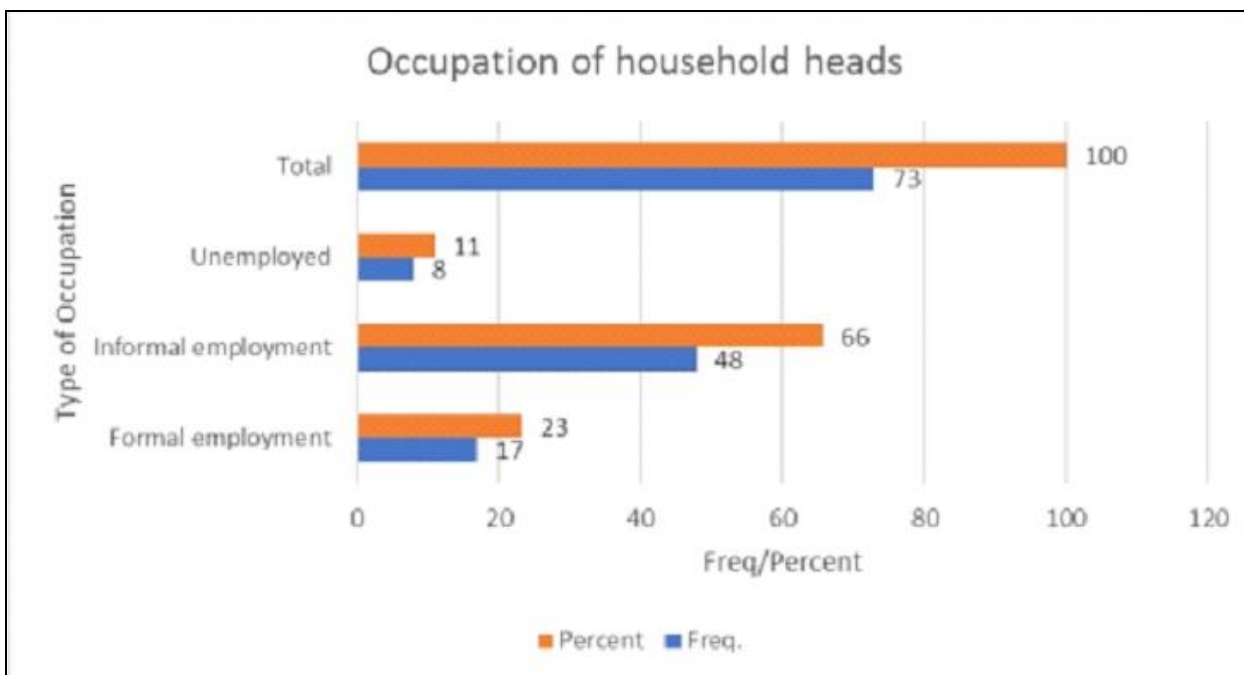


Fig 6 Occupation of Household Head (Source: Field Data, 2024)

Figure 6: Our findings illustrate that the majority of households, 48 (66%), were in informal employment, 17 (23%) were in formal employment, while only 8 (11%) were not in any form of employment. It had been reported that lack of employment has triggered the low employment

levels, hence a number to engage in informal employment, whilst others ran petty businesses. These findings are similar to the ILO (2020) report, which states that the majority of breadwinners living in Sub-Saharan Africa are in informal

employment and others in small-scale business because of a lack of decent jobs in their respective countries.

➤ *Caretakers Inhabiting Uncompleted Houses*

Our findings revealed that Chelstone Extension, Chalala, and Meanwood are residential areas that emerged due to the 1990 liberalised Housing Policy. Our findings also show that more residential areas have been subdivided for individual ownership and development. Over time, these locations have seen an increase in uncompleted houses. Most of these houses have roofs but lack window panes, doors, floors, and many other fixtures. Others have only walls without roofs, window panes, doors, and other fixtures. The numerous uncompleted houses, whether lacking roofs or having roofs but missing window panes, doors, toilets, floors, electricity, and water, have been attracting unsheltered individuals and families. These findings are similar to the ILO's (2020) findings, which stipulate that, as a result of poverty and low-income earnings, people have opted to be caretakers of unfinished houses in Africa. They are living in houses with poor ventilation, others without doors, water and electricity to make ends meet. This is contrary to the GSS (2014) report findings, which narrated that people live in unfinished houses because they are cheap and would want to save finances.

➤ *Individual Experiences of Caretakers*

Our findings reveal that inhabitants of uncompleted houses form part of the expanding unhoused urban population. This trend is closely associated with rapid urbanisation in Zambia, which, according to UN-Habitat, has remained high at approximately 3.5–4.0% per annum in recent years, slightly declining from 4.3% around 2019. While these figures reflect urban population growth rather than homelessness per se, they underscore increasing pressure on housing systems, thereby contributing to the proliferation of hazardous living arrangements, including the occupation of unfinished structures.

Interactions with the caretakers of these uncompleted houses revealed a common reason for their role: financial challenges (Table 1). Many of them cited income inadequacy or financial incapacities as the primary reason for becoming caretakers of uncompleted houses. The caretakers of the uncompleted houses were interviewed. The interviews revealed various experiences of these individuals' livelihoods while occupying these unfinished houses. Figure 7 below is a picture showing a respondent answering questions from the interviewers in the Chalala area. As indicated in Table 1, the findings of the study revealed that the 65 respondents faced financial challenges and hence found themselves in incomplete houses. This is also in line with the study findings by Richmond et al. (2016), who stated that socio-economic challenges have led individuals to occupy unfinished houses.

➤ *Factors Influencing Caretakers' Choices In Inhabiting Uncompleted Housing*

Findings from in-depth interviews conducted indicate expressed views by Respondents of experienced challenges, Responses 1 (R1) below:

R1: Challenges experienced by respondents:

- *Chelstone Extension Caretakers:*

- ✓ *Female, aged above 46: 'Because my husband sold the house we were living in, we had to find an alternative.'*
- ✓ *Female, aged 41-45: 'When my husband lost his job, we were left with no choice of where to live.'*

- *Chalala Caretakers:*

- ✓ *Male, aged 20-25: 'After deciding to become independent, life became hard and I could not pay for rent and food.'*
- ✓ *Male, aged 41-45: 'Rentals were expensive, and it was becoming impossible to manage as I am only employed as a maid.'*

- *Meanwood/Chamba Valley Caretakers:*

- ✓ *Female, aged 36-40: 'My husband died, and I didn't have anywhere to stay with my children.'*
- ✓ *Male, aged 41-45: 'I could not meet my basic needs.'*

The findings in R1 align with Peprah et al. (2015), who explored the living standards of caretakers who faced several challenges, including the inability to pay rising housing rentals. Income inadequacy was identified as one of the reasons for the caretakers' difficulties.

➤ *Conditions of Uncompleted Houses*

Findings revealed that the uncompleted houses occupied by individuals or families interviewed are usually lived in with conditions that may not be similar to those of individuals who live in completed houses. However, their choice of inhabiting these houses does offer conditions that they will have to cope with as long as they are occupants. Several of the Caretakers interviewed shared their experiences of conditions they cope with.

➤ *Water and Sanitation Challenges*

Sanitation, being part of SDG number six (6), requires that by 2030, societies have equitable access to safe drinking water and sanitation for all. Our findings show that the caretakers of uncompleted houses are not closer to that goal. Since uncompleted houses lack proper sanitation and clean water, the respondents had to obtain these basic services by whatever means, and if absent, dire consequences are unavoidable.

The caretakers of uncompleted houses (CTUH) explained how they accessed water, as in Responses 2 (R2) below:

R2: sources of water and sanitation:

- *Caretaker: Chelstone Extension:*

A female aged above 46 said, 'We usually fetch water from our neighbour. Water challenges are real here, and also as Caretakers, we are not allowed to dig pit latrine

toilets so we rush to bushes or use other Caretakers' pit latrine toilets.'

- *Caretaker: Chalala*

A male aged between 31 and 35 said, 'We buy water from nearby locations from those who have boreholes. We don't have basic services like water, toilets, and electricity.'

Sanitation is a condition associated with the availability of adequate toilets; CTUH indicated that they lacked such within these uncompleted houses. Their access to toilets was part of an initiative to construct temporal pit-latrines, which were only approved by the house owners. In cases of non-authorisation by house owners, Caretakers had to access toilets from other neighbourly Caretakers or nearby bushes, as was indicated by a few interviewed.

➤ *Housing Structure Conditions of Uncompleted Houses*

Regarding conditions of uncompleted houses, Respondents did express their views on living in deplorable housing structures. The respondents shared their housing living conditions as indicated in Responses, 3 (R3), below:

R3: Conditions of uncompleted houses:

- *Caretaker: Chelstone Extension:*

A female aged above 46, said, 'We stay in a house without a roof.'

Male aged, above 46 said, 'security issues are a problem. We cannot leave the house without someone to Guard it, there should always be someone to look after our valuables because the house has no housing fittings such as doors, windows, and a roof.'

- *Caretaker: Chalala*

A female aged 41-45 said, 'We live in fear of being evicted by the house owners because they will have to commence constructions or decide to sell the property.'

A female aged 31-35 said, 'We live on dusty floors, and so, we need to fetch water to wet them to reduce the risk of diseases related to dusty conditions.'

- *Caretaker: Meanwood, Chamba Valley*

A male aged 36-40 said, 'We are usually soaked in the rainy season because of the improvised roof material that cannot withstand heavy rains.'

A female aged 31-40 said, 'Being a single mom, it is difficult to raise children in such an insecure house.'

Our findings are comparable to UN-Habitat (2021), which states that uncompleted and inadequate housing causes the fast spread of diseases (communicable, respiratory, and foodborne), an increase in crime-related activities (theft, assault, rape, child abuse, etc.), poor nutritional growth (especially among children), erosion of social capital or social cohesion in families, depression, and stress.

Carrizosa et al. (2021) confirm poor living conditions and state that decent housing occurs when the housing unit is

made up of the appropriate fixtures and fittings, as well as other environmental factors (good access routes, ventilation, and sanitation) and individuals have access to basic human needs such as water and food, which makes living comfortably.

➤ *Coping Mechanisms to Challenges of Caretakers of Uncompleted Houses*

Despite living in conditions that have posed danger to their lives, CTUH find coping measures to such conditions. They indicated how they did as in Responses, 4 (R4), below:

R4: Survival mechanisms of Caretakers:

- *Caretaker: Chelstone Extension:*

A Female aged above 46 said, 'We buy water, we use tents or plastic materials to cover the roof.'

A male aged 31-35 said, 'We are trying to do different part-time work to generate income.'

- *Caretaker: Chalala*

A male aged 41-45 said, 'For safety, we usually sleep late to secure our belongings.'

A female aged above 46 said, 'To avoid dusty floors, we usually wet floors in the morning and afternoons daily.'

- *Caretaker Meanwood*

Females aged 41-45 said, 'We usually go to the nearest clinic when we develop illnesses related to housing conditions such as dust, rain, and coldness.'

A male aged above 46 said, 'We survive through part-time jobs or temporary jobs to meet basic needs.'

The Respondent's findings are aligned with Peprah (2015), who found that Caretakers were not bothered about these conditions because they seemed to be their only means of survival. Adu-Gyamfi (2021) states that the reasons most Caretakers opted to live in incomplete houses were a lack of house ownership and high rental costs.

➤ *The Future of Caretakers*

Our findings revealed that Caretakers' vulnerability is one of the situations that led them to inhabit unfinished houses. The Caretakers realised the benefits of being Caretakers of uncompleted houses existed when they did not have to pay rentals and utilise their minimal financial resources to cater to basic needs, and also invest in affordable income-generating activities. Our findings established that the future of Caretakers was uncertain as long as the government and other stakeholders seemed less involved in people living in uncompleted houses. Our findings in Figure 5 show that 45 (62%) of Caretakers earn a very minimal salary in the range of \$25 to \$50, hence cannot find a decent house to rent. These studies are similar to studies conducted by Gough & Yankson (2011), who relate that due to a lack of housing finance, and poor government policy in Africa, the future of Caretakers shall remain helpless. She further stated that if the government and other stakeholders came up to

empower Caretakers with accommodation, this would reduce the challenges faced by Caretakers.

IV. CONCLUSION

The study's focus on Caretakers of uncompleted houses' livelihoods, did unearth the reality of those impacted by the housing deficits. Housing deficits is a global issue despite availability of housing policies and frameworks. In Zambia, Lusaka heads to having about 1.3 million housing deficits by close of the Sustainable Development Goals (SDGs) in 2030 if nothing is done to alleviate the situation. The housing deficits may not be well understood if only known by identifying a population of people of lacking housing but getting a closer look at how those lacking housing withstand without the housing need.

The study identified Caretakers as people understood among others lacking the most basic necessities of life, a house, an entitlement or right. The age group range of those the study captured was for adults who by their age care for a family, needing all basic necessities. The study found that most if not assisted with proper housing needs may grow old without any form of social protection implying their existence is unknown or unidentifiable.

The Housing policies by government are inadequate as they exclude marginalised people in society despite being available since 1966. The inadequacy of housing policies is as would as good as not having any because neglect of certain people in a policy may not render such useful. The exclusion of certain people has contributed to the increase in housing inadequacy affecting other sectors' operations.

The Caretaker of uncompleted houses did indicate that they had no solution to their situation unless, housing became affordable, a house of their own, failure to that, they will continue as Caretakers.

Caretakers, if none of governmental structures consider such livelihoods, they will continue to increase as themselves lack solutions and this entirely comes back to government to include such livelihoods in policies that exist to uplift vulnerable groupings and protect them.

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