



House Ownership vis-à-vis Social Empowerment in Zambia

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Abstract: This study investigates the relationship between home ownership and social empowerment from Zambia's implementation of the home ownership scheme in the 1990s. The study's main research question is; how has home ownership affected people's personal lives in terms of identity, community participation, and personal security? A qualitative methodology comprised of in-depth interviews and group discussions was used to thoroughly understand the home ownership scheme's effect. The research outcomes are analysed using alternative development and Gender and Development (GAD) theories. According to the research findings, home ownership improves people's sense of belonging, stability, and personal security. Consequently, individuals may come together and work together to better their communities. However, some individuals were denied their rights and were disempowered since they could not afford a house.

Keywords: Home ownership scheme, alternative development, gender and development, housing rights, social empowerment.

1. INTRODUCTION

Zambia is one of the highly urbanised countries in Sub-Saharan Africa. This implies a considerable need for essential services and infrastructure, particularly housing. In 1996 the Zambian government formulated and implemented the housing policy to respond to the housing inadequacy in the country. This study investigates whether the sale of public rental houses contributed to the social empowerment of men and women in the low-income areas in Mufulira town on the Copperbelt province of Zambia. The study aims to find out the relationship between home ownership and social empowerment. It seeks to answer the question; *How has home ownership affected people's personal lives in terms of identity, community participation, and personal security?*

2. THEORETICAL FRAMEWORK

This section discusses the theoretical perspective upon which the findings of this study can be analysed and understood.

2.1. Alternative Development

From 1970 onwards, alternative development approaches have emerged as people-centred development. This development is designed to meet the needs of the people for whom development is directed. It is usually referred to as endogenous development. The alternative developments differ from the earlier development approaches regarding their methodology; participatory, endogenous, self-sufficient and objectives oriented (Sikira et al., 2018). Alternative development gives us insight into development issues and how it is applied to reduce or alleviate poverty. Alternative development emphasises a human-centred approach to development through participation or empowerment.

2.1.1. Participation

According to Rahnema (1992), participation served many purposes. For example, the political role of participation was to create a new source of legitimacy for growth. Its primary mission was to empower the disadvantaged. The participatory approach's instrumental role was to provide newly empowered development actors with new solutions to the failures of conventional strategies and

provide new possibilities for including the poor in poverty eradication. Finally, participation was the social slogan that breathed fresh life into the development debate. All development institutions, organisations, and people rallied behind the new structure, anticipating that the participation method would finally allow development to satisfy everyone's fundamental needs and alleviate poverty. In practice, participation entails individuals being involved at all levels of the development process. Decision-making, policy formation, and policy implementation are all part of this process. Therefore, participation entails engaging individuals in acts that enhance their lives. This indicates that ordinary people can influence their development. People get empowered as a result of their participation.

2.1.2. Empowerment as Aim and Process

Rowland (1998) investigated empowerment for poor and impoverished women who had participated in Honduras' Women's Educational Program. She realised that empowerment was difficult and took several forms in various spaces of women's life. Even while some experiences were similar, the empowering process for each woman was a personal and unique one. Women's 'personal empowerment' manifested itself in various ways, ranging from practically leaving the house unattended to assuming active leadership positions in the organisation and the larger community. Similarly, a sense of 'collective empowerment' was felt. This meant that the group evolved in a variety of ways throughout time. This was evident in the way it was organised, the activities they engaged in, the interactions inside and between them, the linkages into a larger community, and the contacts with official institutions, which aided or obstructed the empowering process.

Furthermore, Rowland contends that empowerment may be shown to occur due to changes in time that provided women increased access to power in one or more of its manifestations. There are several examples in this research of women and men improving their capacity to act, regard themselves as competent, hold opinions, utilise time efficiently, manage resources, communicate with people, start activities, and react to events, to name a few. These examples of enhanced power to, power with, power from inside, and, on rare occasions, power over are notable. They do not illustrate the empowering process in and of itself. They show the result of the empowerment process, which proves that empowerment occurred. For such changes to happen, there appear to be several necessary elements that Rowland identified, as shown in figure 4.1 below.

Table1. *Forms of Empowerment*

Personal empowerment	Collective empowerment
• Self-confidence	• Group identity
• Self-esteem	• The collective sense of agency
• Sense of agency	• Group dignity
• Sense of 'self' in a wider context	• Self-organisation and management
• Dignity	

Source: (Rowland, 1998:23)

On the other hand, Rowland contends that having greater confidence and self-esteem does not increase power. One needs a stronger feeling of acting in the world and a concept of a world outside their local surroundings. It's also worth noting that one person's empowerment might be another person's disempowerment. They share circumstances in which two sets of wants are incompatible or comparable processes functioning in different settings or under distinct power arrangements have other effects. This indicates that it is critical to comprehend how the empowerment programme has affected various individuals differently.

Therefore, it is critical in each empowerment initiative to understand the basic process of empowerment and what might promote or obstruct it. To promote empowering processes, deliberate measures must be put in place. The selling of public rental houses in Zambia was believed to empower the majority of Zambians, especially low-income men and women. However, political or economic systems may have aided or hindered the empowering process. Thus, some prosper while others are marginalised. As a result, an examination of Zambia's housing empowerment programme is required to verify its efficacy in ensuring that all eligible sitting tenants, particularly the low-income, benefited from the sale of houses by realising their housing rights. This is significant since the housing programme occurred concurrently with market liberalisation and structural adjustment programmes.

2.2. Gender and Development (GAD)

"With radical roots in the 1980s, women's empowerment is now a mainstream development concern." (Cornwall, 2016: 1). GAD supports development while emphasising a gender perspective, recognising that development initiatives such as housing impact men and women differently. This study's analysis focuses on empowerment, strengthening people's ability to make choices and translate those choices into desired behaviours and consequences. Due to GAD, understanding power dynamics between men and women allows women to have greater control over their lives, which signifies empowerment.

The GAD method requires us to ask questions while analysing the effect of empowerment programmes on any group within society. Who gains, who loses, what trade-offs have been made, and what is the resulting balance of rights and duties, power and advantages between men and women, as well as between certain social groups? This approach does not see welfare, anti-poverty, or equity policies as mutually exclusive. Welfare and anti-poverty policies often require prerequisites to equity (Young, 1987, in Visvanathan et al., 1997). While rights are universal, they may have a differing impact on women and men owing to their cultural surroundings. According to Sumadsad and Tuazon (2016: 82), "women are still seen as weak and often relegated to domestic roles and reproductive providers." This study shows how home ownership affected men and women differently and whether gender was given any attention during the planning and implementation process of the housing empowerment programme. Gender is often regarded solely in principle and not in reality.

3. MEANING AND IMPORTANCE OF HOUSE/HOME

This section discusses the meaning and importance attached to a house/home by people. It examines what is meant by "house" and "home." Additionally, it discusses the importance of housing/home ownership to a person's identity, people's social empowerment, and housing as a fundamental right.

3.1. From Shelter to Home

The shelter is a material structure that provides physical security and protection from the natural elements (Sommerville, 1992). A house is a physical building. A home is where one lives permanently, especially with one's family or as a member of a household. Valentine (2001) also contends that a 'home' is not only a three-dimensional building that provides shelter. It is, nevertheless, a matrix of social ties with broader symbolic and ideological implications. For example, the house has historically been created as a private environment in contrast to the public space of the workplace. It is often viewed as a secure, caring, and uplifting environment. Maybe more than any other geographic area, our homes make enormous demands on our time, resources, and emotions.

Saunders (1990) emphasises another critical component of a house, particularly one's own, as a barometer of one's status and achievement. Additionally, it is a location of permanence and personal security, a potent emblem of the order, continuity, physical security, and a feeling of a place or physical belonging. Above all, the sensation of freedom that individuals identify with their own homes reflects their opinion, if not their experience, that these private places are a legitimate and fitting arena of self-fulfilment.

While the home has various good connotations, some men and women face domestic violence and abuse and poverty in their homes. A home may also serve as a breeding ground for social or gender disparities. Today's definition of 'home' blends the concept of a specific location - the house in which we dwell - with the concept of a particular set of social interactions and feelings. Home-related relationships are founded on familial connections; home is defined as the location of one's family (Valentine, 2001).

The term "home" has socioeconomic and political connotations and evokes a feeling of self-identity. Beyond the domestic scale, the daily routines, material culture, and social interactions that create home extend beyond the family to neighbourhood, national, and global geographies (Blunt and Varley, 2004). Thus, the house becomes a fertile field of research since it reflects socioeconomic disparities and uneven power relations and is gendered. The purpose of this research is to determine if the Zambian government's adoption of a home ownership programme resulted in social empowerment and, on the other hand, the realisation of housing rights.

3.2. Identity and House Ownership

Identity plays a significant role as far as homes and communities are concerned. "Identities are the traits and characteristics, social relations, roles, and social group memberships that define who one is" (Oyserman et al., 2012: 69). According to Crang (1998), identity may be determined by what we are not as much as by who we are. The difference between one group and another is characterised, among other things, by where they live. Therefore, spatial interactions play a role in defining individual or group identities. People want to associate themselves with things that are seen to be positive or enjoyable. This desire to belong to a group is an indicator of differentiation – that is, it produces a scenario of 'us' and 'them'—for example, house owners and renters or people in high-cost and low-cost residential areas.

With the above in mind, it is vital to examine identity in relation to the house/home since this accurately depicts our society and its social reproduction. A home reflects the way our community is organised. Home ownership identity includes identifying or connecting oneself with a property-owning group and a certain area. This, in turn, influences how one feels about oneself and how one interacts with others. Therefore, this research demonstrates the link between home ownership and empowerment, as identification is a personal/collective empowerment component.

4. EMPOWERMENT THROUGH HOME OWNERSHIP

4.1. Social Empowerment

According to Herrmann (2011: 202), "social empowerment is concerned with the means and processes and relations necessary for people to be capable of actively participating in social relations and actively influencing the immediate and more distant social and physical environment." In this research, social empowerment refers to a sense of belonging and responsibility for one's home and community. Owning a home also implies feeling good about yourself and controlling your life. This promotes personal stability and security. As a consequence, individuals gain self-respect, self-esteem, and confidence. That means inner power is increased. The idea of empowerment must extend beyond personal ownership of home/shelter to community empowerment. This means people's capacity to solve issues collectively by organising and working together, also known as "power together" - might evolve into a socially and politically significant community and actively engage in community and national decisions (Rowland, 1998).

4.2. Housing Rights

Housing rights involve more than simply legal rights such as home ownership or shelter but include additional social rights. According to United Nations Human Settlements Programme & Office of the High Commissioner for Human Rights (2002) in Steger et al., (2018, p. 178), "to have one's own personal habitat, with peace, security, and dignity is not a privilege, but a necessity to ensure personal security, privacy, health, safety, and protection." In this study, social rights mean having a safe and stable place to stay without fear of eviction, housing without any form of discrimination, and access to essential housing services such as safe water and sanitation. Political rights are also fundamental as they have to do with people's full participation in decision-making.

Identity – both personal and communal – is tied to rights and empowerment. In most situations, prejudice is based on identifiers such as gender, money or socioeconomic status, and other variables. People may be encouraged to understand their rights, build confidence and a feeling of community, and organise with others to cooperate by engaging in housing programmes. This confidence comes from having a good self-image, which begins at home and, of course, extends to a more collaborative style of organising and working together at the community level. Therefore, housing initiatives must prosper to eliminate societal inequities and foster more inclusive methods.

5. RESEARCH METHODOLOGY

According to Kakabadse & Steane (2010) in Fusch (2018: 20), "a qualitative researcher seeks to define and interpret unclear phenomena through nonnumerical methods of measurement that focus on meaning and insight." Therefore, a qualitative research approach was employed in this study to find the link between house ownership and social empowerment. This was done by conducting interviews with house owners and officials from the local government.

Secondary data was gathered from policy documents and other official reports on the sale of houses and housing programmes in Zambia from the Ministry of Local Government and Housing in Lusaka, Zambia National Housing Authority, Mufulira Municipal Council. The documents collected contained official information on the sale of houses.

Primary data was obtained through in-depth individual interviews with the homeowners and government officials. Two focus group discussions helped generate additional primary data on the social impact of home ownership on the low-income residents of Mufulira town.

A purposive sampling technique was employed to select the 24 households as research participants. These households belong to the low-income group and live in low-cost housing areas (8 houses from Chibolya, eight from Kantanshi, and another eight from Kamuchanga residential area). In addition, two officials from the Ministry of Local Government and housing departments and one from the Mufulira Municipal council were sampled as they were in a position to represent the government's position on the house empowerment scheme.

According to Patton (2002), cited in Soklaridis (2009: 721), "a qualitative interview should be open-ended, neutral, sensitive, and clear to the interviewee. In-depth qualitative interviews are generally flexible and exploratory in nature." Thus, the interviews with two officials from the Ministry of Local Government and Housing took on a more conversational and fixable tone. Each interview differed based on the respondents' interests, experiences, and points of view. The researchers redirected the conversation from time to time to address pertinent topics with the study at hand. This allowed key informants to convey their perspectives on national housing programmes and policies and the government's viewpoint.

The interviews revealed information on how selling public rental houses to sitting tenants was carried out and the factors that contributed to the sale of houses. The interviews raised the issue of how the selling of houses relates to the country's general economic policies and programmes at the time.

Homeowners were interviewed to understand how home ownership has influenced their life and how they feel about the programme. The interviews revealed house owners' perspectives on home ownership's good and negative implications on community participation, personal security, and identity.

Focus group discussions helped generate information on people's perspectives on how home ownership has changed their lives and their perspectives on the scheme of empowerment via home ownership. This was particularly helpful for getting information from women. Two focus groups were held, one with five men and the other with six women since it was difficult to establish a group with solely women from female-headed families. Because men and women do not often have the same experience and views on the same issue, group interviews helped create extensive data regarding the housing scheme.

The thematic data analysis approach analysed individual interview notes and focus group discussions. The interview notes were transcribed and organised into themes. The secondary data was analysed using content analysis, and the resulting data were categorised based on emergent themes.

6. ANALYSIS AND DISCUSSION OF THE RESEARCH FINDINGS

6.1. House Ownership and Social Empowerment

There is a link between home ownership and social empowerment. As a consequence of home ownership, empowerment took on new dimensions. For instance, people were organised and working together as a group or community, leading to what is known as collective empowerment. This section discusses the association between home ownership and social empowerment.

6.1.1. Home and Identity

Most respondents said they felt better connected to their community after becoming legal owners of the properties since they are now permanent members. People are more inclined to contribute to decision-making and engage in activities that seek to better their community in some way due to their improved sense of belonging. According to the respondents, home ownership has given them a feeling of permanency or stability. Some were evicted as tenants after failing to make rental payments to the council or the homeowner. Given that many of them are jobless and do not have a steady source of income, housing was a continual cause of worry, particularly since housing was related to work.

When they own the properties they stay in, some homeowners reported feeling a sense of belonging and responsibility to their houses and communities. This sense of belonging motivated individuals to organise and collaborate, and as a result, they were collectively empowered. This is comparable to what Rowlands discussed (1998). People identify with their local communities more than ever before due to their enhanced sense of belonging. This is clear from what the house owners said throughout the interviews:

When you own a house, family stability is assured as one can make long term projects or plans because you know that no one will come and evict you from the house, as it is your permanent home. For example, one can engage in farming in a nearby area. As a family, we are assured of remaining in one place as long as we want unless we decide to resell or sublet the house for rent (An elderly retiree man).

Some homeowners reported feeling safe and certain that their children would inherit assets. As a result, they are encouraged to engage in long-term development initiatives, as Basila and Sialoombe (2020) mentioned in their housing and economic empowerment research. Respondents also feel that home ownership benefits families and foster solid neighbourhoods by reducing problems between renters and homeowners. As one respondent put it, *"I am staying because home is here." I now feel secure and determined to take care of my surroundings. It's no longer the same as when I moved from one residence to the next like a nomad.*

People identify with their neighbourhoods and become more interested in community activities once housing is privatised. Even though house owners now seem to identify with their neighbourhoods, they disclosed that they had no intention of purchasing a house before the house ownership programme. This is because it was traditional in Zambia for employees to return to the village after retiring from official employment to participate in farming.

Valentine's home concept encompasses more than just a physical building or shelter; it also includes a network of social relationships and has broader symbolic and ideological implications (Valentine, 2001). According to Saunders (1990), a home is a location of permanence and personal security and a symbol of order, continuity, physical safety, and a feeling of a place or physical belonging. McDowell (1999) argues that the social construction of identity is built on tangible and symbolic representations of home. This differentiates between people who own homes and those who do not. In diverse communities, the material meaning of home mixes to generate the building of a specific version of home. The home is a vital point of contact between people and objects. People attach power to the house and habitation, associated with shelter and security, pleasure, and a repository of memories.

When the concept of home ownership is examined objectively, it is evident that it has introduced a new sense of home and identity. For example, before launching the home ownership programme, individuals would retire and return to their "homes" or rural communities to establish or re-establish themselves. However, many individuals currently identify with their local urban houses or towns where they own a property. The concept of 'going back to the land' is no longer as popular or well-received in Zambia as it once was, when people would relocate to rural areas to farm. According to Ferguson (1999), there is a reduction in historically based traditions and practices and local mores that formed the uniqueness of one ethnic group or locality and separated it from others within metropolitan regions. The cause for this is the lack of touch with the rural community. Due to economic challenges, several respondents said that they seldom visit, send remittances, or attend village funerals, initiations, or other customary yearly festivities. Nowadays, many individuals are buried in their communities by their relatives, friends, neighbours, and church members, which was not always the case. As a result, individuals no longer identify with their village 'homes,' having lost their family and tribal networks. This suggests that individuals prefer to live with those they know even after retirement. Even if they return home, they may not be wholly welcomed since people in their community are only famous if they stay in contact.

According to McDowell (1999), Geographers are concerned with the repercussions of modernity, the increasing domination of global forms of capitalism, and the perceived loss of connection to a local place or 'familiar home.' Meanwhile, there will be an increased feeling of identity among particular urban communities. As a result, the privatisation of housing may contribute to the growth in urbanisation. As previously said, most individuals are unwilling to migrate to rural areas even after

retirement since they own houses in cities. Other reasons for rural places being unappealing are undeveloped and difficult to find work in.

As house owners in their neighbourhoods, the homeowners indicated forming a "big family." On the other hand, some tenants may continue to feel insecure, while others may grow isolated from their local urban environments. This is because they could not purchase or maintain the houses they had lived in for a long time, resulting in a home loss. The implication is that low-income families are forced to leave their houses to individuals with means or resources. Several sitting tenants were evicted because they could not purchase the properties. This may have hurt their identity because they could not afford to buy the houses they were living in when they were privatised. However, it was difficult to obtain additional information on such people since tracking them to their new residences was hard.

Furthermore, home ownership and identity are impacted by various external and internal variables. In this research, socioeconomic factors are a crucial influence at local and national levels. According to Basila (2019), for example, privatisation of industries and reorganisation of government offices resulted in substantial employment losses, making it impossible for individuals to buy houses. Through uneven power relations, the socioeconomic standing of house owners impacts how dwellings or communities are established, maintained, and transformed. Social distance is formed through social relationships between groups and people — the "haves" and "have-nots." Home ownership has resulted in more significant inequities or social gaps between the rich and the poor.

6.1.2. Self-organisation and Management in Communities

In Zambian cities, communities are organised into administrative entities at various levels. The lowest level is a portion that may have a few dwellings. A ward comprises many sections, each of which is led by a ward chairperson. This chairperson is a councillor representing the ward in council meetings such as the District Development Committees (DDCs). This is the current organisational structure in urban areas like Mufulira. On the other hand, Councillors are not engaged in all that communities undertake. Communities take the lead in tasks such as cleaning and garbage management.

According to the respondents who own the residences, they are now more aware of their neighbourhoods. They are more eager than ever to contribute to the well-being of their communities. They are involved in the decision-making process for community initiatives such as garbage collection and disposal in the neighbourhood and security problems. This is because they understand that any collective choices made in the community will affect them in some way since they are a part of that community.

The council and government used to provide residential services to the areas before individuals owned houses by frequently cleaning the surroundings, maintaining the roads, garbage collection, and unblocking sewage lines. Thus, community activities and operations changed. Since the houses were handed over to individual owners, these tasks have become the responsibility of the house owners; the council has withdrawn their commitment. Although homeowners organise and work together as a community, they do not seem to like this new responsibility unless they have no option at the time. One respondent reported:

When we paid for the rent, the councils took care of other services like repairing, water, sewage and garbage collection, but now we have to pay different private companies for different services. This is a constraint, especially now that I am unemployed. This implies that settling bills, repairs and other services are now a burden (A middle-aged male, retrenched).

In low-income residential areas, the council seldom cleans up or collect rubbish. Communities are increasingly taking on the burden of cleaning up their surroundings. However, in high-cost areas where most residents are committed to paying for such services, private companies mainly collect the garbage commercially. It follows that people in low-cost areas can only come together to clean the surroundings. When they have problems like sewage blockage, no one has the required skills in the community. They usually contribute money to have the system cleared.

When a crisis necessitates the donation of money, some homeowners cannot do so. As a result, this becomes a detriment to keeping their surroundings clean. People work together to make the roadways passable during the rainy season when there are generally a lot of potholes and weeds. People may

also clean up their surroundings and then be rewarded or provided food by the ward councillor. This is known as 'food for work' since individuals must labour to get food. People that engage in this case are in need since they do not have a stable source of income.

Some interviewees stated that, while they are pleased that they now own a house, they still prefer public housing. The reasons provided are that it was less expensive to serve and maintain a property since rents were heavily subsidised. They did not have to undertake the maintenance themselves, as is presently the case. Individual tenants could only pay a small portion, with the remainder covered by their employers. Furthermore, employees were not required to pay for any repairs; their role was simply to report any flaws or damages. As a result, homeowners believe that owning a house is expensive since they must pay land rates and other expenditures.

This is a type of participation. According to Rahnama (1992), this type of participation is imposed on the people. Meanwhile, alternative development perspectives include the poor in poverty alleviation to meet everyone's basic needs and reduce poverty. Friedmann (1992) also emphasises that participation in a social organisation, such as neighbourhood improvement groups, discussion groups, and so on, is more than just a way to live a more sociable life. They provide relevant information, mutual support, and opportunities for collective action. They serve as a link between the household and the rest of society. Participation in activities such as neighbourhood improvements, on the other hand, may not be in the best interests of the poor. For example, based on the interviews, in most cases, people are asked to participate in uninteresting operations in the name of participation. According to several scholars, this is nothing new. Most countries are attempting to promote their economic policies under the guise of participation as empowerment tools.

Meanwhile, some empowering or participatory programmes cause dissatisfaction among the poor since many people do not benefit. As impoverished people voluntarily contribute to labour, certain involvement benefits institutions and authority. The concept of empowerment, like the concept of participation, is no longer seen as a problem by governments and organisations seeking increased production at a cheap cost. Furthermore, participation has become a cost-effective alternative for most developing nations, including Zambia. Because things are done participatory, states commit themselves to financial entities that pledge to supply money to pay debts.

When governments have to 'adjust' their economies, as Zambia did, it becomes convenient for them to pass on the expenses to the poor in the guise of participation and self-help. In this light, the home ownership programme may be considered, as the government transferred responsibility to the people. As a result, the kind of empowerment through participation associated with the privatisation of public rental housing has not helped men and women in actual terms since they were not consulted and did not participate in the decision-making process. Forrest and Murie (1988) contend that today's concentration on home ownership growth has resulted in a neglect of other areas of housing supply. Consequently, more essential fundamental necessities like water and sanitation and roadway maintenance have taken second place.

Some respondents said that communities must organise themselves to improve security in their neighbourhoods by forming 'neighbourhood watch' organisations. These organisations are run on a volunteer basis by people of the community who cooperate with the police to ensure the safety of their community. Previously, police would patrol residential neighbourhoods. Nonetheless, residents must now raise funds to form a neighbourhood watch organisation. This implies they must collect funds to create a police post in their community. In low-cost housing areas, they do not have neighbourhood watch associations. Without police patrols and the neighbourhood associations at night, there is a lot of crime, such as breaking into houses and stealing fittings like water pipes and electrical gadgets. This is a significant concern for many house owners, as one interviewee reported below:

It is good but expensive for us. Security would have been enhanced if we had a neighbourhood watch; hence, water pipes, cisterns, and manholes would not be stolen. We are all interested in staying in a peaceful area without worrying about crime (Men's views, Focus group discussion).

There was a consensus among interviewees that thieves invade low-cost housing areas and households from time to time. Therefore, residents always live with insecurity as security is not guaranteed.

6.1.3. Privatisation of Housing as Exclusion

Privatisation and market liberalisation are accepted as part of a broader vision of popular capitalism. This attempts to increase house ownership and create a people's capital market, bringing capitalism to the workplace, streets, and even homes. During the investigation, it was discovered that many low-income people, instead of being completely integrated into their communities, had been alienated since they were unable to own or maintain their homes. Empowerment must assist the disadvantaged in improving their living conditions. However, an engagement that makes individuals feel excluded due to insufficient resources is not meaningful. The word "participation in home ownership" takes on its underlying meaning. It lacks certain political connotations, such as collective effort to bring about political activities to influence the government.

6.1.4. Political Power through Lobbying

Many people were affected negatively due to the process since they could not acquire the houses they were living in due to various factors. Some renters could not afford them because the prices for the properties were beyond their means (Basila, 2019). They did not, however, just sit and fold their arms. They pushed forward, joining together to petition lawmakers in their town to intervene in bringing down property prices. Tenants' efforts were not in vain since lawmakers addressed their complaints.

The sale of houses coincided with the 1996 presidential and general elections campaign, so politicians' reactions were favourable. It is essential to recognise that ordinary people can influence political choices locally or nationally. People have the right to file specific claims against the government or other institutions to help secure access to certain freedoms. During the fieldwork, it was clear that they were aware that the government should assist them in improving their lives, but most of them had no idea where or how to make their claim. Most respondents agreed that there is a lack of awareness about fighting for their rights, and there are no organisations to assist them throughout the selling process. Consequently, many individuals lost out since they could not acquire a house. A home ownership scheme would have shown the poor that they had the same right to housing as everyone else in the nation.

The political component of the development is increasingly being emphasised as the primary priority in poverty alleviation. Moser and Norton (2001) argue that the relationship between power and poverty is crucial since politics is primarily about power relations. According to the human rights perspective, human development is linked to the belief that others have obligations to assist and encourage human growth. For example, in Zambia, the government or politicians were responsible for assisting low-income renters in acquiring homes as part of their rights.

While top-down laws and legal frameworks may provide an essential normal basis for claiming rights, bottom-up mobilisation and local advocacy campaigns may be required in practice to achieve success in contesting claims. Legal systems become a development limitation, and a human rights perspective reveals that the poor are disempowered. Individual families cannot often work their way through complicated legal procedures properly; therefore, a legal framework may not secure access in reality. According to Basila (2019), some cases involving houses were still pending in court since 1996. Some tenants gave up fighting for their houses due to the time-consuming procedures.

6.1.5. Home Ownership and Personal Security

It was recognised that owning a house was necessary for personal privacy. The majority of homeowners said they no longer had to worry about evictions or rents. Others noted that possessing a house helped their feeling of personal security by increasing their value or respect. Respondents emphasised the critical role of home ownership in the stability of a family. There was general agreement that homeowners, particularly those who live in their own homes, also known as owner-occupancy, may not feel the burden of relocating from one area to another even if they do not have a job. While looking for another job, the family may stay in one place since they are guaranteed shelter. As previously stated, the property rights connected with home ownership provide individuals with a level of control over their homes that rental arrangements cannot match.

In this research, interviews with homeowners found that they now have more control over their homes than they had when they were renting. In this manner, it may be claimed that home ownership has contributed to a feeling of well-being that renting cannot obtain. As a result, home ownership fosters a more prominent sense of emotional stability and stronger development of self and identity. Given

what the house owners have stated about their home, it is evident that having a home provides some type of security, not just financial but also emotional.

When you own a house, you have security because you own a place to run to despite not having a source of income. A home is a place of comfort. No problems arise from conflicts with the house owners as it is yours. You are safe from the embarrassment of being evicted, and therefore, you enjoy peace of mind (Views of house owners during focus group interviews).

The ramifications of these viewpoints are that individuals enjoy a level of security in their house that they cannot get elsewhere. Even if you do not have a job, you may live in your home as long as it's paid for. During the research, homeowners said that owning a home had transformed their social standing; they feel recognised and appreciated. They also felt they were no longer on the same footing as individuals who did not own a home. A house is an asset that grows in value over time, making homeowners happy, especially if it is well-maintained. People's feeling of belonging is shown through their houses. House owners identify not just with their homes but also with their communities. The idea of ownership or tenure, rather than the structure itself, makes a difference. This is consistent with the discussion in the theoretical part. It was emphasised that a house has other equally essential aspects, such as a symbol of personal status and accomplishment. It is also a place of stability and physical security.

According to Saunders, "a home is where people construct and develop an independent sense of self and identity" (Saunders, 1990: 290). Ownership of a house is a necessary condition for a secure private realm. On the other hand, Retsina and Belsky (2002) argue that home ownership has a variety of impacts on emotional stability. This is due to social and personal freedom associated with home ownership, leading to higher self-esteem and perceived control over one's life.

Therefore, people have a strong attachment to their homes. Hence emotional attachment to the home can be a source of psychological comfort. It can be safely concluded that people develop emotional ties to the places they live, which is extended to the community. No wonder a study by Malmberg (1980) cited by Saunders (1990) shows that people who migrate or who are forcibly removed from their homes to stay in the shanty compound may develop depression or distress. He further argues that unhappiness and resentment are likely to result when people are obliged to live in environments that they cannot control. This may be the case for many low-income people who fail to buy houses.

Additionally, the inability of individuals to choose their residence demonstrates the detrimental impact of home ownership on low-income individuals. According to other respondents, they would not have purchased houses in certain locations even if they had the option. They believed that the location was typically unsuitable for raising children since they would develop terrible habits and manners. The societal consequences of poverty in these places include home brewing and illicit beer sales to survive. Alcohol usage often results in deviant behaviour and increased uneasiness for other residents.

6.1.6. Gender, Social Empowerment and Security

Housing difficulties affect men and women differently. Some scholars, like Allan and Crowe (1988), cited by McDowell (1999), claim that men are more comfortable at home than women. For some women, home is a "prison" rather than a "haven." This may be true since some women's homes may be places of violence, abuse, or poverty. Even if men and women have equal rights, cultural or customary barriers prevent equality. There, certain power relations or gender disparities are reinforced. The illustration below shows this.

In Zambia, men love being the head of the household, and some men marginalise their spouses (Ndulo, 1989). During the group interview, one woman related how a businesswoman purchased a house since her husband was jobless. However, the husband wanted the house registered in his name even though he did not pay for it. There was no peace in the house until the title deed was amended. Since 1998, the husband has not compensated the wife. The husband wanted to be associated with house ownership.

Despite the psychological benefits of home ownership, low-income homeowners have not benefited much. Some vulnerable persons, such as widows and orphans, were evicted. Even low-income homeowners who have not sold their homes may be stressed out trying to pay their land and ground rates on time. Land rate defaulters were already receiving warrants of distress (warning letters). In certain circumstances, municipalities have even begun seizing defaulters' property.

As in the example of the woman who disagreed with her husband over ownership of the house she purchased, some women find home stifling and isolating. But this is not true for all women. Those who bought homes felt satisfaction in ownership and management of the property as this afforded them significant improvements in security as a woman. Women are as enthusiastic about house ownership. Men and women think about home ownership differently. Owning a home signifies prestige and helps to self-esteem for men, but emotional stability for women.

Most low-income homeowners are dissatisfied with their housing situation. Some individuals have accepted the situation since they cannot afford to purchase or construct houses in low-density areas. While individuals appear glad to own houses, their low income makes it difficult to service and maintain them. Even among low-income homeowners, the importance of tenure change remains personal and is privately cherished. The transition from renting to owning a home provided some personal stability, which is why many respondents expressed satisfaction in having their own houses. Those with resources demonstrate it by renovating their houses, such as fencing and adding expansions.

7. CONCLUSION

The study has shown that home ownership does affect personal identity and even the extent to which people participate in community activities to improve their surroundings. They seem to have been coerced into participating in this manner. The loss of a house has a detrimental effect on a person's identity. The research revealed that a critical part of empowerment is when ordinary citizens can influence political decisions in their communities. Additionally, home ownership is essential for boosting personal security by creating a sense of control over one's residence. Therefore, the statement that home ownership and empowerment are related is accurate to a degree.

8. RECOMMENDATIONS

Poverty prevents low-income individuals from exercising their rights fully and effectively, preventing them from fully participating in housing programmes as both actors and beneficiaries. State involvement is necessary to guarantee that such programmes empower the poor. There is a need for State intervention to ensure that the poor become empowered through such projects.

Many respondents wished they could have home owner's associations. Community-based and cooperative housing development initiatives must be initiated to encourage community participation in the development of neighbourhoods by identifying problems and exploring resources for loans to improve houses and give owners the necessary strength to participate in decision-making processes.

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Citation: Christcola Basila & Kennedy Sialoombe. " House Ownership vis-à-vis Social Empowerment in Zambia" *International Journal of Humanities Social Sciences and Education (IJHSSE)*, vol 9, no. 3, 2022, pp. 227-238. doi: <https://doi.org/10.20431/2349-0381.0903023>.

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