

REPUBLIC OF ZAMBIA

NATIONAL REPORT

**TO THE HABITAT II CONFERENCE
ISTANBUL 3RD TO 14TH JUNE 1996**

THE MINISTRY OF LOCAL GOVERNMENT AND HOUSING

GOVERNMENT OF THE REPUBLIC OF ZAMBIA

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PART A

THE PREPARATORY STAGE

1.0 INTRODUCTION

1.1 THE PROCESS

Following the second meeting of the preparatory committee of the United Nations Conference on Human Settlements (Habitat II) which took place at the UNCHS (Habitat) center in Nairobi, Kenya, from 24th April to 5th May, 1995, the Zambian Government formed a National Steering Committee (NSC) for Habitat II activities.

The NSC had to spearhead the national consultative process leading to the preparation of the National Report for the Habitat II conference. The committee was divided into six sub-committees, namely: The Best Practices, The Indicators Program, The Gender Awareness, The Sustainable Human Settlements Development, The Publicity and Fund Raising, and The Adequate Shelter Sub-Committees. Each sub-committee was allocated specific terms of reference, as shown below.

Finally, the NSC conducted a workshop for stakeholders in the development of shelter and human settlements from on 2nd and 3rd May, 1996 to finalize and consolidate arrangements for Zambia's participation in the Habitat II conference.

1.2 THE SUBCOMMITTEES

1.2.1 The Best Practices Sub-Committee

1.2.1.1 Purpose

To prepare a report on the Best Practices (BPs) in Zambia. These BPs had to be selected from a wide range of successful projects in the upgrading of living conditions among the low-income socio-economic groups (LISEGS), especially those located in urban areas.

1.2.1.2 *Specific Tasks*

- a. To study and understand the criteria for nominating Best Practices;
- b. to identify and assess successful human settlement projects and their suitability for selection as Best Practices, under the guidance of the UNCHS' criteria;
- c. to apply these criteria to each selected settlement, evaluate positive impacts and their sustainability on the community, and the partners who were involved in the implementation process;
- d. to prioritize identified projects in their order of suitability for nomination as Best Practices; and
- e. to document a Local and a National Best Practice by way of reports, maps, charts, diagrams and video-films for presentation to the National Steering Committee.

1.2.2. The Indicators Program Sub-Committee:

1.2.2.1 *Purpose*

To study urban and housing conditions in selected cities and towns in Zambia, and complete a set of selected indicators (as in the UNCHS Indicator Programmes) for use in the preparation of the National Report to the Habitat II Conference.

1.2.2.2 *Specific Tasks*

- a. To study and understand how to complete worksheets for Housing and Urban Indicators Programmes;
- b. to identify cities and towns where Urban and Housing Indicators may be applied;
- c. to survey and collect relevant data from selected cities and towns, and to complete the worksheets for Urban and Housing Indicators; and

- d. to review collected data and make recommendations.

1.2.3 The Gender Awareness Sub-Committee

1.2.3.1 Purpose

To undertake a study of various projects and programs in the development of human settlements in conjunction with the Best Practices Sub-committee, and to determine the participation of men and women in the development and governance of their settlements.

1.2.3.2 Specific Tasks

- a. To analyze gender participation rates in projects identified by the Best Practices Sub-committee and reflect on changes brought about by participants;
- b. to identify and determine:-
 - i the respective roles and responsibilities of women and men,
 - ii. changes in attitudes and values, vis-a-vis women and men,
 - iii access by women, men, and girls to resources and services,
 - iv the effective participation of women and men in the management and governance of human settlements, and
 - v. specific needs of women, men, and girls

1.2.4. The Sustainable Human Settlements Development Sub-Committee

1.2.4.1 Purpose

To assess briefly the inter-relationships between human settlements, socio-economic trends and policies, and national experiences in the implementation of the Local Agenda 21 (LA21).

1.2.4.2 *Specific Tasks*

- a. To draw a brief comparison of the relationships between human settlements, and socio-economic trends and policies at the national and international levels;
- b. to provide an outline of broad national experiences in implementing the National Plan of Action (NPA) from Habitat 1 Conference of 1976;
- c. to review any case study in the implementation of the LA21.

1.2.5. The Publicity and Fund Raising Sub-Committee

1.2.5.1 *Purpose*

To publicize the activities of the Habitat II Conference and organize fund-raising programs to support national preparatory activities and send a delegation to the Habitat II summit

1.2.5.2 *Specific Tasks*

- a. to raise the degree of national awareness of the Habitat II processes and the summit through the media;
- b. to involve the State in the launching of the Habitat II preparatory activities;
- c. to organize national debates and discussions on the activities of Habitat II;
- d. to organize fund-raising activities which may include: public walks (at the national, provincial and district levels), dinner dances, and door-to-door campaigns (including the involvement of the international community and the media);
- e. to prepare for the celebration of the World Habitat Day in October, 1995;

- f. to consult with and attract the participation of various associations such as: the Zambia Chambers of Commerce and Industry, research and educational institutions, and Non-Governmental Organizations (NGOs) in the processes and activities leading to the Habitat II summit.

1.2.6. The Adequate Shelter Sub-Committee

1.2.6.1 Purpose

To research and prepare an analytical report on issues of shelter and human settlements.

1.2.6.2 Specific Tasks

- a. To review the suitability of the National Housing Policy of Zambia;
- b. to provide an overview of the quality, quantity, accessibility and affordability of housing, infrastructure and other services which constitute human settlements in Zambia;
- c. to give an overview of possible environmental impacts of urbanization now and up to the year 2020, in view of the dynamic urbanization processes that are taking place in Zambia;
- d. to highlight the socio-economic, physical, conceptual, regulatory and institutional changes that have taken place in Zambia in the past twenty years in response to the Habitat I Conference of 1976.

The findings and recommendations of each of the six sub-committees, especially those which were relevant to the provision of shelter for all and the development of sustainable human settlements have been adopted in the preparation of Parts B, C and D of this report.

2.0 LIST OF PARTICIPANTS

The list of key actors and interested organizations that were consulted during the preparatory stage for the National Report is shown in Appendix 1.

PART B

ASSESSMENT AND PRIORITIES FOR SHELTER AND HUMAN SETTLEMENTS

1.0 THE BROADER SETTING

1.1 An Overview of Zambia's Past Economic Performance

Historically, Zambia's economy has been based on the production and export of copper. In the late 1960s and the early 1970s, the country's economy was one of the strongest in the Sub-Saharan Africa. Consequently, the most impressive achievements in the construction of shelter and the development of liveable human settlements were recorded during the 1960-75 period.

The decline in world copper prices and deteriorating terms of trade in the late 1970s and afterwards led to a decline in the growth of the Gross Domestic Product (GDP) from an average of 5.0 per cent per annum in 1960-70 (1) to an average of 0.8 per cent during the 1980 - 1992 period (2).

By 1992, Zambia's economic strength at the global scale was ranked by the World Bank as a low-income country from its previous ranking as a middle-income country (3). The per capita real annual income level had declined to approximately one fifth of the average level in the mid 1970s (4). In response to prevailing adverse economic conditions, shelter and environmental conditions of human settlements began and continued to deteriorate during the 1980-1993 period.

1.2 A Brief History of Human Settlements in Zambia

The flawed development patterns of human settlements in Zambia may further be attributed to two unrealistic long term urban development policies.

1.2.1 *Africans as Temporary Urban Dwellers*

The prevalent colonial assumption was that towns would not become "permanent homes" for "African" workers. This meant, from the outset, that the provision of basic infrastructure and amenities to urban African settlements was not a priority issue in the colonial government's urban development policy. The active implementation of this policy contributed significantly to the evolution of informal settlements on the periphery of colonial towns.

1.2.2 *Overdependency on Copper Earnings*

It was also assumed, after Zambia's attainment of independence in 1964, that export earnings from copper would be invested in the provision of sophisticated infrastructure in all urban settlements of the country. Prevailing negative economic conditions during the late 1970s and afterwards did not allow the ambitious implementation of infrastructure programs to take place.

Both policies (in paragraphs 1.2.1 and 1.2.2) did not provide a realistic basis for the long-term sustainable development of human settlements in the country. This has resulted in the increased demand for infrastructure services that were developed for limited population needs of the more prosperous 1960-1975 period, despite large population increases which have taken place in most urban areas.

1.3 *Implications of Recent Urbanization Trends*

The high population growth levels experienced during the post independence era, and a lack of appropriate economic policies for reducing deepening poverty in the country during the last two decades have been compounded by enormous rural-urban migration waves. These trends have exacerbated unemployment, and falling standards of infrastructure provision, shelter and human settlements.

1.3.1 *Declining Economic Growth*

Poverty levels have deteriorated to such an extent that the country is now going through a continuous socio-economic crisis. Two decades of continuous decline in the economy, portrayed by the decline in the Gross National Product (GNP) per capita from US \$600 in 1970-75 to US \$380 in 1993 (5), and a decline in the quality of public services, have precipitated an enormous deterioration in the quality of living conditions throughout the country.

1.3.2 *Falling Social Standards*

Amongst the most critical symptoms of this economic crisis are the worsening problems of public health, characterized by a rise in the under five mortality rates from 49.5 per 1000 live births during the 1970-75 period to 203 deaths per 1000 live births in 1993 (6). Life expectancy has also fallen from 51 years in 1980-85 to 48 in 1995, child under-nourishment has increased from 24.1 per cent during the same period to 26.8 per cent (7). These negative trends have been aggravated by the harsh economic conditions affecting the low-income groups, in particular.

The inability of the government to implement comprehensive economic reform programs provides many underlying explanations for today's major social sector problems, notably in health, education, the condition of human settlements, and access to safe drinking water and adequate sanitation (8).

1.3.3 *Inefficient Institutional Frameworks*

Over the past 20 years, vital public institutions have been rendered virtually ineffective. This has been due to the inadequacy of funds, the lack of efficient resource management policies, and the absence of accountability and transparency in the governance system of the past two decades.

It is, therefore, essential for the country to establish sound overall policy frameworks for better governance, and the efficient management and use of available resources, in order to improve the living conditions of the people. The current macro-economic reform and structural adjustment programs (SAPs), and the public service reform program (PSRP) are essential elements of this framework, if they too can focus on the improvement of overall living conditions, especially those of the vulnerable groups.

2.0 CURRENT CONDITIONS

2.1 Urban Indicators

A serious problem in formulating appropriate policies for human settlements and shelter has emanated from the lack of appropriate data on progress indicators. The availability of accurate data on performance indicators which reflect conditions and changes in the development of shelter and human settlements lightens the problem of formulating appropriate policies.

An assessment of the current conditions of shelter and human settlements was based on surveys of Urban and Housing, and Gender-sensitive Indicators carried out in 1990, 1993 and 1995.

Urban Indicators worksheets were compiled from seven modules of the Indicators Programme provided by the UNCHS (Habitat). Data were collected for Zambia, Lusaka, Livingstone, Siavonga and rural areas. Conclusions from the analysis of Urban Indicators were as follows.

2.1.1 *Urbanization Trends*

Zambia is one of the most highly urbanized countries in the Sub-Saharan Africa, ranking after South Africa and the Central African Republic (9). Data from the 1990 Census show that 42 per cent of Zambia's total population (or 3.29 million) lived in urban areas, out of which 60 per cent lived along the old 'line-of-rail' area stretching from Livingstone to the Copperbelt. Lusaka, the capital city, had a population of 870,000, while the cities of Ndola and Kitwe had populations which averaged around 400, 000. The share of Zambia's total population who lived in the provincial capitals and smaller urban settlements was 9.2 per cent (10).

2.1.2 *Economic Trends*

The high population growth rates of the post independence era which averaged around 3.3. percent per annum between 1988 and 1993(11), against an average annual decline of 3.5 percent in the real GDP between 1994 and 1995 (12), have exacerbated deepening levels of urban poverty, and vulnerability.

Declining international terms of trade, especially low copper prices on the world market, and the global economic recession coupled with the mismanagement of resources by the government over the past two decades have devastated the country's economy (13). These, in turn, have led to corresponding declines in formal sector employment and real incomes (indicated in paragraph B.1.1), and in the disproportionate growth of informal sector activities.

Although real earnings have declined in all economic sectors, the hardest hit were earnings in mining, manufacturing and service sectors, the traditional backbone of Zambia's economy. By 1992 the average real earnings of employees in these sectors had fallen to 20 percent of their 1975 level (14).

2.1.3 *Access to Environmental Infrastructure*

The majority of the urban population faced severe problems of inadequate access to safe drinking water and adequate sanitation. Existing public utility systems favored high-income residential areas at the expense of the urban poor who lived in low-cost housing areas, and experienced severe hardships for limited access. Water and sanitation systems in all urban areas, at the time of writing this report, were severely crippled.

For reasons given under paragraphs B.1.1., B.1.2.2, and B1.3.1, access to safe drinking water in urban areas has decreased from 86 percent of the total urban population in 1970-75 to 76 percent in 1993 (15). There has also been a steady increase in the number of water-borne diseases, a glaring symptom of the serious deterioration in the provision of quality urban infrastructure in recent years. Frequent outbreaks of cholera in recent years bear further testimony (16).

2.1.4 *Rising Costs of Cooking Energy*

Household energy costs have represented a significant drain on declining real household incomes over the past two decades. In recent years, for instance, wood-fuel, a principal traditional source of cooking energy, has become too expensive and difficult to get in many urban areas. Many urban dwellers had limited access to cleaner and cheaper sources of energy such as electricity. Charcoal was the principal cooking fuel for the urban poor. However, due to ever rising costs of energy, there has been a significant decline in energy consumption per capita from 383 kg. of oil equivalent during the 1970-75 period to 146 kg. of oil equivalent in 1993. This compares unfavorably with the average of 257 kg. of oil equivalent consumption per capita in the Sub-Saharan Africa (17).

2.2 Housing Indicators

Housing Indicators worksheets were completed in 1995 for Lusaka (the largest city in Zambia), Livingstone (a medium-sized urban settlement), and Siavonga (a small urban settlement). Conclusions from the survey (18) are presented below.

2.2.1 *Female-Headed Households*

Zambia had 223,872 female-headed households in 1993, out of which 29.7 per cent lived in urban areas (18). The proportions of female-headed households and household sizes were higher in more urbanized provinces (19).

2.2.2 *Household Formation and Housing Production Rates*

Although urban areas experienced higher rates of household formation, these did not match housing production rates, which were much lower. The National Household Formation Rate was 27 households per thousand population in 1993 while the Housing Production Rate was a meager 0.93 units (20).

2.2.3 *Tenure of Housing*

About 94 per cent of the rural households in Zambia lived in their own houses compared to 30 per cent of the urban households in 1993 (21). Renting levels were higher in urban areas where 46 per cent of the low-cost residents rented their shelter, while 44 per cent owned a home in the same areas (22). Similarly, social housing levels were higher in urban areas where most employees rented Government, local authority and company houses. Home ownership levels were higher among female-headed households (81 per cent) in more urbanized provinces than among male-headed households (69 per cent in 1993) (23).

2.2.4 *Materials of Housing Construction*

The use of permanent building materials in house construction was wide-spread in Zambia, especially in urban areas. However, houses in urban informal settlements were usually constructed of semi-permanent building materials due to lack of secure land tenure or official recognition by local authorities, high prices of building materials, and the hazardous nature of the land where such settlements were located.

2.2.5 *Conclusion*

The "Key Housing Indicators for Zambia" survey (18) made specific recommendations on the basis of the approved National Housing Policy. These recommendations have been included in section B.6 and Part C of this report.

2.3 *Gender-Sensitive Indicators*

Gender-sensitive Indicators worksheets were completed and conclusions from these surveys are presented below.

2.3.1 *Economic Activities*

Over 70 percent of the households in Zambia in 1993 lived with household expenditure levels per adult equivalent which fell below a level sufficient to provide basic needs. Unemployment rates for men stood at 19 per cent, while those for women were at 21 per cent. (24)

There was a significant level of child employment, with 7.6 percent of the labor-force being children between the ages of 7 and 11 in 1993 (24).

2.3.2 *Infant Mortality Rates*

Nearly one in every five Zambian children died before reaching the age of five. Infant mortality rates rose from 94 deaths per 1000 live births in 1977 to 191 deaths per 1000 live births in 1995 (25). Rising infant mortality rates have raised questions of grave social concern in recent years .

2.3.3 *School Enrollment Rates*

National enrollment trends at primary school level showed that both sexes were equally represented. Enrollment data for secondary schools revealed that 57 per cent were males and 43 per cent were females. However, at the university level 77 per cent were males and 23 per cent were females (26).

2.3.4 *Access to Safe Drinking Water*

Almost all households in recently upgraded settlements enjoyed good access to safe drinking water. However, in the case of Bauleni female residents, it took a minimum of 45 minutes to fetch water when one of the bore-hole pumps broke down (27).

2.3.5 *Access to Hygienic Toilets*

Almost all households in recently upgraded settlements used pit latrines and over 15 per cent of the households in Bauleni used ventilated pit latrines (28).

2.3.6 *Housing in Compliance*

A number of informal houses usually collapsed during the rainy season and a few were destroyed by local communities to pave the way for the development of community infrastructure. Affected families were usually offered alternative residential plots in overspill housing areas (29).

2.3.7 *Land Ownership Rates*

About 75 per cent of male-headed households in recently upgraded settlements owned the land that they occupied. There was no evidence of positive discrimination against women to own land or shelter once it is realised that home ownership was more common among female-headed households as indicated in paragraph 2.2.3. Problems of restricted ownership of land may be attributed mainly to negative attitudes and low education levels among women (30).

2.3.8 Observations on Gender-Awareness in Zambia

2.3.8.1 *Attitudes to Mixed Working Conditions*

Women in Zambia, particularly in urban low-income housing areas, worked side-by-side with their men folks when improving their surroundings, curing the construction of shelter, and in the provision of community infrastructure. They also helped to dig building foundations, crush stones for concrete and block-making, and collect water for construction purposes. Brick-laying, plumbing, roofing, carpentry and electrical fitting were some of the skills which most women lacked.

2.3.8.2 *Participation in Construction Work*

On the basis of an analysis of gender participation rates in construction work, discernible changes were evident. For instance, the traditional separation of gender responsibilities seemed to have disappeared; both sexes mixed freely when they worked manually. Women were active in the digging of pit latrines, the construction of culverts, and in limited brick-laying, roofing and carpentry work.

Both women and men who were interviewed from recently upgraded informal settlements confirmed that their attitudes to each other had changed for the better. They had begun to regard each other as equal working partners who could do similar jobs.

2.3.8.3 *Responsibilities to the Community*

Both men and women regarded each other as joint owners of the community infrastructure which they had helped to develop, guarded these acquisitions jealously, and were proud to show them to visitors. In short, both sexes have subsequently developed an equal interest in improving the quality of their living conditions with the full participation of both partners.

2.3.8.4 *Contributions towards Improved Nutrition*

Women and men who had participated in the implementation of community infrastructure were enabled to contribute more towards their families' nutrition status. By contributing their labor in exchange for food, they were enabled to feed themselves and their families, and indirectly saved enough money to pay for rent and the purchase of other essential commodities.

It was considered a special privilege for them to do work that would have attracted higher labor costs if another person had been employed in their place; for instance, to construct their houses, or dig their pit latrines. This spirit of self-reliance has led to the creation of more self-employment opportunities which in turn may have temporarily helped to alleviate poverty levels among the participants and their households.

2.3.8.5 *Attitudes to the Physical Environment*

As described in paragraph 2.3.8.3, new gender roles and responsibilities have not only been extended to the upgrading of living conditions, but also served as a useful means for cleaning the ambient space. Both men and women have become involved in burying ditches (to reduce breeding areas for mosquitoes, and to avoid children falling or drowning in them during the rainy seasons), and in the planting of flowering and fruit trees which would also screen them from strong sunlight. At the same time they were creating urban environments that would become more attractive and freer from environmental degradation.

2.3.8.6 *Attitudes to Shelter Construction*

Women were active in the building of decent shelter for raising, educating, training and protecting members of their households.

2.3.8.7 *Negative Gender Attitudes*

Women themselves were equally to blame for self-discriminatory attitudes. It has been noted that they usually discourage fellow women to vie for higher positions in their communities. These attitudes should be discouraged in order to enhance democratic governance, increased productivity, and self-reliance among women.

2.3.8.8 *Participation in the Decision-Making Processes*

In the case of Bauleni and Kamanga settlements in Lusaka, positive changes in attitudes were noted during the decision-making process. Both men and women consulted each other before reaching final decisions. In fact, some women were elected to key leadership positions in project implementation committees.

2.3.8.9 *Participation in Skills-Training Programs*

Women not only worked, learned, and trained together with men, but also exchanged technical know-how and ideas, in accordance with the experience and expertise they had acquired in the management and development of human settlements. For example, some women in Kamanga, in Lusaka, had been given "hands-on" training in making blocks, roofing-sheets (from sisal and cement), and brick-laying in Kenya. Upon returning home, they began to impart their newly acquired skills to members of both sexes. Similarly, the Bauleni groups, who were trained locally by the National Housing Authority in skills that were identical to those who had been trained in Kenya, also began to train others.

2.3.8.10 *Conciusion*

Traditional and discriminatory attitudes against women, especially among the elderly citizens, are outdated and should be discouraged. Both genders, irrespective of age or sex, have the right to resources and services, shelter, land, and other facilities to enable them improve their living conditions. They deserve equal opportunities and access to these resources, and full participation in all spheres of the country's economic development.

References:

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- (2) *World Bank Tables 1995, World Bank, Washington DC, p. 76,*
- (3) *World Development Report 1994: World Bank, Washington DC, p.162,*
- (4) *Zambia: Poverty Assessment, World Bank Report No. 12985 - ZA, 1994, Table 2.1.*
- (5) *Social Indicators of Development 1995, World Bank, Washington DC, p.381,*
- (6) *Op. Cit., Ref (5), p.380,*
- (7) *Ibid., Ref (5), p.380-81,*
- (8) *Cit Op., Ref (4), p.1;.*
- (9) *World Development Report 1992: World Bank, Washington DC, p.222-23,*
- (10) *Preliminary Report, Census of Population, Housing and Agriculture, CSO, Lusaka, 1990, P.7,*
- (11) *Op. Cit., Ref. (5), p.381,*
- (12) *Economic Report of 1995, GRZ/NCDP, P.22*
- (13) *Op. Cit., Ref. (4), paragraph 2.8, p.11;*
- (14) *Ibid., Ref (4), Table 2.1, p.15;*
- (15) *Op. Cit., Ref. (5), p.380,*
- (16) *Public Investment Programmes: 1995-97, GRZ/NCDP p.8-10;*
- (17) *Op. Cit. Ref. (5), p.381,*
- (18) *Key Housing Indicators for Zambia, ALM Zulu, Lusaka, 1995*
- (19) *Priority Survey II, CSO, Lusaka, p. 27;*
- (20) *Op. Cit., Ref. (18).*
- (21) *Op. Cit., Ref. (19), p. 120;*
- (22) *Op. Cit., Refs (10) and (19)*
- (23) *Ibid. Ref. (22);*
- (24) *Priority Survey II , 1993 and The Gender-Awareness Sub-committee;*
- (25) *Social Indicators of Development 1994, World Bank, Washington DC, p.x.*
- (26) *Op. Cit., Ref. (12), p. 115*
- (27) *Op. cit. Ref. (24);*
- (28) *Ibid., Ref (24)*
- (29) *Ibid., Ref. (24);*
- (30) *Ibid., Ref. (24).*

3.0 NATIONAL EXPERIENCES IN THE IMPLEMENTATION OF THE HABITAT I PLAN OF ACTION

3.1. An Overview of Housing Conditions over the Past 20 Years

Following the hosting of Habitat I conference in Vancouver in 1976, the Zambian Government adopted, as its Housing Policy for implementing the Third National Development Plan (TNDP), the execution of the following strategies:

- a. to enable a maximum number of families to attain at least minimum shelter standards adopted for the Habitat I conference;
- b. to promote home ownership through personal savings and long term institutional credit;
- c. to give highest priority to housing the low-income socio-economic groups (LISEGs), through the reorientation of lending policies of parastatal companies and the private sector so as to afford credit to the LISEGs; and by establishing a housing bank specifically for the LISEGs;
- d. to implement more flexible cellular housing; and integrated human settlements, and to promote rural housing (31).

The subsequent review of the performance of the TNDP Housing Policy revealed that the implementation of strategies adopted after Habitat I conference fell short of targets (32). For instance, nearly 75 per cent of public and institutional investment in housing was diverted into the development of medium- and high-cost houses, and only 5.5 per cent of the targeted low-cost houses were developed (33). The Housing Bank for LISEGs was not established. Furthermore, no funds have been set aside for supporting housing development in recent Public Investment Programs formulated by the Government between 1991 and 1996.

Other achievements and failures in the implementation of the post Habitat I housing strategies are revealed below.

3.1.1 *Housing Quality*

There is a strong co-relation between the quality of housing and materials, and the method of construction. Similarly, there is a co-relationship between the permanency of structures and their quality.

The proportion of occupied housing units in Zambia which were considered to be 'permanent' declined from 64 per cent in 1980 to 58 per cent in 1993 (34). These are structures which may stand for the next 20 years, subject to normal maintenance. The majority of permanent structures have been in urban areas where, in some towns and cities, they have constituted up to 90 per cent of the housing stock over the past two decades. For instance, Lusaka had 90 per cent, and Livingstone had 90.2 per cent permanent dwellings in 1993 (35).

3.1.2 *Wall Construction Materials*

The permanency of a structure is mainly a function of two variables, these are: the materials and the method used in the construction of a structure. About 37 per cent of Zambia's housing stock had walls made of concrete blocks in 1993, while 33 per cent had walls of mud bricks, 11 percent had baked clay bricks, and another 11 per cent were of mud and sticks. The remaining 8 percent of houses had temporary materials for walls (36).

3.1.3 *Roofing Materials*

As for roofing materials, the proportion of the housing stock which were clad with asbestos-cement sheets had risen from 22 per cent in 1980 to 35 per cent in 1993, while that for iron sheets had remained above 23 per cent (37). Only 7 percent were covered with concrete and concrete tiles in 1993.. However, the proportion of Zambia's housing stock which had grass or straw roofs, the bulk of which was in rural areas where the majority of the population could not afford the cost and use of more permanent roofing materials, had declined from 52 per cent in 1980 to 38 per cent in 1993(35). Other roofing materials accounted for the remaining 1 to 2 per cent of housing stock during the same period (38).

3.1.4 *Floor Construction Materials*

About 55 per cent of all housing stock in Zambia had concrete floors while 42 per cent had mud floors in 1993; the remaining 2 percent had floors constructed of other materials (39).

3.1.5 *Basic Infrastructure*

Another factor that affects the quality of housing is the availability of basic infrastructure services such as water supply, sewerage facilities, storm water drainage, and refuse disposal services. Other services with a positive impact on the quality of housing are the availability of electricity supply and access to roads.

3.1.6 *Sources of Water Supply*

The proportion of dwellings in Zambia's urban areas which had internal water connections rose from 32 per cent in 1980 to 47 per cent in 1993 (40). These facilities were found mainly in medium- and high-cost housing areas. The rest of the urban dwellings depended on communal water supply. In rural areas, on the other hand, the proportion had fallen from 7 per cent in 1980 to 4 per cent of dwellings which had internal water supply, while 96 per cent depended on springs and wells, or extracted their water requirements directly from sources such as unprotected wells, streams and dams which were prone to contamination (41).

3.1.7 *Toilet Facilities*

The proportion of Zambian households which used pit latrines rose from 46 per cent in 1980 to over 50 per cent in 1993(42), while that for households who used flush toilets fell from 23 per cent in 1980 to 20 percent in 1993 (43). The remainder of the households used the bucket, or aqua privy toilets, or resorted to the bush. The use of pit latrines was predominant in rural areas where 57 per cent of households used this method, compared to 49 per cent in urban areas in 1993 (44).

In urban areas, a hazardous situation existed in some informal settlements where residents used pit latrines and depended on shallow wells for their water supply. These wells were usually located very close to pit latrines and were, therefore, prone to contamination. The situation was aggravated by inadequate arrangements for storm-water drainage. Drains in these areas allowed storm-water to spill into unprotected wells whenever heavy downpours occurred.

3.1.8 Refuse Collection

Only 7 per cent of the total households had garbage collected from their homes in 1993. Another 50 per cent of the households, mainly in urban areas, used refuse pits for garbage disposal, while 44 per cent dumped their garbage in the surrounding open spaces. Dumping of garbage was most prevalent in rural areas where 54 per cent of households used this method. (45)

3.1.9 Lighting and Cooking Energy

About 15 per cent of Zambian households used electricity for lighting, while those using kerosene accounted for 69 per cent, and 1 per cent used candles in 1993 (46). Only 11 per cent of households used electricity for cooking purposes in 1993, compared to 9 per cent of the households in 1980 (47). The rest used firewood, especially in rural areas where it was the principal source of cooking fuel for 91 per cent of the households. Even in urban areas where the use of electricity was predominant, up to 52 per cent of the households used charcoal. The bulk of charcoal users lived in low-cost housing areas (65 per cent), and in medium-cost residential areas (41 per cent). The use of electricity for cooking was almost negligible in rural areas where most households depended on firewood and charcoal (48).

3.1.10 Tenure of Land

Other factors that affect the quality of housing are: the security of land tenure and compliance with development regulations. Households with title to land tended to build more permanent houses complemented by various ancillary services that a modern decent home needs. On the other hand, insecurity of tenure in unauthorized housing areas discouraged high investment on housing.

In settlements where development control was exercised, such as in the formal housing areas, the quality of housing that emerged was usually of a high standard, unlike in informal settlements where development took place without the benefit of building standards and health regulations. The lack of official control in informal settlements resulted in many dwellings lacking direct access to roads, and were only accessible by footpaths. This is a hazardous situation in the event of a fire breaking out, as fire engines may not gain easy access to affected properties, which endangers both property and life.

3.1.11 *Housing Maintenance*

In the past 20 years, the quality of housing has tended to decline rather than improve due mainly to the reasons given under paragraphs B 1.1, B1.2.2 and B 1.3.1. Many existing structures, especially those owned by the central government and local authorities, have fallen into disrepair. In addition, the proportion of illegal structures in urban areas has grown faster than that of approved housing. Consequently, housing in compliance constituted only 43 per cent of the urban housing stock in 1993 (49).

3.2 *Access to Housing*

3.2.1 *Ability to Pay for Housing*

The incidence of poverty has also tended to grow, especially in recent years when the country adopted and began to implement SAPs. In 1993, for instance, 76 per cent of all persons in Zambia were deemed to be "extremely poor", while another 8 per cent were considered to be "moderately poor", leaving only 16 percent of the population who fell outside the poverty bracket. (50). Growing depths of poverty have rendered more households unable to afford decent accommodation, whether owned or rented.

3.2.2 *House Price to Rent and Income Ratios*

The median annual household income for Zambia was US \$315, while the median annual rent was US \$162 in 1993. Thus, the rental constituted about 50 per cent of household incomes, which left an ordinary family with inadequate means to meet other household expenses. Equally the median house price was three times above the median annual household income. The ratios became larger as the quality of housing improved (51).

This shows that an ordinary Zambian household cannot afford the price of decent housing. But since housing demand is inelastic, more households have opted to live in dwellings whose condition and quality are highly compromised.

3.2.3 *Public Expenditure on Environmental Infrastructure*

The quality of environmental infrastructure services has become progressively poorer in the past 20 years. This is due mainly to the fact that most local authorities had inadequate finances to operate, maintain or expand the capacities of their public utilities and amenities to match recent population

and settlement growth pressures. Many settlements were dependent on public utility facilities which were designed and constructed many years ago for much smaller populations.

Per capita infrastructure expenditures are very low in Zambia. For example, only US \$2.30 per person was spent in Lusaka in 1993, US \$2.52 per person for Siavonga, and US \$0.28 per person for Livingstone (51). At these low levels of investment, infrastructure services are likely to come under severe pressure in due course.

Already many services are over-loaded or severely crippled. Others, such as water supply, are subject to rationing, with some parts of urban centers receiving water once a week. With further population growth, while existing capacities of services and public utilities stagnate due to lack of funds, the state of infrastructure networks, and the amenity of housing areas and human settlements will become progressively less attractive to live in.

3.3. Housing Production

3.3.1 *Housing in Non-Complying Settlements*

The inability of most local authorities to open up and service new housing areas over the past two decades has encouraged the growth and proliferation of informal settlements. As a result, illegal settlements currently dominate the housing scene. Housing not in compliance in Zambia stood at 57 per cent of the total housing stock in 1993 (52). Today, the proportion should be slightly higher and is bound to get even larger, unless more land is opened up and serviced, and access to secure land tenure is improved.

3.3.2 *Housing Finance*

Over the past 20 years, the rate of housing production has lagged behind demand. The value of fixed investment in housing, as a share of the GDP, fell from 4.8 per cent in 1970-75 to less than 0.3 per cent after 1987 (53). The majority of the population could not afford to build houses for themselves due to low incomes. Equally, they could not afford the cost of borrowed finances due to high interest rates. As a result, the Mortgage-to-Credit Ratio was only 19.9 per cent for Zambia in 1993 (54), which means that only about 20 per cent of the available housing finances were borrowed.

The rest went begging, ironically, when lack of housing finances is what has prevented many households from owning a home of their own. Unless interest rates are lowered, or alternative cheaper sources of housing finances are found, housing production will continue to lag behind demand even further, and the national housing backlog will grow beyond the estimated 400,000 units (55).

3.3.3. Housing Production

The rate of housing production was only 0.93 units per thousand population, or only 7,435 dwelling units at the national level in 1993. The shortfall in the required number of dwelling units in 1993 alone resulting from the creation of new households stood at almost 29,000 units. Considering that no funds have been set aside for supporting housing development by the Government in recent Public Investment Programs for the 1991 to 1996 period, more effort, therefore, will be needed in order to prevent the present backlog from becoming worse.

References:

- (31) *Third National Development Plan: 1979-1983, GRZ/NCDP, p 315*
- (32) *Fourth National Development Plan: 1989-1993, GRZ/NCDP, p. 287*
- (33) *Op. Cit., Ref. (32), p. 287*
- (34) *Census of Population and Housing :1980, Vol.II, and Priority Survey II, 1993, C.S.O, Lusaka*
- (35) *Key Housing Indicators for Zambia, ALM Zulu, Lusaka, 1995, and Ref. (34).*
- (36) (38), (39), (41), (44), (45), (48): *Op. Cit., Ref. (34)*
- (37) *Census of Population and Housing :1980, Vol.II, P.229, C.S.O., Lusaka*
- (40) *Op. cit., Ref. (37), p.230;*
- (42) *Ibid., Ref. (37) p.232 et seq.;*
- (43) *Ibid., Ref. (37)*
- (46) *Ibid.;*
- (47) *Ibid.;*
- (49) *Op. cit. Ref. (35),*
- (50) *Priority Survey II, 1993, CSO, Lusaka,*
- (51) (52), (54): *Op. cit., Ref. (35).*
- (53) *Social Indicators of Development 1995, World Bank, Washington DC., p.381,*
- (55) *National Housing Policy, MLGH, Lusaka, 1995;*

4.0 CASE STUDIES IN IMPLEMENTING LOCAL AGENDA 21 AND THE GLOBAL STRATEGY FOR SHELTER TO THE YEAR 2000

4.1 Case Studies in Implementing Local Agenda 21

As a means for making a positive contribution to the Global Plan of Action for the sustainable development of human settlements and the natural environment, poverty reduction and the provision of adequate shelter for all in Zambia, the Government recognises that its resources are limited, and cannot on its own meet these demands.

However, the Zambian Government, with the help of the international community, and by implementing enabling approaches through reforming social, political and economic policies, and through the involvement of stakeholders (from the household level, through community-based organisations to local and national government levels), aims to enable them take an active part in improving their living conditions. Considerable success has been achieved in the following activities:

4.1.1 *Human Resources and Institutional Management*

The adoption by the Government of an enabling policy in the improvement of living conditions for the low-income groups has made it possible for stakeholders to take an active part in their governance. For instance, the empowerment of the low-income groups to identify their priority needs and the order of implementing them, and to mobilize needed resources for infrastructure development and maintenance, has been enhanced considerably, especially through the implementation of the Community Participation Training Program (CPTP).

Similarly, the adoption of the CPTP, and the subsequent establishment of a permanent training program for project and community leaders at Chalimbana Local Government Training Institute, near Lusaka, is a positive step in the Government's commitment to the continuous upgrading of informal low-income settlements.

4.1.2 *Sustainable Economic Growth*

At the macro-level, the Government's policy of creating an environment conducive to the attainment of high rates of investment, and the promotion of competition, productivity and efficiency, through the implementation of economic reforms, and structural adjustment programs, despite the hardships

these may have temporarily caused at the micro-level, has begun to pay back firm dividends. The liberalization of the economy, for instance, has led to the creation of 13,000 new professional and technical employment opportunities during the first eleven months of 1995. Average annual inflation rates declined from 239 percent in 1993 to 38 percent in 1994. Furthermore, the value of exports was higher than that for imports for the first time since the 1970s, resulting in a positive trade balance of US \$114.9 million in 1995 (56).

World Food Program (WFP) and Project Urban Self-Help (PUSH) sponsored programs have created additional short-term employment for women and enhanced the nutrition status for participating low-income households, apart from enabling involved communities better access to community infrastructure.

The implementation of economic reforms and the liberalization of the economy should lead to the alleviation of poverty, the lowering of existing inequalities in the provision of, and access to socio-economic and environmental infrastructure. The on-going implementation of these programs represent positive steps towards the sustainable development of human settlements.

4.1.3 *Sustainable Land Use and Environmental Development*

The continuing upgrading of peri-urban informal settlements and the Government's assurance that secure title will be granted to settlers, once these settlements have been declared Statutory Housing Improvement Areas, is another positive step towards the development of sustainable human settlements in Zambia.

Similarly, the formulation of the National Conservation Strategy in 1985, and the implementation of the Environmental Protection and Pollution Control Act of 1990, should lead to the development of a more sustainable physical environment.

4.1.4 *Sustainable Shelter Development*

As with the development of land use activities in paragraph 4.1.3, the adoption and implementation of upgrading programs for informal settlements, and the assurance that land titles would be granted to settlers in upgraded areas, has encouraged more families to build permanent decent houses; another positive step towards the development of sustainable human settlements in Zambia.

4.1.5 *Sustainable Energy and Transport Development*

The continuing implementation of the Government's electrification policy for rural areas and low-income urban settlements has extended the use of this cheaper, cleaner and more environmentally friendly source of lighting and cooking energy to more households.

The suspension of the Import Duty and Sales Tax on the purchase price of public transport vehicles during the 1994 and 1995 financial years has enabled private operators to beef up their fleets considerably. Consequently, this act alone has eased commuting problems in urban areas considerably.

In short, the Government's recent policies on energy and transport represent affirmative steps towards the development of more sustainable human settlements in Zambia.

4.1.6 *Sustainable Public Infrastructure Development*

Again the adoption and implementation of the CPTP, with the help of the international community, in the provision of community infrastructure has led to the realization of a diverse range of benefits, including:

- a. the enhancement of public health conditions through the construction of storm-water drains and the elimination of stagnant water where disease-carrying pests breed;
- b. increased productivity of workers following the provision of potable water and the use of hygienic methods of sanitation by those who previously spent more time and money on health-care;
- c. reduced levels of poverty and under nourishment following the introduction of the CPTP, and the WFP/PUSH supported projects;
- d. the deceleration of the damage to the environment following the construction of all-weather roads with adequate drainage in recently upgraded settlements.

4.2 CASE STUDIES IN IMPLEMENTING THE GLOBAL STRATEGY FOR SHELTER TO THE YEAR 2000

4.2.1 Background

Pursuant to the adoption of the Global Strategy for Shelter to the Year 2000 (GSS) by the General Assembly of the United Nations under resolution 42/191, to which the Zambian Government was a subscriber, several initiatives aimed at implementing the strategy have been commenced. They include: proposals for the Public Service Reform Program (PSRP), the review of the Constitution of the Republic of Zambia, the reorganization and restructuring of the Ministry of Local Government and Housing (MLGH), and the adoption of the National Housing Policy of Zambia.

4.2.2 The Public Service Reform Program

The overall goal of the PSRP is to improve the quality, delivery, efficiency and cost-effectiveness of public services to the people of Zambia. The PSRP has three main implementation components:

- a. the restructuring of the public service sector by reducing its size, and by improving financial planning and control systems;
- b. the improvement of management and human resources performance; and
- c. the decentralization and strengthening of local governance to ensure cost-effective delivery of services and effective participatory planning at district and community levels.

The implementation the PSRP has already begun with the restructuring of the Cabinet Office. This has been followed by the restructuring and reorganization of the MLGH

4.2.3 The Reorganization and Restructuring of the Ministry of Local Government and Housing

In a bid to accelerate the pace at which the provision of environmental infrastructure, adequate shelter for all, and community services could be provided, the MLGH has been restructured and reorganized with the creation of four new departments, namely:

the Departments of Infrastructure and Support Services, Physical Planning and Housing, Local Government Administration, and Human Resources and Administration.

4.2.4 *The National Housing Policy*

The Government has approved the National Housing Policy which, among other things, sets out the objective of facilitating the production of adequate housing for all income groups in Zambia. To achieve the above objective, the Government has committed itself to implement the following targets:

- a. to give the highest priority to housing alongside education and health, and allocate at least 15 percent of the national annual budget to support shelter development programs;
- b. to open up and service more land for housing;
- c. to streamline land allocation procedures, building standards and controls, and customize them to the capabilities, needs, and aspirations of all sections of the population;
- d. to encourage the production and use of affordable local building materials;
- e. to enable the low-income groups to acquire decent shelter in environmentally habitable areas, and encourage public and private institutions to invest directly into housing;
- f. to develop a secondary mortgage market and mobilize alternative sources of housing finance; and
- g. to prepare a National Housing Implementation Strategy.

The climate for the sustained implementation of the above objectives appears to be favorable, judging from the fact the National Housing Policy has already received the Government's approval, and the political will to implement it appears to be there.

4.2.5 Constitutional Reforms

At the time preparing this report, a national debate was actively going on regarding the suitable format for adopting the recommendations for reforming the present constitution. Topics of great relevance to the implementation of shelter for all and the sustainable development of human settlements included:

4.2.5.1 Sustainable Economic Development

The Report of the Constitution Review Commission of the Republic of Zambia (RCRCZ) in its Social Policy section recommends that:

“The State shall endeavor to create conditions under which all citizens shall be enabled to secure *adequate means of livelihood* and opportunity to obtain *suitable employment*” (Chapter 2, Section 13 (1));

4.2.5.2 Sustainable Social Development

In bid to aid sustainable social development, the RCRCZ in its Social Policy section recommends that:

“The State shall endeavor to provide *clean and safe water*, adequate medical and health facilities and *decent shelter for all persons*, and take measures to constantly improve such facilities and amenities” (Chapter 2, Section 13 (2)).

4.2.5.3 Governance

The provisions of the Political and Economic Policy sections of the RCRCZ concerning future management systems and institutional arrangements, recommend that:

- a. “The State shall be guided by the principle of *decentralization and devolution of governmental functions and powers* to the people at provincial, district and local levels in order to facilitate democratic governance” (Chapter 2, Section 10 (3)).

- b. "The State shall ensure *popular participation in the formulation and implementation of development policies and programs* and shall support development activities initiated by people" (Chapter 2, Section 11(3));
- c. "Measures shall be taken to ensure *equality of opportunity for women* and to enable *them participate fully in all spheres of economic development of the country*" (Chapter 2, Section 11 (4)).

These recommendations have received the Government's attention (Paragraphs 4.3.2, 4.3.3. and 9.0.1, 9.0.3 and 9.0.5 of Government Paper No. 1 of 1995)(57).

5.0 BEST PRACTICES

5.1. Best Practices at the Local Level

A study of best practices in Zambia was undertaken over a number of recently upgraded peri-urban settlements that included: Ipusukilo in Kitwe; Nkhwazi in Ndola and, Bauleni and Kalingalinga in Lusaka. After a thorough evaluation of the comparative achievements gained in each of the selected settlements was made, Bauleni was considered and recommended for adoption as a local Best Practice in the achievement of improved living standards of the low-income groups.

5.2 Best Practice at the National Level

The Government-supported Community Participation Training Program (CPTP) at Chalimbana Local Government Training Institute under the Ministry of Local Government and Housing was considered the Best Practice at the national level. The findings of the study are summarized below.

5.3. Living Conditions Before Upgrading

Before upgrading, most families in almost all case studies lived in low-income settlements under conditions of abject poverty. Shelter conditions were characterized by the use of temporary building and recycled materials. Water was drawn from contaminated shallow wells, rivers and dams. Cooking energy was based on wood-fuel, and most households used unhygienic methods for the disposal of human and domestic waste. Access to houses was by footpaths which became impassable during the rainy season.

5.4 Living Conditions After Upgrading

Following the adoption and implementation of the CPTP and the informal settlements upgrading programs, the socio-economic and environmental conditions of more than 200,000 families began to improve for the better through community participation, skills-training, and better governance at the community level (58).

6.0 PRIORITY ISSUES

6.1 ISSUES OF CURRENT HIGHEST PRIORITY

On the strength of the experience gained from the successes and failures in implementing shelter and human settlements development policies after the Habitat I Conference, it is the desire of the Zambian Government that shelter for all and human settlements should be developed in a sustainable manner. The main objective is to contribute positively to the Global Strategy for Shelter to the Year 2000 by facilitating the development of adequate shelter for all and sustainable human settlements. This objective may not be successfully achieved in Zambia if shelter, other basic needs and requirements of human beings are not met.

Because of the Government's inability to implement appropriate economic reform programs in time and the subsequent inefficient implementation of human settlements development policies over the past two decades, the provision of adequate shelter, infrastructure services and social amenities in many urban settlements has failed to match the level of demand. Poverty and the lack of incentives for economic development in rural communities, to mention a few, are the main reasons why people have been abandoning rural areas and smaller urban settlements for large towns and cities.

Most recent migrants into large towns and cities have opted for substandard existence in informal and sub-grade peri-urban settlements just to be close to areas which may afford them easy access to medical facilities, schools, regular supplies of food and essential commodities.

The need for policies that would enhance effective planning and the development of sustainable human settlements cannot, therefore, be over emphasized. However, to ensure that sustainable human settlements are developed, specific priorities must be met. Failure to meet these priorities, may force more people to move to areas where favorable survival conditions exist.

Issues of highest current priority, therefore, include:

6.1.1 Reduction of Poverty and the Generation of Economic Growth

In Zambia, poverty and lack of adequate economic development incentives are the main causes for the failure of human settlements to develop efficiently. The development of sustainable human settlements requires:-

- a the existence of a healthy economy with matching employment opportunities for the disabled, the youth and the old, and women and men;
- b the presence of socio-economic and environmental infrastructure which attract potential investors and settlers.

In other words, people, especially the vulnerable groups, should be enabled to become more economically productive from freely selected employment pursuits. A deliberate economic policy which eliminates social strife and the unequal distribution of wealth would lead to the sustainable development of human settlements, and should be accorded highest priority. This involves increasing investment in social services which can also benefit the vulnerable groups of the community.

6.1.2 Social Development

The provision of a variety of adequate social amenities form a vital part of any prosperous human settlement. These amenities are the life-blood of any given settlement which must sustain its growth. These amenities must include: hospitals and schools, shops, spiritual development, recreational and entertainment centers, and various civic and cultural facilities. An adequate provision of social facilities will in turn lead to the generation of more investment and employment opportunities, and the sustainable development of human settlements.

6.1.3 Public Infrastructure

Most, if not all activities in any given human settlement cannot be sustained without adequate public infrastructure. Public infrastructure may, among others, include: transport and communications, adequate sanitation, drainage and potable water supply systems, electricity (and other sustainable sources of energy), and efficient waste management systems.

These facilities must be readily available to all, and more especially to vulnerable groups, for sustainable development to take place at any given time.

Lack of any, or, in some cases, all of the above infrastructure and social services has led to massive rural-urban migration waves, and to the collapse of many rural and smaller urban settlements.

6.1.4 Transport

Job opportunities and other economic activities thrive on adequate communications and easy access to work, goods, amenities and services. Inter-town trading is also a vital aspect for sustained productivity in any given settlement. In short, efficient transport networks which are accessible to both public and private users are a must for the development of sustainable human settlements. The Government shall, therefore, facilitate the provision of all modes of transport which shall be free from accidents, physical and psychological injury, pollution, noise and congestion. Above all, highest priority shall be accorded to the development of public transport, and the needs of the vulnerable groups.

6.2 ISSUES OF HIGHEST PRIORITY IN FUTURE

6.2.1 Government Involvement

The Government, through its local authorities with the involvement of NGOs, CBOs and other stakeholders, shall play a leading part in facilitating the development of sustainable human settlements. These institutions need adequate funding, effective planning and organization in order to exist and deliver their services efficiently

All levels of local government need to be involved in the decision-making processes. The viability of such processes needs effective local government management, and the participation of stakeholders at all levels of governance and in the use of all resources.

6.2.2 Capacity Building

There is an urgent need to enhance the capacity of communities at all levels of human settlements to effectively participate in the socio-economic development of their areas. People must be empowered

to make decisions that affect their living conditions, be enabled to mobilize affordable resources for the development of housing, and for the provision and maintenance of community infrastructure.

Capacity building is also urgently needed to strengthen local administration, governance and management.

6.2.3 Appropriate Legal and Institutional Frameworks

The Government shall adopt and implement appropriate legal frameworks within which the development of adequate shelter for all and sustainable human settlements shall take place. This step shall be achieved through the Government's commitment to the establishment of adequate and effective institutional frameworks at all levels of governance.

6.2.4 Housing

The recently adopted National Housing Policy aims at facilitating the provision of shelter for all and the development of sustainable human settlements. If more people could gain reasonable access to affordable adequate housing in future, the proliferation of informal settlements could be reduced.

Improved access to affordable adequate housing will be enhanced through the implementation of housing strategies aimed at:

- a. creating and liberalizing the House Finance Market, and by raising competition in the supply of housing finance from building societies and housing co-operatives and, through the establishment of a low-cost housing revolving fund; the implementation of these strategies should force current interest rates down and provide housing finance at affordable interest rates;
- b. facilitating increased production of affordable adequate housing, especially low-cost housing, by public and private investors;
- c. increasing the availability of adequately serviced land for the construction of low, medium and high cost housing, in both urban and rural areas; and

- d. defining minimum housing standards to suit all socio-economic groups of any given settlement

6.2.5 *The Natural Environment*

Issues of pollution control and environmental conservation are subjects which require more focused attention in Zambia. The formulation of the National Conservation Strategy (NCS) by the Zambian Government in 1985, and the creation of the Environmental Council of Zambia (ECZ) are positive steps towards the development of sustainable human settlements in future.

References:

- (56) *Economic Report: 1995, p. 42;*
- (57) *Government White Paper No.1 of 1995;*
- (58) *Best Practices In Community Infrastructure Development,*
C.P. Katele, Kitwe, 1995.

PART C

THE NATIONAL PLAN OF ACTION

1.0 STRATEGIES AND POLICIES

1.1 Government Involvement and Capacity Building

The Government has already adopted, among other things, the National Housing Policy through which it will facilitate the implementation of programs for providing adequate shelter to all and the sustainable development of human settlements. It shall also play an active part in the provision of improved incentives for:

- a. facilitating the provision of a variety of public infrastructure;
- b. the emergence of a more conducive socio-economic environment for attracting more investors;
- c. encouraging people to actively participate in the development and improvement of their social, economic and environmental conditions;
- d. building adequate capacities for local governance, administration, management and community participation.

In short, the Government shall encourage local empowerment, particularly for the less privileged to make decisions that affect their local development, and the provision of community infrastructure. It shall, therefore, legislate for necessary institutional and legal frameworks to support community participation in the development and provision of community infrastructure.

1.2 Poverty Reduction and the Generation of Economic Growth.

The declining quality of shelter, social services and environmental conditions is due mainly to reduced productivity in the formal sector. These conditions amply demonstrate the negative impacts of economic growth patterns and the declining productivity of the workforce over the past two decades.

Within the context of poverty reduction, the provision of services would be an important task if the types of services to be provided, organizations to be involved, and specified standards of service delivery were clearly defined. The Government shall ensure that appropriate mechanisms for service delivery are clearly defined so that the vulnerable groups shall be enabled to take an active part in the definition, delivery and maintenance of services to be provided.

In rural areas, the Government shall facilitate the provision of community infrastructure and appropriate services.. Services such as the provision of credit facilities, extension and marketing services shall be organized through the Agricultural Sector Investment Program (ASIP) and the stakeholders. Improved access to these services will enable the rural population to become more productive in the current market economy. The implementation of this strategy will not only help to curb rural-urban migration, but also lower rural poverty conditions

Furthermore, the initiation of own economic development activities shall be facilitated through NGOs, CBOs and the stakeholders at the household level, especially in urban areas. The provision of services like transport, energy, and water shall make a positive impact on the vulnerable groups who will then be enabled to initiate their own economic development activities.

The adoption and implementation of these strategies will help to reduce poverty levels for the majority of the low-income households. Improved income generation opportunities that are provided in the current liberalized economic system should facilitate easy access by the vulnerable groups to community facilities such as water, education, health and other social services which have to be paid for.

1.3 Improved Land and Housing Delivery

The Government shall facilitate improved access to land, security of tenure (including that of established squatters in environmentally acceptable settlements), and affordable adequate housing for the majority of the Zambian people. Existing de facto land trading procedures shall be recognized, and thus legalize land trading, and reduce high rent-seeking speculative development.

Clearly defined land user rights for specified periods are important and shall be put in place to ensure equitable land distribution patterns. More land shall be released and serviced for housing purposes, and the highest priority in the allocation procedure shall be accorded to women and the vulnerable households.

Building regulations shall be reviewed to accord well with affordable building standards and the use of labor-intensive technologies, and local building materials in the housing construction industry.

1.4 Environmental Infrastructure

There is an opportunity in Zambia to complement Government efforts in providing safe drinking water and improved sanitation methods by building on the technical knowledge of NGOs which are already working in low-income settlements.

The Government shall decentralize, privatize, and where feasible, facilitate the provision of safe drinking water to more households. Priority shall be accorded to the provision of potable water to low-income housing areas as it is essential on the grounds of productivity and public health. It is already recognized that the provision of safe drinking water to low-income households constitutes a direct incentive for their enhanced socio-economic development.

The Government, with the involvement of stakeholders, shall facilitate the rehabilitation of all water-borne sewage treatment systems in urban areas and shall provide, where necessary, new water supply and sewage treatment systems.

The rehabilitation process shall be carried out in such a way as to discourage inequitable service distribution patterns for infrastructure networks. During the rehabilitation of water systems, priority

shall be given to lines that run through middle-income towards low-income residential areas, in order to ensure adequate water pressure, and more water-outlet points for the latter areas. The adoption and implementation of these measures may reduce queuing times and personal health hazards. These services shall be paid for by consumers.

1.5 Household Energy

Zambia has great potential for generating hydro-electric power and the Government shall facilitate the use of this cheaper, cleaner and environmentally friendly source of energy by more households. Adequate management systems for wood-fuel shall be put in place to conserve the use of wood, especially near urban areas. The problems of shrinking local wood-fuel supplies and the resulting degradation of the environment around major urban settlements shall be controlled and managed more efficiently for the benefit of future generations

More research and efforts shall be put in place to develop and promote the use of sustainable sources of energy.

1.6 Transport

The Government shall formulate a transport policy with a view to maintaining adequate supply, standardization of equipment, improving the quality of transport systems, and the co-ordination of transfer facilities between various modes. Maximum access to public transport, especially in rural areas and among the vulnerable groups, within high density housing areas and between settlements, shall be given highest priority.

Appropriate institutional and legal frameworks shall be put in place in order to promote adequate provision of transport for all and the accommodation of various transport modes, including pedestrians, cyclists and public transport, and the minimization of physical and psychological injury to the travellers.

Road maintenance programs shall prioritize the construction of roads which are used by public transport and those leading to rural areas. The use of labor-intensive road maintenance programs shall be encouraged, especially on rural feeder road networks. This would not only provide additional employment opportunities and raise income levels, but also help to reduce poverty levels in rural areas.

2.0 THE BROAD GOAL AND OBJECTIVES

2.1 The Broad Goal

The broad goal of the Zambian Government is to improve living conditions of the people of Zambia on a sustainable basis..

In trying to meet this goal, the Zambian Government has adopted and continues to implement the community participation strategy, with the support of the international community, as a positive step for moving away from the culture of dependency on the State towards finding solutions for mobilizing dormant resources and raising capacities for reducing fundamental causes of poverty. People-centered initiatives in improving their living conditions shall continue to be given the highest priority

2.2 The Main Objective

The Government's main objective is to facilitate the development of adequate shelter for all and sustainable human settlements. To achieve this objective requires a radical shift towards community participation in the socio-economic development of human settlements.

2.3 Specific Objectives

To achieve the main objective, the following targets shall be attained:-

2.3.1 Governance

The pillars of improved governance - *transparency, accountability and efficiency* - shall be strengthened under the constitutional, public service and socio-economic reform programs, and through supporting administrative, institutional and legal reforms. Improved governance will result in political stability and economic prosperity.

2.3.2 Intensified Civic Education

An intensified nation-wide civic education campaign, through the organization of a minimum of two seminars (and similar activities) each year at provincial, district and community levels, shall be mounted to sensitize people on the gains of implementing people-centered development programs. A successful civic education campaign will enhance the spirit of self-reliance in the mobilization of dormant resources and capacities for development.

2.2.3 *Promotion of Labor-Intensive Economic Activities*

The Government shall facilitate the development of small-scale agricultural and labor-intensive industries such as those being encouraged through the ASIP, SIDO and VIS, which provide a more conducive environment for initiating own economic development activities. The successful promotion of these activities will generate more employment opportunities and greater economic prosperity.

2.3.4 *Improved Public Infrastructure*

Priority shall be placed by the Government on the achievement of the following minimum investment targets in the development of:

- a. education (from 3.4 per cent in 1980 to 10 per cent of the GDP by the year 2000);
- b. health (from 4.5 per cent in 1985 to over 5 per cent of the GDP by the year 2000);
- c. housing (from 0.3 per cent in 1987 to over 5 per cent of the GDP by the year 2000),
- d. water and adequate sanitation (from 76 per cent in 1993 to over 90 per cent access level in urban areas by the year 2000);
- e. transport and communications (from 3.8 per cent in 1980-85 to over 4 per cent of the GDP the year 2000);
- f. energy (from 3.1 per cent in 1980-85 up to over 4 per cent of the GDP by the year 2000) .

In addition, the Government shall also support the upgrading and rehabilitation of public infrastructure. The provision of improved public infrastructure would lead to the sustainable development of human settlements.

2.3.5 *Dependable Social Safety-Nets*

Reliable and easily accessible social safety-nets shall be established to assist households that may be facing transitional and structural poverty. Dependable social safety-nets would enable households that are temporarily or permanently unable to fend for themselves, prior to their rehabilitation, to be

integrated in their communities. The support of the NGOs and CBOs during the implementation of the Government's community participation programs will continue to play an important part in serving the disabled, marginalized and vulnerable groups.

2.2.6. *Efficient Planning Systems*

Socio-economic and environmental planning systems shall be upgraded, and a realistic balance struck between the roles of the State, local communities and stakeholders in the development process. The establishment of efficient resource planning and management systems at the provincial, district and community levels will lead to the sustainable development of human settlements.

3.0 ACTIVITIES

The following time-framed activities shall be implemented in order to realize the above objectives.

3.1 Decentralized Governance

Decentralized governance shall be firmly established at provincial, district and community levels by the Zambian Government by the year 2000.

Once local communities have been empowered to make decisions which affect their well-being, they will become more self-reliant in mobilizing needed resources for improving their living conditions.

3.2 Devolution of Selected Government Functions

Selected central government functions such as: economic and physical development planning, administration, plan implementation, and financial management shall be devolved to the local level. This process shall be completed by the year 2000.

Provincial and local authorities, and NGOs and CBOs shall be the new assignees of devolved functions. The devolution of selected functions would strengthen the effectiveness of decision-making processes, and ensure maximum efficiency in the implementation of development programs at the community level.

3.3 Entrenchment of Decentralized Activities

The empowerment of local authorities and communities shall be initiated by the Government to enable them assume full responsibility for decentralized development activities and capacities. This activity shall be firmly embedded at the local level by the year 2000.

The localization of decision-making, resource mobilization and project implementation processes will enhance the spirit of self-reliance at the local level, and lessen the present culture of dependency on the State.

3.4 Intensified Civic Education

Civic education campaigns and the sensitization of stakeholders in the merits of community participation in the development of their areas shall be intensified by the Government, with the help of NGOs and CBOs, between 1996 and the year 2000.

Intensified civic education campaigns which shall be targeted at the vulnerable groups and other marginalized communities will empower them to make decisions and mobilize needed resources for the development of their communities.

3.5 Completion of Public Service, Constitutional and Economic Reforms

The constitutional review, public service reforms, economic liberalization, and the implementation of structural adjustment programs shall be completed by the Government, with the assistance of the International Community, by the year 2000. The public and private sectors of the economy, and members of the general public will be the direct beneficiaries of the successful implementation of these reforms.

Through improved governance, a productive public service, and the efficient use of resources, the country could be led to new levels of political stability and economic prosperity.

3.6 Capacity Building

Capacity building for better governance, administration, management, and community participation in the self-help provision of improved living conditions by stakeholders shall be strengthened by the Government which shall work side by side with NGOs and CBOs as partners by the year 2000. Local authorities, CBOs, and the stakeholders would be the targets for this activity.

Through the sensitization of local authorities and communities, the disabled, the marginalized and other vulnerable groups will be empowered to take an active part in improving their living conditions.

4.0 MONITORING OF THE NATIONAL PLAN OF ACTION

4.1 Methods

The Zambian Government, in line with UNCHS (Habitat) guidelines for monitoring the implementation of National Plans of Action, will use Housing and Urban Indicators, and the Best Practices as the criteria for assessing progress towards the achievement of adequate shelter for all, and the sustainable development of human settlements.

4.2 Measurable Targets

4.2.1 *Urban and Rural Settlements*

For monitoring purposes, the use of Housing and Urban Indicators will once more be focused on a set of five established case studies, namely:

- a. National trends;
- b. Large city trends (to be based on Lusaka, the largest city in the country);
- c. Medium-sized town trends (to be based on the Municipality of Livingstone);
- d. Small urban settlement trends (to be based on Siavonga); and
- e. Rural areas trends.

4.2.2 *Best Practices*

The Government of Zambia shall continue to monitor progress achieved in the upgrading of living conditions for the vulnerable groups. In-country Best Practices would be selected from successfully upgraded low-income settlements where the CPTP and other appropriate strategies will have been tried.

4.3 Time Table

Side by side with the use of Housing and Urban Indicators, and Best Practices criteria, the Government shall monitor the progress achieved in the implementation of the National Plan of Action through the use of a time-framed schedule of activities, as in B 3.0

5.0 COMMITMENTS

5.1 Preamble

The Zambian Government, as a member of the United Nations, is committed to implementing the National Plan of Action, and related policies and programs, granted that there will be adequate technical and financial help from the international community, and that the co-operation of NGOs, CBOs and stakeholders, will be forthcoming. The following shall be the main commitments:

5.2 The Provision of Adequate Shelter for All

The Zambian Government, through the implementation of appropriate employment generation and poverty reduction policies, and through the allocation of at least 15 per cent of the national annual budget to shelter development programs, commits itself to the people's right of progressive realisation of adequate shelter, and more especially the disabled, the marginalized and other vulnerable groups, at affordable costs.

5.3 Sustainable Development of Human Settlements

The Zambian Government, through the implementation of the sustainable human settlements policy, commits itself to the efficient use of all resources in harmony with nature, fair play and justice to all, and in the interests of future generations.

5.4 Implementation of Enabling Policies

The Zambian Government, through the implementation of capacity building programs for all, and more especially the marginalized and the vulnerable groups, dedicates itself to the full execution of enabling strategies for key players involved in the development of sustainable human settlements at the global, national, provincial, district, community and household levels.

5.5. Financing of Shelter and Human Settlements

The Zambian Government shall continue to recognize that the housing sector is a socially and economically productive sector, and shall accordingly be treated at par with other productive sectors.

Furthermore, the Zambian Government, through the creation and liberalization of the Housing Finance Market, is dedicated to raising competition in the supply of housing finance which should force interest rates down. Furthermore, by introducing more appropriate mechanisms for the development of low-cost housing revolving funds, the Government hopes to raise the Mortgage-to-Credit Ratio, and thereby encourage the development of more housing.

The Zambian Government further commits itself to ensuring that women and men have equal access to resources, including credit opportunities, the right to inheritance, and ownership of land and shelter.

5.6 International Co-operation

The Zambian Government, as a dedicated member of the global family, commits itself to enhancing international exchanges of information and multilateral technical co-operation in the development of adequate shelter for all, and sustainable human settlements.

5.7 Monitoring of Future Progress

The Zambian Government commits itself to monitoring, evaluating and disseminating information on the progress achieved towards the implementation of adequate shelter for all and the sustainable development of human settlements through the use of appropriate indicator programs.

PART D

INTERNATIONAL CO-OPERATION AND ASSISTANCE

1.0 PRIORITIES

The deepening levels of poverty and the deteriorating state of socio-economic conditions in the country represent critical areas for international co-operation and support. To complement the country's present efforts, the international community is urged to support the implementation of priority programs for the development of sustainable human settlements. In doing so, the international community should recognize the present Government's efforts in addressing today's pressing poverty problems. The international community should not only pay attention to immediate problems, but also to their underlying and fundamental causes.

1.1. NATURE OF EXTERNAL ASSISTANCE BEING SOUGHT

1.1.1 Transparency, Accountability and Efficiency

The adoption and implementation of the principles of transparency, accountability and efficiency by the Government should convince the international community of Government's commitment to develop sustainable human settlements throughout the country.

Through dialogue, the international community should encourage and assist the Zambian Government in its efforts to establish and implement these three principles in all public activities and in the functioning of the State in general. Particular attention in this dialogue and support should be directed towards the on-going economic, social and political reform processes. The international community should offer assistance immediately to support country-wide civic education programs aimed at transparency, accountability and efficiency.

The adoption and implementation of the principles of transparency, accountability and efficiency represent the basic foundation for the development of sustainable human settlements. The international community should, therefore, monitor progress attained in the implementation of these

three principles and raise any issues relating to the poor performance of progress indicators as a regular feature of the dialogue with the Government.

1.1.2 Development Co-ordination

As Zambia continues to implement the development of adequate shelter for all, sustainable human settlements and the reduction of poverty, agencies of the United Nations and the international community should be urged to harmonize their activities into a single and coherent partnership with the Government in order to avoid duplication of effort, wherever possible.

Due to the general break-down of Government planning and institutional capacities in the past, some member countries of the international community often had a choice between supporting isolated, and fragmented development activities. This led to the implementation of programs which were preferred by donors in the country. Most of these programs failed to achieve intended results.

In future, the international community and the United Nations agencies, in particular, should help by ensuring that external support is based on a prudent set of ground rules. These rules may include stipulations that:

- a. Local experts should take charge of all the main stages of project implementation from the inception to the execution stages, on the basis of local plans;
- b. the international community would contribute to the implementation of development activities within the context of a single national plan, rather than by imposing their own preconceived programs;
- c. development activities shall be targeted at the disabled, female-headed and vulnerable households as the primary beneficiaries.

In the transitional period towards the achievement of stronger international community co-ordination, the United Nations systems should assist the international community and the Zambian Government to establish co-ordinated approaches that would be acceptable to all parties.

The international community should give further debt relief to Zambia.

In the medium- and longer-term periods, it is important that the Zambian Government should assume more responsibility in the co-ordination and implementation of priority programs by using national plans for sustainable development that would provide the international community with a local menu of choices. Unless the Government could later take charge of implementing donor-funded programs, dependency on the international community will remain greater than it need be, and the country's approaches to the overall management of development could become unsustainable.

1.1.3 Agriculture Development

External support is needed towards the implementation of agricultural reform programs in the form of extension services, credit, and marketing services. Emphasis should be focused on the low-income and marginalized groups, small-scale farmers and women, in particular, to overcome existing disparities in the distribution of incomes and various resources.

1.1.4 Industry and Employment

External support is required in assisting Government efforts for establishing a sound macro-economic environment through structural adjustment and economic reform programs. Local initiatives should be undertaken to improve conditions for the expansion of formal and informal sector production, and in developing effective means of industrial expansion. Emphasis should be given to employment programs for assisting the youth and women.

The international community should grant more favourable terms of trade for locally produced goods that are exported to world markets.

1.1.5 Education

Major emphasis should be stressed on improving primary education by directing support to educational reforms, the raising of the quality of teaching and learning, the improvement of educational spending, and the development of non formal community-based education programs which may raise adult literacy levels.

1.1.6 Health

External support should be given to the health reform process and programs that include: maternal, child and family health, nutrition and HIV/AIDS counselling. Through decentralization, the provision of health services should emphasize and strengthen health education at the household level.

1.1.7 Housing and Human Settlements

External support is needed towards the preparation of necessary changes in the policy, legal and regulatory frameworks for housing and urban development. Emphasis should be directed at establishing community-based research in settlement issues, renewal activities, the promotion of self-reliance, and by ensuring equitable access to housing-credit, land, public infrastructure, and the provision of services. Local initiatives should be made for co-ordinating this support by establishing labor-intensive construction schemes.

1.1.8 Water and Environmental Sanitation

External support should be provided for the total rehabilitation of existing public water and sanitation systems, and for their extension to meet rising demand. Capacity should be developed to enable local communities to participate in the provision of potable water and adequate sanitation in their areas through labor-intensive construction programs.

Support should also be given to the on-going water sector and sanitation reform programs with a view to improving co-ordination, the delivery of potable water, and the implementation of socially acceptable sanitation methods.

1.1.9 The Natural Environment

External support is needed in developing decentralized and community-based initiatives in combating major environmental threats from all sectoral activities. Focus in rural areas should be on developing a sustainable means of reforestation, the conservation of forestry resources, and changing from farming practices that degrade soils towards its conservation.

In urban areas, focus should be directed at community-based initiatives aimed at tackling pollution and other environmental hazards, especially in overcrowded informal and low-income settlements. Inter-sectoral and inter-agency co-ordination would be vital.

1.1.10 Gender and Children

External support would be required in programs which aim at improving the situation of the disabled, the youth, more especially the girl-child, women's rights (including rights to land and shelter), interests, attitudes and full participation at all levels of economic development.

The disadvantaged children, especially AIDS-orphaned and street children, should be cared for. Appropriate initiatives shall be set in motion at the community level to determine sustainable ways of protecting and providing for the disabled, the marginalized, women and children.

1.2 NATURE OF ASSISTANCE TO BE OFFERED BY ZAMBIA

1.2.1 Training in Community Participation

The Zambian Government, in cognizance of the support it has received from the international community and its early start in the implementation of the community participation training program as a strategy for upgrading informal settlements, pledges to support the training of independently sponsored personnel as 'project' and 'community leaders' at Chalimbana Local Government Training Institute, near Lusaka.

1.2.2 Training in the Manufacture of Building Materials

The Zambian Government, through the National Housing Authority and the National Council for Scientific Research, pledges to provide "hands-on" training in the making of roofing sheets, stabilized soil- and concrete-blocks, and clay roofing and flooring tiles to sponsored low-cost shelter builders and contractors.

1.2.3 Training in Environmental Management

The Zambian Government, through the School of Forestry and Wood Sciences of the Copperbelt University, Kitwe, offers to train sponsored personnel in reforestation and environmental management at degree and diploma levels.

1.2.4 Training in Built-Environment Disciplines

The Zambian Government, through the School of Environmental Studies at the Copperbelt University, Kitwe, offers to train fully sponsored students, in the planning and development of

human settlements, architectural design, building construction, environmental engineering, building science, and land economics at degree and diploma levels.

1.2.5 Training in Environmental Engineering

The Zambian Government, through the Department of Civil Engineering at the University of Zambia, Lusaka, offers to train sponsored students in water quality, and solid and liquid waste management at degree level.

1.2.6 Research in Built-Environment Activities

The Zambian Government, through the Built-Environment Research Group of the Institute of Consultancy, Applied Research and Extension Studies, at the Copperbelt University, Kitwe, offers to undertake contract research, organize workshops and seminars in subjects pertaining to the Built-Environment.

1.2.7 Research in Sustainable Energy Sources

The Zambian Government, through the National Council for Scientific Research, pledges to undertake contract research in the development and use of environmentally friendly and sustainable energy sources.

1.2.8 Conducted Tours of Upgraded Settlements

The Zambian Government, through the Ministry of Local Government and Housing, offers to organize conducted tours and seminars for independently funded groups of personnel who wish to gain experience in the upgrading of informal settlements.

APPENDIX I

LIST OF PARTICIPANTS

The following is a list of key actors and interest organizations that were involved in the consultative process:-

| NAME | ORGANIZATION | SECTOR |
|------|--|-------------------------|
| 1 | <i>Dr. G.A.C.Khonje: Commissioner of Town and Country Planning, and Chairman of the National Steering Committee for Habitat II</i> | <i>Public</i> |
| 2 | <i>Mr. J.M. Kaoma: Chief Executive, National Housing Authority</i> | <i>Parastatal</i> |
| 3 | <i>Mr. G. Simukoko Managing Director, Zambia National Building Society</i> | <i>Parastatal</i> |
| 4 | <i>Dr. F. M. Ndilila: Zambia Institute of Architects</i> | <i>Private</i> |
| 5. | <i>Mr. S. P. Mulenga: Surveyors Institute of Zambia</i> | <i>Private</i> |
| 6. | <i>Dr. N.H.C. Lubaba: National Council for Scientific Research</i> | <i>Public</i> |
| 7. | <i>Mr. S.E.A Mathotho: Director of Administration, Lusaka City Council</i> | <i>Public</i> |
| 8. | <i>Mr. A. Sunya: Director of Housing and Social Services Lusaka City Council</i> | <i>Local Government</i> |
| 9. | <i>Mr. J. V Chiyesu: Director of Housing and Social Services Ndola City Council</i> | <i>Local Government</i> |
| 10. | <i>Mr. M.C. Ndilla: Savannah Insurance Brokers Lusaka</i> | <i>Private</i> |
| 11. | <i>Mr. C.P. Katele: S.E.S., The Copperbelt University, Kitwe</i> | <i>Public</i> |
| 12. | <i>Mr. M. Muya: D.C.E, The University of</i> | <i>Public</i> |

Zambia, Lusaka

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|-----|---------------------------|---|-------------------------|
| 13 | <i>Mrs. M. Mwanza:</i> | <i>Deputy Director of Housing and Social Services, Kitwe City Council</i> | <i>Local Government</i> |
| 14 | <i>Ms. K. Chilengi:</i> | <i>Estates Manager, Zambia National Provident Fund</i> | <i>Parastatal</i> |
| 15. | <i>Mr. A. Nakalonga</i> | <i>Economic Association of Zambia</i> | <i>Private</i> |
| 16. | <i>Mr. E.C. Chiyala</i> | <i>Assistant Secretary: Public of Works and Supply</i> | <i>Public</i> |
| 17. | <i>Mr. H.E Jere</i> | <i>Human Settlements of Zambia</i> | <i>NGO</i> |
| 18. | <i>Mr. I. Mwendapole</i> | <i>Director of Housing and Social Services, Kabwe Municipal Council</i> | <i>Local Government</i> |
| 19. | <i>Mr. N. Halwiindi:</i> | <i>Credit Union and Savings Association</i> | <i>Private</i> |
| 20. | <i>Mr. F.M. Muwowo:</i> | <i>Assistant Commissioner, Town and Country Planning, MLGH</i> | <i>Public</i> |
| 21. | <i>Mr. L. Mwiinga:</i> | <i>Acting Director, Department of Infrastructure Support Services</i> | <i>Public</i> |
| 22. | <i>Mr. A. L. M. Zulu</i> | <i>Country Co-ordinator, African Housing Fund</i> | <i>Private</i> |
| 23. | <i>Mr. F. H. Mweetwa:</i> | <i>Resettlement Department, Office of the Vice President</i> | <i>Public</i> |
| 24. | <i>Ms. G.M. Mushinge:</i> | <i>Zambia Collective Housing and Community Development Foundation.</i> | <i>Private</i> |
| 25. | <i>Mr. J.M. Kamanga:</i> | <i>Lusaka City Council</i> | <i>Local Government</i> |
| 26. | <i>Mr. A. Moyo:</i> | <i>Zambia National Broadcasting Corporation</i> | <i>Parastatal</i> |
| 27. | <i>Mr. K. Chirambo:</i> | <i>Times of Zambia</i> | <i>Parastatal</i> |
| 28. | <i>Mr. S. Sikaona</i> | <i>Zambia Daily Mail</i> | <i>Parastatal</i> |

Other organizations represented in various capacities included the following:-

National Women's Lobby Group.

NGO Co-ordinating Committee

Resident Development Committees representatives

Small Industries Development Organization (SIDO)

Zambia Association for Research and Development (ZARD)

Zambia Information Services (ZIS)

Zambia News Agency (ZANA)

Zambia University Womens Association (ZUWA).