



**Republic of Zambia**

**National Report on the Third United Nations Conference on Housing and Sustainable Urban Development**

**HABITAT III**

**June, 2015**

**With the support of**



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## **Foreword by His Excellency the President of the Republic of Zambia**

I am greatly honoured and inspired, as President of the Republic of Zambia, to endorse the submission of Zambia's Report to the Third United Nations Conference on Human Settlements and Sustainable Urbanisation (HABITAT III).

This Report comes at a momentous and historical occasion in the life of our country when we are celebrating the Jubilee (50) years of independence as a free and peaceful nation. It also comes two decades of the re-introduction of multi-party democracy with a liberalized market economy, respect for the rule of law as well as fundamental human rights and freedoms, of which the right to adequate and decent shelter is one of them. The Zambian Government considers provision of decent shelter as a matter of high priority.

In pursuit of fulfilling our obligation to facilitate access to adequate and decent shelter, Zambia embarked on a rigorous consultative and participatory process on housing needs, which culminated into the development of the National Housing Policy of 1996. This national effort coincided with the adoption of the Habitat Agenda in 1996, in Istanbul, Turkey.

I must say that, 20 years down the line, the process of formulating the national Habitat III report is an important evaluation process of the achievements, the challenges and the lessons learnt in our unwavering commitment to improving human settlements and sustainable urban development. I am also delighted to note that the process has also reinvigorated national efforts of addressing the challenges in our strides towards implementing the New Urban Agenda.

As a member of the United Nations, Zambia remains committed to the fullment and progressive realization of the right to adequate housing, as provided for in international instruments and our national policies and laws.

We therefore look forward, with renewed impetus, to a new global commitment for the next two decades through the Habitat III. Based on our national experience over the past 20 years of implementing Habitat II commitments, Zambia commits to undertake the following measures in the implementation of Habitat III:

- Reviewing the 1996 National Housing Policy and development of the National Urbanisation Policy to have desired sustainable human settlements and urban development.
- Reviewing spatial planning and other legislation that support Housing development to bring them in tandem with the emerging challenges, opportunities and dynamics of urbanization.
- Broadening the housing finance base and implementing the Public Private Partnership legislation to facilitate Private, Civil Society and Local Citizens participation in housing development.
- Promoting housing development financing to facilitate improved access to decent and affordable housing particularly among the women, youth, aged and other vulnerable groups
- Slum upgrading to improve basic facilities and social amenities such as the provision of clean water supply, sanitation, solid waste management, access roads, electricity and street lighting.
- Promote security of land tenure
- Address land scarcity by encouraging mixed land use and densified development as well as to promote equitable access to land and,
- Promote decentralization to attain balanced development both in urban and rural areas



Lastly, I feel honoured to lead my country in joining the global community in implementing new commitments through the new Habitat III Agenda.

  
Edgar C. Lungu,  
**President of the Republic of Zambia**



## **Introduction by the Hon Minister of Local Government and Housing**

The Government of Zambia policy issues focus on attaining sustainable human settlement and urban development through government's partnership with the private sector, Civil Society and local people's participation in housing development.

After a period of constant urbanisation between 1980 and 2000, the country has been experiencing rapid urban growth, making Zambia one of the fastest urbanizing countries in Sub-Saharan Africa. As of 2010, the country had an estimated population of 13,046,504, of which 40% lived in urban areas, representing about 5.1 million people. Projections show that this is expected to rise to 50% by 2030, and 60% by 2050. The effect of urbanization has been felt most in the housing sector, with an estimated 1.8 million deficit as of 2010. It is projected that by 2030, the housing deficit will rise to 3 million housing.

Despite Governments efforts in addressing urbanization challenges, Zambia continues to experiences challenges in terms of housing finance, proper planning, decent housing, unplanned settlements, unemployment and provision of basic facilities and services such as water supply, sanitation, solid waste management and access roads. Insufficient Housing finance and access to land by both the Local Authorities and individuals remain critical issues in our Government's efforts to promote decent and affordable shelter. These have led to proliferation of unplanned settlements and land invasion putting more pressure on the Government to provide basic services for improved living.

Zambia's participation in the Habitat III preparatory process is an opportunity as it facilitates for the creation of an enabling policy and legislative environment that will contribute towards having safe, resilient, secure and transformative housing and urban development.

To address housing and urban development challenges, I wish to state that the Government of Zambia has made some strides towards the road to HABITAT III in 2016. The Government has put in place a multi-sectoral National Habitat Committee comprised of the Habitat Agenda partners. Zambia is currently in the process of reviewing the National Housing Policy and the spatial legislation that will foster sustainable human settlements and urban development. The Government has also started the process of developing the National Urbanization Policy that will take into consideration long term planning for rapid urbanization and its associated challenges.

We believe that promotion of inclusive, safe, resilient and sustainable Cities and Towns will facilitate the attainment of the Nation's vision 2030 and the Revised Sixth National Development Plan Goal of having middle income nation by 2030. This put demands on the Zambian Government to put in place appropriate spatial planning to promote integrated development planning, as well as providing basic infrastructure with supporting services such as clean water supply, sanitation, solid waste management, access roads, electricity and street lighting.

In 2014, the Government of Zambia recapitalised the Zambia National Building Society (ZNBS) to a tune of approximately USD\$22million aimed at providing affordable finance to the Zambian people to access mortgages for the construction of housing units. This is facilitating citizens to access both mortgages as well as loan products to either, renovate, purchase or build houses.

I wish to state that the Zambian Government recognizes the need to reduce inequalities and thus, places high priority in promoting decentralization through provision of resources and municipal services in rural



and urban areas. The Government (through the Ministry of Local Government and Housing, Local Authorities and Roads Development Agency (RDA)) is constructing district and trunk roads in all districts. The Link Zambia 8000 road Project also known as Accelerated National Roads Construction Programme (ANRCP) is a Project that the GRZ has embarked on to accelerate road construction of 8000 kilometres at the cost of US \$5.93 billion through the Road Development Agency (RDA). Link Zambia 8000 road project is aimed at connecting outlying areas of Zambia in all ten Provinces and boost interlinking with other Countries. Local Authorities are implementing ward. The Lusaka Lusaka-400 and the Pave Zambia 2000 projects focuses on road construction in Lusaka, Ndola and other towns and in peri urban areas of major towns. Government through the Ministry of Transport, Communications, Works and Supply is reviewing the transport policy to ensure that Zambia has an integrated road, railway and pipeline transport system. The Government has revamped the Zambia Railways Limited with proceeds from the Eurobond to enhance rural -urban linkages and mobility.

I wish to state that the focus of Government in the next 20 years will be to ensure that the above measures are implemented so as to attain sustainable human settlements development. Immediate tasks include:

1. Development, review and enforcement of planning and building legislation
2. Adequate housing finance
3. Access to Land, Secure land tenure and upgrading of slums
4. Engagement of public private partnerships in development of affordable housing and,
5. Provision of decent housing with basic services such as water supply, sanitation, waste management and access roads

In conclusion, Zambia looks forward to substantive deliberations that will contribute towards sustainable human settlements and urban development. We wish to reaffirm our commitments to implement the HABITAT III goals and objectives as we contribute to defining our new global urban agenda.

A handwritten signature in black ink, consisting of a large, stylized loop that starts from the left, goes up and over, then down and across to the right, ending with a small vertical stroke.

John J. Phiri, (Dr.) MP  
**Minister of Local Government and Housing**



## List of Acronyms

AIDS	Acquired Immune Deficiency Syndrome
ACC	Anti- Corruption Commission
ANRPC	Accelerated National Roads Construction Programme
ALD	Association for Land Development
BaDEX	Bonds and Derivatives Exchange
CBOs	Church-Based Organisations
CDF	Constituency Development Fund
CEEC	Citizens Economic Empowerment Commission
CFHH	Civic Forum on Housing and Habitat
CSO	Central Statistical Office
CSOs	Civil Society Organisations
DDCC	District Development Coordinating Committee
DEC	Drug Enforcement Commission
DEBS	District Educational Board Secretary
DHID	Department of Housing and Infrastructure Development
DHS	Demographic and Health Survey
DMMU	Disaster Management and Mitigation Unit
DNRPC	Department of National Registration, Passports and Citizenship
DPPH	Department of Physical Planning and Housing
DVRE	Department of Valuation and Real Estate (MLGH)
EIAs	Environmental Impact Assessments
EMA	Environmental Management Act
FRA	Food Reserve Agency
FSIP	Food Security Improvement Programme
FSP	Food Security Packs
GA	General Assembly
GBV	Gender Based Violence
GDP	Gross Domestic Product
GIS	Geographical Information Systems
GPA	Global Plan of Action
GPS	Global Positioning Systems
HAPs	Habitat Agenda Partners
HIV	Human Immuno Virus
HIPC	Highly Indebted Poor Country
ICTs	Information Communication Technologies
IDP	Integrated Development Plan
JFM	Joint Forest Management
JICA	Japanese International Cooperation Agency
KVA	Kilovolts
LAs	Local Authorities
LCMS	Living Conditions Monitoring Survey
LDF	Land Development Fund
LGSC	Local Government Service Commission
LWSC	Lusaka Water and Sewerage Company
LWSSD	Lusaka Water Supply, Sanitation and Drainage Project
MCC	Millennium Challenge Corporation
MCAZ	Millennium Challenge Account Zambia
MFNP	Ministry of Finance and National Planning
MGCD	Ministry of Gender and Child Development



## Zambia Habitat III National Report

MLGH	Ministry of Local Government and Housing
MMD	Movement for Multiparty Democracy
MCTI	Ministry of Commerce, Trade and Industry
MFI	Micro Finance Institution
MLNREP	Ministry of Lands, Natural Resources and Environmental Protection
MMEWD	Ministry of Mines, Energy and Water Development
MVA	Megavolts
NAC	National AIDS Council
NCDs	Non Communicable Diseases
NERP	New Economic Recovery Programme
NDP	National Development Plan
NGOs	Non-Governmental Organisations
NHC	National Habitat Committee
NGOCC	Non-Governmental Coordinating Council
NHA	National Housing Authority
NHF	National Habitat Forum
NHP	National Housing Policy
NRFA	National Road Fund Agency
NRWSSP	National Rural Water Supply and Sanitation Programme
NWASCO	National Water and Sanitation Council
NUP	National Urban Policy
NUWSSP	National Urban Water Supply and Sanitation Programme
OIC	Officer In Charge
OOP	Office of the President
OYDC	Olympic Youth Development Centre
PF	Patriotic Front
PLGO	Provincial Local Government Officer
PPA	Provincial Planning Authorities
PPHPZ	People's Process on Housing and Poverty in Zambia
PRSP	Public Sector Reform Programme
PSUP	Participatory Slum Upgrading Programme
PUSH	Programme Urban Self Help
PWAS	Public Welfare Assistance Scheme
RDA	Road Development Agency
REA	Rural Electrification Authority
REIZ	Real Estate Institution of Zambia
RSNDP	Revised Sixth National Development Plan
RTC	Road Traffic Commission (predecessor to RTSA)
RTSA	Road Transport and Safety Agency
SADC	Southern African Development Community
SAP	Structural Adjustment Programme
SDGs	Sustainable Development Goals
TEVETA	Technical Education, Vocation and Entrepreneurship Training Authority
UBZ	United Bus Company of Zambia
UDI	Unilateral Declaration of Independence
UN	United Nations
UNCED	United Nations Conference on Environment and Development
UNFCCC	United Nations Framework Convention on Climate Change
UPND	United Party for National Development
UN Habitat	United Nations Human Settlements Programme
UNIP	United National Independence Party
UNPD	United Nations Population Division



## Zambia Habitat III National Report

UNDP	United Nations Development Programme
UNIP	United National Independence Party
UNZA	University of Zambia
VIPs	Ventilated Improved Pit Latrines
VSO	Voluntary Services Organisation
WDF	Ward Development Fund
WUF	World Urban Forum
YMCA	Young Men's Christian Association
YWCA	Young Women's Christian Association
ZAWA	Zambia Wildlife Authority
ZDA	Zambia Development Agency
ZDHS	Zambia Demographic and Health Survey
ZEMA	Zambia Environmental Management Agency
ZESCO	Zambia Electricity Supply Corporation
ZHPPF	Zambia Homeless and Poor People's Federation
ZICTA	Zambia Information and Communication Technology Agency
ZIPAR	Zambia Institute for Policy Analysis and Research
ZLA	Zambia Land Alliance
ZNBS	Zambia National Building Society
ZNS	Zambia National Service
ZPS	Zambia Police Service



## Executive Summary

This report presents a review of the implementation of the Habitat II agenda in Zambia since 1996. It highlights the *major achievements, challenges experienced and key lessons learnt and identifies future challenges and issues to be addressed by a New Urban Agenda*. The specific objectives of the National Report are to: a) assess progress made in implementation of the Habitat Agenda, highlighting the key policies, legislation, and practical measures undertaken since 1996; b) assess achievements, challenges (gaps), and emerging issues and c) determine priority areas for action in the ‘New Urban Agenda’ and the Post 2015 Sustainable Development Goals (SDGs). The objectives of this Report are well-aligned to the GRZ’s Vision 2030, Revised Sixth National Development Plan (RSNDP) and other strategic framework documents. The Zambian Government has through the Vision 2030 endorsed the universal goals of ensuring adequate shelter for all and human settlements, safer, healthier and more liveable cities, inspired by the Charter of the United Nations.

In Zambia the Habitat III National process took place between May 2014 and March 2015 at national and sub-national levels. A bottom-up and top-down approach was adopted to enable stakeholders, especially urban dwellers, and non-state actors, individually and collectively, to engage constructively with city and local authorities, government and United Nations agencies to determine the priority issues that affected their lives and that would be considered in the ‘New Urban Agenda’.

The Government of the Republic of Zambia (GRZ) through the Ministry of Local Government and Housing re-invigorated and entrusted the National Habitat Committee (NHC) with overall responsibility of the Habitat III preparatory process and mobilisation of key stakeholders, who were drawn from Local Authorities, NGOs and CBOs, Trade Unions, Professionals and Researchers, Academia, Human Solidarity Groups, ordinary citizens, Parliamentarians, Private Sector, Foundations, Financial Institutions, Youth and Women’s Groups.

Information collected from public and private sector consultations was augmented by in depth interviews with key urban experts and a desk review that included recent experiences of cities and their partnerships (e.g. city to city partnerships, private sector participation and engagement of different grassroots federations with potential to create greener, more resilient and more liveable cities). Direct observations of urban conditions were made while the NHC and urban experts provided the necessary inputs and feedback to the Report. The National Report outlines progress made since Habitat II (1996), key priority issues addressed and solutions for driving positive change and an Action Plan.



# 1 Introduction

This introductory chapter outlines the country background and context of the historical, socio-economic and political development of Zambia, a mineral rich country and one of the largest copper producers on the African continent. Zambia's population was estimated at 13.2 million in 2010, up from 10.1 million in 2000, of which 5.1 million (or 38.7 per cent) live in urban areas. In addition to the providing a historical perspective, the performance of the country in various global economic cycles including the 1975 Oil Crisis and 2008 World Economic Recession is briefly discussed. The rationale for preparation of the Zambia Habitat III National Report, including the challenges of implementing the Habitat Agenda during the last 20 years, the rationale for a New Urban Agenda and Objectives of the Report are outlined. Finally the chapter provides an outline of the national and sub national consultative process and timeline, whose culmination is the Zambia Habitat III National Report.

## 1.1 Country Background

Zambia is a land-locked country with most of its 752, 614 sq. km land area between 1,000 and 1,400 metres above sea-level. Formerly Northern Rhodesia, Zambia gained its independence from Great Britain in October, 1964. Zambia inherited a vibrant economy and continued with a free market (mixed) economy and multi-party democracy. Zambia was then and is now, one of the most industrialised countries in Africa (UN Habitat, 2012). Zambia's status as a Front Line State in the struggle for Southern African independence seriously affected its economy as Rhodesia promulgated the Unilateral Declaration of Independence (UDI), which prevented goods, particularly copper, from being exported. In 1968, two key events marked a turning point in Zambia's history: first, through the Mulungushi Reforms, the State announced a programme to nationalise private-owned companies; and secondly, in the Matero Reforms, the State announced measures to implement nationalisation of the mining companies.

Between 1970 and 1990, Zambia followed a centrally state-controlled, socialist economy which was consolidated by One Party Participatory Democracy imposed by the socialist UNIP Government. In 1975, the Presidential Watershed speech abolished freehold titles to land, introduced leaseholds, and vested all land in the President. By 1980, the economy had almost collapsed due to the simultaneous fall in the price of copper and rise in the price of oil during the 1970s. Nearly 80 per cent of all companies were publicly owned and subjected to rampant mismanagement. This economic crisis prompted the World Bank to impose a Structural Adjustment Programme (SAP) on Zambia as a prerequisite for borrowing. SAP resulted in elimination of many subsidies, reductions in government expenditure and 40 per cent devaluation of the Kwacha. In 1987, Zambia suspended the SAP and launched its own New Economic Recovery Programme (NERP) with similar objectives to SAP but using different methods. NERP failed to improve the economy and resulted in further political instability. In 1990, the UNIP government abolished the one-party state which set the stage for a return to multi-party democracy.

In 1991, the opposition Movement for Multi-Party Democracy (MMD) won the national elections on the back of a campaign strategy that promised restoration of the national economy based on neo-liberal economic policies. The Minister of Finance's Budget Address stated



Government's intention to promote the private sector, remove itself from being actively involved in the state-owned companies and move "*expeditiously*" with the privatisation programme (Ibid, 2012). The Public Sector Reform Programme (PSRP) was initiated in 1992 which led to downsizing of government and massive redundancies in the public sector. A 1992 Presidential Decree led to empowerment of sitting tenants of Council and Government owned houses to purchase them albeit at below market prices. Economic liberalisation and privatisation resulted in 224 state controlled enterprises out of a total of 275 being privatised by 1997. However most of the new owners failed to run them as going concerns and opted to asset-strip them so that many were reduced to shells.

The under performance of the mines and low copper prices led to continuing economic decline, loss of employment and further suffering for many Zambian households. In the 2000s, Zambia continued to depend heavily on copper mining and other extractive industries. The decline of the mining sector from 16.5 percent of GDP in 1994 to 8 per cent in 2002 caused great loss of direct and indirect employment on the Copperbelt. Despite a real GDP growth of five and six per cent per year between 2005 and 2008 inequality remained fairly high. The Gini coefficient declined from 0.66 in 1998 to 0.57 in 2002 (Economic Commission for Africa, 2005). The 2010 Living Conditions Monitoring Survey (LCMS) show that the Gini Coefficient<sup>1</sup>, the most popular indicator of the degree of inequality, increased to 0.65 in 2010 from 0.60 in 2006. This implies that there is growing inequality in the distribution of income. In a perfectly equal society, the bottom 20 percent of the population, for example, would earn 20 percent of the total income, and the bottom 50 percent of the population would earn 50 percent of the total income. In 2010, the top 20 percent in terms of earnings accounted for 69.7 percent of the per capita income, while the bottom 50 percent had only 9.1 percent of the per capita income. In 2006, the top 20 percent amassed 68.7 percent of the per capita income, whereas the bottom 50 percent accounted for 7.8 percent of the income (Central Statistical Office, 2012).

Although there have been efforts to diversify the economy, Zambia still significantly depends on copper mining which makes it vulnerable to international metal prices. The country was classified as a "Highly-Indebted Poor Country" (HIPC) with very high levels of poverty, low GDP per capita and declining conditions of urban living (World Bank, 2002). Following debt relief, the foreign debt of K29.82 trillion in 2004 was reduced to K2.1 trillion in 2005 (Republic of Zambia, 2007). After the World Economic Recession (2008-10), metal prices significantly increased leading to a revival and new huge investments and growth in the mining sector. New copper and gold mines were discovered in North Western Zambia. The privatised copper mining industry and economic diversification has given a boost to the national economy including promoting a vibrant construction sector. Growth during 2011-2013 averaged about 7 per cent per annum. With a Gross National Income per capita of \$1,070,<sup>2</sup> Zambia has been classified as "Lower-Middle Income Country" although it is still plagued by high rates of poverty and inequality (Also see Appendix 1: Basic Development Indicators for Zambia). Headcount poverty remains persistently high at 60.5 percent. The level of rural poverty is more than twice that

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<sup>1</sup> The Gini Coefficient is a single number that ranges between zero and one. A Gini Coefficient of '0' denotes a perfectly equal distribution while a coefficient of '1' denotes a perfectly unequal distribution (i.e. one individual holds all the income and the rest hold no income). Therefore the closer the Gini coefficient is to '1', the higher the inequality, while the closer it is to '0', the less the inequality.

<sup>2</sup>Atlas method, current US\$. <http://data.worldbank.org/country/zambia>.



obtaining in urban areas. In 2006, rural poverty was estimated at 80.3 per cent compared to urban levels of 29.7 per cent. The same pattern was revealed in 2010 where headcount poverty was as high as 77.9 per cent in rural areas compared to urban poverty levels of 27.5 per cent.

In September 2011, the MMD government was voted out and the opposition Patriotic Front took over the reins of power. The new social democratic Government has continued with the liberal economic policies but has also embarked upon pro-poor policies and massive reconstruction of infrastructure, particularly roads, schools and health facilities. Despite the current rate of economic growth (estimated above 6 per cent) and high GDP, Zambia continues to experience high levels of inequality, rapid population growth, urbanisation and the economic impacts of HIV/AIDS, whose prevalence stands at 14.3 per cent (NAC, 2010). The recent demographic and health survey however indicates that the HIV/AIDS prevalence has dropped to about 12 per cent of the population (DHS, 2012).

## 1.2 Habitat III National Report

### 1.2.1 Challenges of Implementing the Habitat Agenda

Since its adoption in 1996, Habitat II was met with a number of challenges including inadequate implementation and follow ups on its commitments, especially the Global Plan of Action (GPA), failure to build and reform national policies and legislation in accordance with Habitat Agenda principles and actions (e.g. in Zambia, failure to adequately implement the 1996 National Housing Policy (NHP)<sup>3</sup>) and stakeholders disembodied approach resulting in conflicting and overlapping jurisdictions of local, regional and national authorities, weak urban governance, costly efficiencies, poorly defined projects and unsustainable development. Lack of focus on the essence of the city (that is, the basic principles that govern cities<sup>4</sup>: the people, building blocks/foundation and the rules e.g. in Zambia, the lack of coherent implementable planning frameworks, national urban policies and the failure to fully harness the potential and transformative power of urbanisation as a source of national and local development. The focus on the dichotomy of rural vs. urban and preoccupation on the role of the city and consequences of urbanisation e.g. capacity of slum dwellers, power of civil society organisations (CSOs) to innovate (e.g. in shelter and service provision); the creativity of women and youths in the informal economy; the growing influence of the city and region; the role of academia to problem solving and the significance of the private sector in creating complex global networks of trade, ideas and technology necessary for urban development, have not been fully harnessed during the last 20 years.

### 1.2.2 Towards a New Urban Agenda and Habitat III

The global aim of Habitat III is to define global urban priorities for the twenty years after 2016. The Habitat III conference will generate a New Agenda for the 21<sup>st</sup> century, which will recognise the changing dynamics of human civilization<sup>5</sup>. This report is a contribution to the Third United Nations Conference on Human Settlements (Habitat III) to be held in 2016 and more

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<sup>3</sup> Although the Zambian National Housing Policy won the UN Habitat Scroll of Honour for Excellence and Best Practice it has since 1996 remained largely unimplemented

<sup>4</sup> Refer to Euphrates Cities 6000 years ago which were planned using a Basic Plan with rules and principles in place

<sup>5</sup> Source: <http://unhabitat.org>



significantly to the Post-2015 Development Agenda. Habitat III aims to bring together cities, governments, CSOs, the private sector, academic and group interests to: *review urban and housing policies affecting the future of cities within local and international governance architecture and generate a new Urban Agenda for the 21<sup>st</sup> Century which recognises the ever changing dynamics of human civilisation.* Habitat III provides an opportunity for local Habitat Agenda Partners to contribute to the *Post-2015 [UN] Development Agenda* and the formulation of Sustainable Development Goals and ensuring that ‘*Sustainable Urbanisation*’ is reflected in the Post-2015 Development Agenda. Habitat III builds on paragraph 134 of the Rio+20 outcome document, *The Future We Want* which states that: “*We recognise that, if they are well planned and developed, including through integrated planning and management approaches, cities can promote economically, socially and environmentally sustainable societies.*”

Globally and locally, however, there is a growing recognition of the “*transformative power of cities and urbanisation*” and a realisation that “*sustainable urbanisation [is] a key to realising socio-economic transformation*” and hence the need for a new focus on “*sustainable urban development*”. In light of the challenges of implementing the Habitat Agenda there is need for a *paradigm shift* that will lead to a New Urban Agenda particularly in the Post-2015 development era. It is for this reason that the United Nations General Assembly (GA), through its Resolution 66/207, decided to convene in 2016, the Third United Nations Conference on Housing and Urban Development (Habitat III), while Resolution 67/216 spelt out the modalities, preparatory activities and format of the conference.

### 1.3 Objectives of Habitat III National Report

This report presents a review of the implementation of the Habitat II agenda in Zambia since 1996. It highlights the *major achievements, challenges experienced and key lessons learnt and identifies future challenges and issues to be addressed by a New Urban Agenda.* The specific objectives of the National Report are to: a) assess progress made in implementation of the Habitat Agenda, highlighting the key policies, legislation, and practical measures undertaken since 1996; b) assess achievements, challenges (gaps), and emerging issues and c) determine priority areas for action in the ‘New Urban Agenda’ and the Post 2015 Sustainable Development Goals (SDGs). The objectives of this Report are well-aligned to the Government of the Republic of Zambia’s Vision 2030, Revised Sixth National Development Plan (RSNDP) and other strategic framework documents. The Zambian Government has through the Vision 2030 endorsed the universal goals of ensuring adequate shelter for all and human settlements, safer, healthier and more liveable cities, inspired by the Charter of the United Nations.

The report is structured on the basis of six (6) thematic areas including **urban demographics, land and urban planning, environment and urbanisation, urban governance and legislation, urban economy and housing and basic services.** Under each theme, a description is presented of what central government, local authorities and other sub-national government authorities have achieved in partnership with stakeholders through the Habitat Agenda. The challenges experienced and lessons learnt in these areas, as well as future challenges and issues that could be addressed through the New Urban Agenda, are described. Final conclusions are drawn and recommendations for the next steps made.



#### 1.4 Zambia Habitat III National Consultative Process and Timeline

In Zambia the Habitat III National process took place between May 2014 and March 2015 at national and sub-national levels (See Appendix 2 for timeline of key events). A bottom-up and top-down approach was adopted to enable stakeholders, especially urban dwellers, and non-state actors, individually and collectively, to engage constructively with city and local authorities, government and UN agencies to determine the priority issues that affected their lives and that would be considered in the ‘New Urban Agenda’.

The Government of the Republic of Zambia (GRZ) through the Ministry of Local Government and Housing re-invigorated and entrusted the National Habitat Committee (NHC) with overall responsibility of the Habitat III preparatory process and mobilisation of key stakeholders, who were drawn from Local Authorities, NGOs and CBOs, Trade Unions, Professionals and Researchers, Academia, Human Solidarity Groups, ordinary citizens, Parliamentarians, Private Sector, Foundations, Financial Institutions, Youth and Women’s Groups.<sup>6</sup> (Also see Appendix 7 for List of Participants)

Information collected from public and private sector consultations was augmented by in depth interviews with key urban experts and a desk review that included recent experiences of cities and their partnerships (e.g. city to city partnerships, private sector participation and engagement of different grassroots federations with potential to create greener, more resilient and more liveable cities). Direct observations of urban conditions were made while the NHC and urban experts provided the necessary inputs and feedback to the Report. The National Report outlines progress made since Habitat II (1996), key priority issues addressed and solutions for driving positive change and an Action Plan.

**Figure 1:** Habitat III Stakeholders’ Consultative Meetings in Lusaka and Nyimba Districts, Zambia



*Source: National Habitat III Zambia Consultant Team, 2014*

<sup>6</sup> Habitat Agenda Partners (HAP), as provided for by the Habitat II Conference in 1996. Paragraphs 6(a) and 6(c) of the GA Resolution 67/216 also indicates that the outcome document of Habitat III should be evidence-based and be based on a highly inclusive preparatory process involving Habitat Agenda Partners



## 2 Urban Demographics: Issues and Challenges for a New Urban Agenda

This chapter presents the findings on past, current and future urban demographic issues, patterns and trends in Zambia as a basis for the formulation of the New Urban Agenda. It augments the basic proposals of the National Urban Policy (NUP) by highlighting population dynamics and urbanisation trends, the evolution, growth and hierarchy of urban settlements in Zambia. The analysis demonstrates that Zambia's population is growing rapidly at a rate of more than 3 percent per annum and that urbanisation is irreversible. The chapter also highlights the rural-urban linkages and measures that are being taken to address the rural-urban imbalance, urban youth needs mainly education and employment, the needs of the aged, and efforts aimed at integrating gender in urban development.

### 2.1 Managing Rapid Urbanisation

Zambia has been experiencing rapid population growth and urbanisation since the early 1960s. In 2010, Zambia's population was 13.1 million, up from 10.0 million in 2000, of which 5.1 million (or 38.7 percent) live in urban areas. In 1963, only 20.7 percent of the Zambians were living in urban areas but the proportion almost doubled to 39.8 percent by 1980, decreased to 34.8 percent by 2000 and has increased to 39.0 percent in 2010. Despite a period of interrupted urbanisation between 1980 and 2000, the country is once again experiencing rapid urban growth. Table 1 illustrates Zambia's past, current and projected demographic transformation.

**Table 1: Population of Zambia, 1963-2025**

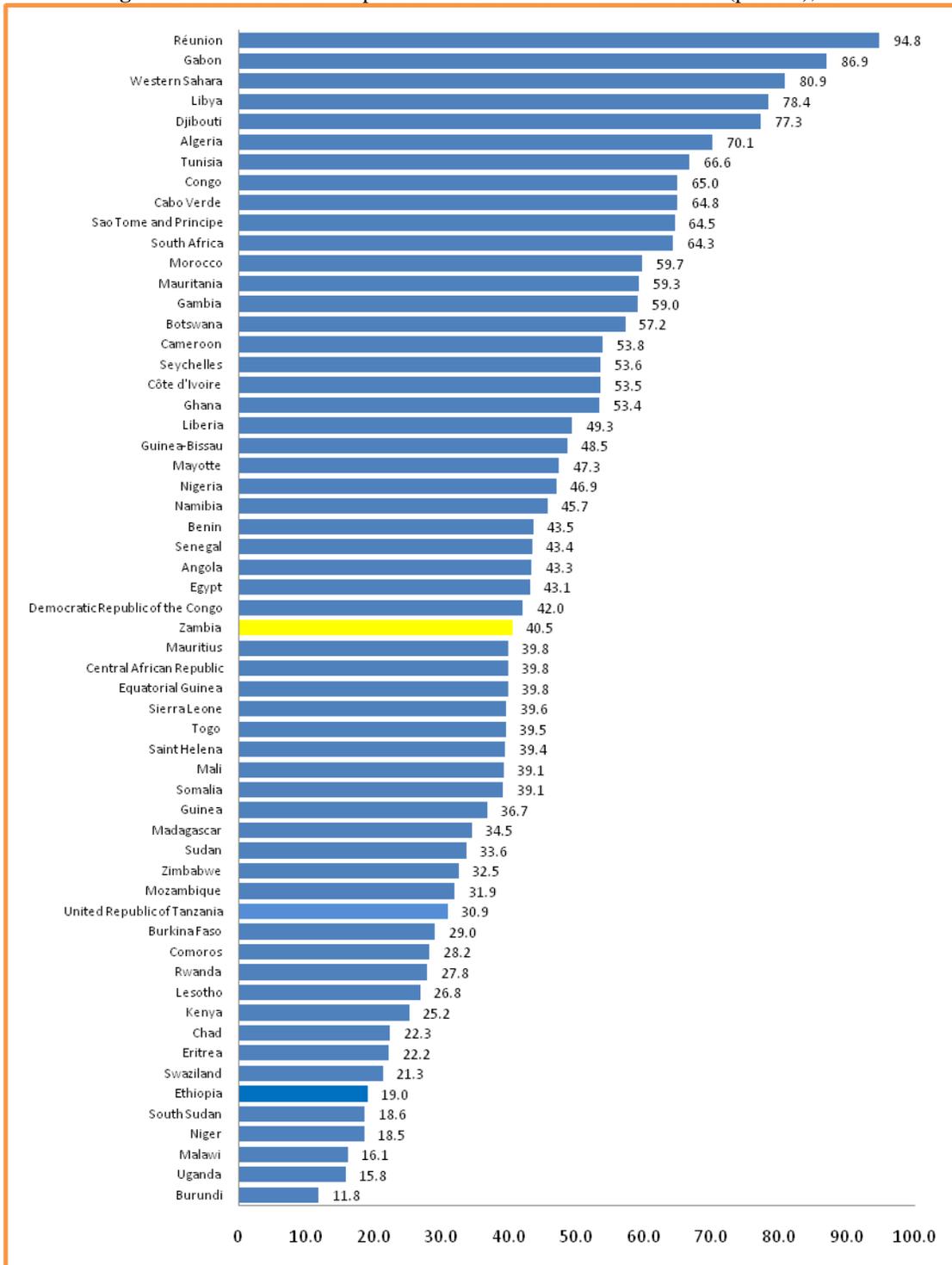
Year	Zambia (thousands)	Rural (thousands)	Urban (thousands)	Percentage Urban
1963	3,369	2,671	698	20.7
1969	4,057	2,865	1,191	29.4
1980	5,847	3,519	2,328	39.8
1990	7,845	4,753	3,091	39.4
2000	10,101	6,586	3,515	34.8
2010	13,217	8,099	5,118	38.7
2014	15,021	8,942	6,079	40.5
2015	15,520	9,169	6,351	40.9
2020	18,252	10,357	7,895	43.3
2025	21,388	11,614	9,774	45.7
2030	24,957	12,921	12,035	48.2
2035	28,998	14,272	14,726	50.8
2040	33,552	15,669	17,883	53.3
2045	38,624	17,072	21,552	55.8
2050	44,206	18,447	25,759	58.3

Source: United Nations, Department of Economic and Social Affairs, Population Division (2014). World Urbanization Prospects: The 2014 Revision, CD-ROM Edition





**Figure 3: Share of Urban Population for Selected African Countries (percent), 2014**



Source: United Nations, Department of Economic and Social Affairs, Population Division (2014). World Urbanization Prospects: The 2014 Revision, CD-ROM Edition.

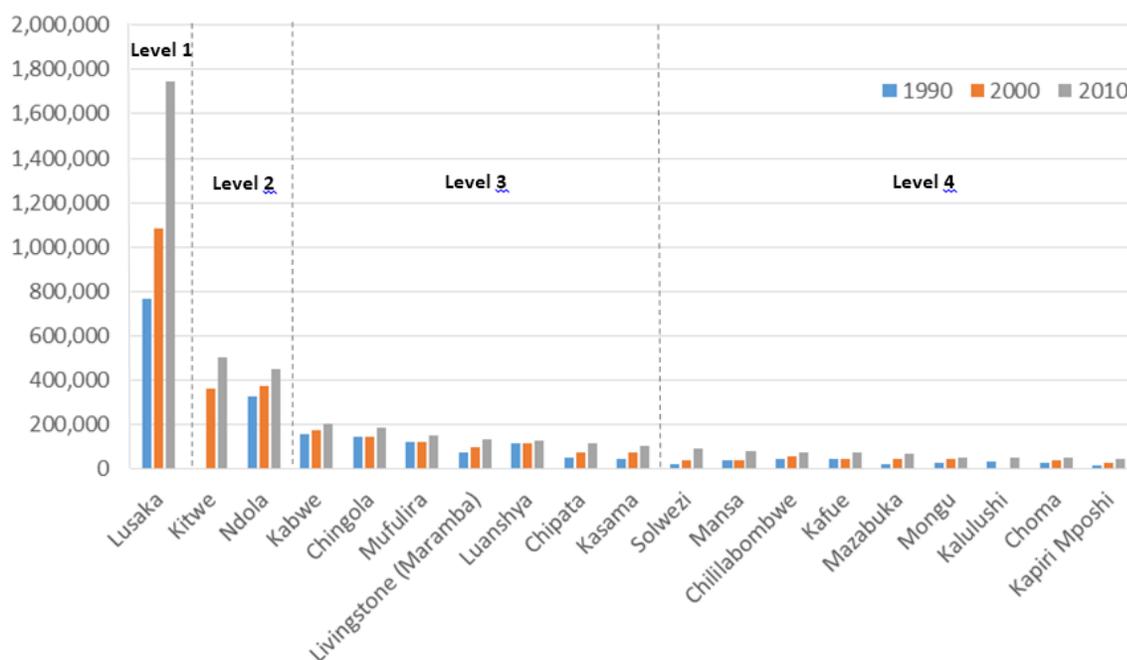
As a consequence of rapid urbanisation towns and cities have become centres of finance, industry and communication, home to a wealth of cultural diversity and political dynamism.



They are engines of growth, production, creativity and innovation. At sub-national level, there has been an increase in infrastructure development e.g. schools, roads, hospitals, water and sanitation facilities as well as upgrading of existing structures. Jobs have been created from infrastructure development while new markets have been established. Some important programmes and projects to counter the effects of rapid urbanisation include the Ministry of Local Government and Housing (MLGH) preparation of a National Urban Policy, review of Spatial Planning legislation through preparation of the Urban and Regional Planning Bill, Lusaka water and sanitation projects, low cost housing projects for local authorities, and the preparation of IDPs in emerging towns like Solwezi. Some NGOs are involved in low cost housing provision while Local Authorities have been spearheading a land servicing programme to counter the effects of urbanisation (Also see Appendix 6 Case Studies for projects and programmes)

The population is concentrated in the urban centres along the traditional “line of rail” which encompasses Southern, Lusaka, Central and the Copperbelt provinces. With an estimated population of 2.1 million in 2014, Lusaka City is the largest urban centre, followed by Kitwe and Ndola on the Copperbelt. Other major urban centres include Livingstone and Kabwe. North Western Province, dubbed the “new Copperbelt”, had the highest urban population increase of 8.3 percent in 2010, more especially the provincial capital Solwezi. Driven by the lure of better economic opportunities, infrastructure and services, the urban population is increasing dramatically. Home to the largest open pit copper mine in Africa, Solwezi is one of the fastest growing urban centres in Zambia. Its population, currently at 281, 024 in 2014, is projected to increase by 51.2 percent to a population of 424, 967 in the next 20 years.

**Figure 4: Evolution of the main urban centres’ population in Zambia (1990-2010)**



Source: Ministry of Local Government and Housing, Lusaka December 2013



Rapid urbanisation, particularly the growth of large cities, and the associated problems of unemployment, poverty, inadequate health, poor sanitation, shanty towns and environmental degradation poses a formidable challenge in many developing countries – Zambia is no exception. Although coordinated urbanisation is the driving force for modernisation, economic growth and development, there is increasing concern about the effects of expanding cities, principally on human health, livelihoods and the environment. The implications of rapid urbanisation and demographic trends for employment, food security, water supply, shelter and sanitation, especially the disposal of wastes (solid and liquid) that the cities produce are staggering (UNCED, 1992).

## 2.2 Managing rural-urban linkages

Figure 5 below shows the growing urban population which represents huge demand for agriculture. Although some city dwellers produce food, both for their own consumption and commercial sale, most purchase their food. It is therefore essential that the rural producers are linked to the urban consumers.

The Government (through the MLGH, Local Authorities, Roads Development Agency (RDA) and NRFA) is constructing district and trunk roads in all districts. The Link Zambia 8000 road Project also known as Accelerated National Roads Construction Programme (ANRCP) is a Project that the GRZ has embarked on to accelerate road construction of 8000 kilometres at the cost of US \$5.93 billion through the Road Development Agency (RDA). Link Zambia 8000 road project is aimed at connecting outlying areas of Zambia in all ten Provinces and boost interlinking with other Countries. Local Authorities are implementing ward roads but are often constrained by inadequate funding from central government. The Lusaka L-400 and the Pave Zambia 2000 projects focuses on road construction in Lusaka, Ndola and other towns and in peri urban areas of major towns. The Ministry of Transport, Communications, Works and Supply is reviewing the transport policy to ensure that Zambia has an integrated road, railway and pipeline transport system. The Government has revamped the Zambia Railways Limited with proceeds from the Eurobond to enhance rural -urban linkages and mobility.

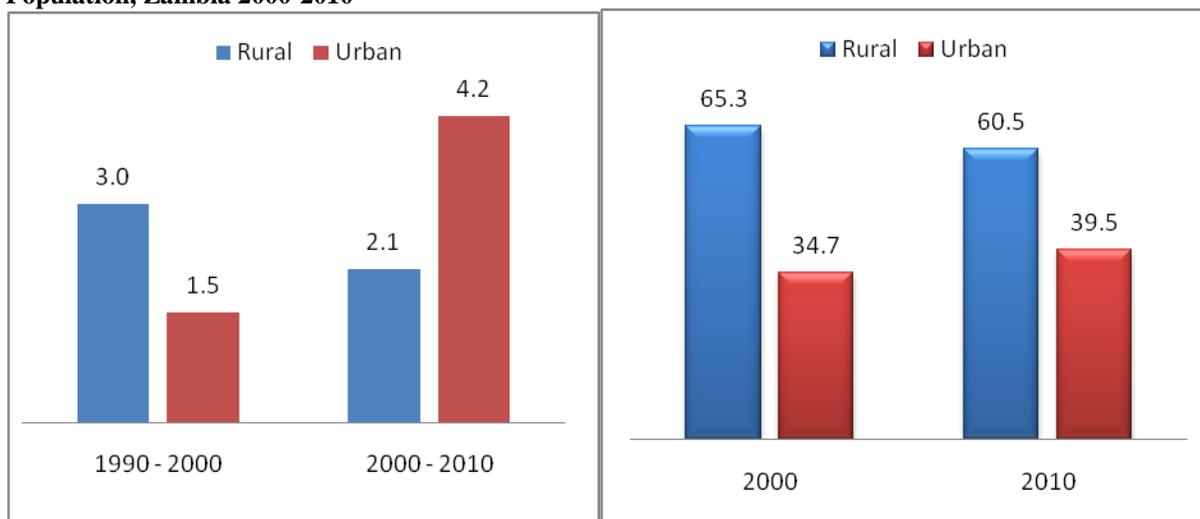
The existence of information asymmetries between the rural producers and the urban consumers has brought about middle men who facilitate the transactions between rural and urban areas. This has rendered trade between rural and urban areas expensive. The Zambia Information and Communication Technology Authority (ZICTA) is ensuring that ICTs penetrate the rural areas through facilitation of telecommunication projects mainly operated by the private sector. ICTs can lower transaction costs by reducing information asymmetries and opening up market possibilities for rural inhabitants. Major challenges however remain in terms of Internet speed and cost which makes the Internet not accessible to many Zambians. The Rural Electrification Authority (REA) has a huge programme of connecting most rural centres to the National Electricity Grid with potential for development of alternative energy sources. The creation of 31 new districts<sup>8</sup> in the last three years requires accelerated efforts to supply the much needed electricity to these mostly rural outposts.

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<sup>8</sup> In 2011 Zambia had only 72 Districts but 31 new districts have been created in the last three years some by the Patriotic Front Government bringing the total number of districts to 103.



**Figure 5: Urban and Rural Population Growth Trends and Percentage Share in Urban and Rural Population, Zambia 2000-2010**



Source: United Nations, Department of Economic and Social Affairs, Population Division (2014). World Urbanization Prospects: The 2014 Revision, CD-ROM Edition

### 2.3 Addressing urban youth needs

With four out of every five people below the age of 35, Zambia is a young country. One of the biggest problems faced by the urban youth is unemployment. Youth unemployment rate was estimated at 10.0 percent as at 2012 (Labour Force Survey, 2012). Urban areas had a higher rate at 17.2 percent compared to rural areas with 4.4 percent. The highest rate was recorded in the age group 20-24 years at 25.8 percent. A study conducted by the Zambia Institute for Policy Analysis and Research contends that employers are constrained to hire young people because “they tend to lack desired skills, competencies and attributes”<sup>9</sup>. Youths are often exposed to unsafe work conditions/environments in both the formal or informal employment sectors e.g. illegal mining on the Copperbelt and stone/sand quarrying. There are many challenges related to youth delinquency which result in youths squandering opportunities that come their way. There is inadequate institutional coordination to address youth unemployment and many other needs faced by youths e.g. youths with special needs (HIV/AIDS, hypertension etc)

To address the problem of youth unemployment and prevent youths from engaging in social vice such as crime and prostitution which may result in them contracting HIV/AIDS, a number of initiatives have been put in place, including the setting up of a Youth Development Fund and the reestablishment of the National Youth Development Council under the Ministry of Youth and Sport. The fund is aimed at empowering the youth with finances and capacity building through a revolving fund and grant support. The fund is a catalyst to employment and wealth creation for the youth who wish to take up the risk of entrepreneurship to create employment for themselves and others. The issue of job creation is being addressed partially through youth participation in public infrastructure projects such as the Link Zambia 8000, Pave Zambia 2000 and Lusaka L-

<sup>9</sup> ZIPAR (2012): Understanding Youth Labour Demand Constraints in Mining, Manufacturing and Construction Sectors in Zambia

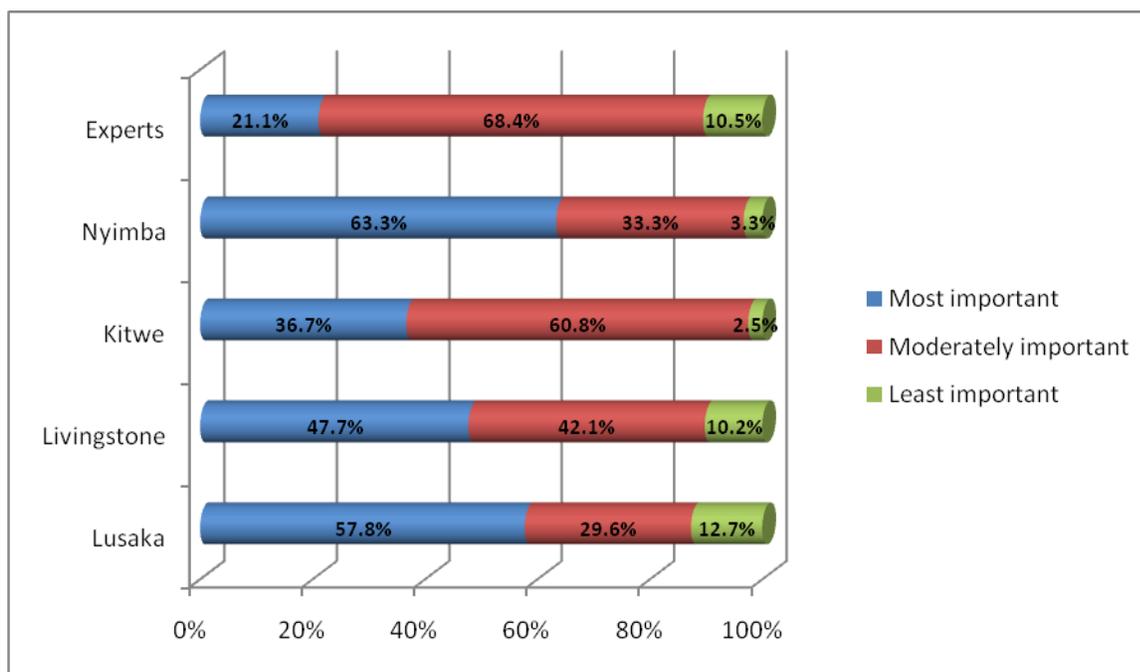


400 road and other infrastructure projects. GRZ is promoting 20% local contracting capacity to Zambians and created jobs in excess of 50, 000 with the bulk of these jobs being for the youth.

According to the 2014 Budget Speech, the Link Zambia 8000 programme was expected to promote development of local contracting capacity and create 24,000 jobs throughout the country. Already, 16,000 workers, mainly youths, have been employed in the road construction sector. Studies are planned by NRFA and ZIPAR to establish the exact number of jobs created through these road infrastructure projects. The Citizens Economic Empowerment Commission (CEEC) has also set aside a National Youth Development Fund that can be accessed by youth entrepreneurs, while the Zambia Development Agency (ZDA) is promoting local entrepreneurship youth and women participation in the national economy. The Technical Education, Vocation and Entrepreneurship Training Authority (TEVETA) also supports several youth empowerment initiatives. The massive government-led construction of schools, colleges and universities is creating opportunities for youths.

The Urban Dwellers Survey (2014) was conducted in four districts, namely, Lusaka, Livingstone, Kitwe and Nyimba. Additionally, key informant interviews were conducted in these areas. The survey revealed that, unlike the other variables, access to recreation and public spaces is considered to be moderately important by respondents in Kitwe and Nyimba. Only one in five key experts considered access to recreation and public spaces the most important, while 68 percent considered it moderately important as shown in Figure 6 (See Appendix for Process and full results of the Urban Dwellers Survey).

**Figure 6:** Percentage distribution of respondents by how important they consider access to recreation and public spaces, 2014



Source: Urban Dwellers Survey, 2014

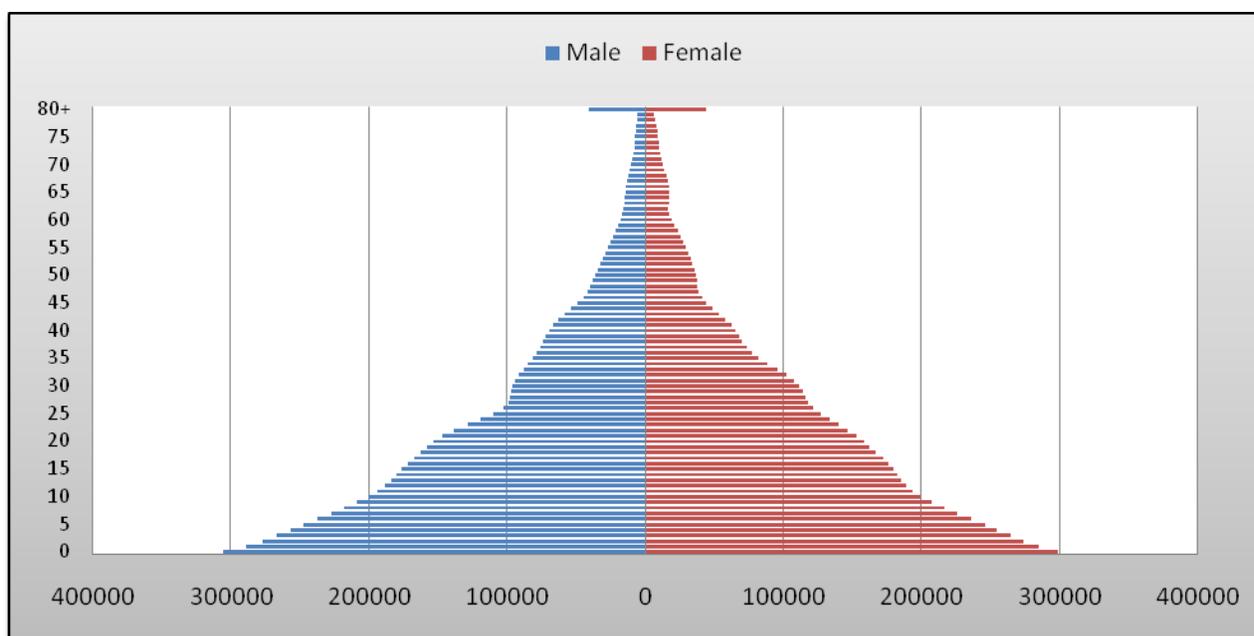


Sports development is one of the areas that are being used to channel the energies of the Zambian youth. The opening of the Lusaka-based Olympic Youth Development Centre (OYDC) is one such project. Welcoming on average 10,000 young people on a regular basis, the centre has an Olympic-sized swimming pool and a health centre. In all, the facility offers training opportunities for 16 different sports, with an emphasis on basketball, boxing, judo, hockey, track and field, table tennis and swimming. It is also the training ground for a number of high-performance athletes. In the four years of operations, more than 100 young athletes who had not practised sport before have since been integrated into national teams. The multi-sport centre also offers a wide range of educational programmes, health services and community activities aimed at improving the quality of life in a country ravaged by HIV/AIDS, poverty, crime and unemployment.

### 2.4 Responding to the needs of the aged

As earlier stated, Zambia has a young population with only about 2.6 percent or just under 400,000 of the Zambian population currently aged above 65. The population distribution is shown in the pyramid illustrated in Figure 7.

Figure 7: Population Pyramid for Zambia, 2013



Source: CSO, 2011-2035 Population Projections Report

The aged in Zambia face many challenges including little inadequate pensions due to systemic problems. There is currently no system to provide incentives to the aged (e.g. the elderly pay the same insurance/tax etc.). The current retirement benefits are inadequate and there is delay in the receipt of these benefits by the recipients. The proposed increase in the retirement age from 55 to 65 years will not help in creating space for youth employment especially in the face of the current low life expectancy. One of the reasons for the increase in the retirement age was to



postpone the debt payment to retirees. There is need to ensure that this aspect is addressed adequately as it is not sustainable to postpone a problem (clear the backlog).

Zambia is a signatory to several international conventions on the elderly - including the 2002 Madrid Plan of Action on Ageing, which calls on governments to recognise the rights of older people. Currently, Zambia does not have an approved national policy on ageing in place though a draft policy exists, whose main objective is to promote, protect and fulfil the rights of persons in order to ensure that they lead a productive, fulfilled and dignified life in old age. Government also intends to help elderly people access housing, transportation and also to live in an environment that is responsive to their needs and requirements. Other policy objectives include the recognition of the family in the care of the elderly, strengthening the social welfare system and promotion of research, information, education and training. The policy is closely aligned with the UN Principles on Ageing and the Madrid Plan of Action.

There are a number of social protection schemes and programmes in place in Zambia targeting vulnerable people (including the aged) but not specifically targeting the aged. These include:

- The Public Welfare Assistance Scheme (PWAS) reaches out to over 100,000 beneficiaries countrywide, providing a range of benefits linked to better nutrition and health, income support, child protection, education and occupational training.
- A group of Social Cash Transfer schemes are financed by international donors and implemented under PWAS structures in a few districts of the country. These schemes pay out modest monthly cash benefits reaching close to 7,000 households (30,000 persons). There now exists a joint donor-Government strategy for scaling up cash transfer schemes.
- The aged have also benefitted from the Food Security Packs (FSP) issued by Government under the Food Security Improvement Programme (FSIP);
- The Project Urban Self-Help (PUSH) is a government-funded public works programme that originated in the early 1990s and provides short-term employment for up to 50,000 persons including the aged in urban areas in a given year;
- The Government has continued to run homes for the aged where the elderly are placed under institutional care. The number of old people's homes (e.g. Cheshire Homes) is still small in Zambia because traditionally many Zambian families look after the elderly people (a valuable and well preserved social safety net) and so institutional care tends to be the last resort . The Government has been emphasizing the importance of pension schemes to ensure that many Zambian do not suffer the adversity in old age.

Together, these programmes address major social risks and situations of vulnerability, target relatively large numbers of beneficiaries, and have achieved some results in terms of securing the well-being of the target populations.

## **2.5 Integrating gender in urban development**

According to the CSO (2011), of the 41.5 percent of the population residing in urban areas in 2014, 51 percent are female. The Zambian Government's commitment towards integrating gender in urban development is reflected in the transformation of the Gender in Development Department (GIDD) at Cabinet Office into a Ministry of Gender and Child Development (MGCD) and the formulation and approval of the National Gender Policy (NGP) in 2000. Both



actions have contributed to the empowerment and promotion of the active participation of rural and urban women and men in national and local development programmes.

With regard to access to land and housing women, the NGP has a provision to reserve 30 percent of land which is being allocated to women and the remaining 70 percent to be competed for by both women and men. The Local authorities who are agents of the Ministry of Lands have been trying to follow this provision. However, most of them have a challenge in implementing this provision as women rarely apply for the land. This is partly due to stringent requirements demanded by district councils and Ministry of Lands which women find difficult to meet. These include the need to produce a bank statement indicating that the applicant has the capacity to pay service charges and develop the land once allocated, which most women cannot afford and as such stay away. Further, there is no clear government system to monitor allocation of land to women. Land ownership statistics are generally not accessible by the public and are not gender disaggregated. However one study showed that usually women access low value land and housing than their male counterparts.<sup>10</sup> For example, out of the 2,346 housing units sold from three of the seven suburbs of Lusaka city (Chelstone, Libala and Kaunda Square), women consisted of only 25 per cent of the beneficiaries. Further, most of these women acquired flats as compared to their male counterparts who were offered high value houses.

Although the NGP promotes equal access to land and housing of women and men, national gender programmes have tended to respond more to the needs of rural women than ‘women in cities’, particularly those living and working in slums and informal settlements. The plight of urban poor women is addressed by ensuring that they have access to loans without spousal consent and prescribes a re-entry policy for young girls who fall pregnant while in school. There is need for the government to enact a legal framework for allocation of 30 percent gender policy provision in allocation of land so as to promote equity.

Regarding women’s participation in urban governance, the NGP provides for 30 per cent of women in decision making. Zambia is a signatory to the SADC Gender Protocol which compels member states to increase and improve the representation of women in all structures of governance and all levels of decision making in public, private and social spheres to at least 50 percent by 2015. The policy objective is to increase the participation and representation of women at all levels of decision making in order for them to effectively and meaningfully contribute to and benefit from national and regional development programmes.

Since 2011 the new PF Government actively promoted gender mainstreaming in national governance by appointing nine (9) women of the 53 Ministers, which was about 11 percent of the Executive. In the legislature in 2013 there were 36 female MPs out of 150 Members of Parliament representing 24 percent of the lawmakers.<sup>11</sup> This still was under the 30 percent recommended by the SADC Gender Protocol. The PF Government has also appointed several women in senior government positions including the first woman Inspector General of Police,

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<sup>10</sup> Machina H (2004) Women and Land in Zambia: the need for Action. Paper presented at the gender forum meeting held at the NGOCC premises, Lusaka, on 29<sup>th</sup> January 2004

<sup>11</sup> National Assembly website, 2013



Chief Justice, and Auditor General as well as women heads of the Anti-Corruption Commission (ACC) and the Drug Enforcement Commission (DEC), among others.

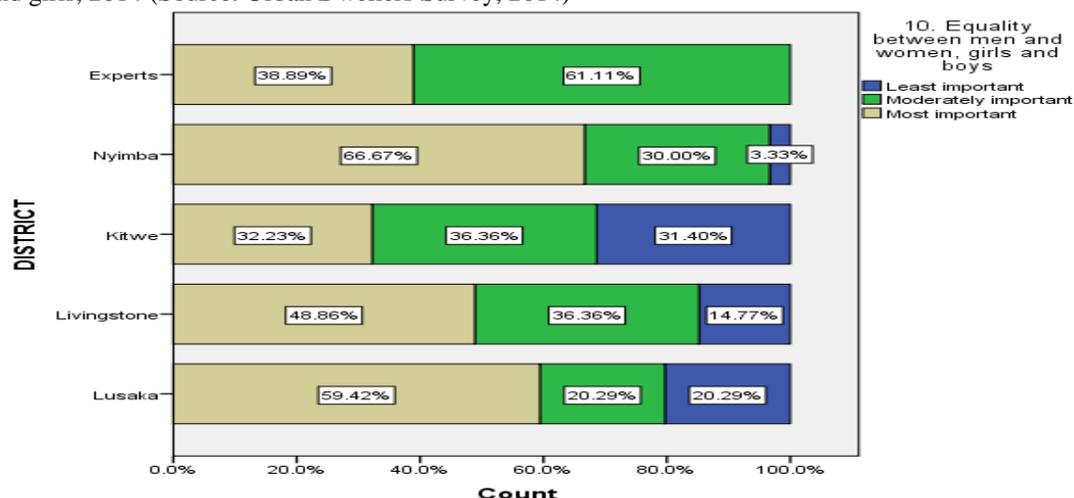
Urban women especially the poor urban women suffer various forms of violence some of which are perpetrated in public spaces in cities. Although Gender policies and programmes in Zambia attempt to address the issue of GBV much remains to be done to ensure the safety and security of women in cities. The Government has established Victim Support Units (VSUs) to deal with Gender Based Violence (GBV) which has been on the increase in recent years. GBV Centres have been established in most if not all the Police Stations in Zambia. Violence against women in public spaces in cities has been on the increase. Various Anti-gender based violence (GBV) actions have had a positive impact of reducing GBV in Zambia and hence promoting the rights and increased participation of women in development processes. As deterrent the Courts of Law have been imposing heavy sanctions including lengthy jail sentences on perpetrators of GBV. Non state actors such as the Young Men's Christian Association (YMCA), Young Women's Christian Association (YWCA), Non-Governmental Coordinating Council (NGOCC), Women for Change, Women and Law in Southern Africa (WLSA), Plan International and other NGOs have been very active in sensitisation and awareness creation on GBV and generally highlighting cases of GBV. The Zambian media, working with various actors and donors, has also been in the forefront efforts in fighting the GBV vice.

One of the most distinct differences in gender roles is in the area of labour and employment. At 73.3 percent, males have a higher labour force participation rate than females in urban areas (69.8 percent). However, in the lower age groups, particularly 15-24, females have higher labour force participation rates. In the 20-24 age category, 72.3 per cent of the females were active participants compared to 65.6 percent for males. Similarly, females in the age group 15-19 had a participation rate of 27.2 per cent against 23.4 per cent for males (CSO, 2013). Despite the higher participation rates, most of the females are in elementary occupations such as maids and nannies, unpaid family workers and are mostly involved in informal sector work. They therefore tend to earn less than their male counterparts. The Gender policy also promotes women's participation in construction and infrastructure projects that contribute to women empowerment. The general infrastructure (housing and other buildings) is not gender sensitive e.g public toilets that discriminate against women especially those with disability. When it comes to land and housing, traditional culture and norms favour men more than women and this has to clearly come out in the report.

On gender equality, respondents in the Urban Dwellers Survey were asked how important they considered the equality of men and women, as well as boys and girls. Unlike the other variables, respondents exhibited mixed reactions with regard to this issue. While two-thirds of the respondents in Nyimba considered the equality of the sexes to be the most important, 61 percent of the key urban experts were of the opinion that gender equality is of moderate importance as shown in Figure 8.



**Figure 8:** Percentage distribution of respondents by how important they consider equality of men and women, boys and girls, 2014 (Source: Urban Dwellers Survey, 2014)



## 2.6 Challenges experienced and lessons learnt in these areas

Rapid urban population growth and urbanisation, if left unchecked, pose considerable urban management and governance challenges. By 2050 Zambia’s population will increase 3 times and will increasingly become younger as 60 percent are projected to be below 25 years old. Consequently population growth needs to be properly managed and urbanisation well-coordinated to stem serious long term planning consequences. There is an increase in slums and urban poverty, pollution and congestion and higher risks of climate change and social tensions, and congestion and inefficiency of cities. This has led to lost opportunities for local and national development; human suffering, disease and frustration, and depletion of natural resources; social unrest, disorder and national instability.

The non-implementation of plans, ineffective urban patterns and the growth of slums and gated communities; and the lack of adequate and implementable planning instruments, supported by adequate legal and institutional framework and financing mechanisms are major challenges to be dealt with to counter the effects of urbanisation. Most institutions are under-prepared and under-resourced to anticipate urban growth and therefore are not planning and preparing for urbanisation. The absence of data on action and outcomes, loose coordination and inadequate response mechanism e.g. finance, land, technology are some of the challenges.

Other challenges include increase in youth unemployment and lack of social amenities such as colleges and training centres. If not supported with employment creation opportunities urbanisation has the potential to affect the urban youths. Youth unemployment and the lack of adolescent/youth recreation have contributed to youth delinquent behaviour. High school drop-out rates are contributing to low tertiary skills, Low education progression and skills, cultural stereotyping, GBV, high poverty rate, early pregnancy and early marriages are contributing to rapid rural to urban migration of youths. Access to land and finance for youths is vital just as is youth skills/entrepreneurship development, youth mentorship, and the provision of recreation and play areas.



The main challenge government is likely to face with regard to rural-urban linkages is the high annual maintenance costs of roads and high unit cost of ICT and energy which make them inaccessible to the majority poor Zambians in urban areas. It is also challenge to develop the rural areas as most of the land is under Chiefs who are reluctant to release it for development. There is need for the council to work jointly with the Chiefs right from planning stage in the development of rural and peri-urban areas to avoid challenges of availability of land.

The key lessons are that conventional urban planning and management have not adapted to the dynamics of rapid urban growth. The urban advantage and legitimacy of democratic institutions has been compromised while most affected cities are the ones that have the least technical and economic capacity to respond. There is a mismatch between the needs and capacities for development. There is need for long term master plans and more district planning and decentralisation of funding from the central government. People who are displaced should be compensated while the construction of low cost structures targeting accommodation for the low income groups should be prioritised. Integrated development plans (IDPs) should engage all stakeholders.

## **2.7 Future challenges and issues that could be addressed by a New Urban Agenda**

The main challenges for the future can be summarised as follows:

- Limited enabling environment including policy and legal frameworks, institutional mechanisms, infrastructure and public services to optimise opportunities from demographic transformation,
- Limited sound urban development policies and strategies and the domestication of international efforts [and conference resolutions] on urbanisation such as the Habitat Agenda and Local Agenda 21.
- Urban patterns that do not support adequate living conditions, inclusion and economic progress
- The high demand for socio-economic infrastructure, land, and recreation and the poor institutional framework and finance to counter and optimise the effects of urbanisation
- The creation of the 31 additional districts (bringing the total to 103) has been heralded as a success in implementing the Decentralisation Policy, many of the new Districts are mere rural outposts with little or no basic infrastructure, which presents the Government with a mammoth task of bringing up to acceptable standards.
- High fertility rate and demand for services; child dependence and the poverty cycle
- Unelaborated urban youth needs which are not properly supported by all agencies
- Out-dated and outmoded master plans for long term planning and district planning that is based on poor quality data and information.
- Inadequate provision of rural housing, usable skills and jobs and appropriate technologies to manage urbanisation.
- The private sector and other market forces should be allowed to spearhead modernisation, urbanisation and agricultural development, as well as information technology and innovation all of which need to be well coordinated.



### 3 Land and Urban Planning: Issues and Challenges for a New Urban Agenda

In many developing countries like Zambia, there is a serious shortage of urban land for residential and other uses and a corresponding lack of effective urban planning. This chapter presents the findings on land and urban planning and suggests measures of dealing with these issues and challenges for a New Urban Agenda. It highlights the fundamentals for devising a pattern for sustainable urban growth through improvements to: a) the existing urban planning laws, institutions and systems of governance, which create the normative basis for action, the operational principles, organisational structures and institutional and societal relationships underlying the process of urbanisation in Zambia, and b) the National Urban Policy which establishes a connection between the dynamics of urbanisation and the overall process of national development. Recommendations are made for sustainable urban planning and design in light of many urban challenges such as urban sprawl; improving urban land management by ensuring that the Draft Land Policy is fully reviewed and implemented, and enhancing urban and peri-urban food production in light of the high cost of food especially for the urban poor. The chapter also focuses on challenges and measures to improve urban mobility and the technical capacity to plan and management cities.

#### 3.1 Sustainable Urban Planning and Design

Projections of urban population growth show that between the years 2000 and 2050 the amount of urban space in developing countries will need to be expanded by 326 percent to accommodate people.<sup>12</sup> This is equivalent to building a city the size of Greater London every month for the next 40 years. Local governments will have to manage this growth and the severe strain it will put on municipal finances. They will have to address the resulting social inequality and make [urban] plans to reduce environmental degradation and deal with the effects of climate change. The fact that this growth will occur in intermediate cities with little human resource capacity and limited budgets will compound the problem.<sup>13</sup>

The Urban Dwellers Survey revealed that a high proportion of urban residents considered a well-planned city, town or village most important. Lusaka (89 percent) and Nyimba (86 percent) had the highest proportion of those who considered a well-planned city, town or village most important. In Kitwe, 58 percent considered this issue to be of moderate importance. These findings are illustrated in Figure 9.

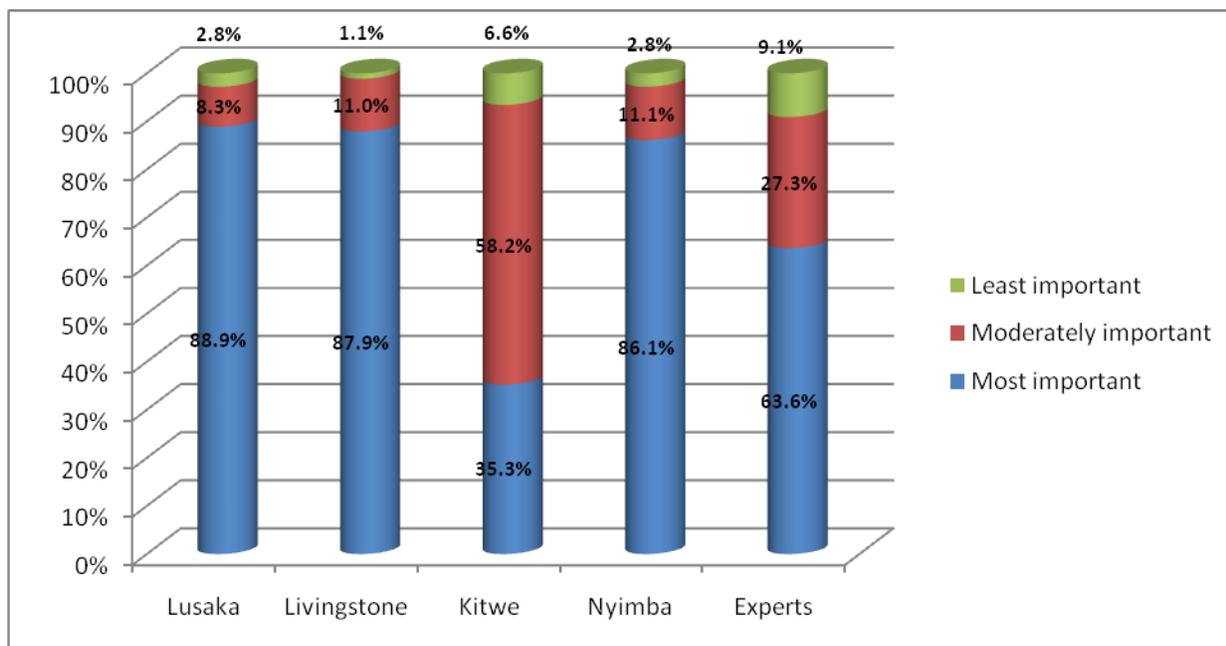
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<sup>12</sup> Angel, S. (2010). Making room for a planet of cities. Cambridge: Lincoln Institute of Land Policy

<sup>13</sup> UN Habitat (2013) Urban Planning for City Leaders



**Figure 9:** Percentage distribution of respondents by how important they consider a well-planned city, town or village, 2014



Source: Urban Dwellers Survey, 2014

Urban planning is an important tool to achieve sustainable development. It helps to formulate medium and long term objectives that reconcile the collective vision with the rational organisation of the resources to achieve it. Planning makes the most of municipal budgets by informing infrastructure,

services investments and balancing demands for growth with the need to protect the environment. It also distributes economic development within a given area to reach social objectives and creates a framework for collaboration between local governments, the private sector and the public at large. The urban planning process and the decisions it requires should become the backbone of urban transformation.<sup>14</sup>

At national level, the Urban and Regional Planning Bill to review planning legislation, and urban upgrading programmes such as the Participatory Slum Upgrading Programme have been prepared to guide urban development. Government is working on a National Urbanization Policy that will allow cities/districts to work together as opposed to expanding into each other’s boundaries (taking land away from another district/city) in the development process. The MLGH has prepared Integrated Development Plans, as well as Local Area Plans for guiding urban development in cities as well as guiding future urban development in rapidly growing districts such as Chinsali, Choma, Chongwe, Mazabuka and Solwezi. For larger cities Master Plans such as the Comprehensive Master Plan for Lusaka City have been prepared. The Government has also approved the development of a National Urban Policy whose main objectives are to : a) avoid future human-made and environmental disasters from unplanned rapid urban population and physical growth, b) create jobs to lift people out of poverty by harnessing agglomeration

<sup>14</sup> Ibid



advantages of concentrated economic activity, c) deliver more cost-effective public services and infrastructure, d) strengthen municipal institutions to plan and manage urban growth and e) develop a more functional national urban system that contributes to rural development and transformation (GRZ, 2013).

The use of technology like GIS, GPS and Remote Sensing has promoted efficiency in urban planning while the training of staff using academic institutions like the University of Zambia and the Copperbelt University with support from various partners has helped improve service delivery. At sub-national level the preparation of layout plans and the coordination of district planning activities through the District Councils' planning units and the formation of District Development Coordinating Committees (DDCC) are key achievements. There has been an increase in infrastructure development and availability of human resources in most smaller districts e.g. Nyimba which is now connected to the national electricity grid (since 2005). A first level hospital has been established, justice is now delivered locally, expansion of housing units, service delivery and provision, road network and commercial entities are other key achievements. Capacity to plan has been improved since Councils have recruited qualified planners.

The Constituency Development Fund (CDF)<sup>15</sup> is a tool used to provide direct financial resources to constituencies for development under the supervision of the area Member of Parliament (MP), who is also a member of the Constituency Development Committee (CDC).<sup>16</sup> CDF is one of the most significant transfers' disbursed annually to the 150 constituencies in Zambia and has been growing in size since its inception from K30 million (US\$13,000) per constituency in 2002 when it was introduced in 2 to K720 million (US\$160,000) for each of the 150 MPs in 2011 and K1, 500 million in 2013. Table 2 shows the CDF appropriations from 2002 to 2012.

**Table 2:** GRZ CDF Appropriations and Allocations (2002-2013)

Year	2002	2004-5	2007	2008	2009	2010	2011	2012	2013
CDF KR'000s	30	60	60	200	400	666	720	1, 000	1,500

Source: DPO LCC; Parliament Website (2013)

CDF is an allocation by Government to finance micro-community projects for poverty reduction at constituency level in a financial year. It is a funding arrangement that channels money from central Government directly to electoral constituencies for local infrastructure projects. The fund has been used to finance projects in peri urban and slum areas. Despite the increase the CDF are still deemed to be insufficient to cater for all ward projects. The utilisation of the CDF has been fraught with lack of accountability and misapplication by officials entrusted with its management.

<sup>15</sup> In Zambia the CDF was approved through the Local Government Act Amendment Act of 1995 within a wider Decentralization Policy. CDF is managed using the Local Government Act CAP 281 of the Laws of Zambia and other subsidiary legislation such as the Local Government Financial Regulations. The MLGH also administers the Constituency Development Fund (CDF) for the provision of services in areas under the local authorities. Implementation follows Council procedures, laws, and procurement procedures.

<sup>16</sup> Bruce Chooma, 28<sup>th</sup> November 2011 Times of Zambia



### 3.2 Improving Urban Land Management

The pressures and need for land for urban populations has led the Government and other key stakeholders like the Zambia Land Alliance (ZLA) to embark upon improving the land administration and management systems. Some measures taken since 1996 have included enactment of the Lands Act and formulation of the Draft Land Policy, although the latter has remained in draft form since 2006. The Ministry of Lands, Natural Resources and Environmental Protection has started the process to review the draft Land Policy with support from the Land Policy Initiative (LPI) so as to finalise it.

The provisions of the Draft Land Policy cannot be implemented because according to the Government *“This is a draft of the National Land Administration and management policy and as such is a working document and not a formal policy document. It should not be quoted and interpreted as the policy of the Government of Zambia or any other government ministry or department until it has been finally agreed and adopted.”* (Ministry of Lands, Draft Land Administration and Management Policy, October 2006). Keeping the draft land policy for too long without finalising has had several impacts which include illegal land grabbing and allocation in urban areas as well as allocation of large tracks of land to local and international investors without clear guidelines, resulting into displacement of local communities and ensuing conflicts. The government has started implementing some of the provisions of the draft Land Policy before finalizing the document. However, there is need for a clear roadmap for the process of finalisation of the new draft Land Policy.

The Ministry of Lands and other agencies (notably local authorities) have been allocating 30 percent of land women to promote equal opportunity for access to land. Zambia has domesticated the SADC Gender Policy has helped to redress the gender imbalance and other forms of discrimination in land holdings by providing security to all land holdings and creating opportunities for development. They have also been advertising land for allocations in the public media to ensure transparency. The Government is also working on a policy framework for addressing poverty reduction, gender equality and mitigation of HIV/AIDS in land administration. Measures and programmes have been implemented by the Government and non-state actors to encourage people with special needs and other disadvantaged groups to own land.

The Ministry of Lands together with other line Ministries are working on clarifying boundaries with neighbouring countries including Tanzania and Malawi to secure Zambia’s territorial integrity by maintaining international boundaries at all times to control movements, encroachments and enhancing security of citizens. With regard to adjudication, the Ministry of Lands has been supporting the Lands Tribunal to resolve land disputes promptly. The MoLs has made progress in the registration of property (land) as they have introduced an electronic system. Councils (City and Municipals with planning authority) can also give Title Deeds in Statutory Improvement Areas. The lending institutions can’t give loans using offer letters as collateral, only a Title is considered. Secondly, affordability issues come into play and people end up building using their own plans as these (modern ones) are expensive to purchase.

The Government has established the Lands Tribunal to quickly deal with land dispute matters although this mechanism faces problems of financial, technical and human capacity to adequately adjudicate serious land conflicts (Ministry of Lands, 2002). The Lands Tribunal was



constituted under Part IV of the Lands Act of 1995 to facilitate the equalisation of rights of all the people of Zambia to land through accountable and transparent land registration, adjudication and achievement of guaranteed justice. It should however be stated that the Tribunal which is meant to be a circuit court has not been adequately funded to meet the demands of the public. Further, the Tribunal's jurisdiction was initially limited to disputes arising out of the Lands Act only. Therefore, disputes arising from other land related Acts could not be adjudicated upon. Thus, the Tribunal was not very effective and was effectively rendered toothless as the Lands Tribunal had no power even to order the cancellation of a Certificate of Title, which is subject to the Lands and Deeds Registry Act, Cap 185 of the Laws of Zambia. Consequently, the Lands Tribunal was further strengthened through the amendment of Lands Act in 2010, which deleted Part IV, and enactment of the Lands Tribunal Act, No. 39 of 2010 which has been expanded jurisdiction to deal with all manner of land disputes, regardless of the tenure arrangements.

The Ministry of Lands has come up with the Zambia Land Management and information system (ZLMIS) to strengthen information management and delivery of land to the public. However, the system is yet to be finalised. This is in order to establish and support effective institutional capacity and capability at national, provincial, district, local and community levels for sustained improvements of land delivery services. The Ministry of Lands has since 1996 improved the timeliness and accuracy of land information delivery systems through implementation of various programmes and training of staff at national and regional levels. It has strengthened its Land Information Management System through adoption and use of new spatial information technologies such as GIS and Remote Sensing. The Government has however found it challenging to improve its capacity for spatial (physical) planning and to coordinate institutions involved in physical planning due to inadequate resources. The MoL has also embarked upon a nationwide land audit programme to ascertain how much land has been alienated.

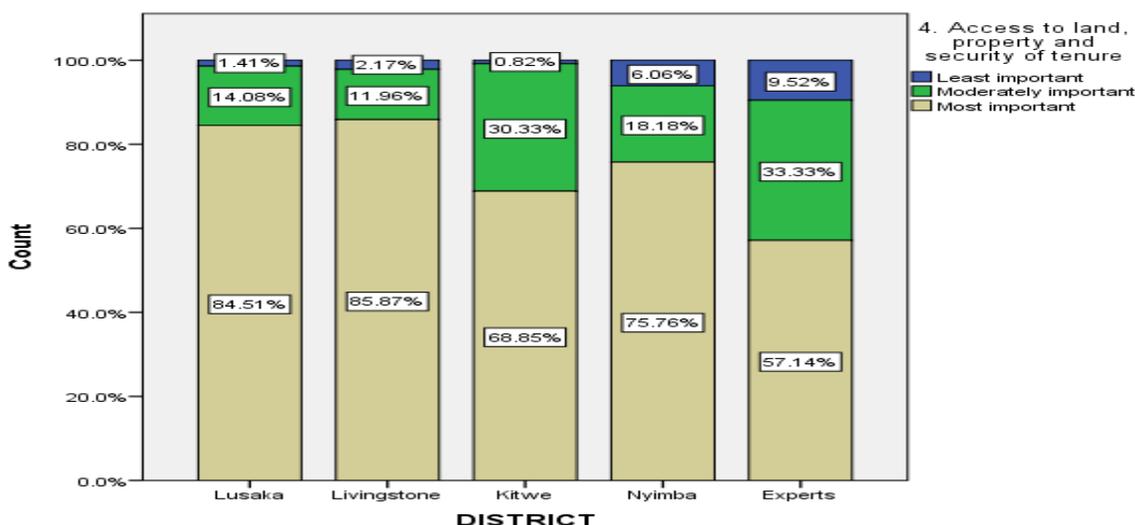
Under the existing law and draft policy both customary and leasehold tenures are fully recognised by the Government and other stakeholders. However there is need to further strengthen and protect customary land through enactment of the Customary Lands Bill, which the Government is the process of developing. Other Draft Land Policy objectives of facilitating and regulating orderly land market transactions, land development and use; promoting research and discourse in all aspects of national geography, land economy, law and information studies and providing a comprehensive institutional and legal management framework for effective land administration and management are yet to be fully implemented.

It has been challenging for the Government and other stakeholders to implement the policy measures related to adherence of covenants and conditions due in some cases to political interference in land management, corruption and mismanagement of the land administration system. Neither has the Government managed to increase revenue generation from land due to existing laws and land holding system in which over 90 percent of the land is still under customary (traditional) tenure and hence considered to have little market value. While the Government has been known to be supportive to foreign investors through the provision of large tracts of land including customary land, it has not provided similar incentives to local investors who have to experience stifling bureaucracy to acquire land. The Government has however, through appropriate land commissions and agreements succeeded in maintaining a clear description of Zambia's international boundary with its neighbours.



Though access to land, property and security of tenure was considered the most important by respondents in all the surveyed districts, a third of the key experts only considered it to be of moderate importance. At 9.5 percent, the key experts also had the highest proportion of those who considered it to be of least importance. These findings are illustrated in Figure 10.

**Figure 10:** Percentage distribution of respondents by how important they consider access to land, property and security of tenure, 2014



Source: Urban Dwellers Survey, 2014

At sub-national level the main achievements are decentralisation of administrative functions, the declaration of new districts and the resultant increase in the number of councils and change in the boundaries of council jurisdiction. For example, until 1993, Nyimba was under Petauke District but is now a full district. The conversion of traditional land to state land for urban expansion has been a significant step forward. Acquisition of land has been made easier through the Chiefs. However, challenges arise in terms of the lack of jurisdiction by planning authorities to plan for land under customary tenure that has urbanised as a consequence of being acquired from chiefs for urban developments, as these are largely outside the jurisdiction of the planning authorities.

Other challenges include the traditional versus township boundary wrangles as most chiefs are unwilling to surrender urbanising traditional land to local authorities to enable them adequately plan for service delivery. There is need to create Chiefdom layout maps and that a certain percentage of traditional land should periodically be transformed into state land. Boundary disputes also exist between local authorities due to the expansion of cities arising from rapid urbanisation, consequent depletion of land for urban development and land encroachments.

The use of the Land Development Fund (LDF) for the provision of basic services is important although there is need for urban planning and closer inspection of land utilisation and to ensure equitable distribution of land. In some Councils, land has been set aside for dump sites although there is need for surveying of the land and provision of more roads. Government has established the Local Government Service Commission which has promoted professionalism in all local authorities.



### 3.3 Enhancing Urban and Peri-urban Food Production

Urban agriculture (UA) and food security are important for urban sustainability. In Zambia the major constraint to urban and peri-urban food production and consequently threat to urban food security is existing legislation (e.g. Public Health, Town Planning etc) and regulations that prohibit urban agriculture. The majority urban poor still rely on UA activities for food security. The lack of a supportive environment and clear policy guidelines constrain the urban poor's production of food as authorities impose penalties on those abrogating the law. Despite the large commercial farms that surround many large towns in Zambia (e.g. the Galuan, Miller and York Farms in Lusaka) towns and cities still have to import food at a huge cost. Rapid conversion of arable land on the urban fringes is a major threat to urban food security. Private landowners are under extreme pressure from speculators and squatter invasions. Large private housing projects (e.g. Ibex Hill, Silverest Gardens, Salama Park and Meanwood) are also consuming large expanses of arable land. The lack of guided city extensions to contain urban sprawl and the lack of application of sustainable design principles to protect valuable arable land is a major threat to urban food production.

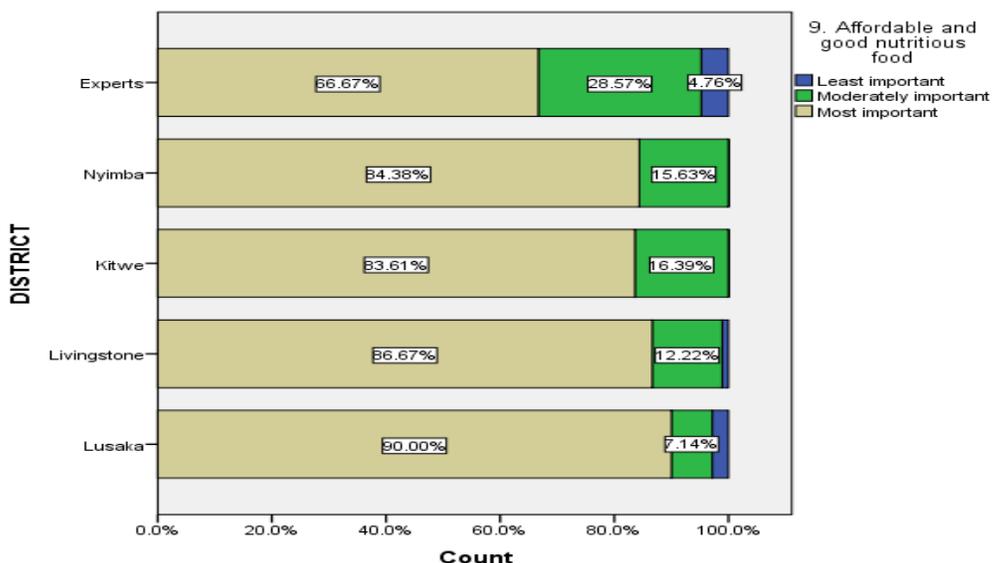
Habitat Agenda Partners and the Ministry of Agriculture should therefore work in collaboration with UN agencies like FAO and IFAD to improve food security in cities. Improved strategies to ensure food security in the city presents opportunities for increased food production and job creation in rural areas, as what is grown in the city will never be enough to feed all urban dwellers. This also enhances rural urban linkages, and contributes to rural development. One such initiative is the Food Security Improvement Programme (FSIP) in which the Government has been providing the Food Security Pack (FSP) comprising basic agricultural inputs, technology transfers and training to vulnerable small-scale farming households across the country. Over the past five years, between 30,000 and 160,000 farmers benefited each year from the FSIP. The latter has not performed as it should since many farmers who were supposed to have graduated from FSIP support have not done so but has only created a dependency syndrome among the recipients. The FSIP has also been criticised for not targeting the right kind of beneficiaries due to politicization of the intervention.

The Food Reserve Agency (FRA) is a semi government agency that is mandated to assist farmers (especially small scale farmers) by buying their produce at a subsidized prices and storing it in strategic reserves in depots and silos across the country. The FRA not only ensures food security in the country but also annually sets the maize floor price that assists small scale farmers from exploitation. In times of surplus in national maize production, the FRA is mandated to export maize to neighbouring countries thus earning the country the much needed foreign exchange. The FRA however sometimes fails to meet its obligations to purchase grain from farmers due to lack of or delayed funding from the Government.

The urban survey revealed that the proportion of respondents who consider affordable and good nutritious food to be most important ranges from nine in ten people in Lusaka to two thirds of the key urban experts. As is shown in Figure 11, about three out of ten people consider affordable and nutritious food to be important.



**Figure 11:** Percentage distribution of respondents by how important they consider affordable and nutritious food,



Source: Urban Dwellers Survey, 2014

At sub-national level, the FSP is accessible to all residents and is promoting conservation farming and household food security. Land acquisition for farming is done through the Chiefs and traditional leaders. Feeder roads for commerce and trade and depots mostly owned by the FRA for storage and marketing are available and graders to improve road network have been acquired by Councils. Liberalisation of the economy has brought competition hence promoting better quality food and reducing food imports. There is more food production within small pieces of land through urban agriculture intensification.

### 3.4 Improving urban mobility challenges

The Government has embarked upon an ambitious programme to construct, rehabilitate and reconstruct urban road infrastructure and improve urban accessibility. The Road Development Agency (RDA) working with Local Authorities and other key stakeholders like the National Road Fund Agency (NRFA) has been funding the urban roads improvement programme. The Formula 1 urban road projects that were embarked upon by the previous MMD Government and continued by the new PF Government helped to construct new roads in planned and unplanned settlements of major towns. The Government of Zambia has embarked on the Pave Zambia 2000km roads project at a cost of K1.6billion to develop urban and township roads with labour intensive paving blocks and cobblestone technology country-wide.

The L400 is another important project embarked on at the total cost of US\$348.8million to construct, rehabilitate and upgrade 408 kilometres roads and improve urban mobility in the Capital City of Lusaka. The new road designs–are also incorporating cyclist and pedestrian walkways, better drainage systems and signage. There is better and improved institutional coordination between the Councils, RDA, NRFA, Zambia Police Traffic Section and others in efforts aimed at decongesting the towns and improving urban mobility.



At sub-national level, lay out plans for an improved road network have been prepared in most smaller Councils e.g. in Nyimba District, 24 Km of road network, 2 km of street lighting, and naming of streets have been done. There is a plan for upgrading 10 km of road network to bituminous standard under Pave Zambia and broadening of the Great East Road which connects Zambia and Malawi and provides access to the important Nacala Corridor in Mozambique is in progress. Local Authorities are also implementing ring roads (to re-route heavy trucks) and Link Zambia 8,000 in order to decongest the town centres. Liberalisation of the economy resulted in the privatisation of the public transport under the United Bus Company of Zambia (UBZ)), a move which has which has increased private sector participation in the public transport sector. The quality of the public transport sector however remains poor with too many poorly regulated small mini buses that not only contribute to traffic congestion but also accidents in the towns. There are very few larger capacity buses all of which are privately operated and although provision has been made for bus stops there are no dedicated bus lanes on major roads.

### **3.5 Improving technical capacity to plan and manage cities**

Local technical capacity is available, but at the local level authority to plan an IDP or Urban Master Plan has to be first obtained from the Provincial Planning Authority (PPA) or the MLGH Headquarters. Planning is centralised since all plans from the district councils have to be submitted to Provincial Planning Authorities (PPA). Centralised planning and lack of stakeholder involvement in the review process of the IDP and the lack of financial means to implement plans and records management is problematic due to centralisation. The main lesson is that the centralised function has led to slowing down of development and enforcement of planning laws has been affected and the revenue base for districts has been affected.

Under the new Urban and Regional Planning Bill the proposed planning system is strongly linked to the Decentralisation Policy and incorporates the functions and the tasks assigned to the Local Authorities through the Local Government Act. Emphasis is put on the role of Local Authorities in terms of both planning and implementation powers. The URP Bill promotes the devolution of responsibilities to local planning authorities, decision making, financing, operations and maintenance. In the context of decentralisation the URP Bill further proposes that the local authorities will have the responsibility to initiate plan preparation, formulate plan proposals, approve plans, raise finance, implement projects and carry out maintenance. Sub district structures such as constituencies, wards and communities will be involved in the planning and implementation process (GRZ, 2009),

To manage the new tasks the institutions must be strengthened and structures must be established to meet the demands. The implementation will be done step by step over a certain period of time. In cities the Local Authority will have capacity to handle most of the tasks on its own, while rural districts in the beginning will need more assistance from the Provincial Planning Authorities. Further, there is need for the councils to take advantage of Information Communication Technologies (ICTs) in planning so as to improve efficiency and reduce costs.

### **3.6 Challenges experienced and lessons learnt in these areas**

*Sustainable Urban Planning and Design*-The main challenges include inappropriate or outdated planning approaches and tools, weak capacity to develop and implement plans, legal frameworks that do not provide sufficient traction for plans and plans that do not have sufficient time. The



lack of an over-arching coordinating human settlements planning and development policy framework (i.e. a National Urban Policy) that is long term and future oriented (say anticipating 30-40 years) are major challenges. Further the lack of forward planning implies that there are no planning frameworks (IDPs or Urban Master Plans) that anticipate future urban development.

At sub national level the lack of electric power, transport and poor enforcement of planning standards, poor service delivery, and weak local judicial system are some of the challenges. The lack of a comprehensive district master plan (IDP) and public utilities such as graveyards and dump sites and the presence of village settlements within township boundaries pose significant challenges for smaller towns. The linkage between NDP and local plans is not clear while water and sanitation and social services are inadequate. The subdivision of farming land around the cities for housing estates and the densification of urban areas are posing challenges.

*Improving Urban Land Management*-Some of the challenges include bureaucracy in land acquisition procedures, lengthy procedure in acquiring title, letters of offer, and planning permission. There is no master/integrated development plan in place to ensure coordinated urban land management. Other major constraints include the lack of land inspectors at local authority level, no plan for cemetery, and no plan for recreation facilities while illegal land allocations and inadequate coordination in the use of technology and a land management system are centralised. The overlapping roles in planning among various institutions including Ministries of Local Government, Lands and Agriculture lead to duplication of work. Private titled land around the city is underutilized while the local authority has difficulties to convert it to promote housing development. There is need to develop IDP, decentralise planning for land management and to decentralise issuance of title, letters of offer; integrated land planning; promote mixed use and compact development and densification of housing in order to provide services at a lower cost. There is need for government to compulsorily acquire unutilised land around cities so that councils can promote housing development.

*Enhancing Urban and Peri-urban Food Production*-The main challenges at the sub national level include delayed distribution of farming inputs (mainly basal and top dressing fertilisers and maize seed) which are also targeted mainly at maize growing, the poor state of some feeder roads and late payment of money to farmers by the Food Reserve Agency (FRA). Although Urban Food Production is important, Urban Agriculture is not allowed in towns by law. The high population pressure and demand for urban development is leading to change of use from agriculture to residential and commercial uses. However research has shown that in most cases urban expansion does not take more than 5 per cent of agricultural land. In recent years and due to population increase and hence demand for more residential land, there has been an increase in illegal invasions of urban farmland by some community members that has potential to reduce urban food production. There has been a general reduction in plot sizes and construction of more houses on larger plots (subdivisions), which have reduced space for gardening while constant policy shifts lead to lack of continuity in planning and housing development.

The main lessons are that delayed inputs lead to poor yield and reduced food security and incomes. The focus on maize growing has been a key challenge and hence the need for increased crop diversification to ensure a broad range of grains (e.g. wheat, sorghum, millet, cotton, sunflower etc) and non-traditional crops (e.g. growing of perishable foodstuffs and flowers for



export). Feeder roads which enhance access to markets and reduce the incidence of delayed payment have to be improved. Reduced incomes lead to inability to meet social amenities and food production. There is need to promote urban agriculture and for proper planning to ensure that population growth and its demands in new towns is catered for. The inadequate urban hierarchy in planning systems and development has effects on food production while the neglect of rural development is causing persistent rural-urban shift.

*Improving urban mobility challenges* - The main challenges include the lack of a master plan for road development, coupled with lack of local capacity to develop plans. Most of the road network is still gravel while vandalism of road signs is common. Most urban roads lack walkways and cycling facilities making it difficult for pedestrians. Road traffic accidents are still a challenge due to presence in the larger towns of huge number of small low passenger capacity privately owned buses and the lack of dedicated bus lanes that also add to congestion on the major roads. At sub national level in the smaller district the unregulated presence of domestic animals (mainly ox carts) alongside cars and pedestrians on the roads is a major challenge. The low provision and regulation of public sector transport and the lack of planning for cyclists, pedestrians and the disabled is a major constraint. The lack of technology is causing a major issue although where it is properly embraced it helps to promote efficiency. Key lessons are the reduction in the number of road traffic accidents due to humps and the need to plan for other road users, pedestrians, and for expansion of bus station, introduction of large capacity buses preferably operated by the state (to subsidize mobility of the urban poor) and dedicated bus lanes.

### **3.7 Future challenges and issues that could be addressed by a New Urban Agenda**

*Sustainable Urban Planning and Design*-Proper urban planning is crucial for management of the urban environment (e.g. the provision of more open spaces and recreation areas). There will be need to prepare comprehensive district master plans, enforce the provisions of master plans and ensure compliance and for stakeholder consultations in urban planning e.g. ZESCO/water utilities. There is a need to overhaul the Urban Planning Policies and legislation in order to respond to the issues and challenges identified above. But this could include rural planning and the need to ensure balanced regional development. A focus on large, medium, and small cities and towns including those in rural areas is necessary. The preparation and harmonisation of IDPs will be important although political will is needed to implement the IDPs. The MLGH should prioritise the preparation and approval of the National Urban Policy which will guide the preparation of IDPs at both national and sub-national levels and ensure stakeholder participation. There will be need for greater public participation in IDPs, greater use of technology e.g. remote sensing, and GIS urban planning and data management.

Given the limited land for expansion of townships, Chiefs have to reserve [through land banking] a percentage of traditional land for Local Authorities but plans with 10-15 years horizon have to be prepared and agreed upon to avoid speculation. Managers and technocrats have to consider population growth, projections and urban development trends to plan properly. There will be need to review the design of infrastructure to uplift standards. The use of alternative building materials (not with wood) will be important. Decentralisation of planning functions will of importance. There is urgent need for fiscal decentralisation and to develop IDP locally and to



review of structure designs to meet growing demand. It is evident that to effectively respond to the issues and challenges identified above there is need to overhaul the urban planning policies and further review legislation not only but also to include rural planning to ensure balanced regional development. A focus on large, medium, and small cities and towns including those in rural areas is necessary.

*Improving Urban Land Management*-There is need for capacity building of local human resources and to improve planning capacity to cope with population growth. There is need to develop IDPs for districts/future decentralisation and promote district plans and to harmonise legislation governing planning institutions. Unutilised titled 'private' land may continue to be underutilized and local authority may continue to have challenges in utilizing the land for housing development due to legalities. There is need to continue involving the private sector developers through PPPs in urban land management.

*Improving Urban Mobility Challenges*- The development of road infrastructure, diversion, parking bays and capacity building at local level will be important. There is need to introduce other transport measures from the demand side e.g. restricting the age of motor vehicles that can be imported into Zambia to avoid dumping, increasing parking fees in the CBD, charging congestion fees and car pooling for workers driving into the CBD. There will be need to stop heavy duty vehicles passing through townships and to create parking bays for them. There is also need to integrate the road network in the township through preparation of IDPs and to continue investing in human resource development so as to meet the ever growing planning needs for urban mobility. There is also need to integrate road and railway transport system as well as promote non-motorised transport systems. There is need to promote mass rapid bus transit systems. There is need to redesign and increase the capacity of the existing township and city road network to include fly-over and inter-changes e.g. at Kafue Roundabout South and North in Lusaka as illustrated in (the conceptual) Figure 12 below.

*Enhancing Urban and Peri-urban Food Production*-Reduced agriculture land may raise the costs of food as it has to be transported from faraway places. There is need to promote hierarchy in planning so that it helps reduce congestion. Political interference in the planning process may continue to be a challenge. There is need for greater stakeholder involvement in planning for urban food production to ensure food security in urban areas. There is need to consider modernisation of agriculture, consolidation of small farms through collectives, cooperatives and other forms to large scale farms, where possible, in order to optimise economies of scale, produce high quality products and ensure food security for rural and urban residents, create more jobs, attract industries to rural areas, and promote entrepreneurship. In summary, in terms of challenges:

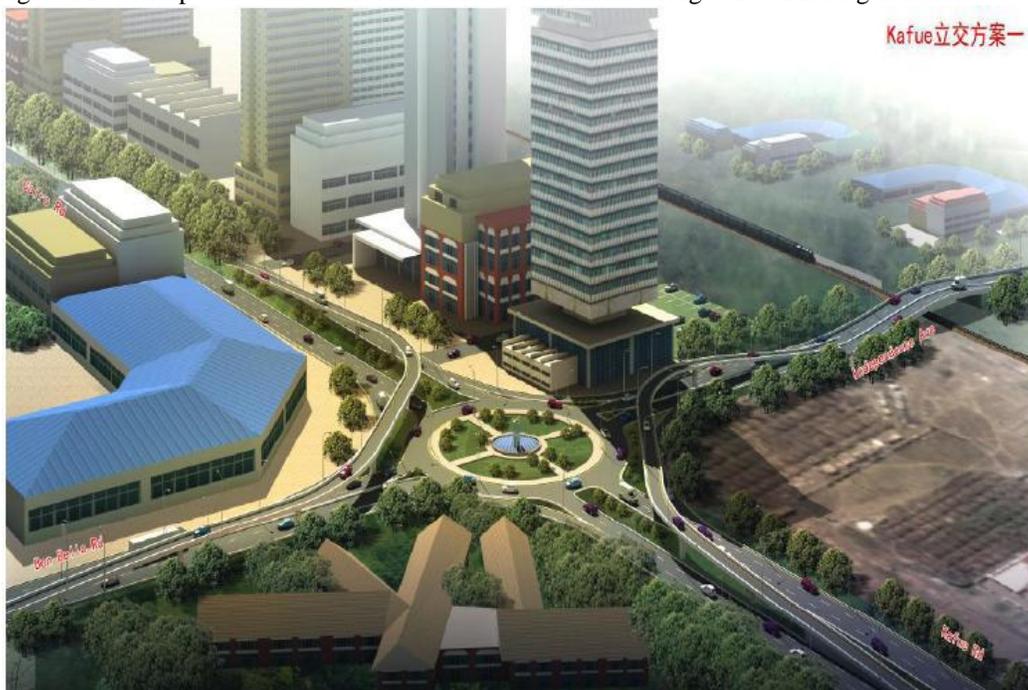
- Government has master plans and reserved land for specific purposes. However, this land has been encroached thereby leaving no room for expansion. The same can be said on the drainage systems that get blocked resulting into flooding. The plans also need to be updated to include current challenges.
- There is also political interference in the land allocation process especially by councillors.
- There is a lack of proper public participation in the implementation and review of (development) plans. Even the advertisements that are done on the same lack appropriate



details such as attachment (maps etc). Valuable information is hidden from the public and this hinders their effective engagement in the planning and implementation process. Additionally, there seems to be no one to speak for the voiceless individuals (common person) in the development and implementation of plans.

- There is generally limited capacity to hold professionals accountable in the development and implementation of plans (IDPs etc).
- The failure to deliberately provide serviced land for the poor is a challenge that contributes to the mushrooming of slums. The poor people therefore find it convenient to get land using short-cuts (unlawful/illegal means) as this seems to be the only cheaper way out.
- Chiefs allocate land that is near cities/councils to their subjects. As a result, the quality of structures in such locations are not in conformity with local government requirements and this becomes a challenge when expanding city boundaries.
- There are also challenges in the documentation and storage of information on land and housing. There is therefore need for a database on land with supporting documentation.
- There are no more open spaces in the cities as these have been packed with modern structures.
- Availability of spatial data (roads, buildings etc) is a challenge and most institutions find it difficult to share this data.

Figure 12: Conceptualisation of the Kafue Road South Inter-change and CBD Regeneration



Source: JICA, 2010



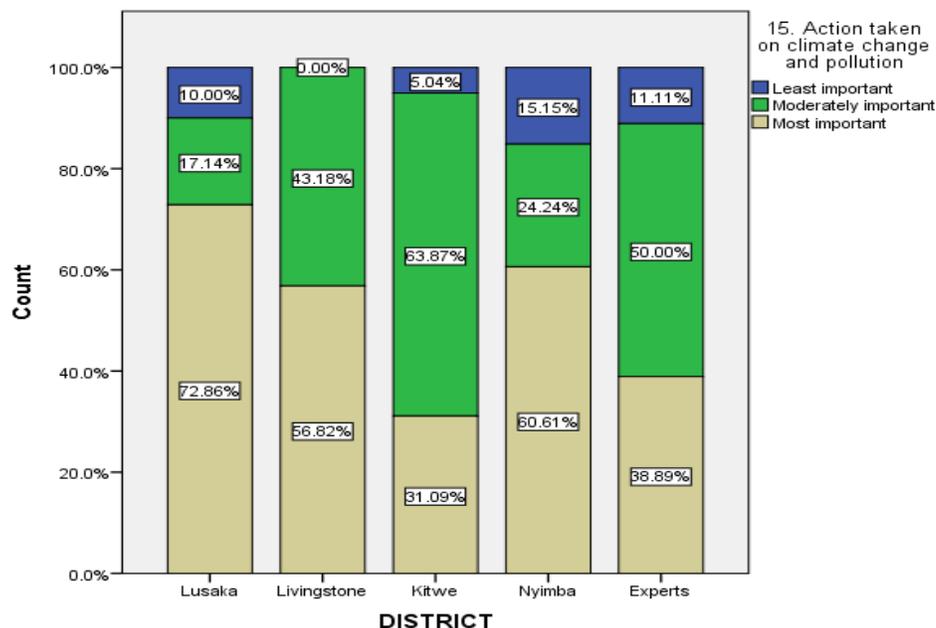
## 4 Environment and Urbanisation: Issues and Challenges for a New Urban Agenda

The development potential of cities is increasingly threatened by environmental degradation. Apart from its positive effects of promoting economic growth and social development urbanisation often leads to negative effects on human health and wellbeing. Water, air and soil pollution impose extra costs on business and industry and on households and public services. Inefficient use and depletion of natural resources and the heightened risk of urban environmental hazards raises the input prices and operating costs throughout the economy and deters new investment. In terms of impact, it is usually the urban poor who suffer most directly from environmental degradation. Failing to deal with urban environmental problems to day will lead to greater problems and costs in the future. This chapter deals with the challenges posed by climate change, disaster risk reduction; traffic congestion and air pollution among other urban environmental issues.

### 4.1 Addressing Climate Change

The United Nations Framework Convention on Climate Change (UNFCCC) defines climate change as “a change of climate which is attributed directly or indirectly to human activity that alters the composition of the global atmosphere and which is in addition to natural climate variability observed over comparable time periods” (United Nations Framework Convention on Climate Change, 2012). While action taken on climate change and pollution was considered most important by respondents in Lusaka, Livingstone and Nyimba, it was not the case with Kitwe and the key experts. About two thirds of the respondents in Kitwe and half the experts considered climate change and pollution control to be of moderate importance. Figure 13 below depicts these findings.

**Figure 13:** Percentage distribution of respondents by how important they consider the action taken on climate change and pollution, (Urban Dwellers Survey, 2014).

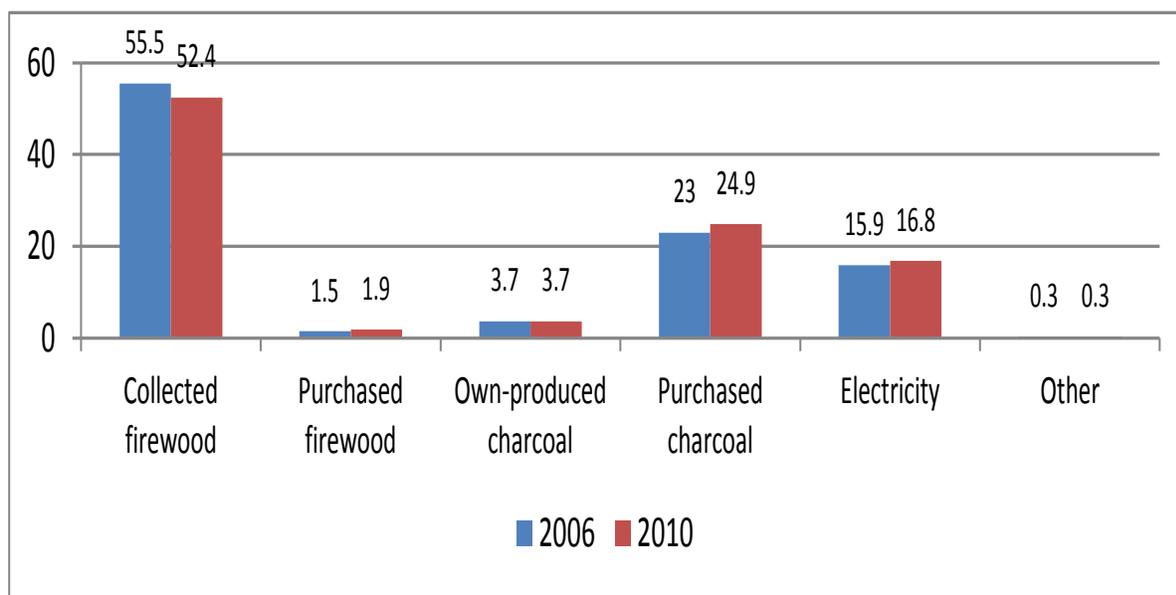




Some of the measures that have been implemented for addressing climate change include promoting sustainable farming methods and Conservation Agriculture (minimum tillage, and permanent planting basins). The government has put in measures for the regulation of cutting high value timber species through relevant authorities e.g. the Forest Department. The capacity of Local Authorities to manage the urban environment has been improved while there are greater stakeholder consultations in EIAs. Zambia’s carbon footprint remains low by regional and international standards. It’s low pollution levels implies that Zambia could potentially sell its Carbon Credit (i.e. the difference in the pollution threshold) to those countries that pollute more.

Regarding the use of energy there is mixed evidence on the impact of increased or decreased collected and purchased firewood. Hydroelectricity remains the most important and comparatively cheaper, cleaner and environmentally friendly source of energy for large proportion of urban Zambians. Most rural areas are however not connected to hydroelectricity schemes. To this end the Government established the Rural Electrification Authority (REA) to roll out a national programme on rural electrification. This may either lead to increased use of firewood and less electricity or decreased use of firewood and increased usage of electricity as illustrated in Figure 14 below. There is increased awareness creation to electricity consumers that electricity is a cheaper source of energy for cooking and heating than charcoal which could lead to preservation of natural wood lots and forest reserves.

**Figure 14: Percentage distribution of households by main type of cooking energy, 2006 & 2010**



Source: Central Statistical Office, 2006 & 2010 Living Conditions Monitoring Survey

In Zambia the main agency for environmental protection and management is the Zambia Environmental Management Agency (ZEMA) which was recently transformed from the Environmental Council of Zambia, under the Environmental Management Act No. 12 of 2011, to not only improve its efficiency but also to strengthen its mandate, ensure effective coordination with other institutions and increase its capacity for regulation of the environment as well as resource mobilisation. There are now better linkages between (ZEMA) and the local authorities



regarding environmental protection. ZEMA plays a critical role in environmental protection and developments under customary land and maintains a good working relationship with chiefs and traditional authorities. EIAs for example are mandatory for developments in all areas of the country regardless of the location. ZEMA has been implementing training and awareness creation for traditional authorities and their people to enhance awareness on environmental protection.

ZEMA has also increased its monitoring of mining and other industrial and manufacturing operations in larger towns to reduce pollution which contribute to climate change. ZEMA has strengthened its structures/inspectorates such as the pesticides, toxic and hazardous waste substances, Environmental Impact Assessment (EIA), waste management and pollution and environmental information management systems. ZEMA's transformation has included greater devolution of functions to the Regional Offices although its presence and capacity at District level is still weak and requires strengthening. There is greater awareness among civic/ traditional leaders on the Environmental Management (EMA) Act. The ZEMA and local authorities have increased enforcement on phasing out of ozone depleting substances and are promoting the use of alternative energy sources.

## 4.2 Disaster Risk Reduction

The Government has taken disaster risk reduction and mitigation seriously by establishing the Disaster Management and Mitigation Unit (DMMU), which is under the Office of the Vice President of the Republic of Zambia and was previously called the Disaster Management Unit (DMU). The DMMU has since its establishment implemented various interventions including fire, drought and flood mitigation and provision of assistance to people who are forcibly evicted in urban and rural areas. In terms of disaster risk preparedness the DMMU has prepared a Disaster Management and Mitigation Policy which addresses the growing number of hazards such as droughts, seasonal and flash floods, extreme temperatures and dry spells. Informal and poorer areas of towns and cities have continued to experience floods and fires which have increased in frequency and intensity and magnitude and have adversely impacted on the health and sustainable livelihoods of the urban poor. The policy sets out measures for adaptation to climate change vulnerability which requires disaster risk management and mitigation.

Annual flooding continues to affect most parts of towns and cities in Zambia and often result in damage to property e.g. collapse of dwelling units especially in unplanned settlements, the spread of diseases such as cholera and even fatalities. Through the Office of the District Commissioner (in the Vice President's Office) and the Local Authority, each district monitors and documents local disasters including fires, floods and droughts. The documentation on local disasters has yet to be fully done and incorporated into a national database. The DMMU has mitigated flooding and poverty at city level (in areas like Kanyama, Lusaka) and other smaller districts by funding labour intensive community driven drainage construction.

In Lusaka for example flooding is due to high ground water areas ( in Kanyama, John Laing, Kuku, Great South Road, George South, Luangwa, Garden and Upper Kalikiliki) while in other areas like Kamwala South, Chawama, Msisi, Kalikiliki lower, Chilulu, Garden (Makishi Road), Garden, Mandevu, George and Barlastone flooding due to surface run-off and inadequate drainage systems (See Figure 15 below).



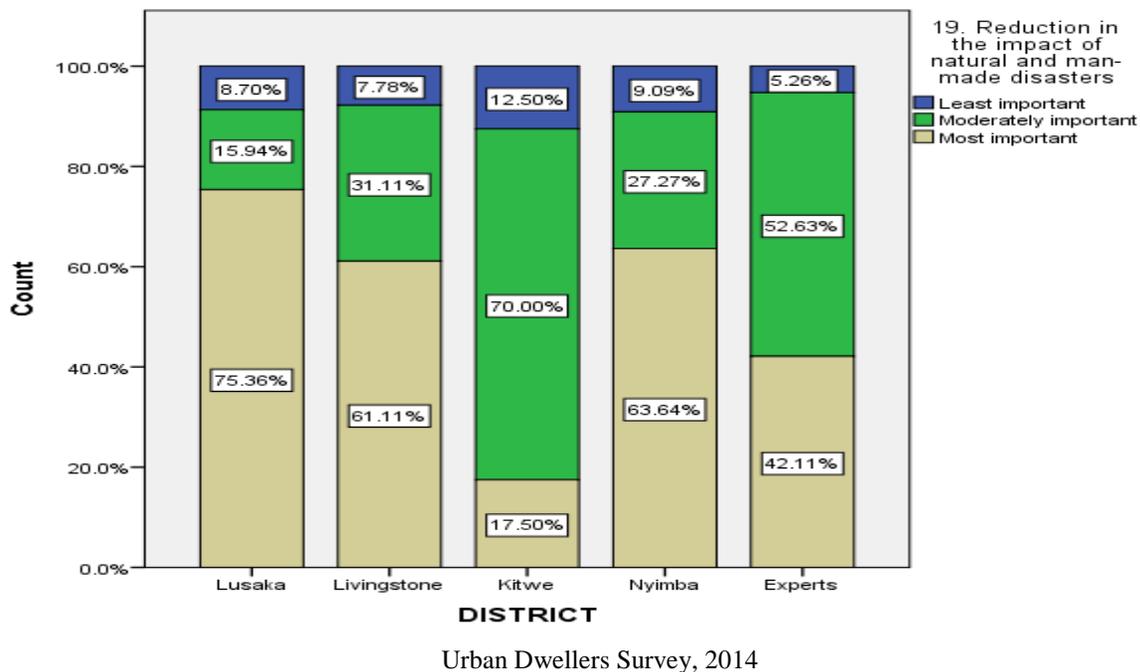
**Figure 15:** DMMU Response to Ng’ombe eviction victims relocated to land adjacent to the SOS Village, Lusaka



**Source:** Zambia Urban Housing Sector Profile Study, 2012

A number of interventions have been implemented in response to the problems of annual flooding. The DMMU has, through the Office of the District Commissioner, introduced an annual programme supporting drainage improvement in unplanned settlements. A new initiative, the Lusaka Disaster Risk Reduction Project is being implemented by the LCC with support of DMMU, UN Habitat and UNDP and in collaboration with Mulungushi University and the MLGH. The LCC will produce a drainage containment strategy and implement activities mainly in unplanned settlements. The Comprehensive Urban Development Plan (CUDP) for Lusaka has proposals for a dewatering project, installation of mobile pumping stations, rehabilitation of clogged streams and the formulation of integrated master plan for flood control.

**Figure 16:** Percentage distribution of respondents by how important they consider the reduction in the impact of natural and man-made disasters, 2014





The signing of the USD 354 million USAID and Millennium Challenge Corporation (MCC) supported Millennium Challenge Account for Zambia (MCAZ) is a milestone in improving water supply, sanitation and drainage systems in Lusaka City. Also called the Compact, the five year Lusaka Water Supply, Sanitation and Drainage (LWSSD) Project is implemented by MCAZ in partnership with the LWSC and other national stakeholders like the MLGH. The MCAZ will launch a USD6.5m innovation fund (grant) by the end of October 2014 to encourage private sector participation in improvements and innovations in drainage, water, sanitation and solid waste management.

Under the Compact, the LWSC and MCA Zambia have prepared the Lusaka Drainage Investment Master Plan (LDIMP) which identifies and prioritises infrastructure improvement for flood mitigation to benefit 135,000 people at a total cost of between US\$86.8 Million and US\$111.3 Million. Under the LDIMP six primary drainage outfalls for Lusaka including the City Airport-Arcades drain, Northmead, Bombay, Kalikiliki, George-Barlastone and Kanyama-John Laing-Makeni Drains and a secondary drainage system is proposed to convey a 5 year, 6 hour storm comprising main drains, secondary drains and culverts and ground water pumping options to effectively deal with this situation (MCAZ, 2013). Figure 17 below shows one of the major primary drainage systems that will be widened, deepened and lined with concrete to ensure good drainage of the CBD and Urban Core areas.

Figure 17: Kamwala Drainage Reconstruction and Rehabilitation



Source: MLGH, 2012

At sub-national level, local authorities have stepped up the issuance of fire certificates and monitoring of compliance of fire safety in many institutions and public places. The use of septic tanks and boreholes in new areas (including farming areas) pose a significant problem although this is being mitigated through awareness creation on planning standards. Measures such as relocation of communities (e.g. Sinduba and Sailota villages in Nyimba District) along the highway and in potential farming areas implemented with assistance of COMACO and the DMMU have been significant in reducing risks associated with major traffic accidents.



*Solid Waste management* – This is a major challenge in most Zambian towns and cities due to inadequate capacity, appropriate equipment, skills and knowledge to manage the wastes. In recent years however the Government has been encouraging Local Authorities to be more innovative e.g. by privatising solid waste collection. The zoning of the city in collection of solid waste has been a success. There is need for landfills and recycling of garbage lack of dump sites (landfills) is a major problem and it is difficult to provide conventional sanitation for all. There is lack of investment in the sanitation sector and recycling technologies. Ideally, the councils are mandated to collect, transport and dispose off solid waste but due to capacity challenges, the private sector are engaged to help out.

### 4.3 Traffic Congestion

The construction of roads particularly the inner, middle and outer ring roads, junction improvements, synchronization of traffic lights and flyovers bridges in Lusaka City and the promotion of mixed development /mixed land use will significantly lead to a reduction in traffic congestion in the city. The introduction of carbon tax has had some impact on reducing the number of vehicles imported into the country while the presence of traffic police on the city roads at peak hours has helped to reduce congestion. The inclusion of walkways and cycling lanes on urban roads being constructed will contribute to a reduction in non-communicable diseases (NCDs), healthier life styles and ensure safety of pedestrians and cyclists. The use of reverse lane during peak hours is a measure that has been tested to reduce congestion although it did not work well due to too many intersections into the main highway.

### 4.4 Air Pollution

A reduction in air pollution has been achieved by the maintenance of at least 30 percent of crop residues on land surface and the formulation and enforcement of policy on restriction of movement of smoky vehicles to reduce carbon emission in the atmosphere. However, it has been difficult for Government to enforce such policy measures as many Zambians cannot afford new cars off the factory assembly lines. ZEMA has developed legislation against open burning while local authorities are using PPPs in solid waste management to avoid burning and sensitising companies and communities on the dangers of open air burning.

**Figure 18: Mine Smelter as seen from the heavily polluted Kankoyo Township (Before and After Pollution Episode)**



Source: CEE Bankwatch, 2010



The carrying out Environmental Impact Assessments (EIAs) by companies to reduce amount air pollution, for example by Lafarge cement plant and Mopani Copper Mines in Mufulira has been significant in reducing air pollution.

*Embracing green technologies* – the Concept of Green Technologies promotes sustainable alternative materials for building houses such as use of local materials but not yet clear in the Zambian context as this has just been borrowed from Scandinavian countries. The review of the green policy is under way. It looks at sustainable housing construction (building materials, reducing water consumption etc). Globally, the green agenda in jobs and buildings seemed to have taken centre stage and is being promoted by the International Labour Organisation (ILO). However, on the local front, there has been very little activity with regard to this new concept for sustainable livelihoods for the Zambian populace. The Zambia Environmental Management Agency is best placed to work with the ILO and the Ministry of Local Government and Housing to promote the green agenda.

#### 4.5 Challenges experienced and lessons learnt in these areas

*Addressing Climate Change*-At national level unsustainable patterns of consumption among the dense city populations, concentration of industries, intense economic activities, increased use of motor vehicles and inefficient waste management all suggest that the major environmental problems of the future will be city problems. Poor governance and bad policies have exacerbated environmental degradation and deteriorating living conditions in many cities. At sub-national level deforestation, charcoal production as income source for households and the use of charcoal as energy source for cooking and heating are key challenges. The use of fire wood for cooking and the cutting down of trees to open new farm land or extend existing farm land in leading to increased deforestation. The extraction of poles for construction of houses due to population growth and indiscriminate cutting of high value timber such as Mukula and Mukwa are contributing to deforestation and accelerating soil erosion and the destruction of animal habitats. Soil erosion is leading to siltation of dams resulting in reduction in volume water held for domestic use and other purposes.

As a result of climate change seasonal floods and drought are now common with higher impact on the poor. Poverty and climate change have contributed to rapid urbanisation since people are being forced to move away from rural areas into urban areas. However there is need for statistical evidence to support the view that climate change has contributed to rapid urbanisation in Zambia. Inadequate regulation to limit plastic and promote recycling and reliance on fuel sources such as charcoal and increased number of second hand vehicles (emissions) are contributing to climate change in Zambia. Inadequate coordination in transportation management by agencies such as RTSA, RDA and Traffic police) and the lack of a transportation section in Local Authorities is a major constraint to climate change mitigation. The lack of an organised public transport system leads to reliance on motor vehicle which is often used inefficiently. There is a significant problem of *electronic* waste dumping in Zambia from industrialised countries with health impacts on the population.



The key lessons are that there is need to improve staffing levels and transport situation for regular patrols under Forestry department and the preservation of forest reserves and setting up woodlots. Regulation of the issuance of timber licenses and intensifying follow ups to ascertain compliance can also help to reduce deforestation. Awareness creation among consumers that electricity is cheaper source of energy for heating and cooking than charcoal should be prioritised. Some companies which have started recycling plastics, though they need to invest more into it.

*Disaster Risk Reduction* - At sub-national level the Nyimba Dam is drying up and hence need to protect water storage facilities. The Council can come up with a waste recycling company while plan approvals should be localised e.g. building permits, environmental degradation, road safety (by passes, creation of truckers in bays, waste management). There is need to protect our environment.

*Traffic Congestion* - There is need for integration of Road and Railway transport systems to promote efficiency. The Government of Zambia through Ministry of Transport, Works, Supply and Communication need to introduce the public transport system through Rapid Bus Transport with dedicated lanes and also enhance junction improvements and street connectivity, incorporation of walkways and cycling lanes and installation of basic Intelligent Traffic System through synchronized traffic lights. It is important that road networks are inclusive; all communities can easily commute to where jobs are.

*Air Pollution* - Rapid population growth and inadequate access roads and the reduction in effective man working hours are some challenges. Burning vegetation during land clearing and the burning of crop residues during land preparation for farming and burning of fossil fuels are contributing to the thinning of the ozone layer resulting in high temperatures (greenhouse effects) resulting in prolonged dry spells. In this context, it is important that cities encourage tree planting and green spaces such public parks.

Some key lessons including reducing traffic congestion and planning in advance for adequate access roads. Restricting movement of old smoky vehicles to reduce on carbon emission in the atmosphere and ensuring that new areas earmarked for issuance of plots should have adequate access roads. Local authorities should provide Truckers Bays. The concept of Community Resource Based Natural Resource management should be promoted to ensure that important trees like the Mukula Tree (which is a national asset) are protected. There is need to emulate the ZAWA Approach of Community Based Forest Management and Joint Forest Management (JFM). ZESCO is promoting the use of energy saving stoves to poor communities so that they reduce dependence on charcoal. ZESCO may not provide stoves freely but is starting road shows to sensitise people on the need to be cost effective in conserving power.

#### **4.6 Future challenges and issues that could be addressed by a New Urban Agenda**

The promotion of Integrated District Development Plans should include issues related to environmental protection and the promotion of integrated agriculture farming systems. There is need to enhance awareness programmes on environmental issues for sustainability and create awareness on the effects of rapid urbanisation. At the macro level the implementation of better National Urban Policies will help mainstream environmental issues in urban development. High



carbon foot prints (due to industrialisation) contribute to climate change. Industrial effluents and increased energy uptake (especially of fossil fuels and charcoal) are major factors in climate change. Inadequate laws on *e*-waste (second-hand radios, computers and cars) have led to increased importation of *e*-waste with long term health impacts on the community.

There is need to consider and promote alternative energy sources such as solar and wind energy and also to implement environmental awareness programmes in the communities and in institutions. There is need to promote integrated agricultural, sustainable farming systems and diversification that will have less impact on the micro-climate. Waste Management and Sanitation issues are key in ensuring environmental sustainability. Future plans [on water and sanitation] should include capacity building for monitoring and regulation of the environmental resources, recycling and the use of renewable energy sources.

## **5 Urban Governance and Legislation: Issues and Challenges for a New Urban Agenda**

Much of the current emphasis in urban development is on increasing efforts to configure appropriate modalities of urban governance and participatory decision making. Such emphasis includes not only the evolution of effective public municipal institutions but also the realisation of land markets, investment in infrastructure and more coherent laws, taxation and planning (UN Habitat, 2002). Specific norms of good governance such as sustainability, decentralisation or subsidiarity, equity, efficiency, transparency and accountability, civic engagement and citizenship and security are required to guide institutional behaviour and decision making. This chapter focuses on measures undertaken by urban stakeholders to improve urban legislation; decentralisation and strengthening of local authorities and improving participation and human rights in urban development. It further highlights measures to enhance urban safety and security and to ensure social inclusion and equity with the urban milieu.

### **5.1 Improving Urban Legislation**

Existing urban planning legislation is out-dated and outmoded and does not respond to current urban needs and trends. Some major strides have however been made towards improving urban legislation including the drafting of the new URP Bill, implementation of the Decentralisation Policy and approval of the development of the National Urban Policy. The Government is also reviewing the National Housing Policy (NHP) of 1996 and will devise an Implementation Plan and Strategy, which was the missing link in the realisation of the existing NHP. A number of other legislation related to spatial planning such as the Tourism Act, Agricultural Lands Act, Mining and Minerals Act and Statutory Instruments related to Statutory bodies dealing with land use planning and governance have been or are being reviewed by the appropriate Government agencies. A major challenge though is ensuring that all legislation related to spatial planning is harmonised and coordinated to ensure uniformity in national physical development.

The URP Bill has made various new proposals in the process of amendment of the Town and County Planning Act Cap 283 and the Housing (Statutory and Improvements Areas) Act to streamline urban planning and management in Zambia. The new proposals include the



replacement of Structure Plans with Integrated Development Plans (IDPs) that implies adoption of a holistic and highly participatory approach to planning, the treatment and planning of informal settlements under formal Local Area Plans, and the planning of peri-urban and traditional (customary) areas through Planning Agreements with Chiefs. The latter provision will ensure that regional planning is also effectively undertaken unlike in the past when it was a neglected area of planning. The new Bill further proposes that all Local Authorities will be Planning Authorities instead of just City and Municipal Authorities and Provincial Planning Authorities in the existing set up and that Planning Committees will be set up to deal with all spatial planning issues at the local level. Government is also working on revising other legislation related to spatial planning such as the Lands Act and Land Policy. At sub-national level many districts have been created and will be able to make their own by laws e.g. Nyimba was established in 1993 from Petauke and is now an autonomous district able to make its own local by laws.

## **5.2 Decentralisation and Strengthening of Local Authorities**

The Decentralisation Policy was finalized in 2002, but it was only recently that the modalities for the full implementation of this policy have been finalized and agreed upon especially by central government agencies. A Decentralisation Secretariat was established to spearhead the process of devolution of functions to Local Authorities and other grassroots organisation while the Decentralisation Implementation Plan (DIP) was recently approved by the Government. The policy provides guidelines for strengthening of Local Authorities (LAs) and includes fiscal and political devolution of powers and functions to Local Authorities. Sector Devolution Plans have been developed in Zambia and the process of implementing the Decentralisation Policy has commenced with staff in five Departments/ministries now reporting to councils.

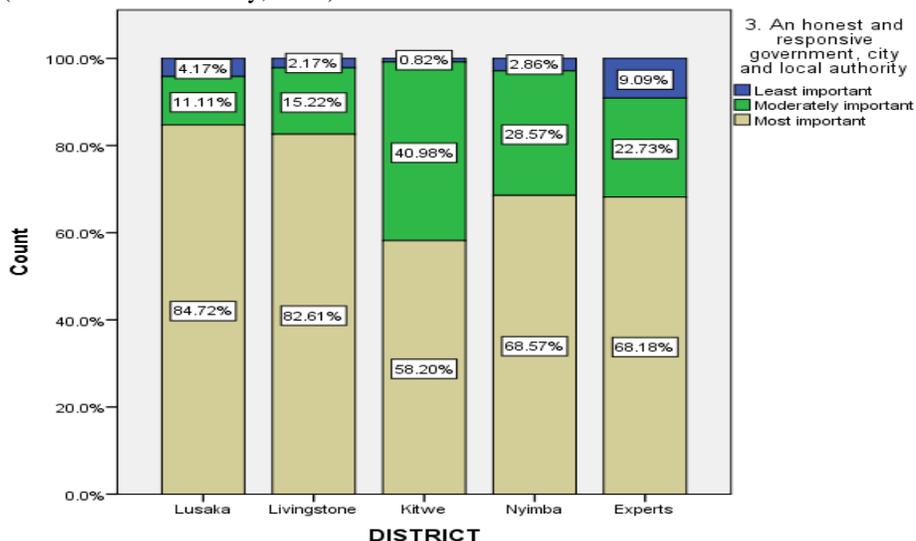
The latter, through the Local Government Service Commission (LGSC) is now able to employ qualified personnel and are now encouraged to partner with various stakeholders for business ventures. Some concerns have been raised by Local Authorities about the role of the LGSC and hence the need to review the mandate of this important Local Government body. Similarly the Decentralisation Secretariat has been shifted to Cabinet Office from the MLGH in a move to make it more efficient and effective but also to ensure that it provides oversight on the process across the executive arm of Government. Civic leaders are now able to participate in the Local Authorities as policy makers on behalf of the electorate. Most districts at sub-national level are now autonomous and planning and budgeting is done locally.

## **5.3 Improving participation and human rights in urban development**

There are structures like the DDCC, Council, ZP, VSU and Social Welfare Departments which are used as channels of communication for participation. In the existing set up the District Commissioner (DC) is the head of all Government business in a district and hence the Chairperson of the DDCC. In the new decentralised system the DC is expected to work closely with the Town Clerk or Council Secretary to coordinate development in a particular district. The urban survey revealed that all the districts were unanimous in considering that an honest and responsive government (both central and local) is the most important. However, two out of five respondents in Kitwe considered the issue of an honest and responsive government to be of moderate importance (see Figure 19).



**Figure 19:** Percentage distribution of respondents by how important they consider an honest and responsive government, (Urban Dwellers Survey, 2014)

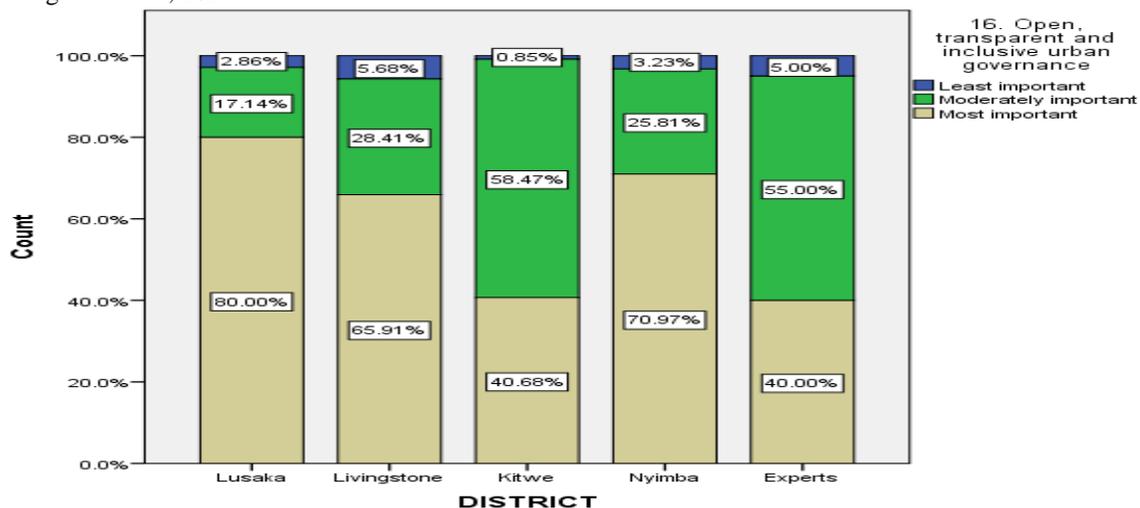


There is considerable amount of consultation with communities in budgeting for councils and matters of governance at local level. Political interference, interest and policies come into play based on the manifesto for the party in power. Policies have been put in place that promote equity in land distribution such as the National Gender Policy of 2000 which provides for 30percent land reserved for women and vulnerable groups and the remaining 70 percent for both women and men. Also the same provision encourages equity in occupation of decision making positions. There is inclusion of other stakeholders such as women, people with disabilities and youth in management and implementation of community based programmes related to urbanisation.

By embracing and domestication of international protocols and agreements to include women and youth as equals in urbanisation and governance the government is encouraging inclusion and protecting human rights. Anti-gender-based violence organisations encourage women and youth to understand their basic rights such as the right to own property, settlement of disputes related to property, retirement benefit sharing and legal acquisition of land and other properties. There has been an improvement in the policies and procedures on land acquisition to avoid adverse actions such as demolition of illegally constructed buildings. With regard to urban governance the urban dwellers survey revealed that With the exception of Kitwe and the key experts, Figure 16 shows that the rest of the respondents in the other districts consider open, transparent and inclusive urban governance to be very important. These findings are shown in Figure 20.



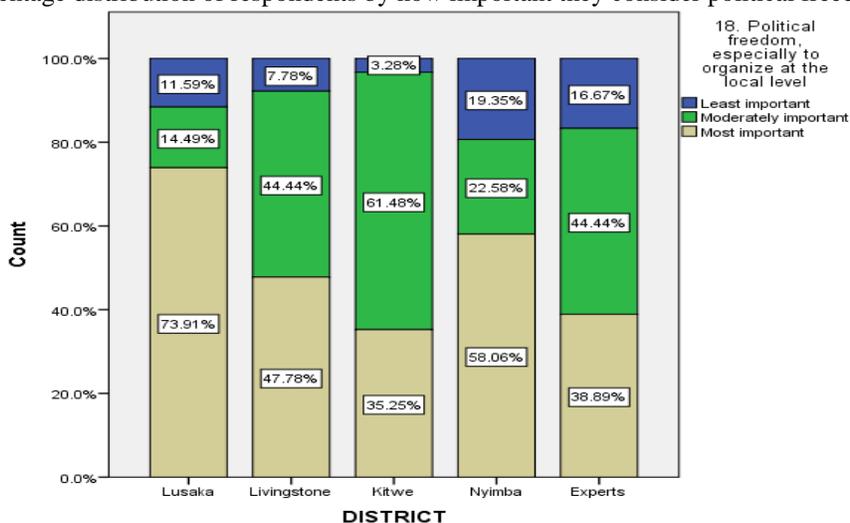
**Figure 20:** Percentage distribution of respondents by how important they consider open, transparent and inclusive urban governance, 2014



Source: Urban Dwellers Survey, 2014

Political freedom is not so high on the agenda of the respondents from Livingstone and Kitwe, as well as the key experts. On the other hand, respondents in Lusaka and Nyimba consider the issue of political freedom, especially to organize at the local level, to be most importance. Figure 21 illustrates these findings.

**Figure 21:** Percentage distribution of respondents by how important they consider political freedom, 2014



Source: Urban Dwellers Survey, 2014

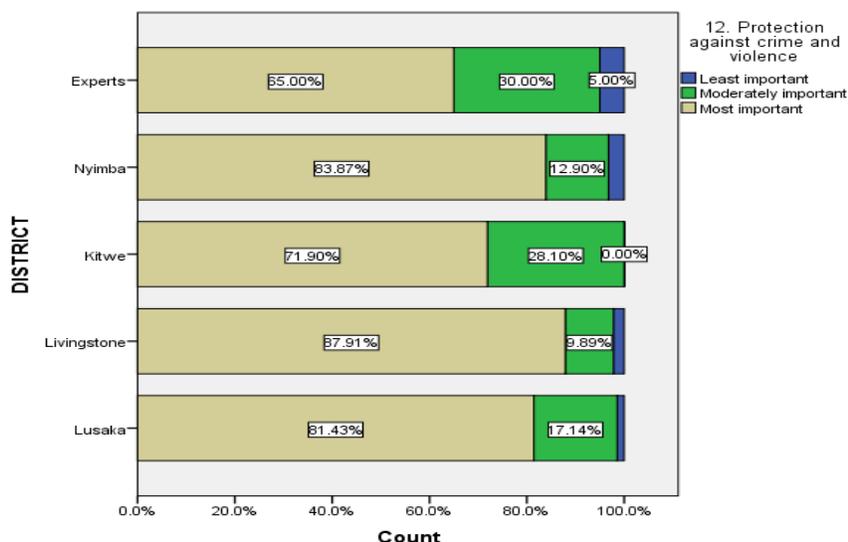
#### 5.4 Enhancing Urban Safety and Security

At national level government has been enhancing urban safety and security by increasing the personnel in the Zambia Police Service (ZPS), Drug Enforcement Commission (DEC), Office of the President (OOP), Zambia National Service (ZNS) and Immigration Department. These institutions have benefitted from various capacity building programmes under the governance



programmes supported by donors. At sub-national level there has been an expansion of the security labour force in the smaller districts. All respondents in all four districts and the key experts considered the protection against crime and violence as the most important. These findings are shown in Figure 22. Livingstone and Nyimba had the highest proportion of those respondents who considered the issue most important.

**Figure 22:** Percentage distribution of respondents by how important they consider protection against crime and violence



Other measures have included improvement of infrastructure, e.g. street lights to enhance safe movement of people in the night, increase in Police Posts at community level to curb crime, re-correction of street kids by taking them to skills training institutions and improving capacity of the Road Transport and Safety Agency (RTSA) to reduce road accidents, encouraging local authorities to provide basic needs such as good water and sanitation and provision of quick communication response in case of danger and accidents. The provision of protective clothing, creation and designation of public areas, and improvement of road signage to alert society of danger areas and provision for persons with disabilities are important measures.

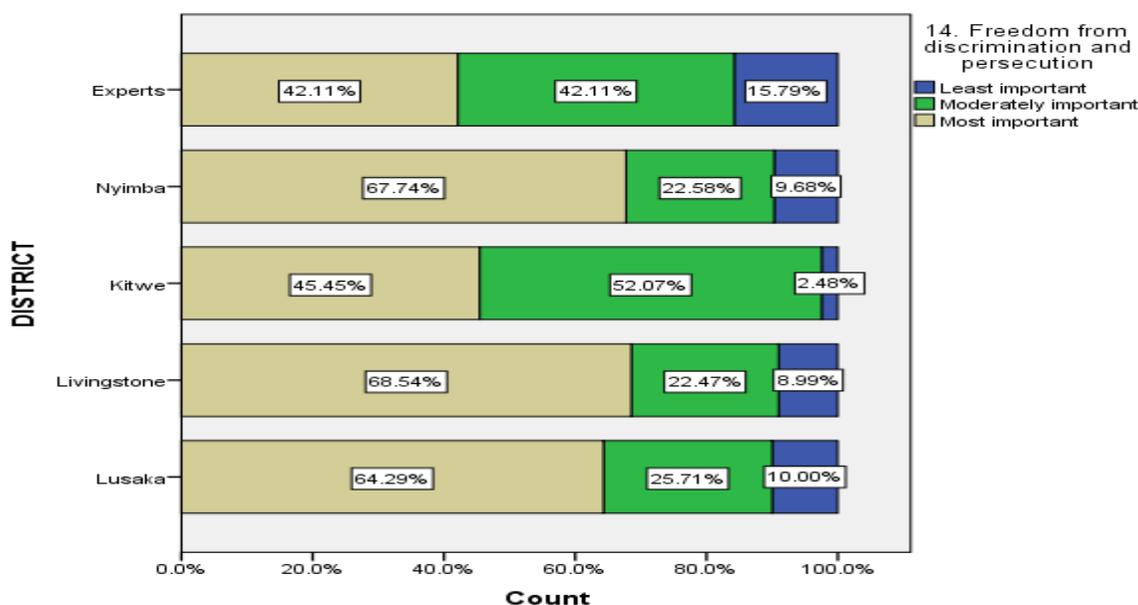
### 5.5 Improving Social Inclusion and Equity

The main achievements include job creation locally, community development, CEEC empowerment schemes, Social Cash Transfer and gender mainstreaming. There are deliberate gender and youth empowerment policies and consideration for the aged. The government has been encouraging equal participation in land acquisition, development and business. There are more women in decision making today than two decades ago. There are widespread consultation with religious institutions and other stakeholders on urban and social development issues. There is provision of alternative land for settlement of illegal settlers through the Ministry of Lands, Environment and Natural Resources. The Social cash transfer policy for vulnerable people and provision of subsidized agricultural inputs has helped to cater for the needs of the vulnerable groups while the provision of common welfare centres is assisting the vulnerable groups.



While about two-thirds of the respondents in three of the four target districts considered freedom from discrimination and prosecution the most important, about 60 percent of the respondents in Kitwe considered it of moderate importance. The key experts are equally divided on this issue as shown in Figure 23.

**Figure 23:** Percentage distribution of respondents by how important they consider freedom from discrimination and prosecution, 2014



Source: Urban Dwellers Survey, 2014

### 5.6 Challenges experienced and lessons learnt in these areas

The laws are subjected to ministerial, Cabinet and Parliamentary approvals which take long. Councils should be given room to decide on how money should be used (fiscal decentralisation); Legal framework for decentralization is not in place, resulting into problems in implementation. Devolution of education, health, roads, community development and lands functions has not fully taken place. There is need to harmonise the decentralization policy with the Constitution and the Local Government Act. There is no qualification prescribed for civic leaders. The key lesson is that a proportion of the revenues should be retained in the district and that policies should be localised for them to have any impact at all. Key challenges affecting Local Authorities include implementing fiscal devolution and rationalization of expenditure and revenue. For example the WDF and CDF still controlled by the Local Authority and Constituency Offices respectively.

*Constituency Development Fund* - A study on the use of CDF in about 50 constituencies revealed how resources were misapplied and thinly spread among several small projects in the same communities. The impact on the use of CDF has largely not been there. Community members are also not concerned in the various projects for various reasons but structures for their participation are already available. The structures to supervise the CDF are there (DDCC and technical sub-committees) but may depend on who is leading them. Overall, monitoring and supervision need to be adequately put in place. The local authorities should also be able to raise their own revenue



as opposed to depending on central Government. There are so, all should be based on the local authority plans or IDPs and these plans should take into account all sectors/aspects. Originally CDF was meant to allow local people to use it for their local developmental needs. But in the context of decentralization all resources are going to the local authorities and therefore, CDF may not be relevant. MPs still have a bigger say and control and are now advocating for more control on the CDF.

The main challenges include lack of information on certain issues in the district (sensitisation), lack of participation and human rights and ignorance on varying of cultures. Councils should have clear channels on how the public should participate, that is, there do not have good communication strategies. There is still no legal framework in Zambia to back the policy provision for providing 30 percent land to women and enabling them occupy decision making positions. In the context of Social Inclusion and Equity the main challenges are stigma, discrimination (HIV/AIDS and disability) and the inadequate capacity to resolve land disputes. Poor residents are charged for social amenities while bad cultural practices which favour social injustices are common.

### **5.7 Future challenges and issues that could be addressed by a New Urban Agenda**

There is need for local approval of laws and plans and budgets and to have clear channels for public participation as well as a communication strategy (with Area Development Committees). Revenue [collection] should be retained in the district while the party in power guides the control of resources. There is need for guidelines for budgets and revenue allocation and better and stronger guidelines on the utilisation and management of the CDF preferably by law to reduce the amount of abuse as CDF has been a major source of public finance leakage. There is need for guidelines on the implementation of the decentralization policy. The formulation of the National Urban Policy and development of legislation is very crucial in the implementation of policies of urbanisation. By laws should be approved locally; this should include plans, budgets, review urban policies and laws.

Participation, decentralization, legislative review and standards have to take into the needs of low income groups. The laws have to be harmonized to ensure that all groups regardless of gender are taken into account. Having a Decentralisation Policy is not enough because it requires strong political will to implement the policy. There is need for involvement of various stakeholders in policy development and promotion of economic rights to ensure real empowerment of the majority of the residents. There is need to invest in capacity development so that service delivery is enhanced at all levels. It is important to balance provision of services to the people at grassroots level and among social classes

The lack of enforcement (due to lack of resources and inadequate personnel) is a major challenge. The border line in the smaller districts is porous with no patrols, vandalism and there is no effective defence. During planning and construction of roads and buildings, consideration must be made for all users such as pedestrians, cyclists, children and the disabled. Currently coordination is lacking and there is inadequate resources including human capacity to implement various policy provisions. The low literacy level among the citizens is a major constraint to implementing the urban policies and laws.



## 6 Urban Economy: Issues and Challenges for a New Urban Agenda

It is now widely recognised that cities play a vital role in social and economic development. Urbanisation builds diversified and dynamic economies which raise productivity, create jobs and wealth, provide essential services, absorb population growth and become the key engines of economic and social advancement (UN Habitat, 2001). Efficient and productive cities and towns are essential national economic growth and welfare while at the local level strong urban economies generate the resources needed for public and private investments in infrastructure, education, health and improved living conditions'. Most cities around the world are facing financing challenges. Bankruptcy, budget deficits, unmaintained infrastructure, declining quality of services and increasing urban poverty are unfortunately too common headlines. At the same time, the world is becoming more complex and municipal officials are not only dealing with the day to day business which comes with running a city but, they also have to increasingly address issues of social inclusion, local economic development, job creation, crime and violence, climate change, floods, natural and man-made disasters as well as an increasing number of urban dwellers. It is in this context that improving municipal finance is very important.

This chapter focuses on the urban economy which considers the positive correlation between economic growth and urbanisation and recognises that the potential relationship between the two is not spontaneous and self-generating but mutually exclusive. Habitat III could be the means to place the central pillars for robust urban economic development in Zambia. It highlights challenges and measures aimed at improving municipal finance; strengthening and improving access to housing finance; supporting local economic development (LED), creating decent jobs and integrating the urban economy into national development policy. Strategies for improving the urban economy and finance are also highlighted.

### 6.1 Improving municipal finance

The 2010 Living Conditions Monitoring Survey reveals that cities in Lusaka, Copperbelt and North-Western provinces have the highest rate of rural-to-urban and urban-to-urban migration. As these cities continue to grow, they are faced with enormous infrastructure needs especially in housing, transportation, water and sanitation. However, local fiscal and financial capacity has rarely kept pace with these increasing challenges brought about by rapid urbanisation. As a consequence, municipalities often find that they must confront the following issues:

- manage available resources more efficiently, more responsively and transparently,
- advocate reforms in intergovernmental fiscal relationships so that functional responsibilities are clearly defined and revenue sources are adequate,
- mobilise new resources and increase their capacity to borrow responsibly for investments in local services, and
- seek ways of attracting private participation in the financing and delivery of local public services.

The speed with which new districts have been created since October 2011 suggests that the Government is in a hurry to increase the delivery of public services (infrastructure and other



social services) at the local level. The issue is how quickly the capacity of the newly created district councils, which are predominantly rural, can be enhanced for them to begin to deliver public services and become vibrant and sustainable urban centres. Should the new councils fail to take off and provide the expected public services to unlock the economic potential within their respective jurisdiction, the Decentralisation Policy risks being abandoned and could result in the disillusion the expectant public in the new districts.

At sub-national level the collection of dog and personal levies and the raising of funds from council guest houses, property rates, housing units for rent, CDF allocations and creation of plots for private developers are all sources of revenues. The sale of council and government houses to sitting tenants and improved collection of service fees through opening up of new areas and the sale of plots and the reverting of management of bus stations and collection of market levies to councils are sources of revenue. However it should be pointed out that specific sources of Council revenues e.g crop levy, bicycle levy etc. have been taken away from local authorities creating fiscal challenges at local authority level. Some of the revenue sources such as rates have not been removed from the council and constitute. Selling of council housing stock was a good idea as the council incurred too many costs and so it wasn't a disadvantage. Additionally, it was difficult to collect revenue on their properties (e.g. buildings) due to the attitude of the public and Government departments. Councils are unable to generate enough revenue to spend on economic infrastructure e.g. roads; the long process of acquisition and delays in commencement of businesses is a major constraint.

The resumption of capital and recurrent grant to councils are equally important. The creation of plots for development, introduction of CDF has contributed to mobilisation of revenues for upgrading of township roads, construction of markets, issuance of trading licenses and increasing disposable incomes for households by providing cheaper accommodation. The introduction of micro-credit/loans, public-private partnerships and liberalisation of the market in the housing sector has enabled individuals invest in housing. The approval of the Decentralisation Policy and expressed commitment to fiscal decentralization will ensure Government's commitment to raise grants: *"...In 2014, grants to councils will again be raised significantly and Government will revert to the formula-based recurrent grants"*<sup>17</sup>

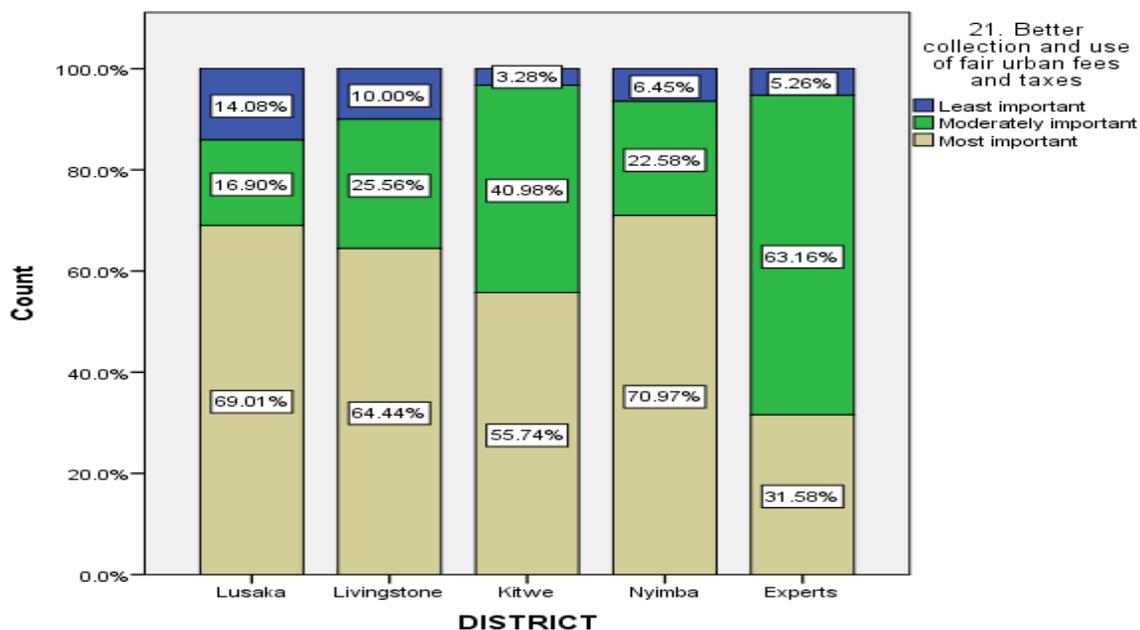
While most of the target districts considered that better collection and use of fair urban fees and taxes were very important, about two-thirds (63 percent) of the key experts regarded the issue to be of moderate importance. These findings are shown in Figure 24 below.

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<sup>17</sup> 2014 Budget Speech by the Minister of Finance, Hon. Alexander Chikwanda



**Figure 24:** Percentage distribution of respondents by how important they consider better collection and use of fair urban fees and taxes, 2014



Source: Urban Dwellers Survey, 2014

## 6.2 Strengthening and improving access to housing finance

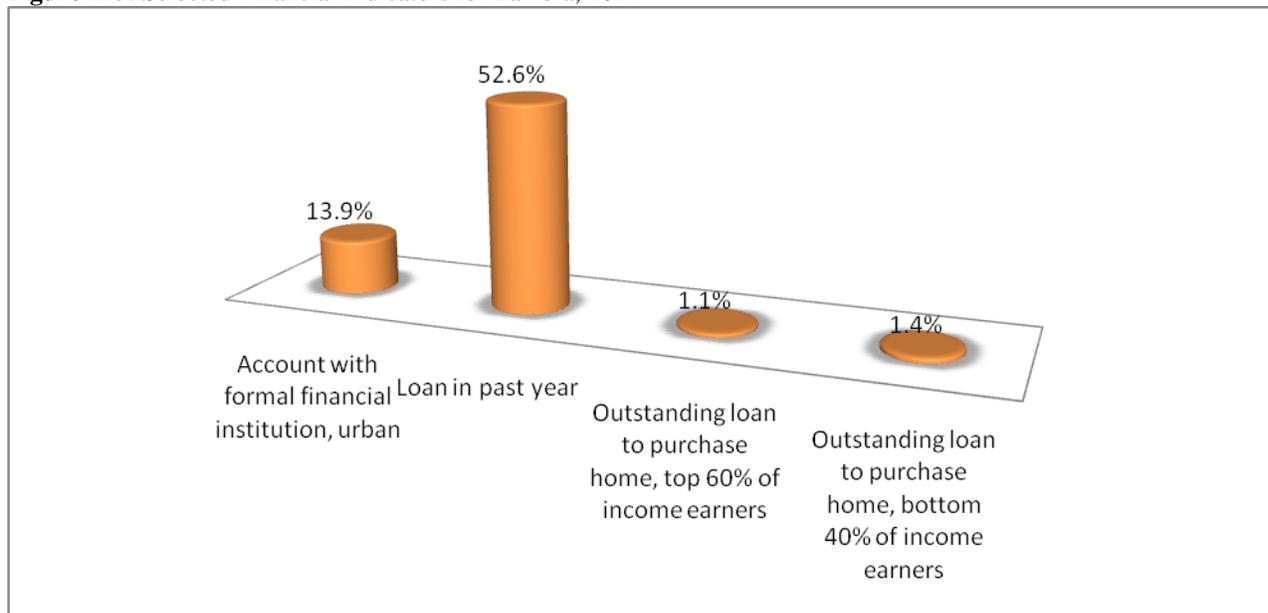
According to the World Bank’s 2012 Global Financial Inclusion Index, only 13.9 percent of urban Zambians over 15 years of age have an account with a formal financial institution. Credit is widely used, with 52.6 percent of adults over 25 years of age saying they had a loan in the past year to 2011 (Also figure 21 below). Very few Zambians have an outstanding loan to purchase a home: 1.1 percent of the top 60 percent of income earners and 1.4 percent of the bottom 40 percent of income earners (World Bank, 2014). Government grants to councils to build houses and entrepreneurship activities such as slaughter houses, bus stations and guest houses; office accommodation rented by other stake holders; establishment of the public service housing scheme under ZNBS will make obtaining of housing finance from the public service pension fund; increased access to mortgage finance through commercial banks.

Zambia’s urban areas are facing a serious housing crisis, with approximately 60-70 percent of the urban population living in informal unplanned settlements. These squatter settlements are characterised by very low-cost dwellings, poor services and inadequate waste management. If the country is to sufficiently address this massive housing deficit, it is argued that urban Zambia would have to build “about 1.3 million new dwellings between 2011 and 2030, or one every two minutes of the working day for 19 years” (UN-Habitat, 2012). In order to finance housing projects in Lusaka City and indeed other parts of the country, there are several options that have been and/or are being considered. These include Zambia National Building Society’s



(ZNBS)<sup>18</sup>, public service housing scheme, the National Pensions Scheme Authority’s housing financing scheme and increased mortgage financing by commercial banks.

**Figure 125:** Selected Financial Indicators for Zambia, 2011



**Source:** World Bank, Global Findex 2012

In 2014, Government recapitalised ZNBS which will make more funds available for mortgages. The K167million recapitalisation is aimed at providing affordable finance to Zambians to access mortgages for the construction of housing units, as well as loan products to renovate, purchase or build property. Government expects ZNBS’s mortgage portfolio to increase by K100 million by April 2015 and increase the number of people able to access mortgages from 1, 238 in December 2013 to 3, 363 by December 2014. The 10 percent property transfer tax is on the higher side and may not be affordable to many. At sub-national level the declaration of Choma and Chinsali as the provincial headquarters for Southern and Muchinga provinces, respectively, and the emergence of Solwezi as a mining town, has encouraged the National Pensions Scheme Authority to build houses in these districts. This follows their successful completion of houses in Kalulushi in the recent past.

Other options on the cards is financing through municipal bonds. Housing finance remains relatively undeveloped and mainly concentrated on mortgages. Interest rates are typically quite high (above 20 percent per annum) and a deposit of at least 10 percent is required. Interest rates are pegged to the BoZ’s Policy Interest Rate and interest caps that are periodically imposed on financial institutions. Such loans are far out of the affordability of most Zambians. However, some banks have introduced innovative products and services on the Zambian market, including First National Bank’s Smart Bond, which is a housing finance solution that offers first time home owners a 100percent bond, without the need for a deposit.

<sup>18</sup>ZNBS is Zambia’s largest building society with about two-thirds of the mortgage share. Others are Finance Building Society and Pan African Building Society.



In order to pay for particular infrastructure investment projects and the repayment of a short-term external loan, Zambia has had to diversify its financing sources. The country issued its debut 10-year US\$750 million international sovereign bond on 13<sup>th</sup> September 2012. The Eurobond issuance, which had a coupon rate<sup>19</sup> of 5.625%, was oversubscribed by more than 15 times. This led the country to increase the initially planned amount of US\$500 million to US\$750 million, with the excess funding allocated to additional investment projects. Table 3 shows the allocation of the 2012 Eurobond. In order to augment funding to the selected investment projects under the first Eurobond, Government again successfully issued a second Eurobond amounting to US\$1 billion in 2014 at a coupon rate of 8.5%.

**Table 3: Allocation of 2012 Eurobond**

	PROJECT	ALLOCATION
1	Energy (Generation and Transmission)	US \$255million
2	Transport (Road and Rail)	US \$430 million
3	Human Capital and Access to Finance <i>Of which</i> <i>Rehabilitation of Central Hospitals</i> <i>Access to finance SMEs (DBZ)</i>	US \$49 million  <i>US \$29 million</i> <i>US \$20 million</i>
4	Fees and Transaction Costs	US\$1.4 million
5	Discount Premium	US\$14.6 million
Total		<b>US\$750 million</b>

**Source: 2013 Budget Speech, Ministry of Finance, 2012**

*Housing Bonds* - Following Central Government's issuance of the US\$750 million Eurobond in 2012, the Lusaka City Council announced the possibility of issuing a \$500 million bond to address the housing crisis it is faced with. The Council intends to use the funds to address the acute housing shortages in the city by constructing 3,500 high-rise apartments, equally spread in each of the seven constituencies of Lusaka. If successful, it will be Zambia's first municipal bond. There are a lot of requirements involved in the approval of the housing bonds and most councils don't have the capacity (e.g. their books are not in good shape). Councils also don't have enough financial capacity to pay back the bonds. The affordability of the houses is often influenced by the investment costs incurred in building (e.g. power and water utilities etc). However some utilities like ZESCO have introduced Group Schemes which makes the high cost of houses affordable. Affordability is also affected by the tender process and political interference that works to push the house prices upwards. The costs for building materials are not as high as they seem to be.

### 6.3 Supporting local economic development

With 40.5 percent of the population living in urban areas<sup>20</sup>, Zambia is one of the most urbanised countries in Sub-Saharan Africa. The urban areas account for about 83 percent of the Zambian economy<sup>21</sup>. There is enormous potential for residential housing in Zambia, particularly in Lusaka and the mining resurgent towns of the Copperbelt and North Western provinces. ZEMA recently approved a US\$90 million 10,000 housing units project in Solwezi alone. This has led to cement

<sup>19</sup> The interest rate stated on a bond when it is issued.

<sup>20</sup> UN Population Division: WUP2014

<sup>21</sup> This assertion is based on turnover of enterprises, not value added.



manufacturing companies positioning themselves to tap into this housing boom. The increase in Lafarge's cement production, the coming on board of Zambezi Portland Cement and the ongoing construction of a cement plant by Africa's richest entrepreneur, Aliko Dangote, is testimony to the existing potential for housing development and has boosted construction activity. Home-grown quarrying companies have seen strong growth in recent years, with Oriental Quarries increasingly producing more cement blocks than their traditional product – stones.

The small-scale stone crushers have not been left out in this housing boom, empowering mostly vulnerable women and thereby improving household economic livelihoods. It has also stall and container owners who buy cement and other building materials on a wholesale basis for resale. The shortage of quality housing at the higher end of the market is also driving several developments of modern cluster-style homes by both local and international property development firms, particularly in the south and east of Lusaka. This growing supply of housing will create better competitiveness and improving affordability in the currently fragmented residential property market, and is putting pressure on the mortgage system to grow in parallel. Though Zambia's mortgage market is small, it is growing rapidly. A few of the commercial banks offer mortgage finance. Besides ZNBS, two other building societies have come onto the market. But low income earners have no access to these high-interest mortgages. Stringent terms such as high deposit requirements (as high as 20percent) and relatively short loan terms make it difficult to afford mortgage finance.

There is need to consider job creation and entrepreneurship linking vocational education and training skills for young people in housing fields and beyond. LED should not only be seen from the perspective of housing. Information technology and innovation need to be explored further. Above all for the new urban agenda there is need to align urbanization with modernization of agriculture, industrial development, and ICTs. Secondly there is need to synchronise urban and rural development, including provision of infrastructure, public services and industries in rural areas.

#### **6.4 Creating decent jobs and livelihoods**

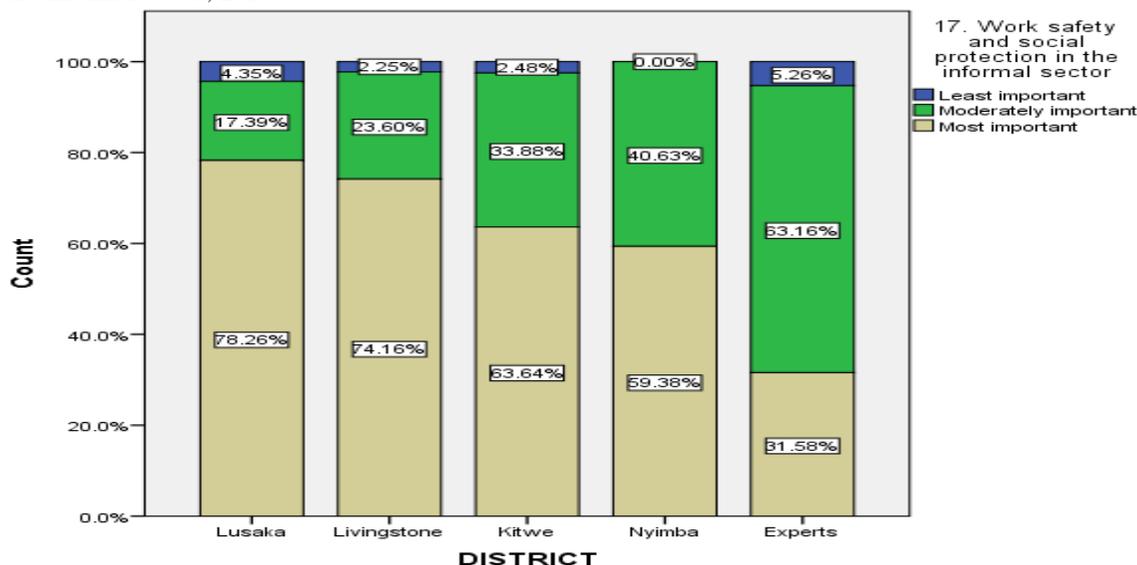
The Government through the Revised Sixth National Development Plan (RSNDP) puts the creation of decent jobs high on the development agenda. As part of the macroeconomic objectives, Government has set itself a target of creating 200, 000 decent jobs per annum or one million decent jobs in five years. The direct consequence of the aforementioned economic developments in cement manufacturing, construction, retail, financial institutions, and real estate development sectors is the creation of direct formal jobs and indirect informal jobs. Except for the key experts, work safety and social protection in the informal sector was high on the agenda of the respondents from all three districts. The construction industry, especially the road sector through the Pave Zambia 2000, L400 and Link Zambia 8000 projects, has massively contributed to job creation with some estimates at more than 50, 000 jobs mainly for unemployed youths.

With a moratorium on hiring of workers in the public sector, the bulk of these jobs are expected to be created in the private sector. High-end architectural and engineering activities and related technical consultancy occupations have sprung up in most urban areas where there is increased housing activity. The coming on board of international and domestic property development



practitioners and real estate agents has also contributed to the creation of more decent jobs. The setting up of educational institutions where built environment experts are trained as well as craft and related trades workers has also created decent jobs for lecturers and other teaching professionals.

**Figure 13:** Percentage distribution of respondents by how important they consider work safety and social protection in the informal sector, 2014



Source: Urban Dwellers Survey, 2014

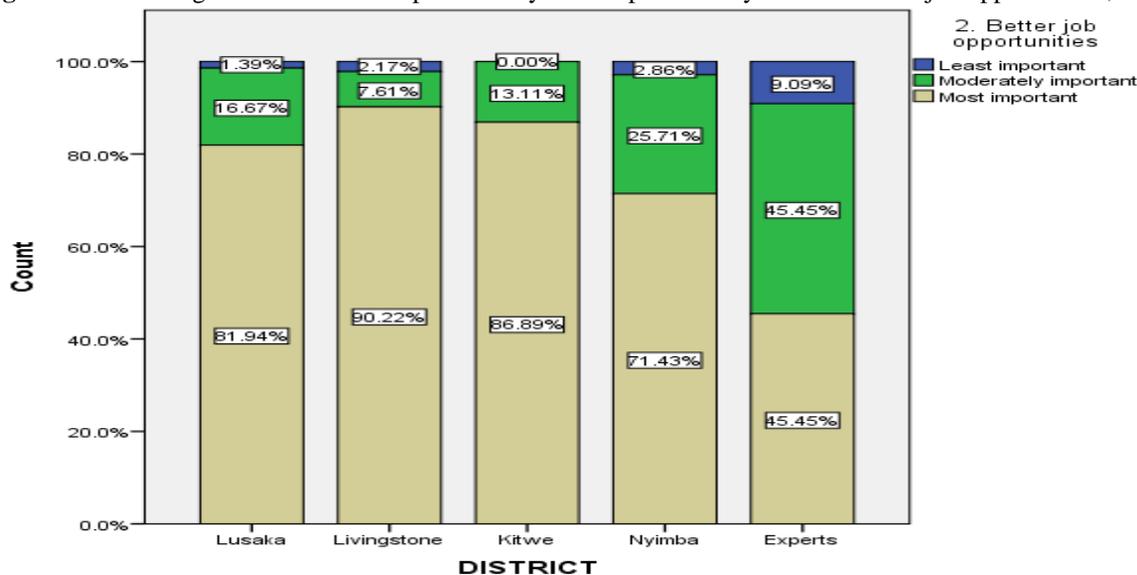
With only 15.4 percent of the employed population being in the formal sector, the absorption capacity of the formal sector is limited. Activities in construction and real estate are largely informal. Informal sector activities accounted for 84.6 percent of value added of the construction sector in 2010. The contribution of informal sector activity to the real estate sector is even higher at 91.8 percent. This means that some of the young people who could not find a job in the formal sector have since been absorbed by the informal sector as sub-contractors and working as self-employed real estate agents, plumbers, bricklayers, and electrical fitters.

The housing boom has also improved the livelihoods of some of the most vulnerable groups in our society – the unskilled stone crushers who are mostly women. The sale of houses previously owned by central and local government authorities as well as the encouraging self-building of houses through various programmes of land acquisition has empowered a large number of households to be home owners, fulfilling one of the basic human needs. According to the 2010 Census of Population and Housing, 57.2 percent of urban households live in a self-built dwelling. Most of the proud home owners have gone a step further by repairing and maintaining, as well as expanding the once dilapidated and small houses. Stakeholders at the sub-national level are coming up of business entities especially in the road construction while the construction of houses and harnessing of mineral resources in the district (Nyimba District Association) has helped to create employment opportunities. Other opportunities include the creation of professional jobs e.g. architects and engineers, through labour-based works and the sale of council and government houses to sitting tenants.



On job opportunities the urban dwellers survey revealed that most respondents in the districts considered getting better job opportunities most important. However, the expert group was divided evenly between those who considered better job opportunities are the most important and those who considered better job opportunities to be of moderate importance. Figure 23 depicts these results.

**Figure 14:** Percentage distribution of respondents by how important they consider better job opportunities, 2014



### 6.5 Integration of the urban economy into national development policy

The urban economy is structured on the basis of the national development policy i.e. the revised sixth national development plan; integration of the urban economy into national development policy; establishment of new districts; guided development through policy guidance from the central government. Government has put in place policies, strategies, programmes and development plans that govern the direction and development of the urban economic agenda.

*Vision 2030* -Zambia’s overarching long term development goal is to become a “prosperous middle income country by 2030” (GRZ, 2006). With regard to housing and settlements, the Government envisages to establish “planned resettlement schemes with adequate, affordable and quality housing by 2030”. It aims to (i) increase the number of people accessing planned urban and rural settlements to 50 percent of the population by 2015 and 75 percent by 2030; (ii) develop an appropriate, affordable and accessible mortgage system by 2015; and (iii) put in place efficient and transparent procedures for securing title deeds by 2015.<sup>22</sup>

*Revised Sixth National Development Plan (RSNDP)* – This strategic framework is aimed at actualising the aspirations of the Vision 2030 and it is meant to build on the gains of the SNDP 2011-2015 in the process of attaining the Vision 2030. The focus during the plan period will be on increasing the housing stock, provision of social amenities, urban renewal and promoting the private sector participation. In order to ensure that the housing sector contributes effectively to human development, Government will promote the development of quality and adequate and

<sup>22</sup> Revised Sixth National Development Plan, 2013-2016

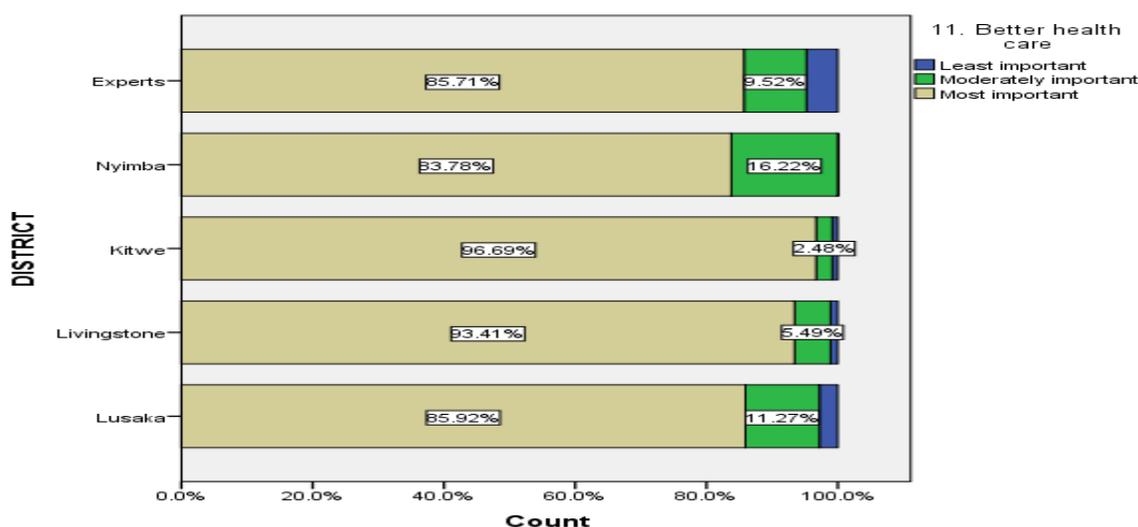


affordable housing units for all income groups in the country. In addition, Government will also facilitate the provision of basic municipal services in new areas of housing development. Further, to promote the growth of the housing sector, Government will create an enabling environment for innovative housing financing through a number of options to include utilising pension funds so as to reduce housing deficits.

*2015-2017 Medium Term Expenditure Framework* - The 2015-2017 Medium Term Expenditure Framework sets out the overall strategic focus of Government with regard to the urban economy, with specific focus on construction and the housing sector. Recognising the deficit in residential, commercial and public infrastructure as well as the enormous potential that the construction sector holds for job-creation and alleviation of poverty for the majority of Zambians, Government will promote the use of sub-contracting as a measure to build capacity of local contractors; facilitate business linkages between large and small scale contractors; enforce the preferential procurement threshold provision for public works; and promote training and skills acquisition in road construction, bricklaying and related works in order to meet the demand for inputs for construction. To ensure growth in the housing sub-sector, Government will continue to facilitate the development of quality, adequate and affordable housing units for all income groups in the country.

Access to better health care is another issue that respondents in the four target districts were asked to gauge how important it is to them and their immediate families. At 97 percent, Kitwe had the highest proportion of those who considered the issue most important, while Nyimba had the highest proportion of those who were of the view that better health care is moderately important (See Figure 28 below).

**Figure 28:** Percentage distribution of respondents by how important they consider better health care, 2014



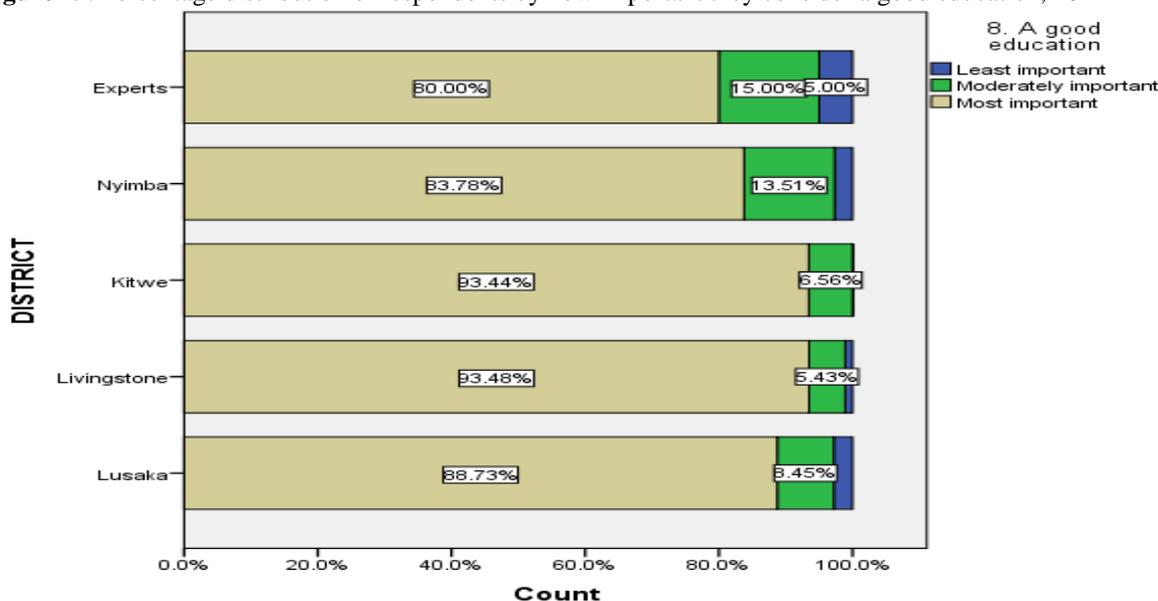
Source: Urban Dwellers Survey, 2014

In terms of education provision, most respondents were of the view that a good education is the most important. Over 93 percent of the respondents in Kitwe and Livingstone considered this



issue to be most important while four out of five key experts considered it most important. Findings are shown in Figure 29.

**Figure 29:** Percentage distribution of respondents by how important they consider a good education, 2014



Source: Urban Dwellers Survey, 2014

Further, in order to create employment opportunities, Government will utilise labour intensive road construction techniques by hastening the implementation of the Pave Zambia 2000 project which promotes the use of cobblestones and pavers instead of bitumen for urban township roads. Other areas of focus include energy through urbanising the rural areas (through the rural electrification programme). With regard to transport infrastructure, the focus will be to construct additional inter-provincial and inter-district roads to open up the country mainly through the Link Zambia 8000 and Pave Zambia 2000 projects. Feeder roads, urban roads and access roads to tourist sites, within the core road network, will continue to be rehabilitated and maintained.

With regards to ICTs, Government will facilitate the expedient replacement of analogue equipment to migrate to digital technology by 2015. In the area of water supply and sanitation, the Government will continue to focus on improving water and sanitation infrastructure to ensure provision of reliable and safe water supply and sanitation services. The Government will also put in place measures for effective water resource management so as to safe guard water resources. It is projected that the population accessing safe water will exceed 90 percent by 2017.

## 6.6 Challenges experienced and lessons learnt in these areas

*Removal of critical revenue sources from the local authorities* - Over the last three decades, local authorities in Zambia have undergone significant erosion of financial capacity. This has resulted in their inability to effectively deliver their mandated services. This decline in the councils’ revenue generation capacity has largely been due to past central government’s decisions or actions. During the period 1991 to 2001, various central government policies and pieces of



legislation were passed that either reduced the revenue base or imposed additional expenditure on the councils without corresponding measures to compensate for the revenue loss.

These actions included the complete withdrawal of the Government grants to councils announced in the 1992 National Budget speech; the 1993 transfer of motor vehicle licensing functions from councils to the Road Traffic Commission (RTC) while the responsibility to maintain the roads remained with the councils; the presidential directive for sale of council and parastatal housing units to sitting tenants in 1996 at below market prices; the enactment of the *Rating Act No. 12 of 1997* which increased the categories of properties exempt from paying rates. Although this decision was reversed in 1999, councils had already lost substantial income; and the transfer of water supply and sanitation undertakings from councils to commercial utilities through the application of the *Statutory Instrument No. 55 of 2000*, without transfer of related liabilities.

*High interest rates on mortgages* - Besides the already mentioned high interest rates that borrowers are subjected to, a key challenge for residential mortgage lenders is access to funding, as the wholesale finance sector and capital market remains underdeveloped. This and other risk factors, including the potential of loss given default and high transaction costs, contribute to the high interest rate. As a result, only the highest income earners can access mortgages.

Interest rates offered by mortgage lenders – whether commercial banks or the building societies – are high. The average interest rate offered by the commercial banks in 2011 was 18.8 percent for a 24-year loan. Building societies' interest rates were higher – hovering at 20 percent and above. In May 2013, Finance Building Society offered a 24 percent interest rate. Zambia National Building Society was recapitalised in 2013 and as a result was able to offer its mortgage product at a 12 percent rate – the cheapest in the country. First National Bank's mortgage rate was 15 percent.

*Lengthy and costly administrative procedures in obtaining title for land* -Ensuring formal property rights is fundamental. Effective administration of land is part of that. If formal property transfer is too costly or complicated, formal titles might go informal again. And where property is informal or poorly administered, it has little chance of being accepted as collateral for loans—limiting access to finance (World Bank, 2013). Globally, Zambia ranks 96th out of 185 countries in terms of its property registration process. According to the World Bank's 2013 Cost of Doing Business report, it takes on average 40 days to go through five procedures involved in registering a property. The cost of the registration process is about 8.2 percent of the property's value. However, the country's title registration system is improving. Since 2008, the waiting time has been reduced from 70 days to 40 days, the number of procedures have been cut from 6 to 5. The cost of the registration process reduced from 9.6 percent in 2008 to 8.2 percent in 2013.

*Inadequate budget allocation to the housing sector* -The government is committed to improving housing delivery, but its capacity is limited by fiscal constraints. Although the Revised Sixth National Development Plan projects the delivery of 500 000 units between 2011 and 2016 (based on a projected 15 percent allocation of the national budget to housing), this will be challenging to achieve unless an enabling environment, increased budgetary allocation, policy and strategies are put in place for a sustainable housing development programmes. In the 2014 National Budget,



housing and community amenities was only allocated 1.5 percent of the budget, which is ten times less than what the Ministry of Local Government and Housing has been advocating for.

*Fragmented players in the market and lack of a financial apex institution* -Zambia has a diversified financial sector with 19 commercial banks licensed to operate. However, only a few of the commercial banks offer mortgage finance, and commercial mortgages seem to dominate. The Lusaka Stock Exchange lists 22 companies, with Real Estate Investment Zambia (formerly Farmers House Plc) listed. REIZ is a leading property developer boasting of properties such as Central Park (Farmers House), Arcades Shopping Mall, and Stanbic Head Office. The Bonds and Derivatives Exchange (BaDEx) has been licensed and promises to be central in developing the bond markets in Zambia.

Zambia has a relatively undeveloped microfinance sector by regional standards. The microfinance sector comprises 25 licensed microfinance institutions (MFIs). Of these, the vast majority are payroll based consumer lenders, accounting for 92percent of the microfinance sector's total assets. Only four MFIs are microenterprise lenders, and six are registered as deposit-taking financial institutions in terms of the 2006 Banking and Financial Services Act. Housing loan products appear to be increasingly popular with many MFIs already having products and others are in the product development stage. Housing microfinance lending in the country needs specialised and dedicated institutions rather than merely using traditional microfinance institutions as a platform for this type of lending.

Building materials company Lafarge launched a housing microfinance programme for affordable housing in Zambia in 2012 – one of two pilot countries in Africa (the other being Nigeria). The pilot is in partnership with CHF International and will deliver housing microfinance loans of about US\$2 500 with two to three year terms, together with technical assistance throughout the various stages of the construction project (Lafarge, 2012).

Despite the many initiatives on housing, the country is still grappling with housing deficits. Perhaps, there is need for an apex financial institution for housing to regulate housing finance companies and become a significant provider of development finance. Once set up, backed by an Act of Parliament, the bank should seek to catalyse institutional funds to reduce housing shortages in the country through various development initiatives particularly urban housing to reduce the mushrooming of unplanned settlements.

Challenges at Sub-national level - The main challenges are over-centralisation of decision making, political influence, traditional versus township boundary issues, community apathy, limited skilled man power in local authorities, limited access to funds, insufficient revenue and the effects of rapid urbanisation effects. The removal of critical sources of revenue (such as, crop levies, selling of council housing stock, vehicle licensing, etc.) has crippled the capacities of councils' to provide public services in their respective jurisdictions. Inadequate grants for construction of houses; poorly designed and operated businesses- slaughter slabs, low cost housing units; traditional issues on land accessibility, lack of adequate funds for modern constructions, high demand for bank loans [high interest rates] are challenges.



The process of land acquisition too long; current market designs too small; limited access to CDF; limited service facilities- slaughter slabs, bus stations, markets; enforcing of trading licenses- traders unwilling to pay. There are limited numbers of jobs created and most of these jobs created are only for a short period. Businesses not are been set up quickly enough due to lack of funds. Sub-national districts not yet urbanized and hence the need to taking into consideration new technologies. Rapid population growth and the creation of new districts without corresponding budgetary allocations are major challenges.

## 6.7 Future challenges and issues that could be addressed by a New Urban Agenda

*Rapid population growth* -Zambia's population (currently estimated at 14.5 million) is very young: 80 percent are under the age of 35. Most of the population is rural; 41.5 percent live in urban areas. A 4.2percent urbanisation rate (versus a 2.8percent population growth rate) suggests that this will soon change. This age group did not benefit from the sale of housing units in the 1990s. With most of these young people now moving to the economically active provinces such as Lusaka, Copperbelt and North Western provinces, there is a challenge of housing, and mining companies especially in North Western Province are having challenges retaining workers without proper housing facilities.

*Creation of new districts* - The creation of 31 districts in the last 3 years has not been backed by adequate budgetary allocations to build these soon-to-be urban centres. With a low tax-to-GDP ratio, the needs of these newly created districts have put a lot of pressure on the fiscal capacity of Government.

*Public-Private Partnerships* – The ZDA estimated that Foreign Direct Investments (FDI) was US\$1.1million in 2011 which rose to US\$1.7million in 2013. The total investment pledges were US\$5billion annually mainly in minerals, mining and construction sector [ZDA (2013)]. An analysis of the FDI flows by source country in 2012 shows that Canada (US \$724.3 million), South Africa (US \$426.0 million), the Netherlands (US \$262.2 million) and the United Kingdom (US \$227.2 million), were the major source countries of Zambia's FDI inflows, accounting for 94.7 percent of total inflows, collectively. The other source countries included the Switzerland (US \$166.9 million), China (US \$141.9 million), Nigeria (US \$94.6 million), Singapore (US \$62.0 million), Congo DR (US \$28.6 million) and France (US \$20.2 million).

**Table 4: Foreign Direct Investments (FDI) in flows in 2012**

FDI SOURCE COUNTRY	ESTIMATED AMOUNT (USD MILLIONS)
Canada	724.2
South Africa	426.0
The Netherlands	262.2
United Kingdom	227.2
Switzerland	166.9
China	141.9
Nigeria	94.6
Singapore	62.0
Congo DR	28.6
France	20.2

Source: Foreign Private Investment and Investor Perceptions Survey - 2013



The major challenge is that the investment inflows are not targeted at or linked to the urban development frameworks (e.g. FDI attributable to Lusaka where found not to be linked to the CUDP for Lusaka)<sup>23</sup>. There were increased investments from China and South Africa, coupled with growth in the mining and construction sectors, are driving residential and commercial property demand. Demand is especially unmet in the affordable housing segment, which presents good opportunities for public-private partnerships.

At sub-national level the key lessons learnt include need to create standard market stores that can be captured in the data base to improve revenue collection. There is need to decentralize to ensure access to plots. There is need to borrow from local markets to construct houses and sell them at a profit. The traditional versus township boundary wrangles are costly. There is need to create Chiefdom layout maps and that a certain percentage of traditional land should periodically be transformed into state land. This would be in line with the new Urban and Regional Planning Bill which proposes that Planning Agreements shall be reached between Chiefs and Local Authorities to create the Chiefdom layout plans. To do so will require the Chiefs to strategically reserve land for such types of planning. There is no community ownership and councils are unable to perform due to limited skilled man power. The construction of low cost houses could attract low rentals but borrowing for housing units constrained by high bank interest rates. Insufficient funds hinder building of high cost houses which can attract high rentals. The construction of modern markets which can be run by a management board and collect market levy is key to improving conditions at local level. The up scaling of housing loan facilities for civil servants and giving incentives for microfinance institutions is vital.

Councils are unable to generate enough revenue to spend on economic infrastructure e.g. roads; the long process of acquisition and delays in commencement of businesses is a major constraint. There is need for modern buildings in the smaller districts. The business community needs to be sensitised on by-laws focused on trade while markets should be operated as business ventures. The works are limited in scope and can only employ a few people; plans should include continuity e.g. maintenance works after construction; promote incentives that will strengthen business entities e.g. favourable interest rates; local economic development propositions; Creation of employment is not only in the formal sector but also in the informal sector linked to housing development. It is therefore important to recognize the contribution to employment of informal housing areas. ZDA opportunities exist, for example, for the establishment of cement factories.

Issues that require addressing include rural-urban migration, congestion, traffic, slums; creating decent jobs and livelihoods, sanitation issues and inadequate social amenities. Improving municipal finance requires PPPs, transparent tendering procedures, deliberate job creation and deliberate policy for labour intensive jobs. The high demand for bank loans which may cause interest rates to go up, high interest rates on mortgage finance and lengthy administrative processes in obtaining title for land are some of the challenges. There is inadequate budget allocation to housing sector [2014: 1.5percent of total budget]; fragmented players in the sector; absence of a financial apex institution [“Zambia Housing Bank”]. There is an increase in HIV spread; alcohol abuse; and prostitution. Frequent national policy changes, urban management

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<sup>23</sup> UN Habitat, 2013. Review of the Comprehensive Urban Development Plan for Lusaka



issues, effective collection of rates, informal sector economy and financing tools for urban development.

## **7 Housing and Basic Services: Issues and Challenges for a New Urban Agenda**

In Zambia like many other developing countries the high rate of urbanisation and population growth has resulted in serious shortages of adequate and affordable housing and basic services, inadequate infrastructure, urban poverty and the proliferation of unplanned settlements. Currently only about 20% live in planned areas with water, electricity and other facilities and this is not the ideal and has to be addressed. The housing deficit in Zambia is projected to reach three million housing units by 2030. This manifestation of housing poverty requires urgent attention from stakeholders in both the public and the private sectors. This chapter highlights some of the challenges and measures taken to address the proliferation of slums as a result of the housing shortages, measures taken to improve access to adequate and affordable housing, and ensuring sustainable access to safe drinking water and basic sanitation and drainage and improving access to sustainable means of transportation.

### **7.1 Slum Upgrading and Prevention**

The Housing (Statutory and Improvement Areas) Act Chapter 194 of the Laws of Zambia provides for the control and improvement of housing in legalized unplanned settlements. This Act promotes security of land tenure as it provides for the issuance of renewable certificates of title and occupancy licenses for the period of 30 years. This has been a major turning point in the recognition of informal settlements in Zambia as it provides for unplanned settlements to be legalized, whereas previously the only official policy was demolition. Under the Act, local councils are responsible for identifying settlements to be legalized and the Ministry of Local Government and Housing approves if they meet established criteria. Lusaka has currently 37 legalized informal settlements and residents have security of tenure.

Since 1996 the most notable achievements have been the National Housing Policy (NHP) which also promotes upgrading of legalized informal settlements with provision of infrastructure and basic services such as water supply, sanitation, access roads and solid waste management systems. In 1998 the Cabinet inaugurated the Presidential Housing Initiative (PHI) to spearhead the implementation of the NHP. The World Bank supported Zambia Social Investment Fund (ZAMSIF) was an intervention that financed several social infrastructure projects (schools, clinics, water supply and sanitation) in unplanned settlements between 2000 and 2004. The MLGH has since 2008 been implementing the Participatory Slum Upgrading Programme (PSUP). Phase I (urban profiling) and Phase II (Action planning and programme document formulation) covering three cities namely Lusaka, Livingstone and Kitwe have been completed.

At sub-national level, slum upgrading and prevention has mainly been spear headed by Local Authorities with support of the Central Government, development cooperating agencies (like JICA, Sida, GIZ etc.) and NGOs (like CARE, World Vision, Oxfam etc.). From 2005 the community-driven partnership between the People's Process on Housing and Poverty in Zambia

(PPHPZ) and the Zambia Homeless and Poor People's Federation (ZHPPF) has contributed significantly to improving the housing conditions in unplanned settlements. The Programme for Urban Self Help (PUSH) has been supported community driven slum upgrading efforts in many smaller towns of Zambia. The labour intensive concept of Food-for-Work supported by CARE and the World Food Programme (WFP) has been successfully applied to provide basic services, construct access roads and drainages and to alleviate poverty through food rations (Also See Appendix 6 for Case Studies).

**Figure 30:** Housing and Sanitary Conditions in Lusaka's Slums



Source: ZUHSPS, 2012

The Government has supported the upgrading of roads, water supply, sanitation and solid waste management in many informal unplanned settlements e.g. In Kitwe, Ipusikilo, Race Course, Kamatipa, Itimpi, Malembeka and Zamtan have been some of the townships that have benefited from various upgrading programmes. Nkana Water and Sewerage Company has assisted by putting up toilets in Mindolo, Wusakile, Buchi and Kamitondo townships in Kitwe. In Lusaka the Kalingalinga sanitation project and Drainage project by Millennium Challenge Account is a major upgrading project. In Vikonde, Nyimba District, a total of 14.6 km gravel road have been constructed, boreholes drilled and equipped with hand pumps for the communities to access water. A layout plan has also produced by the EPPA and DPU to control physical development. In Lusaka, 37 informal settlements have been legalized and people provided with occupancy licenses. Other achievements include improving housing structures, provision of water kiosks and construction of drainages in Bauleni, Linda, Kamanga, George Compound.

## 7.2 Improving access to adequate housing

According to UN Habitat (2003) adequate housing is defined as that having durable structure with sufficient living space and minimum basic services such as water and sanitation. The Vision 2030 recognises that Zambia faces a major housing challenge as its housing delivery system cannot keep pace with rapid urban population growth. It recognises that lack of adequate finance, poor land delivery systems, and poverty are central to the problem. It also points out the failure of Zambia's practice of the enabling approach and the consequent lack of private sector participation in low-cost housing supply contribute to the housing challenge (Republic of Zambia, 2006).



The housing deficit in Zambia is expected to reach 3 million housing units by 2030. In the urban areas alone Zambia will require 1.3 million housing units by 2030 (UN Habitat, 2012). This is likely to rise if interventions are not taken (Table 5 illustrates the calculation of new housing supply). Housing areas tend to follow the colonial division of low cost, adjoining the medium-cost areas which in turn join the high-cost areas) but divided on income rather than racial lines. Except for a few areas, integrated housing in Zambia has not been a success.

**Table 5:** Calculating the rate of supply needed for new housing 2011 to 2030

	Need/ provision	per working year	per working week	per working day	per working hour	Minutes per dwelling
Need 2001-2030	1,373,770	45,792	916	153	19	3.14
Provision 2001-2011	122,100	11,100	222	37	5	12.97
New provision 2011-2030	1,251,670	65,877	1,318	220	27	2.19
Plus 45,500 shortfall in 2000	1,297,170	68,272	1,365	228	28	2.11

Source: Zambia Urban Housing Sector Profile Study, UN Habitat, 2012

The National Housing Policy was formulated in 1996 and is being revised. Although Government has been limited in meeting the 15 percent annual budgetary allocation towards housing stated in the National Housing Policy, housing finance has been given some prominence in recent years. The National Housing Policy promoted public-private participation in housing delivery. Consequently, there has been an increased engagement of the private sector in housing development and in the construction of institutional housing for civil servants and defence personnel. Government has been supporting Local Authorities to construct low cost housing to meet the housing shortfall. However, much of this housing has been largely inaccessible and unaffordable for low income groups. The existence of a policy framework (particularly the Housing and Water supply and sanitation policy) is important for ensuring access to adequate and affordable housing and services but only if these are supported with implementation strategies. There is growing realization on the part of the government to improve the housing sector.

### 7.3 Ensuring sustainable access to safe drinking water and basic sanitation and drainage

There have been concerted efforts at provision of water and sanitation through construction and rehabilitation of water supply and sanitation infrastructure in urban areas, and construction of water schemes and boreholes in rural areas. The Ministry is also rolling out sanitation to rural areas using community led approaches to total sanitation with support from UNICEF and DFID. The programme targets 3 million new users consistently using an improved sanitation facility with a hand washing device in all rural districts by 2015.



*Water Supply and Sanitation Programmes* - The MLGH has been providing water supply through kiosks and provision of water through sinking of boreholes as part of the implementation of the urban water supply and sanitation strategy. There has been supervision of infrastructure development at district level. There is need for sewer system especially at sub-national level. The government developed two national programmes; the National Urban Water Supply and Sanitation Programme (2011 to 2030) which is implemented through the Commercial Water Utilities and the National Rural Water Supply and Sanitation Programme (2006 to 2015) which is implemented through the Local Authorities. As a result, water supply coverage in urban areas has increased from 75% in 2011 to 83.9% in 2013 while sanitation has increased from 44% in 2011 to 58.7% in 2013. The target is to improve access to clean and safe drinking water to 80% by 2015 and to 100% by 2030, while access to adequate sanitation is expected to increase to 68% by 2015 and to 90% by 2030 through the implementation of the NUWSSP. Since the development and implementation of the NRWSSP, water supply coverage has increased from 37% in 2006 to 67% in 2013 while sanitation coverage has increased from 13% in 2006 to 43% in 2013. The target is to increase access to clean and safe drinking water to 75% and access to adequate sanitation to 60% by 2015. The lack of Geological Maps in is a challenges in the planning of water resources management in urban and rural districts. There is also need capture or map private Boreholes around all towns in Zambia.

At city level, the MCAZ in partnership LWSC have prepared the 25 year Water Investment Master Plan (WIMP) to provide 100 percent access to safe water and ensure a minimum of 80 percent access to house connections. Under the WIMP the Lusaka Primary Water (rehabilitation of Iolanda Treatment Plant, Chilanga Booster Pump/distribution centres), strengthening of the primary backbone distribution system and rehabilitation of the Lusaka Secondary Water system (supply, installation of bulk, consumer meters, leak repairs etc) will be accomplished. The WIMP will cover 1.74 million of Greater Lusaka up to 2035 at a total investment cost of US\$1.35Billion in 2010 dollar. It is envisaged that lessons from this project will be replicated to other towns and cities in Zambia.

*Sanitation* – This is a major challenge since as much as two thirds of the residents in all towns rely on non-water borne sanitation systems mainly pit latrines (especially in UUS), and septic tanks. This situation contributes to ground water pollution and outbreaks of water borne diseases such cholera and typhoid. The provision of adequate and sustainable sanitation systems especially for low income areas is thus a top priority of the Government. At city level MCA Zambia and the LWSC have prepared the Sanitation Master Plan (SMP) and identified investment needs for Lusaka over the next 25 years. Over 130 projects at a total cost of US\$1.9Billion (in 2011 dollars) have been identified in the SMP, which also aims at 100 percent access to improved sanitation by 2035 by extending existing sewer networks to serve at least 50 percent of the population. Another 50 percent of Lusaka residents will be served by improved on site sanitation systems. Key investments include collection systems, upgrade, treatment, expansion and on site improvement of existing systems. The SMP meets existing Zambia Environmental Management Agency (ZEMA) effluent standards in addition to World Health Organisation (WHO) Guidelines for agricultural re-use of wastewater treatment facilities.

The planned and on-going upgrading of slums (and provision of VIPs and boreholes by NGOs is another measure that is helping in reducing disasters in the towns. As shown in Figure 17, 70 percent of the respondents in Kitwe were of the view that the reduction in the impact of natural

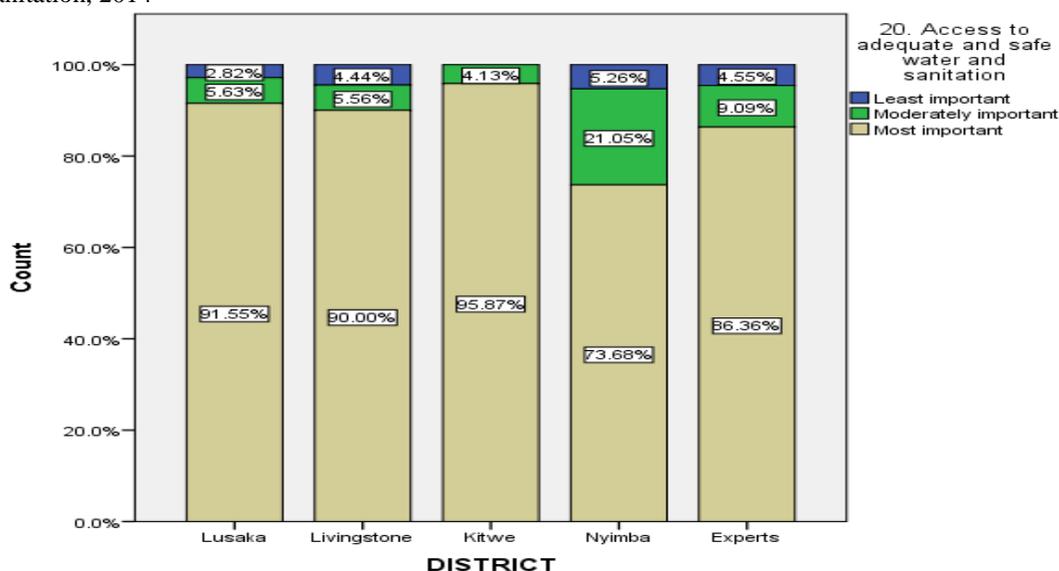


and man-made disasters was of moderate importance. Similarly, just over half of the key experts considered this issue to be of moderate importance. The provision of water borne toilets in urban cities and the zoning of Lusaka city for collection of solid waste by CBEs is a milestone.

*Policy and Legal Framework* - The enactment of the Water and Sanitation Act and the establishment of NAWASCO to regulate CUs has been a major achievement. The development of the Water Supply and Sanitation policy which will include Solid Waste Management has reached an advanced stage. The Ministry is in the process of developing an urban sanitation strategy and a capacity development strategy to guide the subsector. The sector has faced challenges which affect implementation such as inadequate financial resources against high investment requirement, dilapidated infrastructure, high population growth and pollution of water sources.

Access to adequate and safe water and sanitation was most important to all the categories of respondents. However, one in five respondents (21 percent) in Nyimba considers access to adequate and safe water and sanitation.

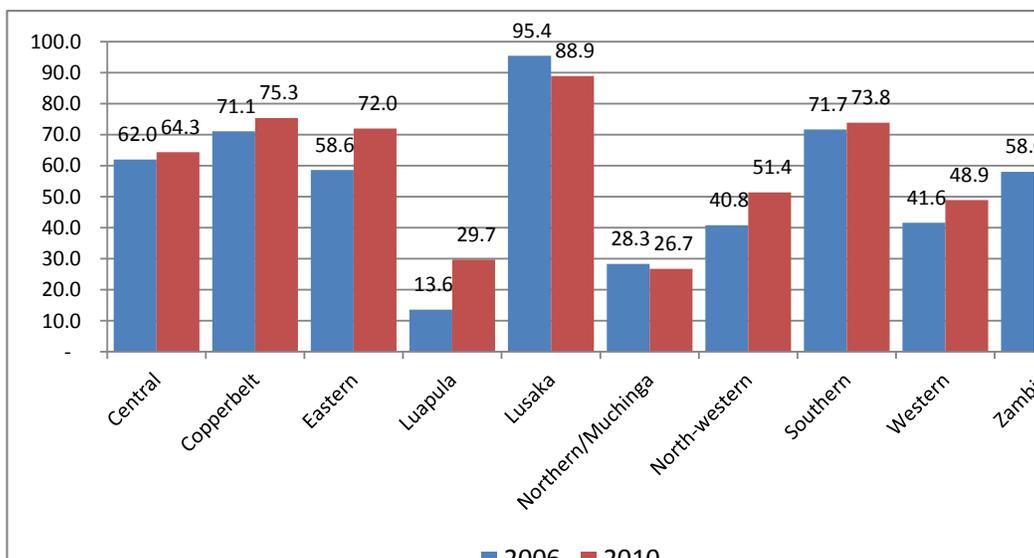
**Figure 31:** Percentage distribution of respondents by how important they consider access to adequate and safe water and sanitation, 2014



Source: Urban Dwellers Survey, 2014

According to the 2010 Living Conditions Monitoring Survey, 61.6 percent of households in Zambia have access to safe water. While there was an increase in the proportion of households accessing safe water in rural areas from 41 percent in 2006 to 49 percent in 2010, there was actually a decline in the proportion of urban households accessing safe water from 87 percent to 84 percent during the same period. While the safe water situation improved between the five year period, Lusaka and Muchinga were the only provinces whose safe water condition declined. This is perhaps due to rapid urbanisation.

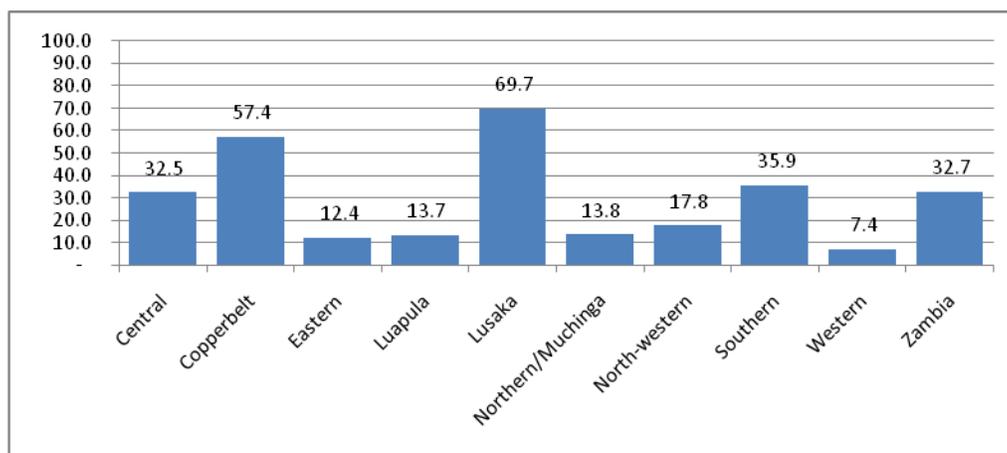
**Figure 32:** Percentage distribution of households with access to safe drinking water by Province, 2010 and 2006, Zambia



Source: Central Statistical Office, 2006 & 2010 Living Conditions Monitoring Survey

The 2010 Census results reveal a similar trend for access to sanitation services. Overall access to sanitation services in urban areas declined from 39.2 percent in 2000 to 33.6 percent in urban areas. In order to improve water supply and sanitation in Lusaka, the Government, through the Lusaka Water and Sewerage Company, has embarked on a US\$355 million project funded by the US Government through the Millennium Challenge Corporation. This project is expected to improve and install new water networks in most parts of the City of Lusaka.

**Figure 33:** Percentage distribution of households by access to improved sanitation facilities, 2010



Source: Central Statistical Office, 2006 & 2010 Living Conditions Monitoring Survey

*Other Actors in Water and Sanitation* - There are many interest groups including the World Bank, Millenium Challenge Account, DFID (Devolution Trust Fund), GIZ (Sanitation Policy) and Chinese (Construction), among others who want to improve water supply and sanitation but the coordination is not adequate. Government is not taking advantage of NGOs that are trying to assist in the construction of community houses. There is need to partner with such NGOs. Habitat for Humanity does work with Government. VIP toilets are provided by NGOs like



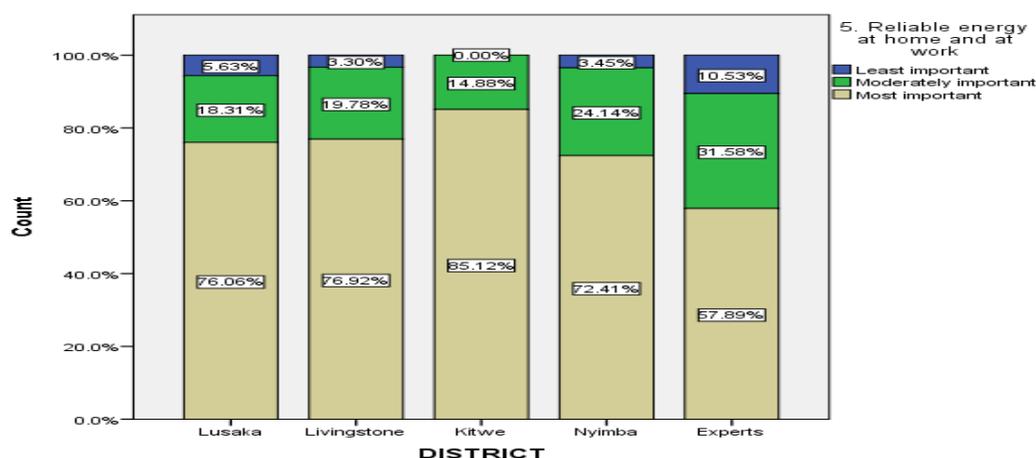
People’s Process on Housing and Poverty in Zambia (PPHPZ) which is helping poor people to build eco-toilets which do not contaminate ground water. The application of alternative sanitation technologies for specific areas has not been seriously explored and applied to scale to resolve the challenges in the sector e.g. flashing toilets may not be appropriate for areas that do not have access to water. Due to the good structures of these houses, ZESCO and the water utility companies have also come in.

### 7.4 Improving access to clean domestic energy

The number of building structures connected to ZESCO and Water Utilities has increased to 767 customers. New lines are being put up and ZESCO has a forecast on how energy will be required in 10-20 years. In Nyimba, there is an existing 2 MVA transformer which is now close to full capacity while a 2500 KVA and a 1200 KVA are planned for the district. The expansion of Grid (e.g. through the Rural electrification project is going on well.

As shown in Figure 30, Kitwe had the highest proportion of respondents who were of the view that reliable energy at home and at work is most important at 85 percent, while the key experts had the lowest proportion at 58 percent. The key experts had the highest proportion of those who were of the view that reliable energy is of moderate importance (32 percent) and least important (10.5 percent).

**Figure 34:** Percentage distribution of respondents by how important they consider having reliable energy at home and at work, 2014



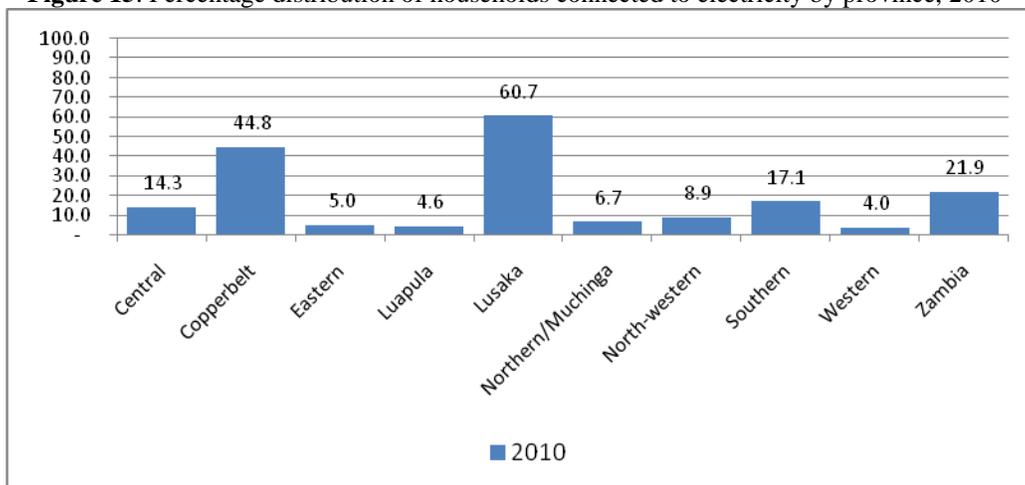
**Source:** Urban Dwellers Survey, 2014

The energy policy highlights diversification of energy into alternative energy sources such as solar energy in Zambia although hydroelectricity remains the most important source of energy in Zambia. Solar energy is an alternative to hydroelectricity but its use is limited specific needs (domestic use etc) and it requires a large capital outlay to set up. The production of energy from wastes is an another alternative energy source that could also help reduce the negative effects on the environment. Other recent initiatives include production of energy (e.g. ethanol and methane) from sugar cane molasses and cassava which could be used for heating and cooking. Zambia’s



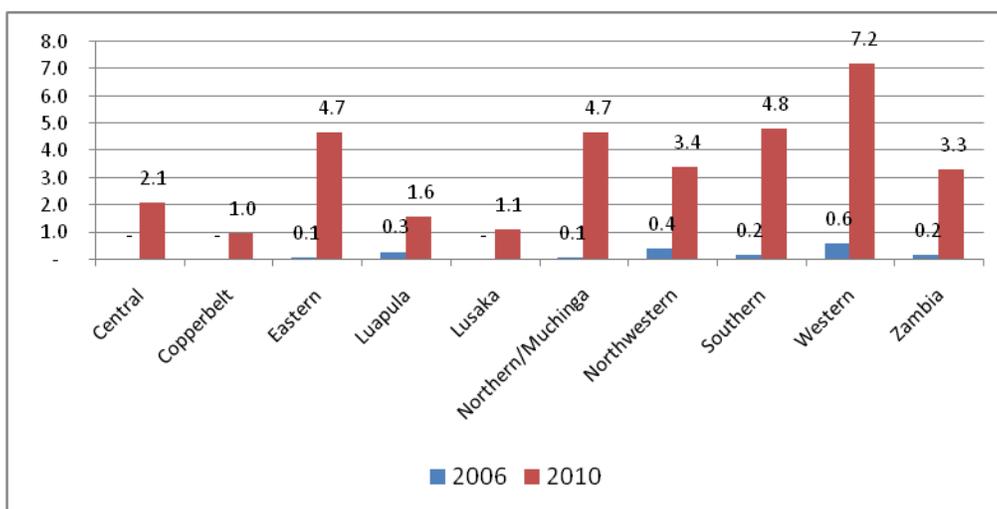
Indeni Oil Refinery produces Liquefied Natural Gas (LNG) as a by-product but the use of LNG is very limited in Zambia.

**Figure 15:** Percentage distribution of households connected to electricity by province, 2010



Source: Central Statistical Office, 2006 & 2010 Living Conditions Monitoring Survey

**Figure 36:** Alternative energy sources: percentage distribution of households using solar energy for lighting, 2006 & 2010

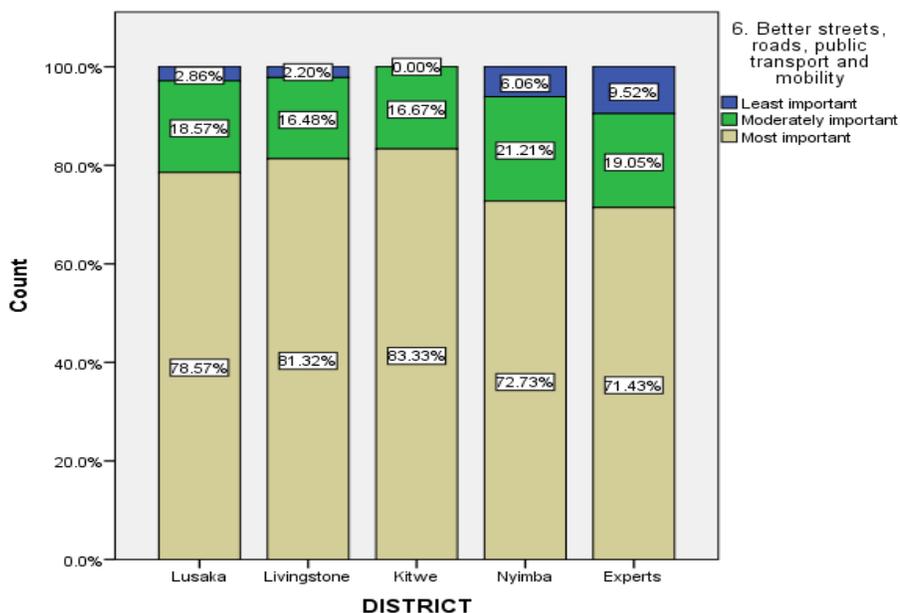


Source: Central Statistical Office, 2006 & 2010 Living Conditions Monitoring Survey

### 7.5 Improving access to sustainable means of transport (Also See urban mobility above)

Over seven out of ten respondents in each of the surveyed districts were of the view that better transport infrastructure streets, roads, public transport and mobility are most important. However, 21 percent in Nyimba were of the view that this issue was only of moderate importance. Figure 37 shows these findings.

**Figure 37:** Percentage distribution of respondents by how important they consider better transport infrastructure, 2014



### 7.6 Challenges experienced and lessons learnt in these areas

The main challenge regarding Slum Upgrading and Prevention is resistance by the community as well as political leaders when upgrading the compounds. Other challenges include inadequate funding, inadequate water supply, lack of electricity and health facilities, lack of participation and ownership. There are limited finances to implement slum upgrading and prevention programmes. Enforcement of planning and building standards by Local Authorities is limited. There is non-compliance with occupancy licenses and generally the lack of maintenance of upgraded structures. There is no clear strategy and inadequate land to accommodate relocations. The community is not adequately sensitized which has led to resistance by them. The lack of Government funding and poor institutional coordination and networking among those involved in slum upgrading have been major constraints

Key lessons include the need to mobilise enough resources before embarking on upgrading project and to make the process more inclusive e.g. political parties and other stakeholders should be involved. The provision of infrastructure to connect to main urban areas is important just as is regular sensitization and enforcement of planning and building regulations especially on idle land. Coordination between councils and utility companies in upgrading settlements is not sufficient.

Challenges also include lack of basic infrastructure and social services. Building approvals are needed to avoid haphazard developments in districts. There are restrictive procedures in acquiring land which are coupled with lack of access to land. The sale of institutional houses reduced the Councils revenue base. There are speculative prices for land, and houses sold or rented out by private developers are expensive. The lack of reinvestment of money from the sale of houses in housing development has contributed to a huge housing deficit. High prices of building materials and restrictive building standards are hampering affordable housing development. There is no prioritization and sustainable maintenance of existing infrastructure.



The ever increasing population and political interference in allocating of priority areas and the maintenance of existing old infrastructure are key challenges.

The key lessons include the need to construct low cost housing and the provision of decent and affordable housing for the low income groups. There is need for coordination among stakeholders e.g. Government, NGOs, Utility Companies, Donors. The formation of Water Trusts in low income areas to manage water facilities has helped to mitigate the water supply problems experienced by the people. There is need for coordination of utility companies e.g. NHA, LWSC and ZESCO in provision of bulk services especially in private housing.

There is also need for increased budgetary allocation for housing and creation of enabling environment for citizens to access affordable housing through reduced interest rates, tax exemptions on building materials, provision of land by Local Authorities and Traditional leaders for mass housing development. Focus should also be on promotion of Public Private Partnership in housing development.

Other challenges include inadequate sanitation (with nearly 70percent of Lusaka population having no access to adequate sanitation). Inadequate provision of sewer networks has led to groundwater contamination problems due to the high use of septic tanks and soakaways and pit latrines in the city. High pollution of water resources and the lack of dump sites (landfills) is a major problem and it is difficult to provide conventional sanitation for all. There is lack of investment in the sanitation sector and recycling technologies. The lack of enforcement of the law and limited financial capacity to spread to all areas is hampering efforts at sustainable provision of sanitation.

The key lessons are that local communities need to be responsible enough in participation in waste disposal. There is need to incorporating lining of drainages in new road projects and for continuous sensitization and participation of people in city planning processes. The zoning of the city in collection of solid waste has been a success. There is need for landfills and recycling of garbage and incorporation of drainages and street lights in new urban roads projects. Topographic survey of towns and cities to plan for drainage outflows should be done while strategic planning for 5 years for investment in sanitation and drainage is important.

### **7.7 Future challenges and issues that could be addressed by a New Urban Agenda**

The provision of sewer network system to prevent contamination of underground aquifers is necessary. The power and water utility companies need to follow the approved lay-out plans when constructing lines. The prevention of slums has to be accompanied by the provision of adequate infrastructure. There is need for revision of planning and building regulations and compliance to them. The provision of security of tenure leads to improved structures while service provision contributes to improved structures in slum areas.

Zambia faces a huge task of providing adequate housing and one which calls for a paradigm shift in housing supply policies. Table 6 below shows that the provision estimated for 2001 to 2011 fell short of need to such an extent that only 122,100 had been supplied in 11 years; only five dwellings per hour. This has added a further burden on the next 19 years to 2030 which mean



that 1.3 million dwellings are now required; 28 housing units per hour or one every two minutes of the working day.

**Table 6: Urban households in 2000 and 2010 and projections up to 2030**

	2000	2010	2015*	2020*	2025*	2030 estimate†
Urban population	3,401,000	4,794,000	5,639,000	6,581,000	7,837,000	8,673,000
Mean household size	5.29	4.93	4.55	4.4	4.35	4.3
Urban households	643,207	972,414	1,239,341	1,495,682	1,801,609	2,016,977
Additional in the previous period	151,913	385,116	266,927	256,341	305,927	215,368
<b>Additional since 2000</b>		<b>385,116</b>	<b>596,134</b>	<b>852,475</b>	<b>1,158,402</b>	<b>1,373,770</b>

\* From 2000 Census projections (CSO, 2003) † From UN-Habitat (2011a) using projections based on CSO data

Housing has often not been given priority in relation to other urban needs which has contributed to the huge housing deficit in Zambia. Many Zambians find it easy to obtain land and build their houses informally without following government procedures. This has contributed to the growth of informal unplanned settlements (e.g. Chazanga/Kabanana in Lusaka). The cost of new housing (e.g. NAPSA's Northgate Gardens and Kalulushi Complex) is very high and unaffordable due to the fact that service providers/utilities try to recoup their investments e.g. in the Northgate Housing Complex, a one-bedroomed house costs \$60,000 which is beyond the affordability levels of even the high income groups. The cost for constructing roads and provision of sewer connections is also internalised into house prices and hence pushed to would be homeowners.

The provision of services in privately developed areas like Meanwood Ndeke and other newly developed areas is important. The establishment of a basket fund where people can access housing loans at reduced interest rates is important. Pollution of ground water, climate change and population growth must be considered. There is need to secure a certain percentage of pension funds to guarantee the housing loans. The provision of infrastructure to newly created districts will be important. Compact developments and Urban renewal of the District and PPPs for housing development are being promoted. The creation of a basket fund for housing loans will be cardinal. Other needs include investment in infrastructure and human development and for more research by academic institutions in improved technologies.

There is total reliance on hydroelectricity as the source of energy while the provision of energy is only concentrated on urban areas. There is also need to support innovative and appropriate technology to mitigate against climate change. The rise of the energy consumer demand and changes in the energy policies are future challenges. Investment in other forms of energy that are environmentally and the need to make technologies more accessible, affordable and reliable even for low income groups is also important.



## 8 Conclusion

This Report has analysed and considered the main challenges, elements and strategies needed for creating a pattern of sustainable urban growth in Zambia for the next 20-30 years. Zambia's landscape in terms of population dynamics is changing rapidly and the signs of these changes have been very visible. The strategies need to be aligned to the national Vision 2030 and other strategic framework documents. The key elements that have been considered in harnessing the transformative power of urbanisation and for creating a pattern of sustainable urban growth are the National Urban Policy, which establishes laws, institutions and systems of urban governance and the urban economy and finance. Evidently Zambia needs a National Urban Policy that provides a link between dynamic processes of urbanisation and national development.

To ensure sustainable urbanisation Zambia needs strong laws, institutions and systems of governance to create the normative basis for affirmative action. The findings of the Report are that there is need for reforms, review and harmonisation of the existing laws, institutions and streamlining and improvement of systems of urban governance, operational principles, organizational structures and institutional and societal relationships underlying the process of urbanization. It is also evident from the analysis that there is a strong correlation between economic growth and urbanisation and hence the need for strong measures to improve the urban economy and finance as a basis for sustainable urbanisation in the next 20-30 years.

The foregoing discussion has clearly demonstrated that conventional planning and management have evidently not adapted to the dynamics of urban growth. Their failure is demonstrated by non-implemented plans, ineffective urban patterns and the growth of slums and gated communities. The mismatch between the needs and capacities, and the lack of adequate and implementable planning instruments, supported by adequate legal and institutional framework and financing mechanisms, continue to hinder the achievement of sustainable urban patterns and make cities ineffective in supporting adequate living conditions, inclusion and economic progress.

To achieve the SDGs there is need for a New Urban Agenda which must however be well articulated by HAP and other stakeholders in the context of the Post 2015 Development Goals and the Sustainable Development Goals. Clearly Habitat III is a promising tool for future urban development. There is need for a proactive yet simplified urban planning approach to guide future population growth, which is innovative, fast, energetic and practical to match the phenomenal urbanization trends in developing countries. Such an approach can produce better living conditions and more sustainable urban patterns, increase wealth and inclusion and provide a long term impetus to local development. Simple and credible plans should be considered as an urban management tool that creates value and expands local assets and can improve cities.

This response is premised on a number of principles including i) recognising the importance of public action in guiding economic and social actors' interventions in the city towards sustainable and lasting urban patterns and the role of urbanism as a transparent and democratic tool that could help improve social integration, inclusion and cohesion, ii) recognising the role of urban planning in creating value and wealth and in redistributing them in order to ensure local



development, the access to housing and services for all and environmental sustainability, iii) focusing and prioritising on the definition of streets and public spaces of adequate quantity and efficient layout to support effective urban systems and access to public services and iv) supporting the fulfilment of human rights and social, economic and environmental sustainability, creating space for the urban poor and sharing the land values increments emerging from such interventions.

The urban dwellers survey undertaken in three major cities of Zambia revealed that most urban residents ranked better in health care, a good education and access to adequate and safe water and sanitation in the first, second and third most important urban issues affecting them respectively. Affordable and good nutritious food, better housing and a good living environment and better job opportunities were ranked as the fourth, fifth and sixth most important urban issues (Also see Appendix 5d for most important issues by rank). Next in ranking were better streets, roads, public transport and mobility, protection against crime and security of tenure and reliable energy at home and work which were ranked as seventh, eighth and ninth respectively. An honest and responsive government, city and local authority and a well-planned city, town and village were ranked tenth and eleventh out of the twenty one urban issues indicating that urban residents were mainly concerned with issues that directly affected their day to day living than governance (how they were governed or participated in governance) and the quality of their living environments.

Work safety and social protection in the informal sector, better collection and use of fair urban fees and taxes and open, transparent and inclusive urban governance were ranked twelfth, thirteenth and fourteenth respectively. Freedom from discrimination and persecution, actions taken on climate change and pollution and political freedom, especially to organize at the local level were ranked fifteenth, sixteenth and seventeenth respectively. Reduction in the impact of natural and man-made disasters, equality between men and women, boys and girls and access to recreation and public spaces were ranked last in priority of the urban issues. Zambians have an opportunity to change and transform their urban and living environments as reflected in this statement: “The generation to make changes for the better is this [same] one or else our children will laugh at us,”



## 9 Recommendations

The following recommendations are summarised from the analysis of the six thematic areas presented in the Report and constitute Zambia's contribution to the Global New Urban Agenda, Post 2015 Development and Sustainable Development Goals.

### 9.1 Overall Recommendation

To facilitate the transformative power of urbanisation, Government should provide an enabling environment including policy and legal frameworks and instruments, institutional mechanisms and arrangements, infrastructure and public services. There is need to improve systems as well as institute practical measures to accelerate urban, rural, agricultural and industrial development and modernisation, while preserving cultural heritage of the country. Further the private sector and other market forces should be allowed to spearhead modernisation, urbanisation and agricultural development, as well as information technology and innovation all of which need to be well coordinated.

### 9.2 Specific Recommendations

The following specific recommendations are made for each of the six thematic areas covered by the Report.

#### 9.2.1 Recommendations for Urban Demographics

- Implement sound urban development policies and strategies and ensure the domestication of international efforts [and conference resolutions] on urbanisation such as the Habitat Agenda and Local Agenda 21.
- Ensure sustainable urban patterns and support for adequate living conditions, inclusion and economic progress
- Increase socio-economic infrastructure, access to land, recreation and public services e.g. education, health, water, sanitation, energy and all modes of transport
- Address the issues of poor institutional framework and finance to counter the effects of rapid urbanisation
- Emphasize on planning at household/family level if population growth is to be adequately addressed; enact measures to counter the high fertility rate and demand for services; child dependence and breaking of the poverty cycle
- Promote balanced territorial development, support medium and small towns which according to the draft National Urban Policy (2013) are classified towns with population ranging between 100, 000 and 200, 000 through coherent urban and rural planning in the next 20 years given the demographic changes;
- Synchronise urban and rural development, create cross-regional coordination mechanisms for urbanisation, and support information technological development and innovation.
- Encourage the sharing of resources and information technologies, provision of infrastructure and public services, and location of industries that foster job creation, and entrepreneurship in rural areas
- Provide rural housing, usable skills and jobs and appropriate technologies to manage urbanisation Also strengthen the food supply chain from planning level (e.g. by the council) to subsistence to business levels.



- Capitalise on the positive elements of urbanisation such as economies of scale to attain sustainable economic and social development; accept and recognise that urbanisation is an opportunity for social transformation
- Promote development in regions, small and medium sized towns and rural areas instead of focusing on existing towns.
- Consolidate the multiple development plans including economic and social development plans and urban [spatial] plans and ensure that urban planners, macro-and development economists work together to deliver ecologically, socially and economically sustainable development.
- Improve the unsafe work conditions/environments in formal or informal that youths are exposed to and/or involved in (e.g. illegal mining on the Copperbelt)
- Address the aspect of youth unemployment through Trade Schools and Skills Training centres and as a deliberate policy link the graduates to the formal job markets
- Strengthen institutional coordination to address youth unemployment and many other needs faced by these youths e.g. MLGH should work with MOE in addressing the challenges facing the youths with special needs (HIV/AIDS, hypertension etc)
- Address the issue of youth delinquency in the report as some youths just squander opportunities that come their way.
- Finalise the draft national policy on ageing to promote, protect and fulfil the rights of the aged to ensure that they lead a productive, fulfilled and dignified life in old age.
- Assist elderly people with access housing, transportation and also provide an environment that is responsive to their needs and requirements;
- Strengthen the social protection schemes and programmes targeting vulnerable people (including the aged) e.g. the Public Welfare Assistance Scheme (PWAS), Social Cash Transfer schemes and Food Security Packs (FSP)
- Establish and continued to assist homes for the aged where the elderly are placed under institutional care (e.g. Cheshire Homes)
- Provide incentives for Zambian families looking after the elderly people (a valuable and well preserved social safety net) since institutional care tends to be the last resort
- Review the national pension schemes to ensure that many Zambian do not suffer the adversity in old age. Government should review the proposed increase in the retirement age from 55 to 65 years in the face of the current low life expectancy.
- Lobby for and increase the current threshold for women inclusion in national governance systems e.g. Parliament, Cabinet and other key institutions
- Lobby for increased rights to access to land and property for women and other disadvantaged groups
- Conduct national wide sensitization on various gender concerns in access to housing and urban infrastructure

### 9.2.2 Recommendations for Land and Urban Planning

- Implement long term planning at national level (national spatial planning frameworks), regional, district and sub-district (local level) planning that is based on updated and quality data and information.
- Promote and develop realistic urban planning strategies that can easily be managed by technical and political entities; strategies include planning in advance of urban growth,



with horizon minimum scope of 30 to 50 years for the main urban development axis and protection areas; at the scale of the growth; adopting a nation-wide and regional approach to spatial planning to ensure holistic land and urban planning, while considering a city-wide approach for the realistic projection of needs and options; where a system of cities should be structured to orient and support cities in their local planning, and at metropolitan level.

- Strategically define areas for regulation/consolidation, for restructuring and for new extension at the same time; prioritizing the definition of a clear layout of streets and common spaces enhancing connectivity, and social capital.
- Support reasonable and sustainable densities, which enable service provision and economies of agglomeration, combined as much as possible with interventions for the revitalization, renewal and optimization in terms of density of the already built areas in a participatory and integrated way.
- Encourage mixed land use and social mix and thus increasing efficiency and social integration;
- Emphasize preparation and revision of plans, including National Spatial Planning Frameworks; Regional Development Plans to strengthen national, regional and local plans linkages; and Integrated Development Plans and Local Area Plans for all cities and towns
- Consider an urban transformation which maximises on layout and form of urbanisation and covers large, medium and small cities and towns, promotes urban corridors and city clusters, as well as balanced regional development.
- Improve urban governance and the division of labour between central government and local authorities in the management of urban planning of provinces and city clusters.
- Formulate of Urban and Regional Planning regulations to promote compact development, densification and in fills and thus discourage urban sprawl
- Prioritize clear and basic normative tools, street patterns and urban planning guidelines that can be adapted to different urban and rural contexts.
- Encourage the promotion and development of planned city extensions connected with the existing urban fabric and infrastructure following the criteria for good urban planning to enable fast growing towns to achieve better urbanization patterns and guide the organic processes of growth.
- Prepare basic urban layouts that allow incremental improvements rather than predefining the final outcome in detail (as in Master Plans) while tackling governance and institutional capacities are tackled and economic development conditions improved.
- Promote phased investment strategies to supply sufficient urban land every five years distinguishing the development steps of urbanization: street layout, parcellation, building and aware of the local context, preferences and traditions in the formal and informal development of urban settlements.
- Encourage service delivery companies e.g. power and water utility companies to follow the approved lay-out plans when constructing lines
- Create Chiefdom layout maps and negotiate so that a certain percentage of traditional land is periodically transformed into state land. Chiefs should strategically reserve land for rural planning e.g. through rural land banking



- Expedite the enactment of the Urban and Regional Planning legislation that promotes joint planning between Chiefs and local authorities facilitated through Planning Agreements and ensures stakeholders take joint responsibility for their boundary areas
- Ensure that alternative land is planned for in case of relocation of community members that may be affected by displacements/slum upgrading
- Councils to ensure that they come up with punitive measures for those that invade land (illegal settlers) e.g. encroachments on buffer zones near cemeteries;
- Resolve the traditional versus township boundary wrangles and boundary disputes between local authorities through various measures including enactment of Urban and Regional Planning legislation taking into account the fluid boundaries between customary areas and urban areas
- Consider all users such as pedestrians, cyclists, children and the disabled during planning and construction of roads and buildings in urban planning.
- Enact legislation that will make professionals more accountable to the public as opposed to their appointing authorities.
- Re-think the way land is managed as the country reviews its various land related legislation (e.g. Urban and Regional Planning Bill) and policy documents e.g. introduce compact development in the use of available urban space.

### 9.2.3 Recommendations for Environment and Urbanisation

- Ensure that cities are well and strategically located vis a vis environmental constraints and economic drivers, as well as existing infrastructure and transport (particularly public transport); in this regard there is need for improved ecological and environmental sustainability, policy and institutional innovation, scientific, technological and industrial advancement, green development, food security, social security, urban infrastructure including water, electricity, gas, roads, and information networks, culture, sports, recreation, public space, and other public services;
- Support the sustainable and efficient use of resources and ecosystems, and reducing the exposure of residents to environmental risks due to climate change and other factors and coordinated wherever possible at regional level
- Promote effective coordination and collaboration amongst sectors within and outside government, between government, city and local authorities, and other Habitat Agenda Partners, especially the private sector, communities, farmers, slum dwellers, traditional mechanisms, not to forget women, youth, indigenous people, people with disabilities and other special or vulnerable groups.
- Support innovative and appropriate technology to mitigate against climate change. The rise of the energy consumer demand and changes in the energy policies are future challenges.
- Sell Carbon Credit (the difference in the pollution threshold) to those countries that pollute more to raise revenues for poverty alleviation
- Enhance urban land use management and urban planning to reduce the socio-economic impacts of disasters by building strong disaster risk management mechanisms and infrastructure that can withstand natural and man-made disasters at community and district levels.



- Enhance planning, response reconstruction and disaster mitigation that is integrated into slum upgrading and prevention programming
- Promote the new concept of green technologies to ensure sustainable livelihoods for the Zambian populace. Zambia should embrace green technologies since globally, the green agenda in jobs and buildings seem to have taken centre stage and are being promoted by the International Labour Organisation (ILO).
- There is need to enhance urban culture and the design and building of smart and green cities
- Discourage building closer to graveyards comes with permission of local authority due to inadequate land available.to minimise pollution
- Reduce heavy reliance on hydroelectricity as the only source of energy and to ensure that energy supply is not only concentrated in urban areas.
- Invest in other forms of energy that are environmentally friendly and the need to make technologies more accessible, affordable and reliable even for low income groups.
- Address all issues related to transport management e.g. improving public and private transport systems in Zambian towns and cities; Elaborate an integrated transport system and strengthen transport management since the urban population is increasing and rural areas are modernising and being transformed.
- Develop rapid mass transit systems that are environmentally friendly and do not increase carbon emissions (i.e. use of alternative energy). e.g. the use of bigger buses (BRTs) and commuter rail transport (e.g Njanji commuter train to be revamped) to decongest the roads
- Encourage the use of bicycles to helps decongest the roads e.g. Chipata town is an example where bicycles are widely used for transport.
- Consider improving water, air and pipeline transport in addition to integrated road and rail transport systems in order to improve connectivity between cities, regions and rural areas.
- Mitigate the effects of ground water pollution and climate change in the wake of rapid population growth .
- Develop and strengthen an integrated solid waste management system (recycling, re-use etc)
- Harness the readily available sources of water to generate more hydro power and increase on small/medium sized hydroelectric power stations
- Review the existing laws (e.g. Public Health Act) prohibiting urban agriculture (UA), clearly define UA and encourage small scale agriculture within township boundaries to ensure urban food security
- Regulate the drilling boreholes so that there is compliance with the minimum standards for safety of the users and also to monitor the levels of groundwater extraction in all towns of Zambia to avoid depletion to water resources

#### **9.2.4 Recommendations for Urban Governance and Legislation**

- Expedite the implementation of the decentralization policy to increase transparency and accountability at all levels
- Approve laws, by laws, plans and budgets at the local level



- Develop clear channels for public participation as well as a communication strategy at local level (e.g. improve communication between the people and Ward Development Committees).
- Revenue [collection] should be enabled & retained in the district while the party in power guides the control of resources.
- develop guidelines for preparation of budgets, and revenue allocation at local level
- Review and strengthen guidelines on the utilisation and management of the CDF preferably by enacting legislation to reduce the rampant abuse of the CDF, which has been a major source of public finance leakage.
- Harmonized CDF allocations with the Local Government Equalization (grant from MoF for staff costs and capital projects) and many other different funds and create a basket fund which may require capacity building for councils (though this is also part of the decentralization policy).
- Revise the name from CDF to a Deposit Fund since the Constituency is headed by the MP and politics will automatically come into play due to the current name
- Ensure that there are community structures that allow for community participation in any project in their areas (this can still be taken care of under the IDPs where there is community input).strengthen local structures like the WDC instead of focusing on limiting political influence of actors like the MP and other leader
- Expedite the formulation of the National Urban Policy and enactment of urban and regional planning legislation to support implementation of the decentralisation policy
- Develop and locally approve By laws, development plans, budgets, review urban policies and standards taking into account the needs of low income groups.
- Harmonize laws to ensure that all income groups regardless of gender are taken into account.
- Strengthen political will for implementation of the Decentralisation Policy, legislation and standards through greater dialogue and engagement between government and the community
- Involve various stakeholders in policy development and promotion of economic rights (e.g. leaders should ensure real empowerment of the majority of the residents).
- Invest in capacity and capability development so that service delivery is enhanced at all levels and ensure balance in provision of services at grassroots level and among social classes.
- Increase resources and personnel for enforcement and monitoring along the borders of the smaller districts by increasing patrols to reduce vandalism and protect the international borders
- Improve and increase coordination including human resources capacity development to implement various policy provisions
- Increase the local governance literacy levels among the citizens e.g. by devising and implementing e-governance projects
- Limit political influence in local government's decision making by sanctioning overbearing officials to ensure development that is driven by citizens
- Introduce change management and strengthen existing social engineering mechanisms to change the mind set of many Zambians e.g. towards time management, transparency and accountability of local and national resources;



## 9.2.5 Recommendations for Urban Economy and Finance

- Create labour intensive Jobs since Zambia has surplus cheap but largely unskilled labour; consider associated costs, efficiency etc
- Subsidize costs/fees for property acquisition for the poor/common person as a deliberate policy.
- Develop and implement an infrastructure development plan for the 31 newly created districts within the 20 year period.
- Increase vocational education and training skills to diversify employment opportunities for young people in a bid to reduce unemployment.
- Ensure sufficient budgetary allocation to develop the 31 districts that have been created within the last 3 years to the level of new urban centres with all facilities and amenities. With a low tax-to-GDP ratio, the needs of these newly created districts have put a lot of pressure on the fiscal capacity of Government.
- Enhance Public-Private Partnerships and harness financial resources for urban development and housing through the capital markets
- Address the role of industrial growth and related job creation and entrepreneurship, information technology and innovation, promotion of mixed and specialised industrial cluster cities e.g. MFEZ as well as medium and small towns (with population between 100, 000 and 200, 000) in rural areas to attract people from large cities, and to reduce rural-urban migration.
- Link Foreign Direct Investments (FDI) (estimated at US\$1.7billion in 2013) and total investment pledges (of US\$5billion annually to Urban Development Frameworks like the CUDP for Lusaka to ensure coordinated development. (e.g. FDI attributable to Lusaka where found not to be linked to the CUDP for Lusaka)<sup>24</sup>
- Investment inflows should however not only be in minerals, mining and construction sector [ZDA (2013)] but other sectors e.g. ICTs, education, health, tourism and agriculture that promote social capital formation
- Improve marketing of local tourism
- At sub-national level, create standard market stores that can be captured in the data base to improve revenue collection and decentralize to ensure access by citizens to plots.
- Construct modern buildings and infrastructure in the smaller districts especially the newly created districts.
- Ensure that the business community is sensitised on by-laws focused on trade while markets should be operated as business ventures.
- Promote the informal sector as a source of employment for many Zambians that contributes to the GDP and link informal sector activities to housing development
- Recognize the contribution to employment of informal housing areas. ZDA should maximise existing opportunities for investment e.g. the establishment of cement factories. Local small and medium scale investors should be encouraged to invest in their cities
- Increase sensitization on financial literacy, financial products and services and more people access financial services
- Improve municipal finance through PPPs, transparent tendering procedures, deliberate job creation and deliberate policy for labour intensive jobs.

<sup>24</sup> UN Habitat, 2013. Review of the Comprehensive Urban Development Plan for Lusaka



- Recapitalise the financial institutions to enable them meet the high demand for bank loans especially housing loans. Recapitalisation of financial institutions may help reduce interest rates on bank loans and mortgage finance
- Improve assets management, credit worthiness, response to financial crisis, reporting mechanisms at various levels of governments
- Involve citizens in managing municipal finance through mechanism like participatory planning and budgeting
- Ensure that modern markets are run by Management Boards and collection of market levies are streamlined to increase municipal revenues for improved service delivery
- Increase broadband width to increase internet speed and reduce internet costs and have Wi Fi installed in strategic areas of towns and cities

### 9.2.6 Recommendations for Housing and Basic Services

- Increase the provision of adequate and affordable housing for the poor which is the main concern of the MLGH
- Expedite the review of national policies and strategies that affect the provision of adequate and affordable housing and provision of basic services and infrastructure at community level. In this regard the Government should prioritise the on-going reviews of the 1996 National Housing Policy and the Draft Land Policy and the development of their Implementation Plans.
- Establish an Apex institution such as a dedicated Ministry, department or specialised unit (e.g. Housing Regulatory Council) that should focus on housing, urban planning and human settlements in general.
- Increase the budgetary allocation to the MLGH to meet the current and projected housing demand. The current budget allocation to the housing sector is less than 1.5percent of the total national budget [2014]
- Due to fragmentation in the housing sector there is need to strengthen the role of National Housing Authority to include housing resource mobilisation.
- Improve access to housing finance by all segments of Zambian society but prioritising the urban poor who are excluded from accessing cheap housing finance.
- Establish a housing fund that would provide affordable housing finance to organised community groups seeking to house themselves e.g. housing cooperatives or savings schemes.
- Promote technology transfer to the locals especially in the areas of alternative building materials
- Strengthen the coordination of the efforts of all actors in water supply and sanitation sector
- Develop geological maps and capture or map private Boreholes around all towns in Zambia to ensure sustainable extraction and use of water resources
- Install sewer network system to prevent contamination of underground aquifers is necessary.
- Provide alternative sanitation options e.g. ecological sanitation/dry sanitation/communal septic tanks and improve planning of residential areas



- Provide adequate urban infrastructure (water and sanitation, drainages, access roads, energy supply etc) as a strategy to prevent growth
- Strengthen compliance to planning and building regulations. The provision of security of tenure leads to improved structures while service provision contributes to improved structures in slum areas.
- There is need for a paradigm shift in housing supply policies to ensure that Zambia meets the challenge of providing adequate housing
- The provision of services in privately developed areas like Meanwood Ndeke and other newly developed areas is important.
- Establish a basket fund where people can access housing loans at reduced interest rates is important
- Provide subsidized land that can be affordable to the common person and enact a deliberate policy to this effect.
- Strengthen capacity of community members to use new technologies e.g. GIS and GPS
- Support NGOs like ZHPPF and PPHPZ with seed funds to help the poor
- Enforce regulations for water drilling in residential areas to safeguard groundwater reserves
- There is need to secure a certain percentage of pension funds to guarantee the housing loans. The provision of infrastructure to newly created housing areas will be important.
- Promote good urbanism such as mixed land use, compact developments, Urban renewal, and green building; as well as PPPs for housing development. Conduct research in improved house construction technologies by academic and other institutions
- Borrow from local markets to construct houses and sell them at a profit.
- Construct of low cost houses could attract low rentals but borrowing for housing units constrained by high bank interest rates. Insufficient funds hinder building of high cost houses which can attract high rentals.
- Scale up the issuing of housing loan facilities for civil servants as well as low-income groups and giving incentives for microfinance institutions to service this segment of Zambian society.
- Streamline the administrative processes in obtaining title for land which inhibit housing development
- Ensure joint planning, investment and greater coordination of housing and service providers when opening up new areas e.g. Northgate Gardens, to affordable housing prices. Government should direct all key players in the housing sector in addressing service delivery challenges
- Harmonize the work of various institutions in housing delivery and implementation of the Housing Policy which is fragmented (e.g. Ministry of Finance, Works and Supply, education, health, agriculture and other departments need to work with MLGH)
- Revisit the concept of Site and Service Schemes with modification to suit the time as these are affordable to many including the poor and vulnerable
- Promote research and development of locally appropriate technology e.g. burnt bricks, use of thatched structures which has implications on existing legislation and building regulations which prohibit the use of local building materials



# APPENDICES



## Appendix 1: Basic Development Indicators for Zambia

Parameter	Estimates (2013 unless otherwise specified)
GDP (USD) 2011	\$20.8 billion <sup>25</sup>
GDP at PPP (Constant 2011 international USD) 2011	42.5 billion <sup>26</sup>
GNI PPP per capita (US\$) 2011	3, 155 <sup>27</sup>
Consumer Price Inflation (annual average percent)	7.0 <sup>28</sup>
Weighted lending base rate (for money, annual average percent)	9.5 <sup>29</sup>
Population 2014 (millions)	<b>15.0<sup>30</sup></b>
Projected Population (Millions) mid 2025	21.4
Projected Population (Millions) mid 2050	44.2
Rate of Natural Increase ( percent)	3.1
2050 population as a multiple of 2014	2.9
Percentage Urban (2014)	40.5
Life Expectancy Both sexes	53.0 <sup>31</sup>
Percentage of Population Ages <15	46.3
Percentage of Population Ages 65+	2.6
Births per 1000 population	43.4
Deaths per 1000 population	13.3
Net Migration Rate per 1,000	-1
Infant Mortality Rate (per 1,000 births)	74.9
Total Fertility Rate (per woman)	5.7 <sup>32</sup>
Proportion with Sufficient Living area <sup>33</sup>	75.5
Proportion of durable structures in Slums (2003) <sup>34</sup>	85
Percent of Population with HIV/AIDS 15-49 (2001/2002)	15.6
Percent of Population with HIV/AIDS 15-49 (2007)	14.3
Percent Living on less than US\$2/Day PPP (2000-2010)	84.0
Percent of households with improved Water Supply (2010) rural	51.4
Percent of households with improved Water Supply (2010) urban	84.7
Population per square kilometre	19.4

<sup>25</sup>World Bank (2014): International Comparison Program 2011

<sup>26</sup>World Bank (2014): International Comparison Program 2011

<sup>27</sup>World Bank (2014): International Comparison Program 2011

<sup>28</sup>Ministry of Finance (2014)

<sup>29</sup>Bank of Zambia (2014)

<sup>30</sup>United Nations, Department of Economic and Social Affairs, Population Division (2014). World Urbanization Prospects: The 2014 Revision, CD-ROM Edition

<sup>31</sup>CSO (2012)

<sup>32</sup>(CSO, 2013)

<sup>33</sup>UN Habitat (2004)

<sup>34</sup>ibid



## Appendix 2: Timeline of the Zambia Habitat III National Process

Time	Activity	Habitat Agenda Partners
May 2014	National Habitat Forum Meeting-I Preparatory Meeting for the National Habitat Report	MLGH, HAPs, UN Habitat
May 2014	First Consultative Meeting of Sub-national Stakeholders —Nyimba District	HAPs (District Development Coordinating Committee plus Traditional Leaders)
May 2014	National Habitat Forum Meeting-II	MLGH, HAPs
June-July 2014	Urban Dwellers Survey in Livingstone, Lusaka and Kitwe	Households and Urban Experts
August 2014	National Stakeholders Consultative Meeting - Lusaka	MLGH, Local Authorities, Central Government, CSOs, Donors, HAPs etc.
September 2014	National Habitat Forum and National Stakeholders Meeting - Lusaka	MLGH, Local Authorities, Central Government, HAPs, CSOs, Donors, etc.
December 2014	Second Draft completed and submitted for Review	MLGH, UN Habitat
February 2015	MLGH Progress Review Meeting (Discussion of Key Recommendations)	MLGH, HAPs
March 2015	National Validation Meeting	MLGH, Local Authorities, Central Government, HAPs, CSOs, Donors, etc.
March 2015	MLGH Debriefing and Follow Up Meeting	MLGH, UN Habitat, NHF
March 2015	Submission of Final Report	MLGH, UN Habitat



### Appendix 3: Population of main urban centres in Zambia (1990-2010)

Level in Hierarchy	Main urban centres of Zambia	Population in 1990	Population in 2000	Population in 2010	percent change between 2000 and 2010
<b>Level 1</b>	Lusaka	769,353	1,084,703	1,747,152	61.1percent
<b>Level 2</b>	Kitwe	...	363,734	501,360	37.8percent
	Ndola	329,228	374,757	451,246	20.4percent
<b>Level 3</b>	Kabwe	154,318	176,758	202,360	14.5percent
	Chingola	142,383	147,448	185,246	25.6percent
	Mufulira	123,936	122,336	151,309	23.7percent
	Livingstone (Maramba)	76,875	97,488	134,349	37.8percent
	Luanshya	118,143	115,579	130,076	12.5percent
	Chipata	52,213	73,110	116,627	59.5percent
	Kasama	47,653	74,243	101,845	37.2percent
<b>Level 4</b>	Solwezi	23,435	38,121	90,856	138.3percent
	Mansa	37,882	41,059	78,153	90.3percent
	Chililabombwe	48,055	54,504	77,818	42.8percent
	Kafue	43,801	45,890	72,166	57.3percent
	Mazabuka	24,596	47,148	71,700	52.1percent
	Mongu	29,302	44,310	52,324	18.1percent
	Kalulushi	31,474	...	51,863	N.A.
	Choma	30,143	40,405	51,842	28.3percent
	Kapirimposhi	13,540	27,219	44,783	64.5percent

Data source: 1990 data: Zambia Population Census 1990 Main Report; 2000 and 2010 data: CSO Zambia (extracted from: <http://www.citypopulation.de/Zambia-Cities.html>)



## Appendix 4. Key Urban Indicators, Zambia

Part/Regional Urban Sector Profile Study	Indicators	Value	Sources
Demographic spatial	Urban size (population in thousand)	6,079	2014 UN Pop Div
	Urban growth: (Annual growth rate in percent)	3.8	2010 Census
	Urban Infant mortality (1/1000)	67.6	2010 Census
	Urban Under-five mortality (1/1000)	117.7	2010 Census
	Urban Youth non-employment rates (young people neither in school nor in employment) ( percent)		
	Total (15-35)	17.2	2012 LFS
	Total (15-19)	25.6	2012 LFS
	Total (20-24)	25.8	2012 LFS
Access to adequate housing	Key indicator 1: durable structures ( percent)	91.1	DHS 2001/2
	Key indicator 2: Sufficient living area ( percent)		
Provide security of tenure	Key indicator 3: secure tenure	NA	
Promote access to basic services(urban)	Key indicator 4: access to safe water ( percent)	83.6	2010 LCMS
	Key indicator 5: access to improved sanitation ( percent)	66.0	2010 LCMS
	Key indicator 6: connection to services	75.4	2010 LCMS
	a) connection to piped water ( percent)	76.9*	2010 LCMS
	b) connection to sewerage ( percent)	53.0	2010 LCMS
	c) connection to electricity ( percent)	1.6	2010 LCMS
	d) connection to telephone ( percent)	80.0	2010 LCMS
	e) connection to cellular telephone (percent)		
Promote gender equality in human settlements development	Key indicator 10: literacy rates ( percent)		
	a) Women (15-49)	81.3	ZDHS 2007
	b) Men (15-59)	89.9	ZDHS 2007
	extensive indicator 6: school enrolment** ( percent)		
	a) Girls (primary)	86.5	ZDHS 2007
	b) Boys (primary)	87.7	ZDHS 2007
	Non-employment (not school and not working) ( percent)		
	a) Young women (15-19)		
	b) Young women (20-24)	28.5	2012 LFS
	c) Young men (15-19)		
	d) Young women (20-24)	26.7	2012 LFS
	Household headed by women	21.8	2012 LFS
	HIV/AIDS prevalence 15-24 (national level) ( percent)	24.7	2012 LFS
a) Young women (15-19)	22.5 <sup>35</sup>	2010 Census	
b) Young women (20-24)			
c) Young men (15-19)			
d) Young men (20-24)			
		5.5	ZDHS 2007
		18.7	ZDHS 2007
		4.3	ZDHS 2007
		7.6	ZDHS 2007
Reduce urban pollution	Key indicator 15: solid waste disposal	NA	

\*Households with flush toilets; \*\* 2007 ZDHS data are based on reported attendance, not enrolment.

<sup>35</sup>Total households headed by women (not urban)



## Appendix 5a: Urban Dwellers Survey Process

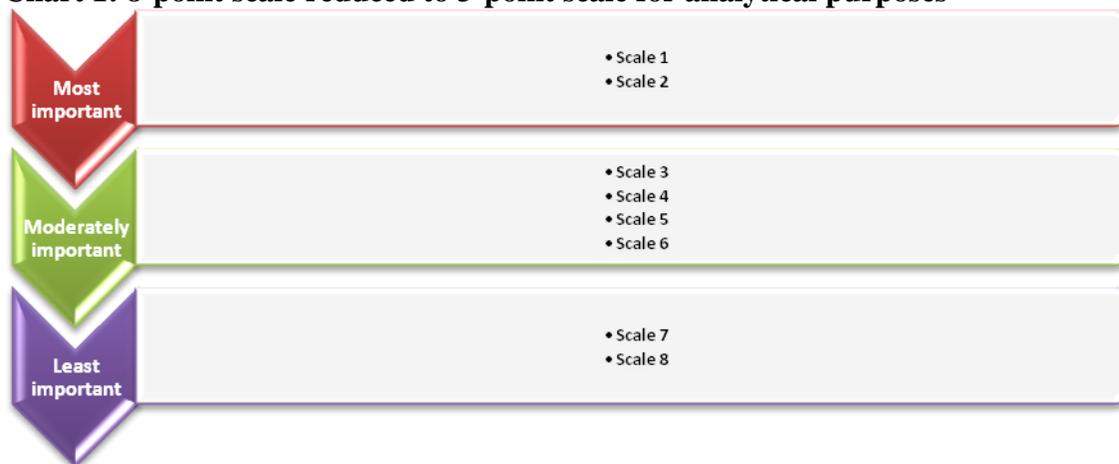
The Urban Dwellers Survey was conducted in four districts, namely, Lusaka, Livingstone, Kitwe and Nyimba. Additionally, key informant interviews were conducted in these areas. Overall, there were 351 valid<sup>36</sup> interviews conducted. Table 7 shows the distribution of the district interviews and the expert interviews. For the purposes of this study, we consider the expert group the “fifth” district.

**Table 7: Urban Dwellers Survey Coverage, 2014**

	Total number of interviews	Valid Percent
<b>Lusaka</b>	72	20.5
<b>Livingstone</b>	92	26.2
<b>Kitwe</b>	122	34.8
<b>Nyimba</b>	38	10.8
<b>Experts</b>	27	7.7
<b>Total</b>	351	100

The respondents were asked which attributes were the most important to them and their families. The answers were ranked in order of importance on an 8-point Likert scale, with 1 being the most important and 8 being the least important. However, for analytical purposes, the 8-point scale was scaled down to a 3 point scale as shown in the Chart below.

**Chart 1: 8-point scale reduced to 3-point scale for analytical purposes**



<sup>36</sup> During data editing, a number of entries were removed from the analysis. These included those that gave answers beyond the valid range of 1 for the most important and 8 for the least important.



## Appendix 5b: Ranking of Responses from Urban Dwellers Survey

	Most important	Moderately important	Least important
1. A well planned city, town and village	67.6	28.3	4.1
2. Better job opportunities	82.5	15.7	1.7
3. An honest and responsive government, city and local authority	72.0	25.4	2.6
4. Access to land, property and security of tenure	76.7	20.9	2.4
5. Reliable energy at home and at work	78.2	18.7	3.0
6. Better streets, roads, public transport and mobility	80.0	17.6	2.4
7. Better housing and a good living environment	84.5	13.5	2.1
8. A good education	90.6	7.9	1.5
9. Affordable and good nutritious food	84.8	14.0	1.2
10. Equality between men and women, girls and boys	46.0	33.7	20.2
11. Better health care	91.5	7.0	1.5
12. Protection against crime and violence	79.0	19.5	1.5
13. Access to recreation and public spaces	45.7	47.0	7.3
14. Freedom from discrimination and persecution	57.6	35.2	7.3
15. Action taken on climate change and pollution	50.3	43.6	6.1
16. Open, transparent and inclusive urban governance	58.7	38.2	3.1
17. Work safety and social protection in the informal sector	67.3	30.0	2.7
18. Political freedom, especially to organize at the local level	49.1	42.4	8.5
19. Reduction in the impact of natural and man-made disasters	47.4	42.9	9.7
20. Access to adequate and safe water and sanitation	90.4	7.0	2.6
21. Better collection and use of fair urban fees and taxes	61.0	31.2	7.8
BY RANK	Most important	Moderately important	Least important
1. A well planned city, town and village	12	10	8
2. Better job opportunities	6	16	17
3. An honest and responsive government, city and local authority	11	11	13
4. Access to land, property and security of tenure	10	12	15
5. Reliable energy at home and at work	9	14	10
6. Better streets, roads, public transport and mobility	7	15	14
7. Better housing and a good living environment	5	18	16
8. A good education	2	19	20
9. Affordable and good nutritious food	4	17	21
10. Equality between men and women, girls and boys	20	7	1
11. Better health care	1	20	19
12. Protection against crime and violence	8	13	18
13. Access to recreation and public spaces	21	1	5
14. Freedom from discrimination and persecution	16	6	6
15. Action taken on climate change and pollution	17	2	7
16. Open, transparent and inclusive urban governance	15	5	9
17. Work safety and social protection in the informal sector	13	9	11
18. Political freedom, especially to organize at the local level	18	4	3
19. Reduction in the impact of natural and man-made disasters	19	3	2
20. Access to adequate and safe water and sanitation	3	21	12
21. Better collection and use of fair urban fees and taxes	14	8	4



## Appendix 5c: Unranked Responses from the Urban Dwellers Survey

	Percent responses								
	1	2	3	4	5	6	7	8	TOTAL
1. A well planned city, town and village	56.0	11.7	18.4	3.5	2.3	4.1	1.7	2.3	100.0
2. Better job opportunities	71.7	10.8	8.5	4.1	2.3	.9	.3	1.5	100.0
3. An honest and responsive government, city and local authority	59.5	12.5	15.2	5.5	2.0	2.6	1.2	1.5	100.0
4. Access to land, property and security of tenure	60.2	16.5	10.9	4.4	3.5	2.1	1.2	1.2	100.0
5. Reliable energy at home and at work	56.8	21.5	11.8	2.1	2.7	2.1	1.5	1.5	100.0
6. Better streets, roads, public transport and mobility	66.0	14.0	11.3	4.2	.9	1.2	.9	1.5	100.0
7. Better housing and a good living environment	71.6	12.9	9.4	2.1	.3	1.8	.6	1.5	100.0
8. A good education	80.4	10.2	5.3	2.3		.3	.3	1.2	100.0
9. Affordable and good nutritious food	66.0	18.8	9.3	2.1	1.8	.9	.6	.6	100.0
10. Equality between men and women, girls and boys	32.8	13.2	11.3	9.8	7.1	5.5	3.4	16.9	100.0
11. Better health care	83.6	7.9	2.9	1.5	1.5	1.2		1.5	100.0
12. Protection against crime and violence	67.3	11.7	11.1	3.3	3.3	1.8	.3	1.2	100.0
13. Access to recreation and public spaces	29.9	15.9	18.6	11.0	8.8	8.5	2.1	5.2	100.0
14. Freedom from discrimination and persecution	43.6	13.9	18.8	7.0	5.2	4.2	4.2	3.0	100.0
15. Action taken on climate change and pollution	33.2	17.1	14.9	11.6	7.6	9.5	1.8	4.3	100.0
16. Open, transparent and inclusive urban governance	42.5	16.2	17.7	6.7	8.0	5.8	.6	2.4	100.0
17. Work safety and social protection in the informal sector	51.8	15.5	13.3	6.7	3.9	6.1	1.8	.9	100.0
18. Political freedom, especially to organize at the local level	31.8	17.3	17.9	10.3	5.2	9.1	3.0	5.5	100.0
19. Reduction in the impact of natural and man-made disasters	31.4	16.0	15.7	10.3	6.6	10.3	3.9	5.7	100.0
20. Access to adequate and safe water and sanitation	86.3	4.1	1.5	2.6	1.5	1.5	1.2	1.5	100.0
21. Better collection and use of fair urban fees and taxes	44.4	16.5	13.5	7.2	6.0	4.5	3.3	4.5	100.0



## Appendix 5d: Urban Dwellers Survey Most Important Urban Issues by Rank

<b>URBAN DWELLERS SURVEY – MOST IMPORTANT BY RANK</b>	<b>Most important</b>
11. Better health care	1
8. A good education	2
20. Access to adequate and safe water and sanitation	3
9. Affordable and good nutritious food	4
7. Better housing and a good living environment	5
2. Better job opportunities	6
6. Better streets, roads, public transport and mobility	7
12. Protection against crime and violence	8
5. Reliable energy at home and at work	9
4. Access to land, property and security of tenure	10
3. An honest and responsive government, city and local authority	11
1. A well planned city, town and village	12
17. Work safety and social protection in the informal sector	13
21. Better collection and use of fair urban fees and taxes	14
16. Open, transparent and inclusive urban governance	15
14. Freedom from discrimination and persecution	16
15. Action taken on climate change and pollution	17
18. Political freedom, especially to organize at the local level	18
19. Reduction in the impact of natural and man-made disasters	19
10. Equality between men and women, girls and boys	20
13. Access to recreation and public spaces	21



## Appendix 6: Case Studies

### 1. National Housing Policy (1996)

The National Housing Policy (NHP) was prepared in a participatory manner in 1996 by the Ministry of Local Government and Housing. The Policy, which earned a UN-Habitat Scroll of Honour, aims to provide a “comprehensive assessment of the housing situation in the country” and provides “a vision for the development of adequate affordable housing for all income groups in the country”.<sup>37</sup> The NHP explicitly states that “housing is a basic social need after food and clothing and, as with the other basic needs adequate housing is a pre-requisite to national socio-economic development. Its inadequacy can have a severe impact on the environment, health and the general well-being of communities.”<sup>38</sup> The NHP is the government’s framework for ensuring Sustainable Housing Development in Zambia.<sup>39</sup> Its main goal was to provide adequate and affordable housing for all income groups in Zambia. **The NHP promised 15 percent of the government’s annual budget for housing to pursue the following objectives:**

- to support a sustainable housing development programme;
- making serviced land available for housing development and streamlining the land allocation system;
- streamlining building standards, regulations, and other controls to meet the needs and capabilities of various segments of the population;
- encouraging the production and use of local and affordable building materials;
- helping the poor acquire decent shelter through alleviation of affordability problems;
- fostering housing areas that are functional, healthy, aesthetically pleasant, and environmentally friendly; and
- preparing a national housing implementation strategy.<sup>40</sup>

The NHP was formulated on the premise that housing and infrastructure development can be instruments of income generation and redistribution and would serve as a catalyst to resuscitating the moribund construction industry and the economy at large.<sup>41</sup> NHP was predicated on the neo-liberal notion that housing is an investment; a major change from the welfare approach of the earlier years. Predictably for the period, it embodied a vision for the development of adequate housing for all. At that time, only 31 percent of the nation’s housing stock was in the formal sector.<sup>42</sup> Specific Objectives of the 1996 National Housing Policy

### 2. Presidential Housing Initiative (1998)

A flagship program was the *Presidential Housing Initiative (PHI)* which was inaugurated in 1998 to operationalize the National Housing Policy and was implemented by the NHA. The PHI was set up as an implementation unit under the NHA to revive housing construction, undertake upgrading of unplanned settlements and to create employment in the building sector. It was to combine resources from local and external sources to create a housing revolving fund. The PHI aimed to enhance home ownership by reviving housing construction which had almost stalled and to ease the demand for quality housing. It also aimed to upgrade unplanned settlements (squatter upgrading) and create employment. The PHI succeeded in construction of expensive up market high, medium and low cost houses but failed to provide affordable housing to the majority low income groups in Zambia. In fact the PHI operated as a commercial entity with its own management and tender procedures and was subject of gross misappropriation of public funds

<sup>37</sup> Republic of Zambia, National Housing Policy 1996

<sup>38</sup> Ibid. 1996, p.1

<sup>39</sup> Apart from the NHP, the government has developed several other policies and development strategies including the Fifth and Sixth *National Development Plans*, *Vision 2030*, *National Decentralisation Policy*, *Peri-Urban Development Strategy*, *Water and Sanitation Development Strategies* and other National Policies to guide housing development among other sectors in Zambia.

<sup>40</sup> World Bank, 2002: 10-11

<sup>41</sup> Phiri, 2008

<sup>42</sup> Makasa, 2010



meant for housing. After the 2001 elections the PHI was dissolved and its functions and assets passed to the NHA.<sup>43</sup>

### 3. Sustainable Lusaka Programme

In 1997, the Sustainable Lusaka Programme (SLP) commenced under the UN Habitat's Sustainable Cities Programme. The programme was funded by UNDP. The program's development objectives were to provide, through an environmental planning and management approach, opportunities for poor communities to initiate activities for poverty alleviation through environmental improvement activities and build capacity at the community level for participation in environmental projects. The program is supported by Ireland Aid, International Labour Organisation, Danida, and UNCHS (Habitat). Demonstration projects are being carried out in **Ng'ombe, Kamanga, and Mandevu/Marapodi**. SLP is also assisting with **water projects in Linda and Bauleni**, along with a **solid waste project in Kalinginga** and a **housing material project in Kamanga**

### 4. CARE PROSPECT PROJECT (1998-2000)

A new program commenced, focusing on water supply and micro-finance. It was called Program of Support for Poverty Elimination and Community Transformation (PROSPECT). The Program of Support for Poverty Elimination and Community Transformation (PROSPECT) was driven by CARE Zambia, with support from ODA (now DiFD), and involved the LCC. Working with the Residents Development Committee in Chipata compound, a community-managed water supply scheme has since been completed and is now operational. A major review of the scheme was carried out in March 2000. CARE was also involved in the George compound upgrading scheme where both ODA and JICA supported upgrading (predominantly water), but with some environmental health initiatives. CARE were also involved in the Jack, Chibolya, and Kanyama compounds, where a sectoral approach (water supply plus a micro-finance program) was followed.

### 5. Environmental Improvements in unplanned urban settlements (1998-2001)

In 1998, **GRZ and JICA** signed an agreement for the latter to support improvements in eight unplanned urban settlements in Lusaka. The eight compounds were **Bauleni, Chainda, Chazanga, Chibolya, Freedom, Kalikiliki, Ng'ombe, and Old Kanyama**. The support was to include the formulation of action plans, guidelines for living environment improvement, and priority projects for short-term development. **JICA also assisted with a water supply project in George compound**. An evaluation of the first three pilot projects (Bauleni, Chibolya, and Ng'ombe) was carried out in February 2001. **The JICA guidelines for approaching the upgrading of unplanned settlements favour an integrated approach to infrastructure/service improvements.**

### 6. Community Enablement Fund

A Community Enabling Fund was established, supported by Ireland Aid and UNDP, through which new community upgrading projects could be channelled. CARE has established a similar community fund. Guidelines for the funds require communities to contribute cash and/or labour and to manage infrastructure (even if it is part of the city network); this management and maintenance should be in perpetuity.

### 7. Urban Restructuring and Water Supply Project (1999-2002)

The URWSP was supported by the World Bank; a community demonstration component was completed that has provided water supply improvements in six peri-urban communities in the Copperbelt. Principles for project design included the need for water and sanitation projects to be community generated within the technical, financial, and managerial capacity of the communities, and support for municipal "partners". Criteria for participation included the need for communities to provide any cost over a budget ceiling, which at the time was fixed at US\$25per capita, to focus communities on the need for prudence when choosing their desired service level and supply.

The **works were identified from settlement technical plans** prepared by consultants following a participatory process. From these plans, the type of water supply (**i.e., borehole, shallow wells, connection**

<sup>43</sup> UN-Habitat 2005



**to existing municipal supply**) to be extended to and within the peri-urban areas was agreed upon. **Communities did not choose sanitation. Consultants then designed the schemes, and contractors carried out construction.** The **Resident Development Committees (RDCs)** within the respective communities were to operate and maintain the schemes. Support to the RDCs has come from facilitation consultants as well as the council's community development departments.

A number of communities **chose to connect to the municipal supplies** and are supplied in bulk from such systems. Others chose **borehole systems or shallow well systems** (where municipal supply was not available). The municipal supplies are now the responsibility of the newly established commercial utilities. These commercial utilities have an interest in those communities to which the commercial utilities are to supply in bulk. Concerns has been raised about the **competence of the RDCs to manage systems that include pumping facilities, reservoirs, and considerable reticulation systems** and indeed as to whether this is the appropriate long-term approach. The communities are not small (e.g., **Racecourse in Kitwe covers 4 square kilometres with 20,000 people**). Out of this demonstration project and other experiences, the **MLGH and Water Sector Reform Unit**, in collaboration with the **UNDP/World Bank Water and Sanitation program** has prepared a report on peri-urban water supply and sanitation strategy

#### 8. **CARE Urban INSAKA**

Initiative for Sharing Knowledge in Action - Urban INSAKA - CARE International has undertaken another initiative that aims to strengthen capacities and refine approaches both within and outside CARE to achieve lasting livelihood improvements through good urban programming. This initiative includes **networking, orientation and training, research and documentation, and technical assistance** to new and existing urban programmes.

#### 9. **Chaisa Land Tenure Initiative (2002-2004)**

This project was implemented between 2002 and 2004 by the Lusaka City Council with support of Sida and Swedesurvey. It was a pilot project that aimed at educating the people of Chaisa an informal unplanned settlement on the benefits of obtaining Occupancy Licenses as a means of improving security of tenure in unplanned areas. The project aimed to fill a critical gap in the legislation (the Housing (Statutory and Improvement Areas) Act) pertaining to security of tenure by empowering the urban poor with certificates of title to their property in informal setting. The project had several components which included registration of ownership, mapping of properties using GIS, community communication (e.g. using drama to sensitise the community) and the issuance of Occupancy Licenses. The project was replicated to other informal unplanned settlements. A key lesson from the Chaisa Land Tenure Initiative is that many urban poor are willing to obtain certificates of title but equally the cost and procedure of obtaining such title is beyond the urban poor resulting in many not obtaining the licence. Many of the families that have obtained the title have been encouraged to improve their structure and feel more secure in these areas.



## Appendix 7: List of Participants in the National Habitat III Report Preparation Process

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128.	Elina Maponda/Professional Assistant	National Assembly of Zambia	0978062268
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130.	Ian Chimwali/Officer In Charge	Drug Enforcement Commission	0977502753
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