

3. PROFILE OF THE POOR

A. Introduction

3.1 The urban-rural divide is stark, a reflection of the lopsided history of development in Zambia. Until the early 1990s, Zambian policy heavily favored urban development, as resources were focused on the lucrative mining industry and parastatal industry. Rural residents subsisted largely on maize subsidies and remittances from the mining and related manufacturing industries. With the move away from state-run agricultural marketing and the decline of the mining industry, most rural Zambians have been left with little source of support. The analysis in this chapter shows that there is remarkable homogeneity in rural areas. The large bulk of people, including those who rank high in terms of consumption, are engaged in growing maize chiefly for their own consumption. Few possess any substantial assets, and access to public services other than a school and health clinic is meager.

3.2 The analysis presented in this chapter finds that urban areas present a more complex picture. Following the decline of much formal employment, the urban economy is now overwhelmingly dominated by informal workers engaged in a wide range of activities. Urban infrastructure is much more developed than in rural areas but is suffering from inadequate capacity and insufficient maintenance. With the country facing a variety of strains, many community groups have come into existence in urban informal settlements to respond to social needs.

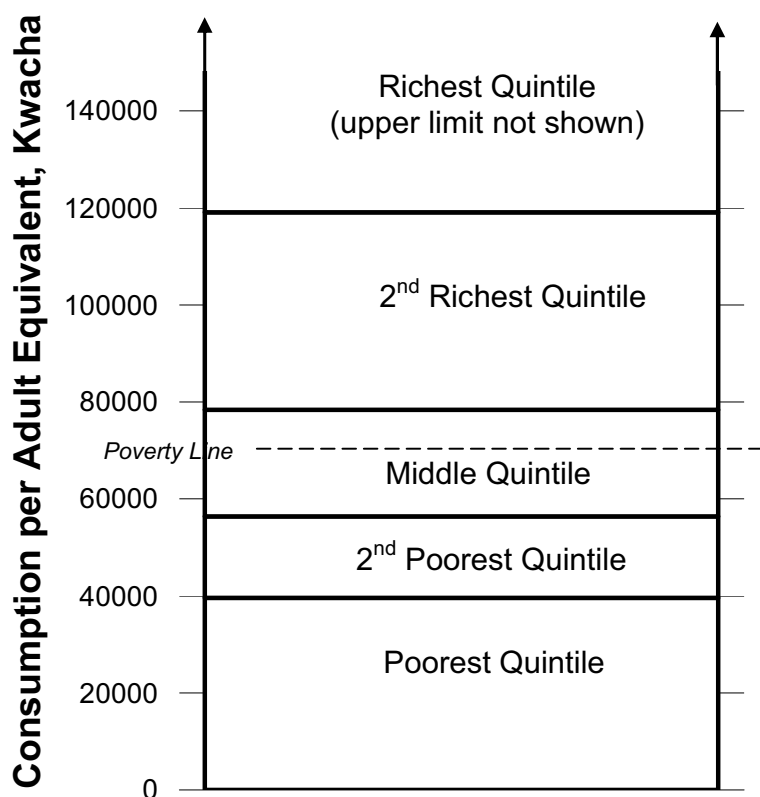
3.3 Despite the difficulties, there are some reasons for optimism. Access to rural health care facilities has improved since 1998, and reports from participatory studies indicate that school attendance has increased since primary school fees were abolished in 2002. These improvements in human capital should provide the basis for higher growth and reduced poverty in the future. In addition, during the first years of the new millennium, Zambia has achieved sustained—though modest—growth in GDP per capita for the first time in decades. Zambia may finally be ready to reap the benefits of going through its difficult reform period.

B. Analysis by Quintiles

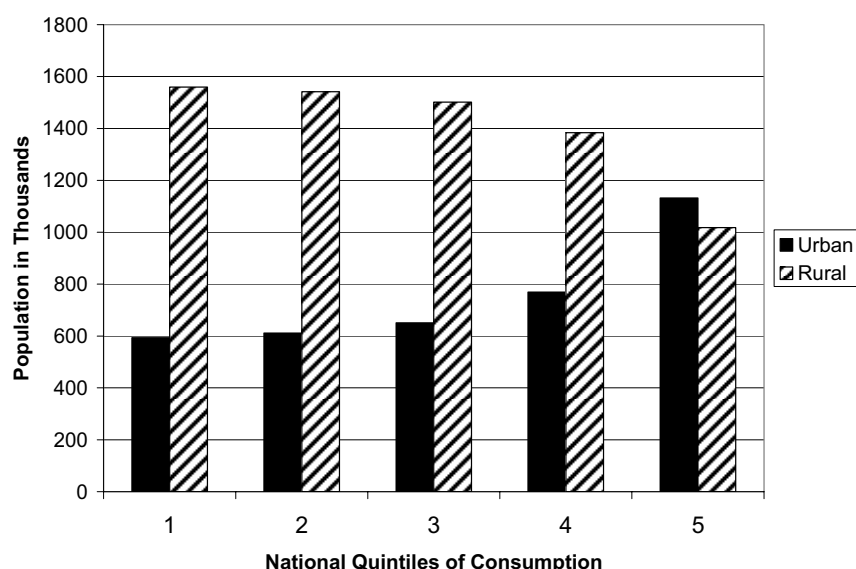
3.4 In order to present a more vivid distribution of the entire population, indicators are presented by quintiles of consumption, calculated at the national level. The approximate values of the quintile cutoffs can be seen in Figure 3.1.³² The poverty line of 73394 Kwacha is represented by a dashed line.

³² The precise ranges are up to 39608 for the poorest quintile, 39608 to 56431 for the 2nd poorest quintile, 56431 to 78381 for the middle quintile, 78381 to 119122 for the 2nd richest quintile, and above 119122 for the top quintile.

Figure 3.1: Ranges of National Consumption Quintiles



3.5 The quintiles at the national level are used as consumption groups to examine how characteristics vary by consumption within the rural and urban zones. By definition each quintile covers 20 percent of the *national* population. Because rural areas as a whole are poorer than urban areas, the rural population is concentrated in poorer quintiles, as can be seen in Figure 3.2. Only 15 percent of rural residents are in the top quintile, compared to 30 percent of urban residents. It may be helpful to think about the quintiles as simply the ranges of income values shown in Figure 3.1. The analysis is set up in this way in order to make it possible to perform urban-rural comparisons with reference to the quintiles. Individuals in a given quintile in urban areas have consumption in the same range of values as individuals in the same quintile in rural areas.

Figure 3.2: Distribution of Urban and Rural Population by National Quintiles

C. Rural Poverty

Overview

3.6 Although Zambia is more urbanized than most African nations, two-thirds of its people and 72 percent of the poor live in rural areas. Rural areas have suffered from years of developmental neglect. For many years, copper revenue funded a program of government intervention in agricultural markets. The government offered a guaranteed price for the maize staple and supplied agricultural inputs at subsidized prices. At the same time, workers in the mining and related manufacturing sent home remittances. The combination of personal and government transfers helped support rural consumption levels, but the government intervention discouraged diversification into cash crops and substituted for sorely needed infrastructure investments.

3.7 Since liberalization in the 1990s, government intervention in agricultural markets has not ceased entirely but has continued haphazardly, no longer providing consistent support for maize growers. The cash-strapped government has largely pulled out of rural development and expected the private sector would step in to fill its place.

3.8 The picture painted in this section is of extremely poor areas with very little government presence other than a school and health clinic. Other public services are largely nonexistent. For households in every quintile, consumption of their own agricultural production accounts for half of consumption.

Characteristics of Poor Households

3.9 The vast majority of rural Zambians consider themselves to be poor. In the 2002-03 LCMS survey, respondents in 97 percent of rural households reported that they were “very poor”

or “moderately poor,” and in the Rural Participatory Study carried out in 2003, discussion groups typically identified initially everyone in their community as poor (see box). When pressed, they were able to divide households into categories of “very poor,” “moderately poor,” and “better off.” For the Rural Participatory Study, respondents were asked to describe the characteristics of those in the three groups. Very poor households were described as having the following characteristics:

- Inadequate food
- Poor clothing
- Lack of bedding
- No livestock
- Mud/thatch house
- Aged, chronically ill, disabled
- Keep orphans
- Illiterate
- Unable to send children to school
- Use hand hoe for farming
- Lack agricultural inputs
- Work for others
- No remittances from outside village
- No visible source of income
- Work for others
- Poor access to public resources

3.10 The better-off were characterized largely by the type and quality of their assets: cattle, farm implements, a bicycle, a radio, and a house made of permanent materials. The better-off were also identified as those who are food secure, able to educate all their children, and employ others.

Box 3.1: Rural Inequality Is Very Low

In comparison with rural communities in many parts of the world, Zambian villages do not appear to harbor wide discrepancies in levels of wealth. Although wide differences in household wealth levels do exist in Zambia, the truly wealthy were not found to be residing in the rural villages visited during the Rural Participatory Study. During wealth ranking exercises conducted as part of the study, nearly every villager was initially defined as “poor.” Informants may have exaggerated the poverty of the village because they hoped that the poor were being identified in order to provide them with a service or benefit. After explanations to the contrary, it became clear that informants recognized three categories: the very poor, the poor and the better off (who were never more than 2-3 households in each village). Even those households defined as better off, however, were viewed as vulnerable and their future well-being was described as far from certain.

One consequence of this is that the teams did not find rural elites controlling local resources or denying them to the poor and powerless. Instead, a generalized condition of economic uncertainty and material scarcity prevails in these villages. In consequence, there are few households with sufficient resources to hire poorer neighbors or provide them with loans or other assistance in times of extreme need. The better-off do occasionally provide emergency loans or assistance to the poor, or buy their surplus produce. In general, however, they can offer only a day’s casual agricultural labor (ganyu), paid in food or in kind.

The qualitative finding of low rural inequality is mirrored in the fact that quantitative analysis, based on the LCMS survey, shows only small differences in the characteristics of households by consumption quintile.

3.11 Poorer households in rural Zambia are on average larger and have more children per working age adult than better off households. Basic household characteristics of those in the top and bottom quintiles are summarized in Table 3.1. The household heads of the poorest households have less schooling and are older and more likely to be female than the heads of better off households. The contrast in education levels, however, is not stark. Household heads in the top quintile average just 1.6 more years of education than those in the bottom quintile.

Table 3.1: Characteristics of Households by Quintile of Consumption, Rural Areas

	All	Poorest 20%	Richest 20%
Mean household size	5.3	6.5	3.7
Median age of household head	40	44	35
Female household heads (%)	24	27	24
Mean years schooling of household head	5.3	4.4	6.2
Dependency ratio	1.15	1.35	0.80
Youth dependency ratio	1.07	1.26	0.72
Old-age dependency ratio	0.08	0.09	0.08

Source: 2002-03 LCMS

3.12 When asked to identify the reasons for their poverty, rural Zambians cite a mix of structural reasons and short-term shocks. Table 3.2 shows the principal reasons they identified and the percentages of respondents who cited each reason among the top three reasons for their poverty. Structural problems, as opposed to shorter term shocks, dominate the list. The overwhelmingly dominant concerns are related to agriculture, particularly the twin problems of lack of access to agricultural inputs and lack of credit. Lack of cattle was also cited as a reason for

poverty. Land access, however, was cited by only a negligible fraction of respondents, which is in keeping with the widely held view that land is not a binding constraint in rural Zambia. Shorter-term shocks—drought, the death of a bread winner, and the death of cattle due to disease—were mentioned by smaller, but still substantial numbers of respondents. Finally, hard economic times were cited by 40 percent of respondents, reflecting the economic decline that took place through most of the 1990s.

Table 3.2: Self-Assessed Reasons for Poverty, Rural Areas

	<i>% Reporting</i>
<u>Agriculture-related</u>	
Agricultural inputs too expensive or unavailable	57
Low agricultural production	15
Agricultural prices too low/lack of markets	13
Lack of credit	42
Lack of cattle	30
Lack of land	4
<u>Shocks</u>	
Drought	9
Flood	2
Death of bread winner	6
Death of cattle due to disease	5
<u>Other</u>	
High prices	19
Hard economic times	26
Lack of job opportunities	10
Salary/wage/pension too low	7
Retrenchment	0
Disability	1
Debt	0

Source: 2002-03 LCMS

3.13 Poverty as described by participants in the Rural Participatory Study was related to economic activities, material assets, natural resources, social assets, access to public goods and services, health and education service, and safety nets. Each of these characteristics and how they relate to the profile of the urban poor is considered in the following sections.

Economic Activities

3.14 Agriculture is the overwhelmingly dominant activity in rural areas. In four out of five rural Zambian households, the principal activity of the household head is farming. People at the top of the distribution are slightly less likely to be engaged in agriculture. Activities by quintile are shown in

3.15 Table 3.3. Only nine percent of individuals live in households where the head is engaged mainly in wage work, with a smaller percentage among the poorest households.

**Table 3.3: Principal Economic Activity of Household Head, Rural Areas
Percentages of Household Heads by Quintile of Consumption**

	<i>Quintile of National Distribution</i>		
	<i>All</i>	<i>Poorest 20%</i>	<i>Richest 20%</i>
Wage work	9	6	13
Self-employed	6	4	10
Farming	79	82	71
Fishing	2	4	1
Forestry	0	0	0
Piecework	2	2	3
Other	2	3	3
	100	100	100

Source: LCMS 2002-03

Note: "Other" includes "not working," "student," "unpaid family labor," "retired," "too old to work," and "other."

3.16 Although agriculture has always been the dominant activity in rural Zambia, activity shifted more towards farming, fishing, and forestry in the 1990s. This can be seen in Table 3.4, which shows reported industries of men and women in rural areas, as reported in the 1990 and 2000 censuses. The small percentage employed in health and welfare—largely government workers—declined markedly, while the fraction working in agriculture rose above 90 percent for both men and women. A more detailed analysis of rural economic activity is given in Chapter 4.

Table 3.4: Industry of Working Individuals, Rural Areas

	<i>Men and Women</i>		<i>Men Only</i>		<i>Women Only</i>	
	<i>1990</i>	<i>2000</i>	<i>1990</i>	<i>2000</i>	<i>1990</i>	<i>2000</i>
Farming	88.2	93.5	85.8	91.5	92.1	95.5
Mining	0.5	0.2	0.8	0.3	0.0	0.0
Manufacturing	1.9	1.0	2.2	1.1	1.3	0.9
Electricity, Gas, Water	0.2	0.1	0.2	0.1	0.0	0.0
Construction	1.0	0.5	1.5	1.0	0.1	0.0
Trade	1.1	1.9	1.1	2.0	1.2	1.9
Transport & Communication	0.7	0.3	1.2	0.5	0.0	0.0
Finance	0.6	0.2	0.6	0.2	0.6	0.1
Health & Welfare	5.9	2.4	6.6	3.2	4.7	1.6
	100	100	100	100	100	100

Material Assets

3.17 Ownership of material assets is relevant to an understanding of poverty both as a measure of household wealth built up from past income and also as an indicator of the household's capacity to generate income in the future. Table 3.5 shows percentages of households owning various assets by quintile. Two points stand out. First, there are only small differences in asset

ownership between the poorest households (those in the bottom quintiles) and better-off households (those in the top quintile.) Second, rural households in general are asset poor. Of the assets listed, only a residential building and basic farm tools—an axe and a hoe—are owned by a majority of households. Only a few others are owned by more than 20 percent: a bicycle, brazier, non-electric iron, and radio. The poorest households are less likely to own all of these assets, but the differences across quintiles are not large.

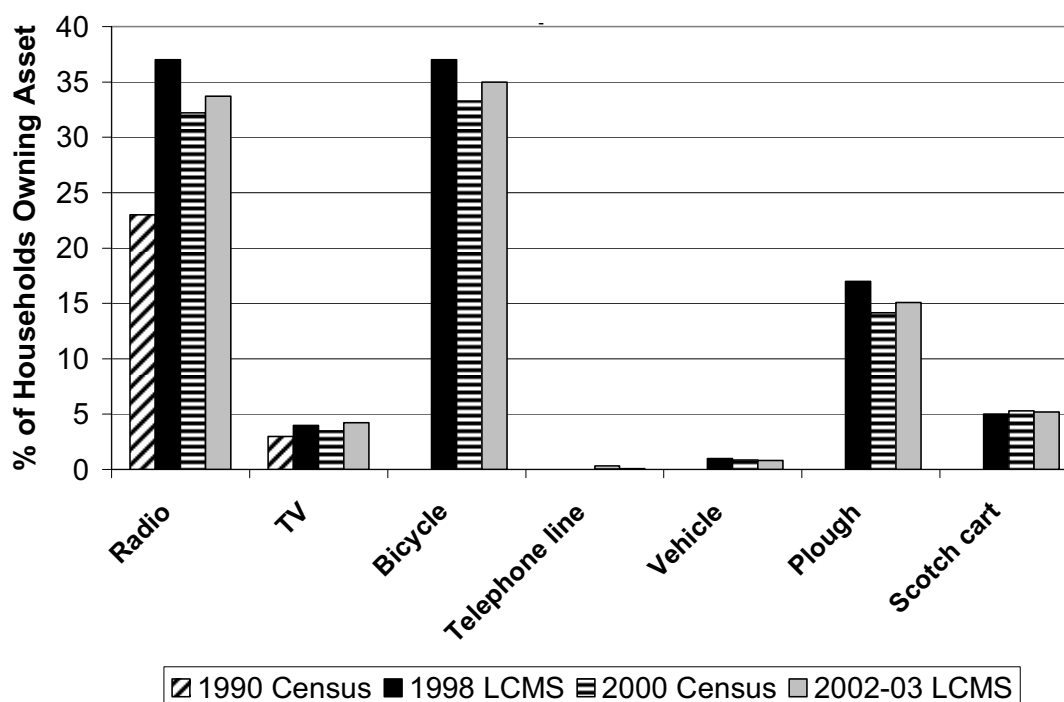
Table 3.5: Percentages of Households in Rural Areas Owning Particular Assets, by Quintile

<i>Asset</i>	<i>All</i>	<i>Poorest 20%</i>	<i>Richest 20%</i>
Axe	88	87	85
Bicycle	35	27	35
Brazier	43	39	42
Canoe	8	13	6
Cell phone	0	0	1
Computer	0	0	1
Crop sprayer	6	4	9
Electric iron	2	0	5
Electric or gas stove	1	0	3
Fishing boat	1	1	1
Fishing net	13	16	10
Hammer/grinding mill	1	0	1
Hoe	97	94	96
Hunting gun	2	2	3
Knitting machine	0	0	0
Motor vehicle	1	0	3
Motorcycle	0	0	0
Non-electric iron	23	19	29
Non-residential building	3	1	6
Plough	15	9	19
Radio	34	25	38
Refrigerator	1	0	4
Residential building	77	77	73
Satellite dish	0	0	0
Scotch cart	5	3	7
Sewing machine	4	3	6
Telephone line	0	0	0
Tractor	0	0	1
TV	4	1	9

Source: 2002-03 LCMS

3.18 Ownership of durable goods has also not changed substantially over time in rural Zambia. For those goods which can be tracked over time, only radio ownership has changed at all, increasing from 23 percent in 1990 to 34 percent in 2003.

**Figure 3.3 What Do Rural Households Own?
Rural Asset Ownership Over Time**



Source: 2002-03 LCMS

Livestock

3.19 The Rural Participatory Study team asked villagers to describe the most important differences between the very poor and the better-off. After basic food security, the distinguishing trait that was mentioned most often was possession of livestock, particularly cattle, pigs, goats and sheep. Domestic animals were described as both an indicator and a source of higher economic standing. The ability to plough using draught animals can dramatically increase a household's productive capabilities. Cattle can also produce manure in sufficient quantities to fertilize a small plot. Cattle, therefore, were described as the most desirable livestock assets, although they are highly vulnerable to disease and beyond the means of the average poor household. Cattle ownership differed significantly by quintile in the LCMS: 19 percent of households in each of the top two quintiles own cattle, compared to just 11 percent of those in the bottom quintile. Cattle ownership is also highly concentrated geographically in Central, Eastern, Lusaka, Southern, and Western provinces.

3.20 Small livestock are also a common means of attempting to establish security and cushion against shocks and shortfalls in consumption. Many household breed chicken and goats and sell them to smooth consumption, pay school fees, or buy medicines when a family member is afflicted by illness.

3.21 Livestock are a key household resource and safety net, but animals are prone to disease, and the theft of livestock was said to have risen steeply as a result of poverty. Because households rely on the sale of smaller livestock to see them through periods of food shortage, the

death or theft of these animals is perceived to be actually life-threatening to members of affected households.

Box 3.2: A Very Poor Household

Doras is a widow who was born in 1938 in Kanemela village, Luangwa District, where she still resides. She did not go to school and therefore cannot write or read in any language. She is not sure of her age at marriage, but estimates that she was sixteen or seventeen. She did not know the age of her late husband at the time of their marriage. Eight children were born to her during this marriage, though only five are still living. Her household's main source of income is farming, but her household does not produce enough food to last the year – the household was out of food at the time of the interview (March). During periods of food scarcity the family eats wild fruits and skips meals. Nevertheless, all three of the orphaned grandchildren living in her home are attending school. An NGO orphan assistance program (CCF) enables them to continue in school by providing uniforms and paying school fees. Doras feels that keeping these children in school is of critical importance. If well educated, they will be independent as adults and are expected to provide support to Doras at that time.

Natural Resources

3.22 Common property resources, including forest products, fish, wildlife, and water courses, are essential sources of livelihood for many of the rural poor. Many households rely on such resources as a fallback option or coping mechanism in times of crop failure. Overexploitation was thought to have led to deterioration in the quality and abundance of these resources. In addition, some areas report declining soil fertility and soil exhaustion. Many households in these areas are reverting to shifting cultivation—a well-known source of deforestation—as a result.

Box 3.3: Impoverishing Environmental Change:

The Luangwa area, which is watered by the Luangwa and Zambezi rivers, provides an example of the impact of recent climate and environmental changes upon the economic well-being of farming households. Many Luangwa households cultivate a combination of arid upland fields and well-watered riverbank fields (*Dambo* fields). Recently, some of the fertilizer distributed free or at subsidy in this area has been sold for food or returned to Lusaka unused, because the upland fields now receive too little rain to produce a crop even if fertilizer is applied. During the same period, many households have lost the crops growing in their *Dambo* fields as a result of flooding. The villagers blame upstream dams for the frequent floods they experience, but erosion from *Dambo* fields and removal of reeds from the river bank for mat-making have contributed to siltation of both rivers. This siltation has not only caused more frequent flooding, but has also damaged the fishing industry that attracted many households to this region in earlier times. Few fish are now being caught on the Zambia side of these rivers as a result of siltation and over-fishing, and agricultural production is also failing to meet the basic food security needs of this population.

3.23 Although Rural Participatory Study participants did identify deterioration of a soil quality as a concern, they did not raise access to land as a factor in poverty. Likewise, in the nationally representative 2002-03 LCMS, only a negligible fraction of households listed “insufficient land” as a reason for their poverty. This finding is compatible with the observation that population density is low in Zambia—13 per square kilometer compared to 28 per square kilometer in Africa

as a whole—so that scarcity of land is unlikely to be a constraint for rural households. Land is discussed further in Chapter 4.

3.24 The LCMS includes data on crop land usage, which is summarized by quintile for rural households in Table 3.6. On average, rural households farm just over one hectare for food crops and just 0.11 hectare for non-food crops. (Means include zeros.) Ninety-three percent of rural households farm at least some food crop land, and 13 percent farm some non-food crop land. Wealthier households farm more land overall and more than twice as much land per capita.

Table 3.6 Mean Area of Crop Land Used for Food and Non-food Crops, by Household, Rural Areas Only

	Quintile of National Distribution					
	All	Poorest 20%	2	3	4	Richest 20%
Hectares of food crops	1.08	0.97	1.11	1.11	1.05	1.16
Hectares of non-food crops	0.11	0.05	0.09	0.14	0.12	0.12
Hectares of all crops	1.19	1.02	1.20	1.26	1.16	1.28
Hectares of all crops per capita	0.25	0.16	0.21	0.24	0.28	0.36

Source: 2002-03 LCMS

Social Assets

3.25 Social assets can play an important role in generating pathways out of poverty. In rural Zambia, the extended family is a key social network. The extended family can provide assistance to relatives outside the immediate household, particularly those unable to support themselves because they live in households headed by an elder, child, widow, or chronically ill person. The Rural Participatory Study found no evidence that the poorest are unable to access traditional social capital assistance through the extended family.

3.26 The Rural Participatory Study did find that respondents believed that there is less reliance on the extended family to provide assistance in times of trouble than in the past. In addition, some traditional extended family leveling and support mechanisms, such as communal meals, have broken down entirely. Others are also less common than in the past. Voluntary labor sharing between related households, for example, is less common than in the past. As part of the extended family tradition, Zambians have often fostered children from related households. This is usually done either to provide additional labor for the labor-deficient or to broaden opportunities for the child. For example, rural children sometimes join the households of their urban relatives in order to gain access to better schools and services. This tradition, too, was said to be on the decline. Families feel the need to concentrate scarce resources on the feeding and education of their own children, and they are less certain that their investment in nieces and nephews will be repaid.

3.27 In the Rural Participatory Study, respondents typically attributed these changes to a generalized increase in poverty—extended family members were said to have fewer resources to spare for relatives experiencing economic stress. It is also likely that the changes reflect the rise of HIV/AIDS during the past two decades, which has caused a serious strain on the extended family system, since the proportion of households in distress has grown in virtually all kin

groups. Whatever the case, there is evidence of an evolution in social norms in the direction of increasing investment in the nuclear family at the expense of the extended family.

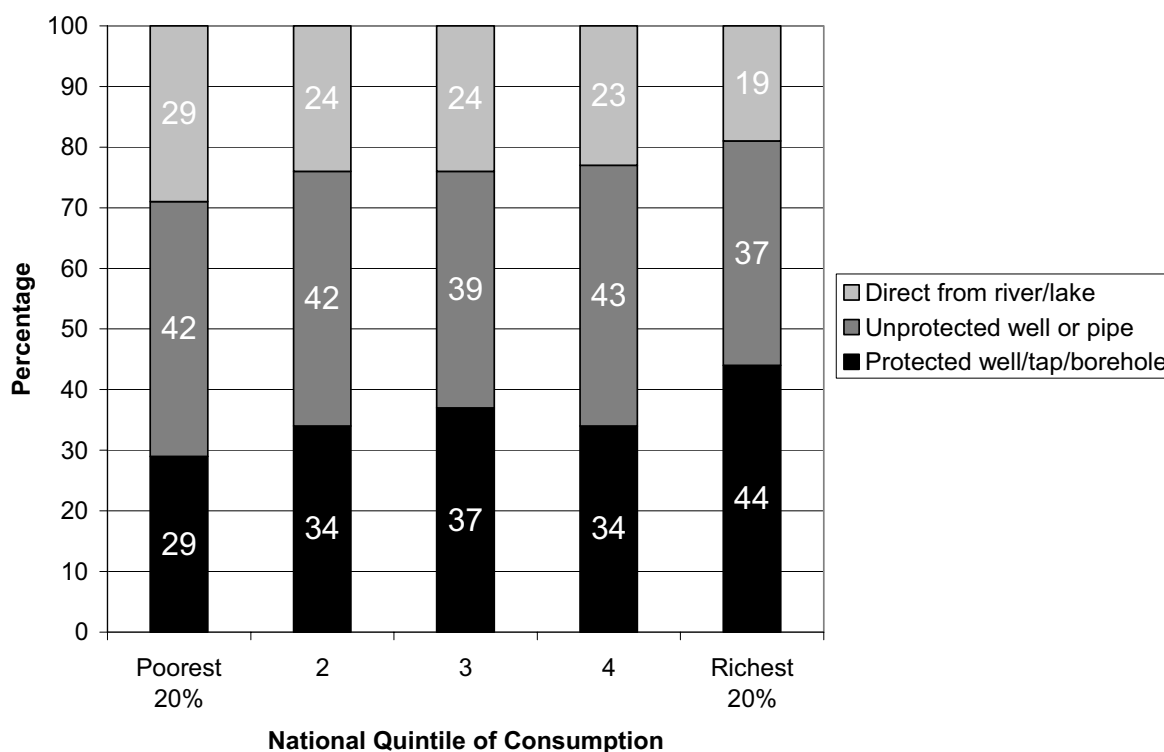
Access to Infrastructure and Services

Water and Sanitation

3.28 Rural Participatory Study participants highlighted the importance of having access to safe water. Many areas experience water shortages in the dry seasons and are still dependent on unsafe water from wells, rivers, and lakes. In a few communities, some participants reported that chlorine is available in local shops and that they add it to water. This practice appears to be uncommon, however, because many households cannot afford chlorine.

3.29 Data from the 2002-03 LCMS shows that access to safe water sources—a tap, borehole, or protected well—is least common among the poorest households. Twenty-seven percent of rural households get their water from the least safe source: directly from a river, stream, or lake. Although only a minority of rural households have access to safe water, the situation has improved from 1990, when 37 percent of rural households obtained water directly from a river, stream, or lake. Most likely, this reflects investments in boreholes. Many communities in the Rural Participatory Study reported that the Government, donors, and NGOs have all sought to improve access by sinking community boreholes at public central points.

Table 3.7 Where Do Rural Households Get Their Water: Water Sources by Quintile



Source: 2002-03 LCMS

Housing

3.30 The vast majority of rural Zambians live in homes with mud floors and grass or straw roofs. These are the dominant materials even among the wealthier households. Higher quality homes, with concrete floors and asbestos or iron roofs, are slightly more common in better-off households. Comparisons over time show no change in housing materials since 1990. Figures from both the 1990 and 2000 censuses show nearly identical patterns: roughly 85 percent of rural Zambian homes have mud floors and thatched roofs.

**Table 3.8 Material Used for Floor,
Rural Areas**

	<i>Quintile of National Distribution</i>		
	<i>All</i>	<i>Poorest 20%</i>	<i>Richest 20%</i>
Concrete only	6	4	8
Covered concrete	7	4	11
Mud	85	91	79
Other	2	1	2
	100	100	100

**Table 3.9 Material Used for Roof,
Rural Areas**

	<i>Quintile of National Distribution</i>		
	<i>All</i>	<i>Poorest 20%</i>	<i>Richest 20%</i>
Asbestos sheets	3	2	5
Asbestos tiles	1	1	1
Iron sheets	10	7	14
Grass/straw	85	90	80
	100	100	100

Source: 2002-03 LCMS

Distance to Markets

3.31 The poor in the Rural Participatory Study identified access to markets as a significant concern. Many said that it was too expensive for them to transport their own goods to market, so that they have to rely on private traders and middle-men. Due to lack of access to markets and market price instability, the poor tend to view crop diversification as likely to increase the vulnerability of their households. Half of rural households are more than nine kilometers from the nearest food market. Rural households are more distant from agricultural input markets, which sell fertilizer and seeds. Half have to travel more than 25 kilometers to reach an input market.

3.32 Even though most rural roads are in very poor condition, few complaints were heard about roads in the Rural Participatory Study – though some participants did indicate that the roads connecting them to neighboring villages are very bad and should receive immediate attention. The general silence on the question of rural roads is probably due to the fact that the study was conducted during the rainy season and therefore, it only be implemented in communities that are accessible during this period. Villages that are cut off during the rainy season would be those most likely to raise the issue of inadequate roads, and these villages could not be visited.

Community Assets

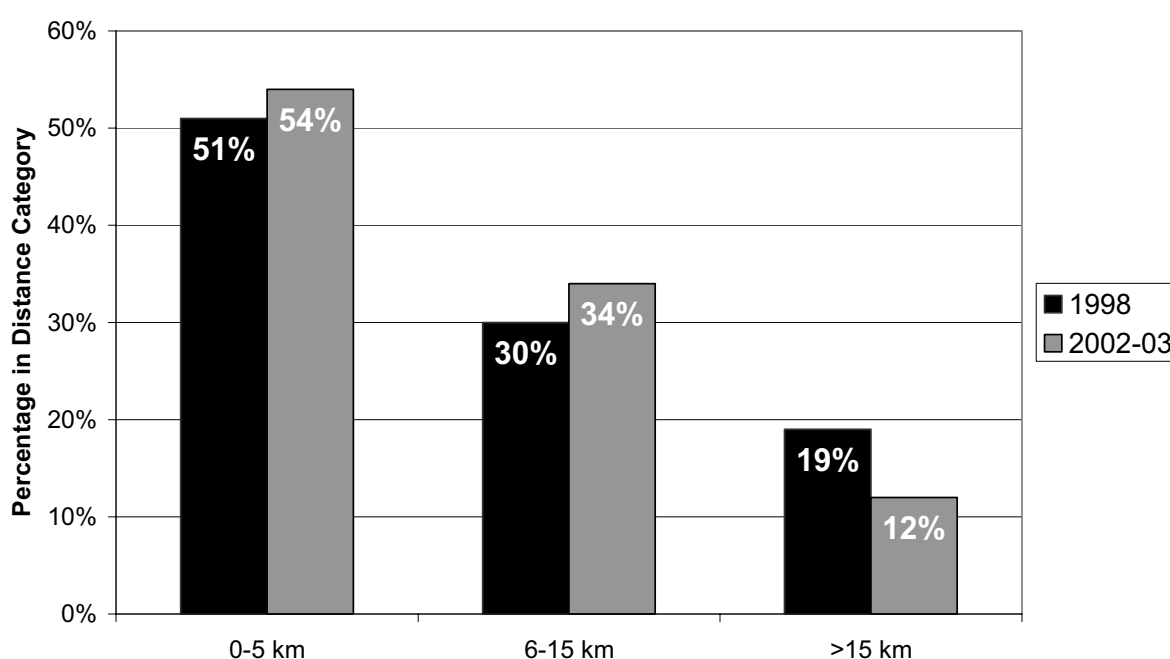
Health

3.33 Many informants in Rural Participatory Study said that they were pleased that health posts had been established in some rural communities. They reported that the number of health

posts has increased, and community health workers are visiting them with some medicines, bringing the first level of the referral system closer to the users. Nonetheless, many problems remain. Stock-outs of essential medicines were reported at various levels of the health system. The cost of transport to hospitals was also mentioned as a limitation.

3.34 The LCMS data shows a small improvement in access to rural health facilities. Only 12 percent of rural households in the most recent survey were located more than 15 km from a health facility, compared to 19 percent in 1998. These findings are consistent with the Government's policies of prioritizing the delivery of basic services, rather than secondary or tertiary services in health and education – an improvement that may be viewed as pro-poor.

Figure 3.4 Distances to Nearest Health Facilities, Rural Households, 1998 and 2002-03



Source: 2002-03 LCMS

3.35 The LCMS also asked about sickness and usage of health facilities. Sixteen percent of rural Zambians reported an illness or injury within the previous two weeks. Poorer rural Zambians are less likely both to report being sick or injured and to see a health care provider. Half of those with an illness or injury (8 percent of the population) consulted a health care provider, in almost all cases a government-run hospital, clinic, or health post. Eleven percent of those who consulted health care providers did so at a church mission institution. There is little differentiation by quintile for type of provider consulted.

Education Services

3.36 School attendance rates in rural areas vary with the economic position of the household, but the relationship is not monotonic. For most age groups, the poorest children are least likely to be in school, but girls 14-18 in the bottom quintile are actually more likely to be in school than

those in the top quintile. Overall, among children of primary school age (7-13), 70 percent of boys and 72 percent of girls are in school.

Table 3.10 Percent Enrolled in School by Age Group, Sex, and Quintile of Consumption for Rural Areas

Age Group and Sex	All	Quintile of National Distribution				
		Poorest 20%	2	3	4	Richest 20%
<i>Male</i>						
5-6	12	10	11	4	20	22
7-13	70	66	66	72	74	80
14-18	69	64	73	66	69	74
<i>Female</i>						
5-6	13	9	13	9	17	26
7-13	72	62	70	79	75	78
14-18	50	48	54	53	49	43

Source: 2002-03 LCMS

3.37 Educational services are mainly provided through the Ministry of Education (MOE). In addition, churches run some schools. Respondents in the Rural Participatory Study voiced satisfaction with the fact that a great many schools have been rehabilitated, the number of primary schools has been increased, free education up to grade seven was introduced in 2002, and some primary schools have been upgraded to basic schools. It was pointed out that these developments have helped to increase school enrollments in the communities where they took place.

3.38 Despite the many positive observations regarding education, some informants indicated dissatisfaction because many schools have not yet been rehabilitated, are located very far from many households, and have too few teachers. In many communities, it was urged that the rehabilitation of rural schools should continue. Community members were also dissatisfied with the fact that senior and high schools are very few and therefore distant from most villages. Only those who can afford to pay the school fees (including transport, school fees, boarding fees, and PTA fees, etc) are able to continue their education past the primary or basic level.

3.39 Schools face strains due to teacher absenteeism and a shortage of employed teachers. Both problems are in part consequences of the HIV/AIDS pandemic. One survey found that 20 percent of teachers are not present on a given day. Half of teacher absences were attributed to personal reasons, almost all of which were illness of the teacher, illness of the teacher's family members, and attending funerals. The same study found that students assigned to teachers who were often absent learned substantially less than students with less absent teachers. (Das, 2004).

3.40 Data from the 2002-03 LCMS reflects the findings in the participatory study. While access to primary schools is widespread in rural areas, secondary schools are much more distant for the typical household. Although 58 percent of rural households are within five kilometers of a middle basic school (grades 1-7), only 8 percent are within five kilometers of a secondary school.

Social Protection

3.41 Previous to the reforms of the early 1990s, the government's main assistance to rural areas was provided in the form of subsidized agricultural inputs and a guaranteed purchase price

for maize. In the post-reform period, the government has provided more limited assistance, complemented by interventions from NGOs and churches. One of the government's principal social protection programs has been the Food Security Pack Program, administered by an NGO, the Program Against Malnutrition. The main component of the FSP is a set of agricultural inputs targeted to vulnerable farmers. This and other social protection programs are discussed more in depth in Chapter 5.

D. Urban Poverty

Overview

3.42 Before the decline of copper, the economy was dominated by government and parastatal industry. Today, the urban economy presents a more complex picture. Government continues to be a major employer, particularly for those in the top echelons of the income distribution, but there is also a diverse private sector as well. Overall, the urban sector is highly diverse, in terms of both household conditions and economic activities.

3.43 This section draws heavily from the Urban Participatory Study carried out during 2003-04 in urban informal settlements. Informal settlements, however, are not specifically identified in the national censuses or household surveys. Most of the quantitative data presented here is for urban areas as a whole, while the qualitative information largely reflects informal settlements, where the bulk of the urban poor reside.

Box 3.4: Formal and Informal Settlements

The distinction between "formal" and "informal" settlements dates from the creation of the first urban centers that followed British planning and construction codes. These formal centers were reserved for European settlers and were the only recognized permanent urban settlements. They were designed with infrastructure for housing, transportation, access to piped water, sanitation and social services. Africans were not allowed permanent residence in these urban centers and their temporary stay was tied to being formally employed. As a result, at the expiration of their short-term employment contracts, those who wanted to remain in urban centers retreated to temporary settlements on farms on the outskirts of cities. After independence in 1964, Africans were granted the right to live permanently in cities, but formal urban centers were not large enough to accommodate the new migrants attracted by the thriving urban economies. The temporary settlements on the urban outskirts thus became the main areas where new migrants could find housing. Without public support, these settlements lacked essential infrastructure and services. Today, despite some upgrading in the 1970s and 1980s, their situation has not much improved. Estimates are that 50-80 percent of the urban population resides in informal settlements, including the most of the urban poor.

Characteristics of a Poor Household

3.44 In urban Zambia, 92 percent of respondents in the 2002-03 LCMS survey classified themselves as "very poor" or "moderately poor. When asked to identify the reasons for poverty, more than three out of four cited general economic conditions of the country. Other reasons mentioned are chiefly reflections of the overall economic environment: lack of employment opportunities and low wages. A substantial fraction—29 percent—identify access to capital to start expand their farm or enterprise as a key cause. Reflecting the prevalence of agricultural activity in urban and peri-urban areas, 7 percent of urban residents cite high prices of agricultural inputs as a reason for their poverty.

Table 3.11 Self-Assessed Reasons for Poverty, Urban Areas

	<i>% Reporting</i>
<i>General</i>	
Hard economic times	63
High prices	34
Lack of job opportunities	22
Salary/wage/pension too low	43
Retrenchment	5
Disability	1
Debt	1
Lack of credit	30
<i>Shocks</i>	
Drought	0
Flood	0
Death of bread winner	7
Death of cattle due to disease	0
<i>Agriculture-related</i>	
Agricultural inputs too expensive or unavailable	6
Low agricultural production	1
Agricultural prices too low/lack of markets	1
Lack of cattle	1
Lack of land	2

Source: 2002-03 LCMS

3.45 Focus groups in the Urban Participatory Study estimated that between 60 and 90 percent of the households in their settlements were poor. They identified female-headed households, households unable to send their children to school, and those eating no more than one meal per day as most likely to be poor. Groups identified as being particularly poor and vulnerable were orphans, widows, and persons with severe disabilities. When asked for the typical profile of the non-poor, focus groups identified those in stable formal wage employment and businessmen, such as owners of buses, large shops and bars.

3.46 As in rural areas, poorer households in urban areas are larger on average, with more children per working age adult. They also have older, more educated household heads who are more likely to be female than heads of better off households. There is a sharp contrast between the poorest and the better off in terms of education of household heads. Household heads in the top quintile average 4.5 years of education more than those bottom 20 percent.

Table 3.12 Mean Characteristics of Households by Quintile of Consumption, Urban Areas

	All	Poorest 20%	Richest 20%
Mean household size	5.6	6.8	4.6
Median age of household head	39	45	36
Female household heads (%)	21	27	21
Mean years schooling of household head	9.3	6.6	11.1
Dependency ratio	0.89	1.18	0.66
Youth dependency ratio	0.86	1.12	0.65
Old-age dependency ratio	0.03	0.06	0.02

Source: 2002-03 LCMS

Economic Activities

3.47 Although the Zambian economy appears to have stabilized, urban unemployment and underemployment are still major problems. Among individuals age 20 and over, fourteen percent of individuals overall and 18 percent of those in the bottom quintile reported themselves to be unemployed in the 2002-03 LCMS. The reforms of the early 1990s were accompanied by a restructuring of the labor market and by retrenchments that have not yet translated into the creation of new formal employment opportunities on a large scale. As a result, the livelihoods of most urban dwellers, many of whom used to work in the protected formal sector, especially in large state-owned enterprises, today depend on the informal rather than the formal sector.¹ Fifty-six percent of urban workers are in the informal sector.³³ The shift in employment is evident in the industries of working individuals reported in the 1990 and 2000 census, shown in Table 3.13. There have been sharp declines in the fraction of workers employed in mining, manufacturing, and the government-dominated health and welfare sector. Large increases have occurred in the trade and farming sectors, reflecting the growth of informal sector vendors and urban agriculture.

Table 3.13 Industry of Working Individuals, Urban Areas

	Men and Women		Men Only		Women Only	
	1990	2000	1990	2000	1990	2000
Farming	10.1	17.2	10.1	14.4	10.1	23.3
Mining	11.0	5.4	13.5	7.5	2.3	0.9
Manufacturing	14.7	9.3	16.0	10.8	10.2	6.1
Electricity, Gas, Water	1.8	1.6	2.1	2.2	0.5	0.5
Construction	4.8	4.3	6.0	6.0	0.6	0.6
Trade	11.4	24.1	8.7	20.2	20.9	32.2
Transport & Communication	8.8	7.9	10.4	10.7	2.9	1.9
Finance	6.0	4.1	5.3	4.1	8.4	3.9
Health & Welfare	31.5	26.2	27.9	24.1	44.1	30.5
	100	100	100	100	100	100

Source: 1990 and 2000 Censuses

An informal sector worker is defined using the Central Statistical Office's definition as someone who works in an establishment employing 5 persons or fewer and is not entitled to paid leave, gratuity and social security.

3.48 Sources of household income provide a different look at urban economic activities. Salaries provide half of the income of the average urban household and a lower fraction for the poorest households. Non-farm business income, which includes most self-employment income, accounts for a quarter of income for the average household. Remittances are also a substantial factor. Although cash income from agricultural production is minimal for urban households, many, particularly the poorest, rely in part on consumption of their own production from urban agriculture.

Table 3.14 Mean Shares of Household Income by Source, by Quintile, Urban Areas

	Quintile of National Distribution					
	All	Poorest 20%	2	3	4	Richest 20%
Non-farm business	24	25	27	27	26	19
Salary	50	38	40	46	50	60
Remittances	6	8	6	5	6	5
Other income	15	20	19	16	14	13
Consumption of own production	5	9	7	7	4	3
	100	100	100	100	100	100

Source: 2002-03 LCMS

3.49 The diversity of urban employment is not well captured by the coarse employment and income categories of household surveys. Urban areas are by their nature home to a wide variety of activities. Table 3.15 shows activities that were reported as sources of income in the Urban Participatory Study. The few residents of informal settlements who are formally employed mostly have low-paid jobs, as shop assistants, security guards, soldiers and domestic helpers. In old informal settlements, such as Chawama in Lusaka, there are also teachers, nurses, police constables and other front-line civil servants.

Table 3.15: Activities Reported as Sources of Income in Informal Urban Settlements

	Large dynamic city (Lusaka)			Declining economy (Mufulira)			Non-metropolitan town (Kasama)		
	men	women	youth	men	women	youth	men	women	youth
FORMAL ACTIVITIES									
Formally employed wage earners									
Bus drivers									
Civil servants (nurses, school teachers, police constables)									
Workers in nearby flower farm									
INFORMAL ACTIVITIES									
Primary sector - cultivation and extraction									
Gardening or small-scale farming									
Farming as a main activity									
Raising and selling free range chickens									
Secondary sector - production, manufacturing and transformation									
Crushing stones into gravels									
Repairing shoes, television, radios, bicycles, tires									
Sewing and tailoring									
Running a butchery									
Running a restaurant / selling food in the streets									
Producing metal works and welding									
Making earth bricks or cement blocks									
Making baskets and curios									
Baking foods									
Producing knitting and crochet work, or tie and die cloth									
Brewing local beers									
Operating a hair salon or barber shop									
Running a laundry shop									
Burning charcoal									
Running a tavern									
Operating a grinding mill									
Producing pottery									
Tertiary sector - services									
Hawking in the streets or outside markets (no fixed stall)									
Selling basic necessities from shop or stall									
Selling roasted meat at markets and beer halls									
Taking unskilled piece work (transporting water, goods...)									
Lending money									
Exchanging old bottles against brooms, reselling the									
Practicing traditional healing									
Providing entertainment: showing videos									
Using arts for social messages (plays, kits, dances,									
Charging batteries									
Selling building materials (cement and sand)									
Digging wells and pit latrines									
Providing skilled construction work (masonry, carpentry, plumbing, welding, electrical work)									
Operating public pay phones									
Operating public toilets									
Selling plots or houses (real estate agents)									
Renting out houses/rooms									
Managing solid waste									
Repairing umbrellas, radios, watches and TV									
Painting houses									
Running a religious congregation (being a pastor)									
Running a private school									
Washing clothes on a piecework basis									
Washing cars									
Working as domestic helper									
Cross-border trading									
Petty trading (local)									
Selling water									
Selling grass for thatching									
Selling second hand clothes									
Other activities									
Commercial sex									

3.50 Most residents of informal urban settlements are self-employed. They work in a variety of informal economic activities ranging from producing and selling building materials, to trading petty commodities, farming, and renting out houses or rooms. Housing-related activities provide jobs to many: unskilled workers produce crushed stones, sand and bricks, while skilled artisans manufacture fittings such as door and window frames, and offer services in plumbing, electrical work or carpentry. Most people working in the informal sector combine several activities, including the cultivation of undeveloped urban or peri-urban land to supplement their incomes and food intake. Economic outlooks are diverse even in the informal economy. While there is economic dynamism in some urban centers such as Lusaka, other towns remain sluggish, with legions of unemployed mainly expecting direct help from large-scale employers, NGOs, or the government.

3.51 Many public officials encountered during the Urban Participatory Study voiced the view that the urban poor are largely unproductive because they are not formally employed. The study found, however, that poor urban dwellers have adapted to the decline of formal employment by pursuing at least one activity that allows them to generate revenue or produce enough food to survive. These activities illustrate the resilience and ingenuity of poor urban communities to adapt to a very unfavorable economic context in which few formal jobs are available.

Material Assets

3.52 In urban Zambia ownership of a wide variety of assets is common. Many urban Zambians own not just productive assets but also consumer goods. Asset ownership distinguishes better off Zambians from the poor, but even many of the poor own substantial assets. Table 3.16 shows the diversity of ownership patterns by quintile. While many of the poorest urban Zambians have not much more than tools and only 36 percent own a radio, many in the top quintile have an array of consumer goods: cell phone (27 percent), motor vehicle (17 percent), refrigerator (51 percent) and video player (29 percent).

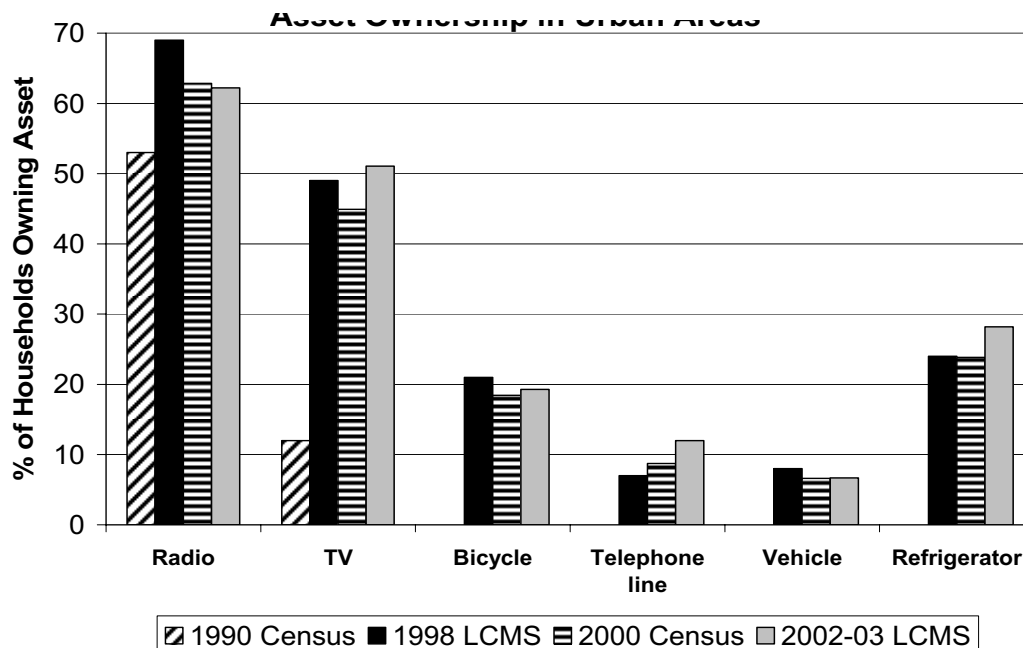
Table 3.16 Urban Asset Ownership, by Quintile

<i>Asset</i>	<i>All</i>	<i>Quintile of National Distribution</i>	
		<i>Poorest 20%</i>	<i>Richest 20%</i>
Axe	35	40	32
Bicycle	19	13	21
Brazier	91	93	86
Canoe	1	2	1
Cell phone	12	0	27
Computer	2	0	4
Crop sprayer	2	0	3
Donkey	0	0	0
Electric iron	36	6	61
Electric or gas stove	34	5	57
Fishing boat	0	0	0
Fishing net	1	3	1
Hammer/grinding mill	1	0	2
Hoe	54	63	51
Hunting gun	1	0	2
Knitting machine	0	0	1
Motor vehicle	7	0	17
Motorcycle	1	0	1
Non-electric iron	28	41	18
Non-residential building	2	0	4
Plough	2	1	3
Radio	62	36	78
Refrigerator	28	3	51
Residential building	46	49	42
Satellite dish	2	0	5
Scotch cart	0	0	1
Sewing machine	9	5	14
Telephone line	4	0	11
Tractor	1	0	1
TV	51	18	72
Video player	20	1	39

Source: 2002-03 LCMS

3.53 For most assets which can be tracked in multiple surveys and censuses, ownership has remained fairly constant over time. An exception is televisions; between 1990 and 1998 the fraction of urban Zambian households owning TVs jumped from 12 to nearly 50 percent. With increasing use of cellular phones, telephone ownership has increased substantially since 1998 but is still limited almost entirely to urban Zambians in the top quintile.

Figure 3.5 Asset Ownership in Urban Areas Over Time



Source: 2002-03 LCMS

Social Assets

3.54 The Urban Participatory Study found that although extended family networks are less cohesive than in rural areas, community-based support structures have become important social assets. In many informal urban settlements, community-based organizations (CBOs) run by local volunteers have stepped up to offer services that previously were provided by the government or via less formalized networks. CBOs include Residents Development Committees (RDCs) which coordinate local participatory development activities. A typical role for an RDC is constructing local infrastructure, often with the support of outside NGOs. Other CBOs include local trade associations, cooperatives, community schools, and groups that provide literacy training, home care assistance for HIV/AIDS patients, and assistance for orphans, widows, and the disabled.

Box 3.5: Community-Based Organizations Are Key to Support Vulnerable Groups

Bwafwano Community Association was formed in 2000 to educate orphans and disabled children in Chawama (Lusaka), and provide life skills to widows and widowers. Its executive committee is composed of a chairperson, seven women, and five men.

By early 2004, Bwafwano was running a series of programs for vulnerable members of the community: a community school for orphans and disabled children, a training program for women in tailoring, knitting and making flowerpots, a theater course for out-of-school children, the distribution of food and other support to child headed-households, and referrals of neglected children to the welfare department and of abused women to the police's Victims Support Unit. Its beneficiaries were 20 disabled children and 25 adults, 500 children attending the community school, 150 widows, and 20 persons attending adult education. They have a team of forty home-based caregivers, and are in part supported by Project Concern International (PCI), which donates food and teaching material.

In Chawama again, the Zambia National Association of the Physically Handicapped (ZNAPH) estimates there are 200 to 300 disabled persons. The organization supports them with vocational training programs in tailoring and design, and an HIV/AIDS counseling program. It also runs a community school for 444 children with support from PCI, which provides food for the children and subsistence allowances to the volunteer teachers. Enrollment in the programs is open to all (disabled or not) to promote the integration of persons with disabilities in society. Four out of a class of 10 in the vocational training course are handicapped persons.

Access to Infrastructure and Services

3.55 In informal settlements visited during the Urban Participatory Study, access and quality of urban infrastructure vary widely. In many cases, summary statistics fail to illustrate the shortcomings of urban infrastructure. Although infrastructure is far more widespread in urban areas than in rural Zambia, much of the infrastructure is outdated, poorly maintained, and overcrowded. RDCs are active in many communities in managing infrastructure. The participatory study team observed that in Chawama (Lusaka), RDCs expanded the local police station, built storm water drainages, and conducted regular clean-ups of the community. In Ipusukilo (Kitwe), they constructed footbridges and storm water drainages to enhance environmental cleanliness. In Kalikiliki (Lusaka), the community regularly maintains storm water drainages and repairs the footbridges which women use to fetch water in Mtendere compound. In Chiba (Kasama), the community attracted funding from international donors to build the local market. In Kawama market (Mufulira), the RDC and marketers were building additional toilet blocks. Most of this voluntary work and development was financed through donations and grants from ZAMSIF, Irish Aid, DFID, and JICA.

Water

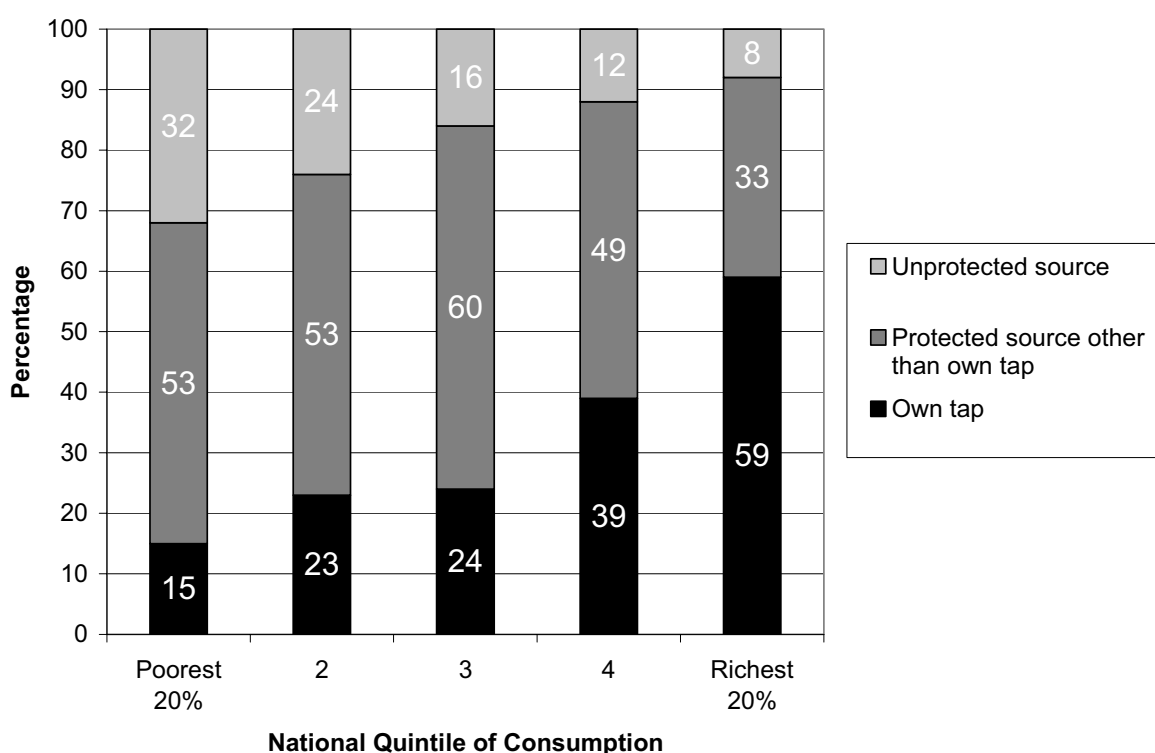
3.56 Residents of informal urban settlements generally rely on self-made shallow wells for water supply and on pit latrines for disposal of human waste, which poses serious health challenges, because of possible contamination of the water. The situation is worsened by the fact that most residents cannot afford to either boil or chlorinate their drinking water. As a result, they generally drink untreated water and are extremely vulnerable to diarrhea diseases.

3.57 Urban settlers face water shortages even in areas where water had previously been installed. In Chawama, Lusaka, most respondents indicate that though they have pipes, often these are dry. As in most other settlements the water system suffers extensive leakage. Out of the 314 initial standpipes that had been set up for communal use, 142 have been vandalized and are

unusable.³⁴ In most settlements where water is available, it is rationed for a few hours daily and is of low quality because of many leaks. The response to shortage of water has been to use water from shallow wells, which are often polluted due to the proximity of pit latrines.

3.58 Data from the 2002-03 LCMS, shown in Figure 3.6, clearly demonstrates that the poor are the least likely to have access to protected water sources. Even the sources categorized as “protected”—own tap, public tap, borehole, and protected well—may provide unsafe water if contamination enters through leaky pipe systems.

Figure 3.6 Sources of Water for Households in Urban Areas



Source: 2002-03 LCMS

3.59 In general, the water supply situation is better in Lusaka, thanks to the community-based water supply schemes put up by international development agencies.³⁵ However, it is not clear whether community-based management schemes can be sustained without the continued involvement of funding or implementing agencies, as they rely on user fees that many residents cannot pay. Some schemes put up under the World Bank supported Urban Water Supply Project have hence collapsed after the withdrawal of the implementing agencies, as did the Mulundu water supply scheme in Mufulira, when the community could not pay for its operation. In such cases, residents revert to unsafe shallow wells as their main source of water.

³⁴ The pipes are often stolen and resold, as are the valuable brass taps. At times, it is the nearby private resellers of water who make sure that the public distribution system is unusable.

³⁵ Such as the Japanese International Development Agency (JICA) and the Department for International Development UK (DFID) through CARE International.

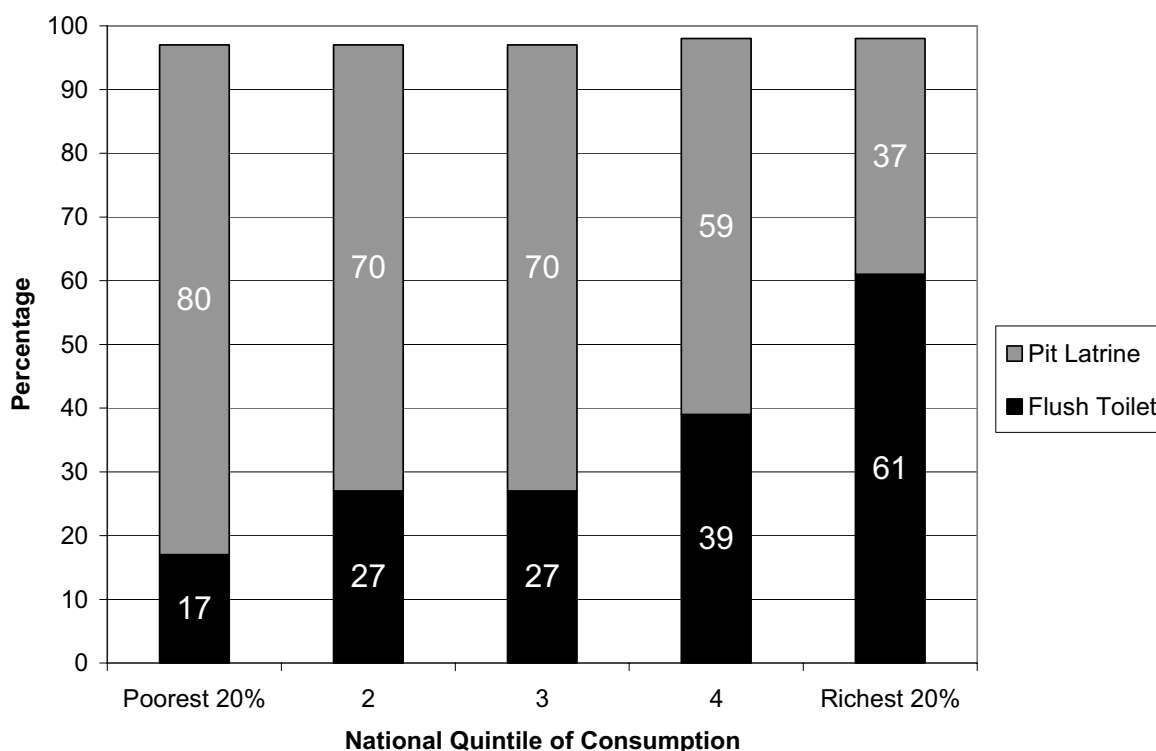
Box 3.6 Community-Based Water Supply

Many urban settlements have solicited donor funds to bring clean water to their areas. In Kitwe’s Ipusukilo, residents approached the local water and sewerage company to bring water to their area. As a result, twenty-four water vendors have been equipped with kiosks and meters from which people buy clean water. In Kasama, a water project funded by the Development Cooperation Ireland (DCI), working with the Chambeshi water and sewerage company has agreed with RDCs to manage water supply in their settlements, including revenue collection for which they will be paid 25% of the total money collected. However, these water collection points are only open for short periods each day (two hours in the morning, at noon and in the evening), which makes it difficult for residents to obtain water when they need it. This pushes many people to continue using water from shallow wells.

Sanitation

3.60 Sanitation in urban Zambia is generally poor, because most residents do not have access to a sewerage system and thus use either pit latrines or septic tanks. The former is the predominant means of disposing human waste in informal urban settlements. Figure 3.7 shows type of toilet facility by quintile for urban areas. The majority of urban Zambians in all quintiles other than the richest use pit latrines.

Figure 3.7 Types of Toilet Facilities for Households in Urban Areas



Source: 2002-03 LCMS

3.61 In general, the sanitation situation appears better in informal settlements outside Lusaka with lower population densities, as most houses have adequate space to build pit latrines. It is, however, a very serious problem in the older informal urban settlements of Lusaka upgraded in the mid 1970s, such as Chawama and Kanyama. In these settlements, space for construction of new pit latrines is a major source of conflicts with neighbors as most houses have run out of space. As a result, large numbers of people use only a limited number of pit latrines.

3.62 Because many residents of unauthorized urban settlements rely on unprotected shallow wells for water supply and on pit latrines for disposal of human waste, many face serious health threats. The local authorities, government and international development agencies have generally ignored the sanitation crisis in the older informal urban settlements, probably because the conventional methods of resolving the sanitation problem are too expensive. In particular, extending the sewerage system to areas currently not connected is generally considered unaffordable for the majority of residents. For the same reason, other means of prolonging life spans of pit latrines (e.g., Ventilated Pit Latrines) have not been widely adopted.³⁶

Housing

3.63 The quality of urban housing varies both across space and socioeconomic level. Many of the poorest urban Zambians live in mud huts with grass or straw roofs, as do nearly all those who live in rural areas. However, among urban residents, a majority in the poorest quintile and nearly all those in the top quintile live in homes of modern materials: concrete, iron, and asbestos tiles or sheets.

**Table 3.17 Material Used for Floor,
Urban Areas**

	<i>Quintile of National Distribution</i>		
	<i>All</i>	<i>Poorest 20%</i>	<i>Richest</i>
			<i>20%</i>
Concrete	58	47	61
Covered concrete	23	11	32
Mud	19	41	7
Other	0	0	0
	100	100	100

**Table 3.18 Material Used for Roof,
Urban Areas**

	<i>Quintile of National Distribution</i>		
	<i>All</i>	<i>Poorest 20%</i>	<i>Richest</i>
			<i>20%</i>
Asbestos sheets	49	35	59
Asbestos tiles	5	3	7
Iron sheets	29	31	25
Grass/straw	11	22	4
Other	6	9	5
	100	100	100

Source: 2002-03 LCMS

3.64 The Urban Participatory Study found that among informal settlement zones, Lusaka has comparatively better houses than secondary cities, as many of its informal settlements have been legally recognized, thus giving residents some tenure security and allowing them to improve their houses when economic conditions were propitious. The settlements that have not been upgraded or legally recognized – which include most settlements in secondary cities – have particularly poor houses, built of mud, wood and thatched .

³⁶ The problem of sanitation has been recognized by CARE International in the older informal settlements where it operates, such as Kanyama, George and Chipata in Lusaka. CARE is experimenting with the use of chemical enzymes to prolong the life spans of pit latrines.

Table 3.19 Types of Building Materials Used in Informal Urban Settlements

	<i>Large dynamic city</i>	<i>Non-metropolitan town</i>	<i>Declining economy</i>
<i>Walls</i>	Mostly concrete blocks Mud bricks in oldest area	Mostly mud bricks A few using burnt bricks	Mud bricks A few using concrete blocks
<i>Roofs</i>	Asbestos and corrugated iron sheets	Grass thatch A few with iron sheets	Grass thatch A few with iron sheets
<i>Floors</i>	Concrete and compacted soil	Cement/mud	Mud floors; few w/ cement
<i>Electricity</i>	Yes	In some settlements	In some settlements

Source: Urban Participatory Study

Community Assets

Access to Markets

3.65 Urban Zambians enjoy access to a wide variety of markets, and market proximity is not a constraint for urban residents. For example, all urban households in the 2002-03 LCMS reported being within 5 kilometers of a food market. However, the Urban Participatory Study found that market infrastructure was inadequate in most informal settlements visited by the survey team. Markets were often built for much smaller populations than they currently serve, and are poorly maintained. They are usually overcrowded, and suffer from the insufficient provision of water, sanitation facilities, and solid waste management.

Box 3.7: Some main types of markets in informal urban Zambia

Kasama (a non-metropolitan town) has three main markets (1) Musenga has a trading area with some stalls built along the road passing through the settlement. It has no running water, or toilet facilities. (2) Chiba has a well-built market set up with the help of Irish AID. It is well organized and managed by the local resident development committee. It has toilets but poor garbage management, and has not been able to attract sufficient traders to occupy all stalls. (Because of the fee charged, many prefer to sell directly from their homes.) (3) Chisanga has a new market with good infrastructure, but underutilized, with less buyers than sellers and many unoccupied stalls, reflecting the population's very low purchasing power.

Mufulira (a declining economy). In Mulundu, market traders mainly sell food along the major road. Although there is a water supply network constructed under the World Bank-supported Urban Water Supply Project, no water is available as the community cannot pay for its operating costs (mostly power supply to the pumps.) Kawama has a vibrant market selling many diverse goods with makeshift stalls surrounding a few permanent structures.

Kitwe (a diversifying economy). Ipusikilo has a large open and busy market with about 3000 traders in specialized sections selling foods, household goods and second hand clothes. Its infrastructure is yet deficient, with insufficient space, a lack of storage facilities and security. It is run by a 14 member committee, which levies fee going to the Kitwe City Council. Yet, the council is not arranging for services, and the water supply depends on shallow wells while a network of 24 water kiosks is not operating because of a lack of funds.

Health

3.66 As a result of the extension of health clinics to informal settlements, 99 percent of urban Zambians live within 5 kilometers of a health facility. Urban Participatory Study respondents

noted that facilities available to them were generally overcrowded. They also expressed the need for maternity services and mortuary units closer to their communities. Mortuary units are needed to accommodate the large number of HIV/AIDS victims who die in their homes. Households often endure great expense to transport the deceased to hospitals or health centers that have mortuary facilities.

3.67 A widespread success story in most settlements visited by the participatory study team was the cooperation between local health centers and community health promoters who supplement government workers to reach residents with health information and medical services. Neighborhood health committees, organized and managed by community volunteers, undertake health education and promote environmental hygiene for the benefit of their settlements. District health management boards train volunteers in basic health and home-based care. The volunteers in turn assist the chronically sick in their houses, and provide them necessary transport to the hospital. Environmental health technicians promote the prevention of diseases, the safety of water, waste disposal, sanitation, and food hygiene by giving health education talks in their communities both in groups, families and on one to one.

Box 3.1: Volunteer in Health Neighborhood Committee

Mrs. Ziwase Phiri is a volunteer of the Chawama Health Neighborhood Committee. She is vice secretary in a Committee of 11 members, which develops educational materials on health and carries out health education in zone one with its residents. The committee assists community members not covered by a medical scheme to access medical services in case of emergency, educates community members on good health and nutrition practices, assists medical staff at Chawama clinic in under five clinics management, organizes self-help environmental cleaning and protection, encourages residents to deposit solid waste at designated points, and undertakes home based care of the chronically sick.

3.68 Despite these successes, the urban poor depend chiefly on government-provided health care for which they often are required to pay user fees. In the 2002-03 LCMS, 9 percent of Zambians in urban areas reported an illness or injury within the previous two weeks and 5 percent saw a health care provider, with no differences between the poor and the better off. Seventy-nine percent who saw a health care provider went to a government hospital or health clinic. Wealthier urban Zambians sometimes used private facilities or employer-provided facilities, which accounted for 11 percent and 4 percent, respectively, of all visits. For 55 percent of health care visits, the costs were paid directly by the patient or his or her family; in a quarter of cases no payment was made.

Education Services

3.69 School attendance rates in urban areas are somewhat differentiated by consumption level. At all ages, children from households in the top quintile are more likely to be in school than those in the poorest quintile, and the difference is greater for girls than boys. Because the poor typically start school later, the greatest difference is at young ages: among girls age 5-6, only 19 percent of those in the poorest quintile are in school, compared to 69 percent of those in the top quintile.

Table 3.20 School Attendance Rates by Age Group, Sex, and Quintile of Consumption for Urban Areas

Age Group and Sex	All	Quintile of National Distribution				
		Poorest 20%	2	3	4	Richest 20%
<i>Male</i>						
5-6	12	10	11	4	20	22
7-13	70	66	66	72	74	80
14-18	69	64	73	66	69	74
<i>Female</i>						
5-6	46	19	33	43	56	69
7-13	86	77	81	88	88	94
14-18	68	59	65	61	74	74

Source: 2002-03 LCMS

3.70 There are two types of schools in urban Zambia: government-run schools and community schools. Many community schools, which are typically supported by NGOs or churches, were organized after the introduction of primary school fees in the early 1990s to provide an alternative for children of poor households and orphans, who could not afford to attend government schools. The Urban Participatory Study found that since the abolition of user fees for primary education in 2002, however, many poor children have returned to the government schools, particularly in the Copperbelt and in Kasama. Some community schools even closed after 2002, as pupils returned to the public education system.

3.71 Nonetheless, community schools remain significant. In 2004 there were 1925 registered community schools and approximately 4500 government-run primary schools. Community schools are also in rural areas that are distant from public schools. In Lusaka, most community schools are supported by NGOs and churches, and they have continued to run seemingly unaffected by the change of policy on fees. This is partially due to the fact that uniforms, which must be purchased by the child's family, are still required in many urban schools. Children of the poorest families still tend to go to community schools, in large part to benefit from the feeding programs that many run (some even distribute food to families so they let children come to school). Another main reason is the lack of alternatives, since there is not enough space in public schools. Community schools are particularly favored for students who start attending school late, because they cover the seven year primary curriculum in just four years.

3.72 Although the reform to provide free primary education has helped bring many children back in school, there remains a dire lack of capacity to answer needs. In 2003, Chisuba school in Chawama could for instance only accommodate 360 of the 1200 applicants to first grade, leaving 70% of them without access to government education. Fees are still charged for education after grade seven (ZMK150,000 per year) and there are fewer slots as one progresses to middle and high school. This not only deprives many children of access to education, but also creates much space for corruption and unfair practices in the allocation of the few spots available.

Box 3.2 Parent and Teachers Associations Have Key Roles in Government Schools

Chisuba is a basic school in Chawama teaching grade one to nine to 3000 pupils. With 61 teachers, it runs eight classes in each of grade one to seven, but only four classes for each of grade eight and nine. Class size ranges between 42 and 58 pupils.

The Parents and Teachers Association (PTA) has an important role in managing the school. It employs a secretary and a handyman to supplement the single staff member that Government can pay. The PTA is very active and obtained support from BESSIP to rehabilitate the school. Yet, although BESSIP supplies enough books, the school still lacks furniture, such as seats for the teachers. In principle, there is now enough toilets for all, but as there is no water access, most are unusable.

3.73 Both parents and educators however note that there are often important differences in quality between government and community schools. The government overall provides public schools the resources necessary to offer quality education, but community schools must rely on limited donations from the residents of poor settlements and from NGOs. They cope with very little resources, often counting on local volunteers to teach, and churches to lend space. Tight resources make it difficult for them to follow the same curriculum and standards as public schools, and some parents withdraw their children from the community schools that cannot offer good education. Many of these schools recognize their limitations, but continue their mission, persuaded that the little they offer at least keeps children off the streets.

3.74 Attendance remains a major problem in all schools. Some girls have to stay home and take care of their families when parents go to church or funerals; others are put to work on the market to support the family.

Box 3.3: Community Schooling: an Alternative or Complement to Public Education

There are four community schools in Ipusukilo (Kitwe) for 3800 children. The most active of them receives 1300 pupils from 7 to 17 years old who come from Ipusukilo, Kawama, and Riverside. The nearest government school is located several kilometers away.

The school operates seven classes from preschool to grade seven. Each class has one teacher running daily three sessions of 60 children from 07h30 to 17h00. The school was registered in 1997 and receives some support from the Provincial Health and Education boards to purchase teaching material and to support teachers. Over the last year, it has received K2.6 million of public funds per term, and one teacher is paid by the government. As an incentive, the volunteer teachers receive ZMK70,000 per month (the teacher paid by government receives a regular salary of ZMK400,000.) The school also receives support from community members in cash and in-kind (such as food during harvests.)

The school is governed by a PTA, with 7 parents and 3 schools representatives. Teachers and school volunteers keep a list of orphans and vulnerable children (OVCs) in the community and bring them to school. Currently, over one fourth of the pupils are OVCs.

The main problem for children in the community is that many cannot go to school and yet have no skills to work and earn a living. They often work in or around the markets, selling or carrying goods. To support them, some schools run extra-curricular activities to teach them life skills, e.g., making door mats, crocheting, playing drama, or child-to-child education. They also run sports activities to keep the children off the streets.

3.75 Aside from the lack of access to basic education, there was concern in many informal urban settlements over the lack of adult literacy programs. It was noted in numerous discussions for the Urban Participatory Study that many young adults who grew up in the late 1980s and early 1990s had missed their basic education, partly because of the cost-sharing policy and of the shortage of school places. Thus, to ensure that these young adults acquire basic education, there is a widespread request for adult literacy programs.

Table 3.21: Summary of Access to Essential Infrastructure & Services in Settlements Visited by the Urban Participatory Study

City/Town Settlement	Basic Schools	Community Schools	Health Centers	Police Post	Post Office
Lusaka					
Chawama	4	50	1	1	1
Kalikiliki	None	None	None	None	None
Ng'ombe	1	Several	1	1	None
Kasama					
Chiba	1	Closed	None	1	None
Musenga	1	None	None	None	None
Mufulira					
Minambe	1	None	None	None	None

Social Protection

3.76 The Urban Participatory Study found that government social protection services function poorly due to lack of resources, despite the presence of many qualified and dedicated civil servants working to provide services to urban communities. Those public services that do operate are often dependent on project funds from outside sources such as international NGOs and churches. Dependency on external funding in general tends to result in a lack of clarity on their mandates and lines of accountability, especially as the roles of different government service providers often overlap. Programs which the study team perceived as successes include literacy and maternal health programs. CBOs run by local volunteers have in many places substituted for government programs.