

Livelihoods, Poverty and Vulnerability in Urban Zambia

Assessment of situations, coping mechanisms and constraints¹

June, 2005

Work in Progress - for comments
Draft after final consultation

¹ This analysis is based on findings from our fieldwork, interpreted where necessary with information from secondary sources. The facts presented have been thoroughly documented for the areas visited, themselves considered representatives of the diversity of urban living conditions. Facts and their interpretation have further been discussed during a consultation held in March 2005 on the national poverty and vulnerability assessment and follow-up visits to some of the initial respondents in the Copperbelt. The analysis, conclusions, their limitations and errors are the responsibility of the authors.

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Executive Summary

Overview of socioeconomic shocks and of their responses in low-income urban settlements

This qualitative study of living conditions in urban Zambia is part of the World Bank's Poverty and Vulnerability Assessment (PVA). It analyzes the living conditions of individuals, families and communities in informal urban settlements, and their coping mechanisms in response to social and economic shocks since the mid 1990s.

It builds on the existing literature and uses primary data from qualitative research conducted in informal urban settlements of Lusaka and secondary cities. After consultations with specialists of urban Zambia to define the research objectives and methodology, participatory data collection and analysis were carried out in 2003 and 2004 with extensive support of academics and non-government organizations working on urban social and economic development. The final analysis was refined after further in-country consultations and peer-review between March and May 2005.

1. Context: the diversity of informal urban settlements in Zambia

The major previous analyses of urban poverty in Zambia essentially focused on low-income settlements in a single major city or town at a time. Yet, the histories and living conditions of cities in Zambia differ greatly. This study intends to capture some of this nationwide diversity of urban living conditions in low-income settlements, of the local responses to social and economic shocks, and of potentials for development by conducting research in the informal settlements of three types of urban centers representing a cross section of Zambian urban life.

First, Lusaka, Kitwe and Livingstone were selected to represent large urban centers with different levels of economic diversification and trends: a diversified and growing economy in Lusaka – the national administrative center; a declining yet diversifying economy in Kitwe – a large industrial city; and a promising economy based on tourism in Livingstone. Second, Mufulira was included as a type of industrial city which had experienced a sharp economic decline after the nationwide collapse of mining activities. Third, Kasama, capital of the Northern Province, was chosen to represent small provincial towns in rural hinterlands, as little is known on the livelihoods and living conditions of these rapidly growing “non-metropolitan” towns.

In all these types, a differentiation exists between “formal” and “informal” urban settlements. The distinction dates from the creation of the first urban centers set up after British planning and construction codes. These formal centers were the only recognized permanent urban settlements, and were reserved for European settlers. They were designed with infrastructure for housing, transportation, access to piped water, sanitation and social services. Africans were not allowed to reside permanently in these urban centers and even their temporary stay was tied to being formally employed. As a result, at the expiry 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. Although after Independence Africans were granted the right to live permanently in cities, the 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 found space for self-help housing. Yet, 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. Poor access to essential infrastructure and services has since the 1990s been compounded by a loss of employment and income due to the failure and privatization of state-owned enterprises, to the devastating effects of HIV/AIDS, and to a still rapid demographic growth that further accentuates overcrowding. Such informal settlements housed more than 50% of the population of the major cities of Lusaka, Kitwe and Ndola in 1990, and up to 70% of Lusaka's dwellers by 2004.

Despite the alarming situation, government planners and officials have long ignored the needs of informal urban areas, which they consider of low standards, illegal and disorderly. Many public officials also still believe the State should take a leading role in the provision of housing and services for all and, as a result, have only half-heartedly supported the upgrading of informal urban settlements. While better-off urban residents of formal settlements have always had the right and access to basic physical amenities and public services, residents of informal settlements have therefore largely been left on their own to meet these needs. Support to upgrading efforts by local authorities remains largely ad hoc, within a nationwide regulatory environment that tends to inhibit efforts by the residents to provide for their own needs.

2. Overview of living conditions in informal urban settlements

Economic context: Most Zambian urban centers tend to depend on one or two dominant economic activities. The small provincial towns and the mining towns have the least diversified economies, being largely dependent on the service sector and often one or two large firms processing one or two agricultural commodities. Lusaka has the most diversified economy.

Urban Livelihoods: Although the Zambian economy appears to have stabilized, unemployment and underemployment are still major problems. The privatization program of the mid 1990s has been accompanied by a restructuring of the labor market and by retrenchments that may have improved the performance of most enterprises, but have not yet translated into the creation of new employment opportunities on a large scale. As a result, the livelihoods of most urban dwellers, who used to work in the protected formal sector including large state-owned enterprises, today depend on the informal rather than the formal sector. The better-off urban residents are still those in the protected formal sector who live mostly in the formally developed parts of urban centers. Meanwhile, most people earning their livelihoods from the informal sector live in informal settlements. The few residents of informal settlements who are formally employed mostly have low-paid jobs, as shop assistants, security guards, soldiers, domestic helpers or low-level civil servants. They are, however, a minority.

Most residents of informal urban settlements are thus 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 produce 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 periurban land to supplement their incomes and food intake. The majority of the urban population is thus dependent on informal economic activities (65% of Lusaka's labor force in 1999 according to its City Council.) There is however much diversity across cities, and while some urban centers are economically active, others are plagued by a dependence syndrome, with their unemployed residents expecting direct help from large-scale employers, NGOs, or the government.

Housing: Housing conditions remain the most challenging issue for poor urban communities. First, it is habitable land is scarce, and many settlements have to develop along slopes; they are difficult to access and subject to mudslides. Second, the lack of serviced land for housing has forced people to live in overcrowded dwellings and has pushed up rents, as housing supply is below demand. (In Lusaka, 70% of the urban population lives in informal urban settlements, which occupy only 20% of the city's total area.) Third, residents of "unauthorized" urban settlements outside Lusaka lack security of tenure and live under the threat of demolition of their houses by local authorities. Fourth, the quality of housing remains low with over-crowded and insalubrious dwellings. In general, informal settlements in Lusaka have comparatively better housing than those in the Copperbelt, Livingstone and Kasama. The settlements that have not been upgraded or legally recognized have houses built of mud, poles, and grass, often in particularly poor conditions as dwellers have no incentive to improve their housing.

Access to basic infrastructure: Our findings compared to earlier studies show a continuous deterioration of essential infrastructure and services in urban Zambia since the early 1980s due to their lack of maintenance, to excessive use because of serving much larger populations than initially designed for, and to the incapacity of public authorities to renew the stock of equipment.

- **Water supply and sanitation:** Urban settlers face water shortages even in areas where water had previously been installed. In Chawama, Lusaka, most respondents indicated that though they have pipes, these are often dry. In most settlements where water is available, it is rationed for a few hours daily, and is often of low quality because of the numerous leaks that let dirt in the pipes. Residents of unauthorized urban settlements respond to shortage of water by using water from shallow wells. As most residents, particularly outside Lusaka, cannot afford to boil or chlorinate their water, they drink untreated water and are thus extremely vulnerable to intestinal diseases, including cholera. In some settlements, community-based water supply schemes were put up by international development agencies in which CBOs run the services and recover costs through user-fees. Such programs seem successful in middle-income areas, or when funding agencies provide continuous support, but often fail in the settlements too poor to fund the services solely through user fees. Sanitation in informal urban Zambia is generally poor: most residents do not have access to a sewerage system and thus use either pit latrines or septic tanks.
- **Solid waste management:** Solid waste management is problematic throughout urban Zambia and remains a major cause of pollution in informal urban settlements, where organized waste

removal is almost non-existent. Heaps of garbage block streets and provide breeding grounds for rodents and mosquitoes. Leaching further contributes to pollute underground water resources.

- **Transport:** Roads in informal settlements, particularly outside Lusaka, are in a state of disrepair and require urgent attention. Most are dirt roads without storm water drainage. Poor drainage prevents garbage trucks from reaching many urban areas, and makes it difficult or dangerous for people to carry goods or water, and for children to walk to school, particularly in the wet season.
- **Security** is an issue, but not as much due to criminal activities (petty theft happens, but on a limited scale), as to the lack of well-maintained infrastructure (proper roads and drainage systems, sewage and removal of solid waste, light in the streets at night...)
- **Markets:** Most markets we visited were built for smaller populations than they currently serve, and are poorly maintained. They are overcrowded, suffer from inadequate provision of water, toilet facilities, and solid waste management, and are often infested with rodents.
- Access to electricity and telephone remains scarce.

Access to social services: The quality and access to social services varies widely. In general, access to health and education has improved since the mid 1990s, even though the poorest still face difficulties to access health services because of the user fees.

- **Education:** Most heads of schools and parents we met mentioned that before the introduction of free primary education many vulnerable children, especially orphans and those from very poor households, could not afford to attend government schools. The bulk of children that did not attend public schools went in community schools. Since the abolition of user fees in 2002, however, many poor children have returned to the government schools, particularly in the Copperbelt and in Kasama. In Lusaka, most community schools supported by NGOs have continued to run, and do not seem affected by the change of policy on school fees (their feeding programs and the overcrowding of public schools still make them the main alternative for poor urban children to attend primary school). Secondary education however is still out of reach for children of poor families, as fees have been maintained without exemptions for the poorest.
- **Health:** A major health issue in informal urban settlements is the widespread reliance on unprotected shallow wells for water supply and on pit latrines for disposal of human waste, with obvious health threats because of contaminated water. A second one is the lack of clinic space and staff, and the inability for the very poor to access public health services, as they cannot afford the minimal user charges. In urban areas, HIV prevalence is also higher than in the countryside, and although HIV/AIDS affects all walks of life, the young and the poorest were the hardest hit in the areas we visited (both by the virus and by economic hardship when a breadwinner dies). The spread of the virus there often seemed not due to a lack of knowledge, but rather to the pressure of poverty that leaves many single women little choice other than casual prostitution to feed themselves and their children.
- **Care for the most vulnerable:** Because of the large-scale impact of HIV/AIDS and of low-incomes, not all people can care for orphans left by their siblings the way they used to. As a result, HIV/AIDS has created many destitute children in urban settlements. Yet, despite the hardship, there remains extensive community-based support networks for the vulnerable.

Local governance mechanisms: Most informal urban settlements have established Residents Development Committees (RDCs), which operate under a constitution approved by the Ministry of Local Government and Housing, allowing RDCs to represent communities and access funding for development projects. RDCs coordinate local development, represent the needs of their communities, and link with donors and development organizations. Their capacities yet remain very variable: the most active ones are usually based in larger cities and receive training and financial support from international development agencies, but the majority has little training in community planning, and cannot obtain much support from local government agencies, themselves under-resourced.

3. Characteristics of urban poverty and vulnerability to shocks

Urban poverty: Poverty has multiple facets and causes, some specific to urban living conditions. Whereas rural poverty is largely due to low agricultural productivity and its consequent stagnation, poor transport and other infrastructure, as well as lack of wage employment, urban poverty is due to low-income, made worse by overcrowding, and by the lack of access to infrastructure and services, including clean water and safe sanitation facilities. These make the urban poor vulnerable to diseases, which undermines their productivity and plunges them deeper into poverty. Women and young people contribute disproportionately to the poor and in general, poor urban households are larger extended households.

During consultations and focus group discussions, the groups identified as poor and vulnerable included orphans, the elderly, widows and the terminally ill, as well as persons with severe disabilities. The poorer households included female-headed households, households unable to send their children to school, and those eating no more than one meal per day.

The most challenging social problem in informal settlements remains the provision of care to orphans and vulnerable children. In many cases, they are left with aged grandparents who cannot even support themselves, let alone take care of children. As a result, many orphans and vulnerable children of school age must drop out of school to work or beg in the streets. In the worst cases, children have become the heads of households consisting of other children. In some of the poorest families who cannot meet their basic needs, children are also driven out of their homes into the streets even when their parents are still alive. Women and children are also often victims of both physical and legal abuse (from domestic abuse, to property grabbing after the death of a husband or father.)

Main social and economic shocks affecting vulnerable people: Focus group discussions in informal urban areas pointed to the following main factors that cause urban families to fall into poverty:

- **The loss of formal employment**, often without receiving terminal benefits.
- **Inflation**, affecting the prices of food, transport, and basic necessities.
- **The death of the main income-earner** that prompts economic strain or destitution for the immediate family, with repercussions on relatives who must provide for widows and orphans.
- **Social exclusion due to HIV/AIDS** (leading to few people acknowledging their condition and seeking treatment and support.)
- **Depression**. Especially in the Copperbelt, many former mine workers are depressed since the loss of their stable jobs, and do not recover, often drowning in alcoholism and hopelessness.
- **Sickness**. Very poor living environments and overcrowding result in diarrhea, cholera and malaria lingering diseases. The unhealthy environment worsens the situation of people living with HIV/AIDS, who are more vulnerable to opportunistic infections such as tuberculosis.
- **Droughts** lead to low agricultural yields (many urban dwellers are partly dependent on urban farming) and increased prices of foodstuffs.

4. Local responses to poverty and their limitations

Confronting difficult living conditions and little opportunities in the formal economy, individuals and communities have developed mechanisms to support themselves, often with the help of civil society organizations and the government, and at times, in collaboration with the private sector. Taken individually, most of these mechanisms only have limited impacts, but they represent the bases upon which to design partnerships for poverty reduction mechanisms that would make good use of existing capacities and mechanisms.

Services provided by government: One typically expects the government to provide social protections and services. This is indeed what GRZ strived to do for many years in urban Zambia, and we encountered many qualified and dedicated civil servants working at the provincial and district levels to provide social services to urban communities (from the ministries of Community Development and Social Services, Youth and Sports, and Health and Education.) The majority of public social services are yet unable to work effectively on a significant scale because of a chronic lack of resources.

The few public services able to work were often dependent on project funds from outside their ministries (from the social investment fund, international NGOs, churches...) Dependency on external funding yet tends to result in a lack of clarity on the mandates and lines of accountability of these public agencies, especially as their roles often overlap. The situation is worsened by the lack of local autonomy in decision-making and planning; many local branches of ministries must mainly implement centrally decided programs (which they anyway rarely have enough resources to run.)

We thus witnessed an important disconnection between the high quality of some of the human resources available at the local level, and lack of political will at the national level to provide local agencies the resources to operate autonomously. Despite this, some programs initiated by social ministries are successful, such as the literacy and maternal health programs, particularly when they train and motivate urban communities to volunteer and support government programs, often in collaboration with churches and NGOs.

Contribution from the private sector: An interesting approach we encountered that helps improve economic and social conditions in urban settlements is the creation of partnerships between large-

scale employers and municipalities in which large firms are able to influence the use of the taxes they pay, and to undertake activities normally implemented by municipalities. In Ndola for instance, a large mining company helps the municipality repairs roads and control malaria by spraying insecticide in all the houses in the city. In addition, the company has launched a merit-based scheme to compensate its workers, which has had very positive impacts on reviving the local economy. In Livingstone, a large hotel has agreed to set up its operation there and become the largest tax payer, provided these taxes are invested transparently in infrastructure that improves urban living conditions and fosters tourism.

Local coping mechanisms: Despite a few examples in which government or the private sector can contribute to improving the welfare of poor urban residents, most of urban poor must primarily rely on their own ingenuity to deal with their difficult living conditions. We review the coping mechanism they use and their efficiency at the individual/household-level, before looking at community-level responses, and at the essential role of civil society organization in supporting these mechanisms.

At the individual or household-level, although some mechanisms to cope with degrading urban living conditions and poverty can be considered destructive, most show the ability of the urban poor to provide for themselves, even if, in many case, their individual coping mechanisms are short-term, and leave them vulnerable to further shocks.

The main example of a destructive coping mechanism is removing children from school to work when parents cannot afford their education and need them to provide an income. A second common approach is for vulnerable women (often widows or teenagers) to engage into commercial sex to earn a living, an extremely risky activity given the high prevalence of HIV/AIDS and their little bargaining power to protect themselves. Alcoholism is also a widespread effect of urban poverty, and a coping mechanism for many unemployed men to try to forget their inabilities to support their families. Other coping strategies destroy the environment, such as extracting sand and stones sold as building materials, leaving holes in common areas, in which people fall and where waste rot in stagnant water.

Most mechanisms are yet constructive, with for instance urban dwellers engaging in informal economic activities. Aside from trading and manufacturing activities, many urban poor provide petty services such as the collection and sale of used bottles, pest control, sewer cleaning in better-off neighborhoods, piecework (laundry and housework, slashing grass, pruning trees, carrying water or goods), hawking in the streets, or renting part of one's home. No matter how menial the activity, it provides some economic support to poor families, and as important, keeps people active and confident that they can do something to improve their conditions. The main problem with most these economic activities is that their low returns do not allow the urban dwellers to generate enough income to build savings to fall back on in the event of shocks, or to invest in more profitable activities.

Some of the urban informal economic activities yet yield much potential, such as the production of building material, which ranges from low-skill activities (e.g., the production and transport of cement blocks, aggregates, or timber) to more skilled work (e.g., the manufacturing of window, door frames, and furniture.) These activities take place in local markets, homes and main streets and were in high demand in all the areas we visited.

Urban agriculture also has an important contribution to the livelihood security of many low-income urban dwellers. It enables them to supplement their food and income through the consumption and sale of agricultural produces, grains and livestock. These activities are obviously more prevalent in non-metropolitan towns where over-crowding is lesser, and unused land more easily reachable. Although garden farming remains quite common in the Copperbelt and other towns, it has thus become less prevalent in Lusaka due to the diminishing unused land within easy reach.

In terms of social support, despite a decrease in the level of help urban households can provide to their relatives in need because of their own economic difficulties, many households still take in children of deceased family members and even of friends. There is thus still a relatively strong support for close members of extended families when struck by major shocks ranging from the loss of employment, to prolonged illness or death of the main income earner.

At the community-level, inhabitants of informal urban settlements have developed numerous mechanisms to supplement the lack of government capacities in planning for the development of their areas, and in providing basic social services, including education and health and care to the terminally ill, and to orphans and other vulnerable children. On the economic front, some have developed trade associations and cooperatives, which often also have important social roles.

Where they are formed, Resident Development Committees (RDCs) are the main official community representatives for local development activities. Typically, successful RDCs are involved in constructing or extending community infrastructure (markets, water and drainage systems, roads, schools, and police posts to mention the most common), and managing social services (ranging from solid waste management to support to vulnerable households.) In general, RDCs have yet only taken roots in settlements that have a good number of residents willing and capable to work as unpaid volunteers. In the settlements we visited, RDCs were most effective when supported by external agencies with adequate resources.

Community-based organizations (CBOs) and cooperatives with strong social orientations further run a multitude of social and economic initiatives. Although most CBOs lack the resources necessary to help effectively resolve problems, they often provide the only support vulnerable people receive. This is especially the case in informal urban settlements outside Lusaka, which hardly have any NGOs or international development agencies working with them.

- **In education.** Due to shortage of space at government schools, many urban communities set up their own community schools for primary education, staffed with local volunteer teachers. Orphans, disabled, and other vulnerable children including those considered too old to enter government schools are the main beneficiaries. For older children and the youth, some communities have also set up youth skills training centers.
- **In health.** Health Neighborhood Committees promote self-help activities in primary health education (including maternal health) and environmental hygiene. We met particularly good programs when HNCs were trained and supported by local health authorities or NGOs.
- **In response to social problems linked to HIV/AIDS,** residents of informal urban settlements have formed community-based organizations ranging from church-based community schools to home-based care programs and support groups for widows and orphans. To limit the spread of HIV/AIDS by providing alternative to commercial sex, some CBOs promote income generation programs for women, establishing marketplaces, and running skills training and revolving funds.
- **Local trade associations and cooperatives.** Other common CBOs are trade associations and cooperatives. Most markets in informal urban settlements thus operate as cooperatives, which support their members in times of severe shocks, such as sickness or funerals. Some are even able to raise enough funds to rehabilitate parts of their markets' infrastructure. Other types of cooperatives associate vocational skill training with the production and sale of goods and with social support to vulnerable members of the local communities. Such initiatives include youth training centers, hammer milling operations, and periurban agriculture cooperatives; they were the most successful local initiatives we encountered in terms of poverty reduction potentials.
- **Community-based systems to manage public utilities.** In general, the water supply situation is better in Lusaka than in the other cities visited, thanks to the community-based water supply schemes put up by international development agencies. However, it is uncertain that these 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. The same is true for solid waste management schemes.

Support from civil society: Many NGOs provide training to help people and communities support themselves in the long term. Most of this training focuses on community mobilization, entrepreneurship, and the provision of vocational skills. NGOs also provide important health services such as training birth attendants, first aid providers, and maternal health care. In Lusaka, many NGOs then promote self-help activities to improve urban infrastructure, with support from external aid agencies. In the larger cities, NGOs have a major role in supporting local organizations, and directly extend many of the social services the government cannot provide.

In secondary cities though, only few NGOs are present. There, church-based groups are more influential, but many can rely mostly on the human and financial resources they can raise locally. They often care for the poorest, the elderly, orphans, and the disabled. Yet, because of severe lack of resources, only a few congregations provide effective support. The majority of the faith-based groups thus at best only offer spiritual support, as they cannot afford to help in any other ways. (Some are also perceived as mere income-generating ventures for entrepreneurs who proclaim themselves preachers and take advantage of helpless populations.)

5. Impediments to improving living condition and reducing poverty

Overall, this study has found that despite difficult living conditions, the informal settlements of Zambian towns and cities are diverse and dynamic, but operate in an environment that neither recognizes nor supports the development of their potential. The main constraints that limit their potential for urban poverty reduction are listed hereafter:

Constraints at the community level:

- **Poor infrastructure** (roads, water and sanitation systems), environmental management, and health services severely affect health and the safety of living conditions.
- **Inadequate access to basic education and vocational training** limits the potential of urban dwellers to engage in value-adding activities.
- **Lack of access to decent shelter and security of tenure** prevents many dwellers in informal settlements, especially outside Lusaka, to further invest in improved housing.
- **Lack of access to productive resources** (micro-finance and vocational skills), and to the environment to operate businesses efficiently (transportation, markets, or housing) does not allow local entrepreneurs to scale up their economic activities
- **Lack of training and funding to RDCs** does not allow them to proactively manage development needs, and to effectively organize community members for collective action.
- **Extreme burden of HIV/AIDS** affect most urban families, both economically, and socially.

Difficulties to sustain some of the community-based development efforts:

- **The privatization of public services** (mainly for water supply) is not likely to benefit the urban poor as most cannot afford the services. Moreover, effective privatization would require major prior investment in infrastructure.
- **Many community-based projects are not sustainable in the long term.** The successful community based schemes encountered are dependent on supplementary funding that enable their management to receive a salary to actually manage the public amenities. The revenue from the user-pay schemes is often inadequate.

Governance issues:

- **Local authorities do not have the proper financial and human resources to plan** for the development of informal urban settlements. Many are not aware of the resources available to support local development projects (both from government and from donors, such as ZAMSIF), and there is little transparency and accountability in how the resources available are used
- **Lack of decentralization:** In general, the ministers of Local Government and Housing have used their power to keep local authorities under their control. They have in particular not allowed local authorities to raise property tax rates to cost-recovery levels and to extend them to all parts of the municipal areas, on the grounds that the central government provides the resources to deliver urban infrastructure and services. The reliance on government grants has undermined the power of local authorities, leaving them unable to deliver essential infrastructure and services, or plan the development of their cities and towns, and making their planning function ineffective and irrelevant. As a result, city and municipal authorities operate in an ad hoc manner, and have lost most of their skilled staff. The situation is made worse by indebtedness of most urban authorities.
- **A disempowering approach to planning.** Urban planning in Zambia remains mainly physical, confined to controlling development by enforcing rigid planning laws and regulations. As a result, it rarely involves residents and adapt to their needs. This is particularly the case in informal settlements. A consequence is the continuation of an institutional and legal framework that works against the informal economy, even though this one sustains the majority of urban dwellers.
- **Absence of urban issues in the Poverty Reduction Strategy Paper.** The diversity of living conditions in urban areas, the issues of urban poverty, and the potential for poverty reduction in urban areas are not recognized as priorities, and addressed in the current PRSP.

Unchanged attitudes: Forty years after independence, urban development in Zambia remains elusive, because the government does not recognize or value the coping mechanisms used by poor urban dwellers. These informal coping mechanisms are yet often cost effective and have links to the formal sectors of the economy. They are in fact critical to its positive performance. An inappropriately rigid regulatory framework does not recognize the capacities of informal settlements, of their economies and of their dwellers to develop by themselves. Regulations are used mostly to restrict freedom, and

are at best lifted through bribes paid to the officials, thus further reducing the incomes and opportunities of many urban poor.

A dependency syndrome built during the colonial and postcolonial times, particularly through the paternalistic state-owned enterprises is also still prevalent in some cities. Most former workers of the main large state-owned enterprises have found it very difficult to adapt to the new economic environment. For instance few unemployed people seem able to start small enterprises requiring only little capital or training. Many who have previously held a salaried jobs (in a mine for instance) are merely hoping that some employers will come back to invest in the region and offer them work, along with the benefits they were used to, such as free-housing, health and education services.

Underlying this dependency are old negative attitudes fostered during the colonial period that prevent urban dwellers and public authorities from valuing the informal sector as a source of wealth. Consequently, few believe in investing to strengthen this sector. The same is true for local authorities and their planners, who merely enforce regulations that hinder the growth of informal economic activities. As a result, many urban poor see no pride or future in self-employment and consider their current economic activity as a temporary coping mechanism only, rather than a long-term livelihood. Consequently, few are ready to invest in informal economic activities for the long term.

6. Directions for intervention and creation of an enabling environment

The main conclusion of this analysis is that Zambian cities are diverse and dynamic, but operate in an environment that neither recognizes nor supports the development of their potential. Better tapping this potential would help reduce both urban and rural poverty in Zambia. Indeed, our findings suggest that if urban living conditions may have worsened for the second part of the 1990s, viable local coping mechanisms have emerged since the early 2000 in which the urban poor are taking the improvement of their living conditions in their own hands, with the support of a nascent organized civil society, the involvement of church groups and the renewal of some local citizen groups. This may not yet be clearly perceived, either by the government, or by the people themselves, but the coping mechanisms that the urban poor have developed to face their worsening conditions appear as solid blocks upon which to rebuild more prosperous urban futures.

The most important lessons learned in this regards are as follow:

First, urban poverty and urban development are important in Zambia and cannot be ignored in a national approach to poverty reduction. As the quality of economic and social conditions in towns and cities directly affects growth and welfare in rural areas due to numerous social and economic linkages (with cities absorbing rural labor, and villages functioning as fallback options when urban workers are retrenched) any development strategy must consider these linkages.

Second, urban living conditions in Zambia are diverse and cannot be understood or planned by a standard approach. This study for instance shows that some non-metropolitan towns, while growing, are mainly of a rural nature, and will likely base their development on the processing of agricultural activities. Meanwhile, some economically depressed cities in the Copperbelt need specific support in re-enabling workers and planners to think their future in terms not only related to this of large company, but of building upon people's own entrepreneurship and potentials. Lastly, cities such as Lusaka need a regulatory environment more conducive to the development of the informal economy that represents its main engine and most likely an important foundation for its economic future.

Third, there are rich, but underutilized human and economic potentials in Zambian cities. In the absence of services from the State and the formal economy, people developed a range of informal coping mechanisms to deal with social and economic hardships. These mechanisms taken alone are often insufficient to lift large numbers of urban residents out of poverty, or to protect them from the impacts of shocks in the long run, but are indispensable bases for any poverty reduction and social protection strategy to build upon if it seeks to make best use of scarce resources and support the development of locally adapted approaches.

Fourth, the understanding of urban poverty by many in the public administration and local authorities does not give credit to these informal mechanisms and it represses local initiatives that could substantially help reduce poverty. Regulatory approach to urban planning concentrate on enforcing a set of physical planning rules remote from Zambian realities, rather than on enabling the long term development of local economic and social potentials by supporting local coping mechanisms.

As a way forward, a supportive regulatory environment recognizing the value of the informal coping mechanisms could help cities and low income urban communities better use their potentials and reduce both urban and rural poverty.

Strengthening the existing urban economy by allowing entrepreneurs to operate and develop their informal activities could start by removing restrictions against street peddling and providing more affordable space and services in markets for informal vendors and artisans. It should then promote access to literacy and numeracy skills and vocational training for adults, as well as business skills, and micro-finance.

A main sector with potential for growth that should be promoted is the production of housing. Currently, informal housing development provides much urban employment, and yet its potential in the alleviation of urban poverty remains largely unrecognized. Many household survival strategies, especially in Lusaka, yet depend on incomes derived from producing building materials, and from building houses. Encouraging housing construction would help develop a range of activities from unskilled to some with high value-added. It would also contribute to fulfill the basic need for decent shelter. A second important way to inject revenue in the urban economy while tapping its unused potential would be to employ the available workforce in public works projects to rehabilitate the urban infrastructure networks.

An approach to improve economic and social conditions in urban settlements is to create partnerships between large-scale employers and municipalities, in which large firms influence the use of the taxes they pay, and undertake activities normally implemented by municipalities. These socially oriented business practices, and the mutually supportive collaboration between the private sector and municipalities can boost a new life in cities and towns. It yet requires improvements in the business environment, with the reduction of corruption, red-tape, and administrative harassment.

On the social front, an urban poverty reduction strategy should recognize and use the capacities of community-based and faith-based organizations to support the government in delivering social services such as health, education, and support to the orphans, the sick and the elderly. Currently, despite problems of quality, community schools often represent the main opportunity for vulnerable urban children to be off the streets, and they should be strengthened as a complement to government schools. Health neighborhood committees are also effective complements (and at time substitutes) to weak or non-existent government health services, and community-run home-based care programs for people living with HIV/AIDS are often the most appropriate means of providing humane care at a low-cost in an environment in which the capacity of the health facilities is already overstretched. All these programs have shown to be most efficient when organized collaboratively between communities, NGO and government service provider. An effective poverty reduction strategy should thus strengthen and use this emerging sense of volunteerism in urban poor settlements for the public good.

To operate at acceptable costs, both formal investors and informal entrepreneurs need the basic infrastructure and services necessary to run their businesses, such as improved and well-maintained transport infrastructure and access to reliable and affordable power supply. Removing impediments to entrepreneurship, and to large-scale investment in urban Zambia would involve providing public infrastructure and services as well as revising inadequate regulatory procedures. Suppressing barriers to investment such as the cumbersome procedures in the issuance and renewal of work permits, and the culture of corruption that forces most investors to bribe local officials to obtain permits and be protected from administrative harassment, is a condition to attract and retain large-scale employers.

The improved provision of many urban infrastructure and services will require more effective funding mechanisms and a reform of the local government system to make it more accountable and responsive to the needs of the residents. More transparency in the way public funds are used is necessary to improve their allocation mechanism. As well, improving urban governance should include the decentralization of the local government system rather than the mere de-concentration, and commercialization of urban services.

In terms of capacity building, urban planner should then further be trained in social and economic issues to change their perceptions of urban poverty and of the tools available to improve living conditions in informal settlements. With adapted planning skills, they could design development strategies that recognize people's needs and make best use of their capacities whether they live in formal or informal settlements.

Lastly, links between urban and rural poverty ought to be recognized in the upcoming Fifth National Development Plan as the two are intimately linked.

Acronyms

AIDS	Acquired Immune Deficiency Syndrome
ARVs	Anti-retroviral drugs for HIV/AIDS
BESSIP	Basic Education Sub-Sector Investment Program
CAS	County Assistance Strategy
CBO	Community-Based Organizations
CCF	Christian Children's Fund
CCPU	Community Crime Prevention Unit
CIF	Community Investment Fund (ZAMSIF)
CSO	Central Statistics Office
CSPR	Civil Society for Poverty Reduction
DACO	District Agriculture Coordinator
DANIDA	Danish International Development Agency
DAO	District Administrative Officer
DCI	Development Corporation Ireland
DDCC	District Development Coordinating Committee
DDP	District Development Program
DFID	Department for International Development
DHMT/B	District Health Management Team / Board
DIF	District Investment Fund (ZAMSIF)
DPO	District Planning Officer
DRC	Democratic Republic of Congo
DSA	District Situation Analysis
DWASHE	District Water and Sanitation Health Education
ECZ	Environmental Council of Zambia
EHT	Environmental Health Technicians
FBO	Faith-Based Organizations
GRZ	Government of the Republic of Zambia
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit - German Agency for Technical Cooperation
HBC	Home Based Care
HIPC	Highly Indebted Poor Countries
HIV	Human Immunodeficiency Virus
HUZA	Human Settlements of Zambia
ILO	International Labor Organisation
I-PRSP	Interim Poverty Reduction Strategy Paper
JCTR	Jesuit Center for Theological Reflection
JICA	Japan International Cooperation Agency
LCC	Lusaka City Council
LCMS	Living Conditions Monitoring Survey
LWSC	Lusaka Water and Sewerage Company
MCDSS	Ministry of Community Development and Social Services
MCHP	Maternal and Child Health care Program
MDGs	Millennium Development Goals
MPU	Micro Planning Unit
NGO	Non Governmental Organization
NGOCC	Non-Governmental Organization Coordinating Committee
NHA	National Housing Authorities

NHC	Neighborhood Health Committees
NWASCO	National Water and Sewage Council
OVC	Orphans and Vulnerable Children
PAM	Program Against Malnutrition
PCI	Project Concern International
PDCC	Provincial Development Coordinating Committee
PPAZ	Planned Parenthood Association of Zambia
PRSP	Poverty Reduction Strategy Paper
PSCAP	Public Service Capacity Building Project
PSDA	Private Sector Development Association
PTA	Parents and Teachers Association
PULSE	Program for Urban Livelihood ...
PUSH	Peri-Urban Self Help program
PVA	Poverty and Vulnerability Assessment
PWASHE	Provincial Water and Sanitation Health Education
RDC	Resident Development Committee
RIF	Rural Investment Fund
SADC	Southern Africa Development Community
SDP	Senior District Planner
SFH	Society for Family Health
SMEs	Small and Medium Enterprises
STD	Sexually Transmitted Disease
SWAP	Sector Wide Approach
TAZARA	Tanzania Zambia Railway
TBA	Traditional Birth Attendants
UNCHS	United Nations Centre for Human Settlements (now the United Nations Human Settlements Programme, or UN-Habitat)
UNDP	United Nations Development Program
UNICEF	United Nations International Children Emergency Fund
USAID	United States Agency for International Development
UTH	University Teaching Hospital
VCT	Voluntary Counseling and Testing
VSU	Victim Support Unit
WFP	World Food Program
YMCA	Young Men's Christian Association
YWCA	Young Women's Christian Association
ZAFOD	Zambia Federation of the Disabled
ZAMSIF	Zambia Social Investment Fund
ZANACO	Zambia National Commercial Bank
ZCSA	Zambia Community Schools' Association
ZCCM	Zambia Consolidated Copper Mines
ZDC	Zone Development Committees
ZESCO	Zambia Electricity Supply Corporation
ZMK	Zambian Kwacha
ZNAPH	Zambia National Association for the Physically Handicapped
ZOCS	Zambia Open Community Schools

1 Poverty and urban development in Zambia: main issues of concern

1.1 Context: poverty and vulnerability assessment for Zambia

The World Bank's Poverty and Vulnerability Assessment (PVA) for Zambia updates a similar study completed in 1994.² It uses the multi-dimensional characterization of poverty captured in the Millennium Development Goals (MDGs) reflected in Zambia's own Poverty Reduction Strategy Paper (PRSP), and focuses on understanding the impacts of protracted shocks on different dimensions of welfare. It was conducted with various Zambian stakeholders, including Government, research institutes, civil society, and international development agencies, to build on a nationwide debate about poverty and the potential failure of government to honor commitments made in the PRSP. The final PVA combines findings from a quantitative analysis of poverty based on results of the 2002-2003 Living Conditions Monitoring Survey (LCMS) with those of qualitative studies of urban and rural living conditions, and draws on results from related studies by other development agencies (USAID, DfiD, CARE, and GTZ.) Its findings will inform the dialogue on the current national poverty reduction mechanisms to improve them in the upcoming Fifth National Development Plan.

1.2 Urban living conditions, poverty and vulnerability to shocks

An estimated 35% of Zambia's population lives in cities and towns (CSO, 2003), where poverty is high, although hardly recognized as a national priority. Even though the urban poor often suffer more than the rural poor of overcrowding, inadequate sanitation, environmental pollution, and the lack of access to potable water, the first PRSP does not address urban issues, and little research has recently been conducted to understand the nature and evolution of urban living conditions nationwide.

This study thus analyzes the living conditions and coping mechanisms of individuals, families and communities in low-income urban and periurban areas of Zambia, and how they have changed since the mid 1990s. Its goal is to document and understand the economics of surviving in dense urban areas with apparently little potential to generate income or produce food. It is also to understand how people deal with their daily needs of shelter and social services in an environment where public agencies have little capacity or willingness to support the provision of such public goods.

It approaches urban poverty and living conditions from the complementary elements of a human development perspective, i.e. including not only income and expense, or housing and infrastructure, but also analyzing access to health and education, employment, security, and the informal means individuals and communities use to cope with difficult living conditions. This qualitative approach complements a similar study of rural living conditions, and a nationwide quantitative analysis of poverty.

1.3 Specific research objectives

To investigate urban living conditions and coping mechanisms, this assessment aimed to cover the following main research objectives:

1. To review the history of urban development and welfare in Zambia since the late 1950s;

² World Bank. (1994). *Zambia - poverty assessment: Main report*. Washington, DC: The World Bank.

2. To provide a multidisciplinary perspective of the nature, roots and dynamics of urban poverty, highlighting the nature and evolution of risk and vulnerability, and of people's responses to recurrent threats;
3. To analyze how formal and informal institutions meet social protection needs, including access to basic services and employment opportunities, with a particular focus on how they reach the most vulnerable populations;
4. To highlight the impact of shocks such as HIV/AIDS, unemployment, or deteriorating economic opportunities on the living conditions of the urban poor;
5. To understand the roles and impacts of urban-rural linkages on living conditions;
6. To extract lessons on the relevance of community-led approaches for poverty reduction, and directions for more effective planning and enabling policies.

1.4 *Expected contributions of the findings*

At the settlement level, while presenting information on living conditions, the study examines the processes of social organization, mutual support and exclusion, their relation with local planning, and their implications in the design and implementation of projects and policies for poverty reduction and social protection. It highlights coping strategies to recognize the value of these informal mechanisms as foundations for policies and projects to build upon people's capacities to meet their own needs.

At the national level, the study provides a multidisciplinary update on the nature and roots of urban poverty, and on its links with the evolution of economic opportunities and shocks nationwide, explaining how urban dwellers move in and out of poverty.

Findings will be used with these from the rural poverty analysis and from the several PVA studies, as a basis for reflection and discussion on the impacts of past work, and on the prospects for future poverty reduction projects and policies.

1.5 *Articulation of the analysis*

The main finding of this study is that low-income urban settlements in Zambia are more diverse and dynamic than previously portrayed, but operate in an environment that neither recognizes nor supports the development of their economic and social potentials. The report is organized to follow the steps that led to this conclusion, while highlighting practical examples to help answer some of the problems raised.

After this introduction, part two summarizes the study methodology. Part three presents the importance of the urban sector in the development of Zambia, and the fact that urban development cannot be ignored in poverty reduction efforts. It then reviews the diversity of living conditions across different cities, highlighting how their development cannot be understood or planned using a uniform approach.

Part four analyzes the coping mechanisms that could be used as bases for poverty reduction, provided their operating environment were more supportive. It presents the rich but underutilized human and economic potentials of Zambian cities, in which people developed a range of informal responses to deal with social and economic hardships in the absence of services from the State and the formal economy. After indicating the limitations of these mechanisms, it then points to the structural impediments that prevent the urban poor from realizing their potentials.

Lastly, part five articulates policy directions that could be considered to create a supportive environment to help cities and low-income urban communities better use their potentials to reduce poverty both in cities and, indirectly, in rural areas.

2 Methodology to understand urban living conditions

2.1 Main challenge: linking the multiple facets of urban living conditions

To understand and tackle urban and rural poverty one needs to recognize that the urban and rural contexts differ. Living in a more formally regulated environment, the urban poor typically face problems of security of tenure less likely in the countryside, and urban employment generation is more dependent than in rural areas on the provision of essential infrastructure and services, and on appropriate institutional frameworks. In addition, whereas access to cultivable land is a major determinant of rural poverty, urban poverty is largely influenced by one's position and security in the labor market. Environment and sanitation problems then especially affect poor urban residents, who are also more likely to be adversely affected by changes in prices of basic goods. Lastly, unlike their rural counterparts, urban residents often lack effective social networks and are faced with more insecurity and violence.³

Since urban poverty is multi-faced, a main challenge in its analysis is to identify, link, and make visible its various dimensions. It is also to highlight that urban poverty is part of reinforcing processes: one of economic deprivation, which erodes people's assets or prevents them from accumulating any, and one of social exclusion, which precludes some groups from fully participating in the social, economic and political life of their communities. To address these challenges, our research approach aimed to capture the multiple dimensions of urban poverty in Zambia. It used a variety of viewpoints, sources, and units of analysis to understand the elements that define people's living conditions and levels of poverty and to analyze the (mostly informal) processes by which they cope with economic and social difficulties.

The study builds on the existing literature, and uses primary data gathered from extensive qualitative research in low-income urban settlements of Lusaka and secondary cities. The research team consulted with specialists of urban Zambia to define the main issues to investigate and appropriate research approaches, and carried fieldwork and analysis of findings with extensive support of academics and non-government organizations working on urban social and economic development.⁴ Most participatory analysis and preliminary writing at the household and community levels were done in the field with groups of respondents, and later refined in Lusaka.

2.2 Recognizing the diversity of Zambian urban centers

The main earlier studies of urban poverty in Zambia essentially focused on low-income settlements in a single major town or city (Lusaka for the World Bank 1994 analysis, Copperbelt towns for CARE project documents). Yet, the histories and living conditions of cities in Zambia differ greatly, and a national study ought to highlight their diversity. To paint a representative picture of the diverse livelihoods of the urban poor nationwide, the research was then conducted in three types of urban centers, representing a cross section of Zambian urban life.

³ Although there is thus a need to understand and address urban poverty in its own right, it must be stressed that neither urban nor rural poverty can be considered in isolation as there are strong urban-rural linkages: Vibrant urban economies often provide vigorous markets for rural produces, and a sluggish urban economy almost inevitably results in a depressed rural economy.

⁴ In mid 2003, a World Bank mission visited Zambia to discuss with development stakeholders the Bank's plan to update its 1994 poverty assessment for Zambia. This provided directions on the points to cover in a national Poverty and Vulnerability Assessment and methodological basis for the urban study. The research approach was refined with a review of the literature and of secondary data.

First, Lusaka, Kitwe and Livingstone were selected to represent large urban centers with different levels of economic diversification and trends: a diversified and growing economy in Lusaka – the national administrative center; a declining yet diversifying economy in Kitwe – a large industrial city; and a promising economy based on tourism in Livingstone. Second, Mufulira was included as an industrial city which had experienced a sharp economic decline after the nationwide collapse of mining activities. Third, Kasama, capital of the Northern Province, was chosen to represent small provincial towns in rural hinterlands, as little is known on the livelihoods and living conditions of these rapidly growing towns, referred as “non-metropolitan”.

2.3 A qualitative, participatory approach to data collection

The team used participatory studies for qualitative research based on guidelines from UN-Habitat, the World Bank, and current work on urban living conditions, complemented with data from existing survey work.⁵ It looked at indicators of poverty and vulnerability from the perspectives of the low-income settlement dwellers themselves, and highlighted their coping mechanisms using participatory assessment techniques – including semi-structured and in-depth interviews of key informants and households, public consultations, focus groups, direct observations, and data analysis with the residents of informal urban settlements.⁶ Although most findings rely on primary data from our qualitative research, we first used secondary data to frame our approach, conducting an extensive review of the literature on urban poverty and vulnerability, and then using the results of large-scale surveys run in Zambia in the 1990s to direct our enquiries and complement our findings.⁷

Box 1: The relevance and constraints of participation in analyzing poverty

“Poverty” in our study is defined by the people interviewed, and viewed as a socially unacceptable level of deprivation. The deprivation may be in terms of income, access to basic public services, or exclusion from a cohesive and supporting social network.

A participatory approach to such definition and analysis can yet blur the understanding of poverty as it relies on people’s perceptions rather than on fixed indicators. It further makes comparison across groups difficult: based on perceptions, some people who previously lived comfortably may feel that they have now become poor, while others who never experienced the same initial level of comfort still consider the former as better-off.

Yet, the goal of this participatory study is not to quantify changes in poverty levels. Its main contribution is rather to help make sense of an apparently intractable issue, by breaking it down into relatively mundane components and understanding in concrete terms how each affects the different aspects of people’s living conditions. This will allow to understand and measure well-being according to people’s own terms.

Breaking down a complex issue into simpler ones, explaining reality from the perspective of the urban poor, and documenting how people deal with their daily problems will lay the basis for policy responses that ought to build on coping mechanisms developed upon locally adapted rationales of survival, and making best use of local capacities.

⁵ A list of the main references used to define the research methodology is presented in appendix, and a detailed annotated bibliography can be obtained from the authors.

⁶ The indicators of living conditions and the types of data collected are reflected in Table 6, p. 46, and Table 5, p. 46 for qualitative issues and Table 7, p. 47 and Table 8 p. 49 for quantitative indicators.

⁷ Demographic and Health Surveys, Census and Living Condition Monitoring surveys, reports from the National Housing Authority and the Environmental Council of Zambia, and Participatory poverty assessments.

2.4 Three levels of analysis: from household to operating environment

The synthesis presented in this document is based on analyzing observations gathered from three units of analysis: (i) the urban poor household, (ii) the low-income urban settlement, and (iii) the economic, political and regulatory environments that drive and constrain the development of urban areas countrywide.

- (i) Information collected at the household level helps understand the components of people's livelihoods, their daily activities, capacities and mechanisms to cope with difficult living conditions and shocks, and need for support. The observations and life stories produced from this level helped prepare community profiles and are reflected in boxes interspersed in this report.
- (ii) Information collected and analyzed at the settlement level helps interpret the opportunities and constraints that enable or limit local economic development, and that socially bind or divide urban dwellers – thus pointing to their ability to improve their lives, individually or collectively. Such data come from semi-structured interviews with local government officials, Resident Development Committees (RDCs), public service providers, large-scale employers, and individual key informants, and from focus group discussions with residents.
- (iii) The third unit of analysis links previous findings to their larger operating environment, including the state of access to public services, the levels of employment and economic activity, the enabling or disabling elements of urban planning codes and regulations, macro shocks (from deteriorating economic opportunities to changing food prices and the impact of HIV/AIDS), and the factors that drive migration between rural and urban areas.

These complementary sources of information shed light on different aspects of urban poverty and vulnerability. The participatory approaches at the household and community levels provide the insights of people who experience the different dimensions of poverty, including deprivation, vulnerability, insecurity and social exclusion. They also provide information on their tolerance levels, and on what they perceive as solutions to their problems. Analyzing the broader environment helps set the context to explain the evolution of situations and potential for their improvement.

The final analysis provides an update of current living conditions. It describes and analyzes the dynamics of urban poverty and provides basis to design policies and projects to enable people to build on their own capacities to cope with difficult living conditions. The approach intends to promote an efficient use of available resources in looking for durable solutions to address the social and economic problems faced by the urban poor in Zambia.

3 Living conditions in Zambian informal urban settlements

3.1 *Zambia's urban welfare and development context*

This section presents the nature and evolution of urban centers in Zambia, the institutional framework that governs their development, and the main relations between the state of the national economy and urban livelihoods and welfare. This understanding of the urban context helps later identify levers to reduce poverty.

3.1.1 History of urban development in Zambia

Urban centers are quite recent in Zambia. From the early 1930s, they emerged as colonial administrative centers (e.g., Livingstone, Kasama and Chipata), railway sidings between the Katanga Copper mines and South Africa (e.g., Lusaka), and mining towns (e.g., Kabwe, Ndola, and Kitwe) that appeared during the beginning of large-scale mining activities in the Copperbelt.

Colonial authorities generally designed these urban centers to be small, as they were not initially supported by many significant economic activities. Administrative centers were for instance completely dependent on the earnings of civil servants, and mining centers on those of miners.⁸ Authorities did not expect these towns to grow into permanent urban settlements, and sought to control and limit their development during their early years. They limited urban residence to persons in full-time employment to avoid problems that could arise from having a large unemployed urban population. Africans were thus not permitted to live permanently in towns and cities, and African workers were not even allowed to take their families into the urban centers where they worked. Instead, they were encouraged to work in towns, on short-term contracts punctuated by returns to their “permanent” rural homes.

The early urban settlements in Zambia thus relied on temporary rural migrant labor, until a policy of labor stabilization was adopted in 1948 giving African workers longer employment contracts and allowing them to live with their families in urban centers.

Although the labor stabilization policy allowed the African urban population to increase considerably, urban centers remained quite small during most of the colonial period, because urban residence for the African population was vigorously controlled through Pass Laws, which required African males to have permits to live in urban centers and to secure employment before seeking urban residence.⁹

Urban population growth was thus stifled by the regulations governing urban residence and, since urban centers were not expected to grow quickly, municipal authorities concentrated on only delivering urban infrastructure and services to the small urban population in formal housing areas. The provision of urban infrastructure and service for housing, water, sanitation, education and health was in consequence severely constrained and not ready for a rapid expansion of towns and cities.

The development of urban housing was further constrained by the lack of a private housing market. Employers, who were required to house their staff, were only building enough houses to meet their employees' needs. While municipal councils

⁸ Other services, such as retail trading, only emerged after urban centers became well established.

⁹ The residence of women and children was tied to that of their husbands and fathers. The Africans who defied these restrictions and lived in urban areas permanently were harassed and ultimately deported to rural areas (see Tipple, 1979, 1981.)

were further building houses for the employees of the small companies that provided services to the urban population and to the mining companies, they could only meet part of the housing needs. The lack of housing capacity was worsened by the failure to accord Africans permanent urban residence, which gave them no incentive to build their own houses. The provision of formal housing was hence entirely left in the hands of the government, local authorities and mining companies.¹⁰ There was no room for private developers.

In the 1950s, rapid economic growth in mining and related industries due to the rising demand for copper yet encouraged labor migration to urban settlements. But since urban development was limited and tightly controlled, the provision of housing, infrastructure and services could not keep up with the growing demand and started to lag behind as early as 1950. Rural immigrants seeking employment then began to settle in unauthorized urban settlements, which emerged particularly on large farms on the periphery of most major towns.

The settlements appeared on land that owners (often expatriate Europeans) leased for Africans to build “temporary” shelters. These shelters were generally not designed to last, as residents had no security of tenure. Living conditions in the unauthorized urban settlements were harsh, with crowded living spaces, and no access to clean water and sanitation. Although the development of these settlements did not follow urban regulations, local authorities could not destroy them since they were outside city boundaries and thus not subject to urban development regulations. Besides, the settlements generally emerged on private land with the consent of landowners, and could therefore not be destroyed without their express permissions.

The inadequacy of essential urban infrastructure and services worsened in the run up to, and in the immediate post-independence period, as restrictions on migration to towns were relaxed (and later abolished), and many young people migrated to find work in urban centers. Due to the shortage of housing in formal settlements, most immigrants ended up in unauthorized urban settlements. Many of these then became considered “squatter” settlements after the 1965 independence, when the system of paying rent to the expatriate landowners generally collapsed and the settlements remained on land that dwellers were occupying with no ownership title.

In the immediate post-independence period, the proportion of the urban population in informal settlements continued to increase, because of rapid urban growth fuelled by the attainment of political independence, and by the fast growth of the economy. When copper output reached its peak in 1969 (more than 750,000 metric tons), one third of the urban population was living in informal settlements.

Despite the slowdown of the Zambian economy from the mid 1970s, rapid urban population growth continued, and informal urban settlements kept expanding much faster than formal housing areas, as municipal authorities could not match the increasing need for housing and essential infrastructure. By 1980, about 40% of the urban population lived in informal urban settlements, and by 1990, over 50% lived in the major cities of Lusaka, Kitwe and Ndola (CSO, 1995.) With insufficient resources, municipal authorities confined their activities to the maintenance and delivery of urban services in formal urban settlements. Residents of informal settlements meanwhile experimented with the self-provision of housing and infrastructure.

¹⁰ These three were the major employers.

3.1.2 The growth of informal urban settlements

Urban centers began growing rapidly after 1948, following the high global demand for copper, which led to the opening of new mines on the Copperbelt. Increased copper production prompted the growth of other economic opportunities and of employment. Although greater revenue from mining allowed the government to invest in additional urban infrastructure, and notably housing, its increase in resources could not meet that of demand, and mining companies had to start building private mining townships with their own urban amenities. Two different types of urban centers thus developed simultaneously on the Copperbelt: municipal towns, and mining towns, the latter being privately-owned. They were physically separated, and managed independently by mining companies and municipalities.

Tying urban residence to employment had created a false sense of urban order during the colonial period. Officially, all workers were housed by their employers, with access to adapted infrastructure and services. In practice though, up to one third of the African population lived in unauthorized urban settlements outside municipal boundaries, in makeshift shelters with no access to services.

In addition, a widespread hostility towards unauthorized urban settlements among the non-poor and policy-makers had developed, due to the portrayal of these settlements as havens for the unemployed, drunkards, criminals, and social misfits.

It is only with independence that the government recognized dwellers of informal settlements as legal urban residents. But even then, authorities kept negative attitudes toward these settlements, and pursued their colonial policy of demolition. These attitudes were partly fuelled by the negative characterization of informal settlements, and partly by a belief that the government could build enough low-cost houses for all, and thus eliminate the undesirable informal settlements. However, despite committing nearly a fourth of the resources of the First National Development Plan (1966-1971) to housing, the government failed to build enough low-cost houses to enable the demolition of any single informal urban settlement (See GRZ, 1966).

In consequence, in the Second National Development Plan, the government changed its policy towards unauthorized urban settlements from demolition to improvement (GRZ, 1972.) This plan recognized that even though the unauthorized urban settlements were not formally planned, they represented social and economic assets, and required improvement rather than demolition.

Putting the new policy into practice required a legal framework within which these settlements could be improved. The government thus passed the 1974 Statutory Housing and Improvement Areas Act to regularize unauthorized urban settlements and to grant secure tenure to their residents. This act provided a legal framework for their gradual improvement, allowing builders to by-pass some of the formal building standards inherited from the 1927 Town and Country Planning Act.

The first large-scale squatter upgrading project¹¹ was undertaken in Lusaka between 1975 and 1982 in three major settlements (Chawama, George, and Chipata-Chaisa.) It reached 27,000 households, producing 4500 in-situ serviced plots, 7000 overspill plots to resettle those who had to give way for the provision of essential infrastructure, 20 primary schools, 3 urban clinics, and 17 community centers. It also

¹¹ Forty million dollars, financed equally by the Government and the World Bank, with technical assistance from UNICEF, IDRC and the American Friends Service Committee.

helped improve markets, but above all provided beneficiaries with occupancy certificates valid for 30 years, and with 99-year title deeds. This first project was successful in improving living conditions, even though it may not have allowed to recover costs and thus to be widely replicable (World Bank *et al.*, 1983.)

After 1982, the spiral of economic decline that beset the economy did not allow to allocate enough resource to implement the Statutory and Improvement Areas Act to regularize the unauthorized urban settlements and provide them with infrastructure and services. Hence, since 1982, city and municipal authorities have not spearheaded any new large-scale upgrading projects,¹² while the level of urban services they had delivered since post-independence period continued to decline.

Urban development in Zambia since the 1980s has thus been characterized by the continuous deterioration of essential infrastructure and services, due to their lack of maintenance and excessive use because of serving much larger populations than initially designed for, and to the incapacity of public authorities to renew the stock of equipment. Meanwhile, despite the neglect of public infrastructure, the population of informal urban settlements has yet continued to grow, and now accounts for the bulk of the urban population in most cities and towns.

Box 2: Informal urban settlements do not only house the poor

To understand the meaning of "low-cost housing" in the Zambian context, one must consider the history of urban housing. From the early 1950s to 1970s, when government and public agencies were involved in the provision of housing, low-cost housing in government documents referred to high density housing areas built by municipal councils or the National Housing Authority to house the low-income workers in the formal sector. Then, low-cost housing excluded the informal settlements; they later included site and service programs.

What we refer to as informal urban settlements in this document hence generally began as "unauthorized settlements" outside the city boundaries, but were eventually and gradually recognized with the help of the enactment of the 1974 Statutory and Improvement Areas Act.

However, over time and especially with the lack of housing programs to meet the needs of the middle-income groups, the upgraded informal settlements have attracted the middle-income groups, and even some high-income groups, particularly in Lusaka.

As a result, the informal settlements are much more mixed-housing areas than the formal low-cost houses built by municipal authorities and the National Housing Authority from 1948 to the early 1970s.

3.1.3 Institutional framework for urban development

The institutional framework for urban development in Zambia dates to the 1927 *Municipal Ordinance Act*. Its *Town and Country Planning Act* (CAP 281) and *Local Government Act* created city and municipal authorities (hereafter referred to as *local urban authorities*), giving them the responsibility to plan their respective areas, regulate urban development, and deliver essential infrastructure and services.

Several amendments to the Local Government Act since 1965 have not changed the responsibilities of local urban authorities, but have altered their financial autonomy and relationship with the central government. In general, ministers of local

¹² The Lusaka squatter upgrading project was replicated in the Copperbelt when the National Housing Authority undertook six site and service programs in eight municipal councils, but most of the post 1982 upgrading projects were supported by bilateral development agencies, working with local and international NGOs, and United Nations agencies.

government and housing have kept local authorities under their control. They have in particular not allowed them to raise property tax rates to cost-recovery levels and to extend these taxes to all parts of municipal areas. As a result, only the older formal parts of towns and cities tend to be on the property rolls, while property tax rates are kept to a minimum, on the grounds that the central government provides, through a single grant, the resources to deliver urban infrastructure and services.¹³

The financial position of local urban authorities is further worsened by three problems. First, they inherited serious deficits in stocks of low-cost housing and essential infrastructure and services, and have always remained behind in providing them. Second, their labor forces generally expanded beyond their financial capacity between 1980 and 1991, when they were made part of the bureaucracy of the ruling single political party. Today, even though the central government recognizes the problem, it cannot afford to help local authorities restructure their labor forces, as it cannot finance severance packages. Third, the financial base of local authorities was more recently undermined by the mandatory sale of their housing stock at prices and terms that did not allow them to build sufficient new housing stocks.

Recognizing the limited financial resources available to local urban authorities, the government now encourages them to generate income by commercializing urban services. Their water and sewerage departments have hence been privatized to mobilize additional resources for investment in infrastructure. Establishing water and sewerage companies has not, however, translated into immediate improvements in the delivery of services, mainly because the new companies have not been given any additional capital, and have generally inherited run-down infrastructure and huge deficits in the proportion of population with adequate access to clean water and sanitation. Adjustments of tariffs have furthermore been resisted by the National Water and Sewage Council that regulates the water and sanitation sector.¹⁴

Failure by local authorities to deliver adequate amounts of land for urban development and essential infrastructure and services has resulted in the dominance of informal urban development, and the widespread shortage of essential urban infrastructure and services; a situation made even worse by the indebtedness of most city and municipal authorities.

¹³ While the 1965 Local Government Act had granted local authorities limited financial autonomy to mobilize resources through charges, levies and taxes for local development and delivery of essential infrastructure and services, the 1980 Act reversed that limited autonomy and replaced local resource mobilization with a single grant from the Government. This Act also made local authorities part of the ruling political party, and confined elections of councilors to members of the ruling political party. Although the 1991 Act re-instated universal adult suffrage in local government elections and restored limited financial autonomy, it was repealed by the 1992 Act, which rendered local authorities mere agents of the central government in managing urban centers and delivering services. It once again replaced the limited ability to locally raise financial resources with government grants in lieu of property rates on government property. Today, even though local authorities can still charge rates on private property, all rates and charges require approval of the Minister of Local Government.

¹⁴ Even if resistance to fee increase is supposed to ensure the affordability of water and sewerage services to the urban poor, in practice however, the poor hardly ever had access to the services provided by the municipal and city councils. The poor in informal settlements with community-managed water supply schemes then tend to pay more for water per unit cost than the non-poor in the formal housing areas who are the main clients of the water and sewerage companies.

3.1.4 Urban demography and population dynamics

Despite the official cap on the development of urban centers during the colonial period, the urban population grew in tandem with the economy, and an increasing proportion of the African population came to live in unauthorized settlements on the periphery of urban centers. The urban population increased particularly rapidly after independence, with an average annual growth rate of 5.8% from 1969 to 1980, declining to 3.7% from 1980 to 1990. The proportion of urban dwellers had reached 42% of the national population by 1990, by which time Zambia had become one of the most urbanized countries in Sub-Saharan Africa (CSO, 1995.)

The urban population growth rate started declining in the 1980s as the economy slowed, and continued in the 1990s as less rural inhabitants migrated to cities. In the Copperbelt, between 1996 and 2001, the Central Statistical Office even describes a return of urban dwellers to rural areas during the restructuring of the mining industry and the layoff of miners. The sale of public housing would have halted this trend, as people bought houses with their retrenchment benefits to stay in cities (CSO, 2003.)

Results from our visits across urban Zambia yet point that most migrants from urban centers seem to have gone to other urban centers, especially to Lusaka and to the main provincial urban centers.¹⁵ It is hence surprising that the 2000 census presents such sharp decline in the proportion of the urban population nationwide from 42% to 35% between 1990 and 2000, a drop explained in terms of out-migration from the Copperbelt towns due to the poor performance of the mining sector and the poor economic situations in mining towns leading to high unemployment (Banda, 2003.)

In all the settlements we visited, statistics from Residents Development Committees (RDCs), who conduct annual head counts and maintain records on the number of households and their composition in their settlements, showed significantly higher population figures than those given by the 2000 census for these settlements. This was particularly striking in Lusaka, with for example, the population of Chawama reported at 59,585 in 2000 by the census, and estimated at 95,000 in 2002 by the RDC.¹⁶ This discrepancy was reinforced by evidence of physical growth in nearly all the settlements we visited, and by the fact that there was generally no evidence of unoccupied houses that would have resulted from the important emigration out of the urban centers implied in the 2000 census report. Our results thus compel us to doubt that the share of urban population in Zambia has declined so drastically.¹⁷

¹⁵ This trend had been earlier documented and attributed to the lack of economic opportunities in rural areas, and to the fact that many urban dwellers are the product of several urban generations and lack the skills or contacts to migrate and live in rural areas (see World Bank, 1994a.)

¹⁶ As well, the census reported a population of 35,456 for Roma Ward 7 in 2000, whereas the RDC estimated the population of Ng'ombe alone (one of the three settlements constituting Roma Ward 7) at 90,000 in 2002. Other population statistics in the 2000 census raise similar doubts on their accuracies. For example, whereas the census projected a population of voting-age for Mufulira of 21,827 for the 2001 elections, the Election Commission of Zambia (ECZ) reported that almost twice that many people (42,943) actually registered to vote in Mufulira in 2001. (CSO, 2003; ECZ, 2001.)

¹⁷ The reported decline of the urban population could be due to the use of different definitions of urban areas from the previous censuses, to the under-enumeration of the urban population due to exclusion of some peri-urban populations, or to the inadequate supervision of enumerators resulting in outright under-enumeration. Under-enumeration was indeed reported in several settlements in Lusaka, where residents said enumerators were afraid to venture, and did not survey more than half the households.

3.1.5 Impacts of national economic performance on urban living conditions

Although urban centers in Zambia began largely as administrative centers, railway sidings and mining towns, they all eventually attracted traders and entrepreneurs who introduced a wide range of retail and distribution services and, in some instances, even limited manufacturing industries.

Most cities and towns yet tend to remain dependent on a limited number of dominant economic activities, the provincial towns and mining towns having the least diversified economies. Small towns are largely dependent on the service sector, and often on one or two large firms processing one or two agricultural commodities. (Kasama and Chipata, for example, are dependent on the provision of administrative services and the processing of coffee and cotton respectively.) Most mining towns remain largely dependent on mining, and on limited related industry (e.g., a plant producing explosives in Mufulira.)¹⁸ Livingstone, first an administrative center, developed a sizable manufacturing sector in textiles and agro-processing, and its tourism sector was recently boosted by foreign investment. Lusaka has the most diversified economy. It started attracting commercial farmers and industrialists after it became the national capital in 1935 and has since then developed a large service sector and some manufacturing activities. It also serves as a distribution centre for commercial farmers both from its hinterland and from the rest of the country.

In the early 1990s, the decline of copper prices, economic mismanagement and a prolonged recession resulted in steep declines in levels of formal employment and in real wages. From 1980 to 1990, the share of workers employed in the formal sector thus dropped from 23.9% to 9.8% of the national labor force. To cope with declining incomes, more urban residents, and especially women, started working in the informal sector, often trading petty commodities. Yet, despite increased employment of the urban workforce, urban living standards generally declined because of the low return of most these informal activities (Moser, 1993; World Bank *et al.*, 1994.)

To reverse the negative economic performance of the 1980s, the Government embarked on reforms to stabilize the economy and to promote structural economic change, investment, and growth. In particular, it sought to reduce public involvement in the production of goods and services by privatizing State-owned enterprises, and to enhance the regulation of a competitive economy to attract investment and help turn the economy around.¹⁹

Despite the macro-economic reforms, the structure of the Zambian economy remained largely unchanged. It is still dominated by the mining sector, poised to grow further in the next few years, because of new foreign investment in two large mines scheduled to begin operations by 2006 in the North-Western Province. Some investments in the agricultural sector have also been recorded, which resulted in an increased contribution of Zambia's non-traditional exports to foreign exchange earnings from about 20% of the total earnings before 1990 to at least 35% a year since 1997. Economic growth, however, eluded the country from 1990 to 1999, with an average of 1% per year, far below the 2.4% average of Sub-Saharan Africa.

¹⁸ The situation is similar in most Copperbelt towns with the exception of Kitwe and Ndola, which, besides mining, have a number of manufacturing and service-oriented activities.

¹⁹ In addition to macro-economic reforms, the Government recognized the importance of investing in health and education, water supply and sanitation, and programs to combat HIV/AIDS. The recognition of their critical role in poverty reduction has yet only been emphasized since 2000 with the formulation of the Poverty Reduction Strategy Paper.

The main reason for the bleak economic performance were shocks such as the droughts that adversely affected the performance of the agricultural sector and forced the country to spend huge amounts of its scarce foreign exchange to import food, and fluctuations in copper and oil prices and in copper output.

Table 1: Key macro-economic indicators 1994-2003

Years	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Real GDP Growth (%)	-10	-4.0	6.5	3.5	-1.9	2.4	3.6	4.9	3.3	4.3
Annual Inflation Rate (%)		34.9	43.5	18.6	30.6	20.6	30.0	18.7	26.7	17.2
Interest Rates (%)								--	53.1	48.7
Per Capita GDP (US\$)			348	401	321	301	302	--	--	--

Sources: Ministry of Finance and National Planning Annual Economic Reports, 1995, 1998, 2000, 2001, 2002 and 2003.

The low growth rates and lack of economic diversification have had a disproportionate impact on an economy still heavily dependent on copper mining, and mean that the prospects for drastic reduction of poverty are low. On the contrary, the privatization program has been accompanied by a restructuring of the labor market, which retrenchments may have improved the performance of most enterprises but have not yet translated in the creation of new employment opportunities on a large scale. Unemployment and underemployment thus remain major problems, as Zambia has not attracted sufficient new investments resulting in new jobs. As a result, most urban dwellers still earn their livelihoods from the informal rather than the formal sector. Therefore, the recent reforms, while bringing about some measure of macro-economic stability (with more constant exchange rates and inflation, and a recent drop in interest rates), are not likely to have translated into poverty reduction on a large-scale.

The national economic performance directly impacts urban welfare, because most economic activities (mining and manufacturing) are located in major urban centers,²⁰ where most wage earners thus live. In addition, towns and cities provide markets for the surplus agricultural output from rural areas, and are the origin of remittances to rural areas. Urban centers thus support rural areas through a variety of economic linkages, and the Zambian economy is extremely dependent on its cities and towns for the bulk of its GDP, foreign exchange earnings, and government revenue.

The 1994 urban poverty assessment and the subsequent living conditions monitoring surveys indeed have reported increased urban poverty since the collapse of the economy. It has risen from 26% in 1991 to 45% in 1993, 46% in 1996 and 56% in 1998. Rural poverty, for its part, fluctuated between 92% in 1993 and 82% and 83% in 1996 and 1998 (CSO, 1995, 1997, 1999; GRZ, 2000; World Bank et al., 1994.)

²⁰ Even if most Zambians produce some agricultural goods, it is usually at a small scale, and used for personal consumption. The sale of agricultural output only contributes to less than 20% of the GDP.

3.2 Living conditions in informal urban settlements

This section presents findings of the participatory urban poverty assessment undertaken in Lusaka, the Northern and Copperbelt provinces from December 2003 to February 2004. In the absence of specific labor force survey results, we sought to understand the living conditions of the urban poor through interviews, observations and focus group discussions in the informal urban settlements where most of the urban poor live.

3.2.1 Livelihoods and sources of income

In informal urban settlements, only a minority of dwellers work in the formal economy. Most of these working in formal employment are in low-paying jobs as shop assistants, security guards, and domestic helpers. Some front-line civil servants – teachers, nurses, and police constables – also live in the older settlements, such as Chawama in Lusaka.

The bulk of residents of informal urban settlements are yet not idle. They are self-employed in a variety of informal economic activities ranging from renting out houses or rooms, to micro trading and seasonal farming. Most combine several activities, including the cultivation of undeveloped urban or periurban land. In fact, by 1999, of all urban dwellers, the Lusaka City Council estimated that 65% of Lusaka's labor force depended on income from informal economic activities (LCC, 1999.)

Independently of the town or city size, residents of informal urban settlements are thus not dependent on a single occupation, and are usually involved in a number of economic activities at any one time. Some switch jobs with the season and the economic situation. Traders sell different commodities – from maize during the harvesting season, to charcoal, second-hand clothes, or fish and vegetables at other times. Only well-established skilled artisans – such as carpenters, welders, or electricians – are usually not engaged in multiple activities.

In Lusaka's informal settlements, most people work in the provision of unskilled services as small-scale traders of building materials, charcoal, foodstuff, and petty household items. Those with more skills or capital run small restaurants, cinemas or hair salons, recharge batteries, or work as traditional healers. A few lend money on the markets, and most house-owners rent out rooms.

The nature of economic activities in smaller towns is narrower. In Copperbelt urban centers, services are mostly in trading on local markets or across the border. In non-metropolitan towns such as Kasama, economic activity is even more limited to the processing and trading of agricultural produces. In all places, the young and the poorer provide unskilled labor, carrying goods in wheelbarrows or water atop their heads, working as domestic helpers, or washing cars.

It is in Lusaka that we encountered the highest proportion of skilled workers, often running a one-person business from their homes, from the market lane or from the side of the road. They repair tires, shoes, televisions, radios, or bicycle; are tailors, welders, carpenters or craft makers. Many activities are also related to housing, such as the production of bricks or cement blocks, gravel, and roofing material, or the manufacture of doors, windows and other house fittings.

Table 2: 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 bottles									
Practicing traditional healing									
Providing entertainment: showing videos									
Using arts for social messages (plays, kits, dances, music)									
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									
Anti-social activities									
Commercial sex									
Begging									

Table 2 presents results of focus group discussions showing the range of income generating activities in informal urban settlements, along our typology of urban centers. They illustrate that in Lusaka, people have a much wider range of informal economic activities than in smaller towns and cities.

Box 3: Typical story of a skilled worker in Bauleni compound, Lusaka

Mr. Tembo has lived in Bauleni, Lusaka, for 15 years. After attending school up to grade nine, he came from Mukushi to Lusaka, where he first stayed with an uncle, working as his assistant in a welding workshop. He learned welding on the job and set up his own workshop at Bauleni market using second-hand equipment. He is now a member of the marketers' cooperative, to which he pays ZMK30,000 a month for the electricity and security of his stall.

He lives with his wife and two children in a two-room house that he rents ZMK85,000 per month. He earns about ZMK600,000 per month, which allows him to feed his family, and send his children to school. He also owns a television, an electrical cooker and a VCR, and just bought a new welding machine. He recently attended a skills upgrading course in welding organized by a local NGO, and feels this has greatly helped him improve the quality of his production. He is quite content about his situation, and his only major problem is the bad road during the rain season that prevents customers from reaching his shop.

In the more dynamic towns and cities, some large-scale informal operators producing furniture, doors, or window frames even have contracts to supply formal local retail shops, and a few furniture makers in Kitwe and Ndola export to the Congo. Similarly, some women in Lusaka produce tie-and-dye and embroidery products, which traders bring to sell as far as South Africa. These cross-border traders are often the better-off among the informally employed. While the less experienced confine their trading to Eastern and southern Africa, the more sophisticated ones travel as far as Dubai and Thailand to sell Zambian goods. They bring back clothes and electronic items for sale in Zambia and the region.

Some informal services that are quite widespread in the informal settlements of Lusaka such as renting-out houses or rooms, are hardly reported in smaller towns. Similarly, activities requiring technical skills, such as metal work, tailoring and carpentry are more prevalent in the larger cities.

Box 4: Simple keys to success of a woman entrepreneur in Ng'ombe, Lusaka

Mrs. Rose Madaza was the first woman to drive a taxi in Zambia in 1972, and later to drive a truck – transporting oil from Tanzania to Zambia. Over time, she invested her savings to buy land, buildings and houses, and set up businesses ranging from hair saloons, restaurants, butcheries, and grocery shops, to bars and discos. She now owns properties and businesses in many informal settlements of Lusaka and employs 25 persons.

She bases her success on taking initiative, being self-disciplined, and never counting on external support. She mainly uses her common sense to attract and keep customers (for example keeping her bars and restaurants much cleaner and with better service than the competition), while providing income and jobs security to local workers.

In contrast, she thinks the lack of entrepreneurial spirit in many urban compounds is due to people waiting for the government or foreign companies to offer them white-collar jobs and subsidies. In poor compounds, she also deplores that many men waste their income on alcohol, trying to forget that they cannot sustain their families' needs.

Although in most settlements we visited few dwellers still worked for large-scale employers, we encountered examples where such employers had a significant impact on the local economies, and on the mindsets of their dwellers.

In Ndola for instance, a foreign mining company that arrived in the early 1990s to treat the tailings left by a large abandoned mine expanded its business with the discovery of rich copper deposits in the Congo. With an investment of USD60 million, the mine employed 230 full-time staff members and provided work to 200 persons transporting ore from the Congo, and to 400 daily laborers. It thus directly provided

income to the families of about 1000 workers in Ndola, and enabled other jobs to develop, sustained by the operation and maintenance of the facilities, and by catering to the needs of its well-paid employees.

In terms of economic activities, our observations thus stray away from the view of many public officials we met that “the urban poor are unproductive”. In fact, if the level of formal employment is low, most people have at least one activity that allows them to generate revenue or to produce enough food to survive. The diversity of these activities illustrates the resilience and ingenuity of poor urban communities to adapt to a very unfavorable economic context in which few formal jobs are available.

3.2.2 Housing access, quality, and tenure

a Access to land

Access to decent housing is one of the most challenging issues for informal urban communities. The lack of serviced land to build houses forces people to live in crowded dwellings and pushes rents up, as housing supply is below demand. Besides, as local councils do not officially have land set aside, most of the real estate market is informal. People must deal with de facto land sellers, who are often local elected officials illegally distributing land in exchange of political allegiance. In remote towns, people just occupy land without authorization.

In Lusaka, aside from overcrowding, the lack of space due to the expansion of informal settlements causes a shortage of land for urban farming, which had always been an important part of people’s livelihoods. Now, only few Lusaka residents are still engaged in urban farming, mostly during the rainy season and often on land far from their homes. In the Copperbelt, however, most residents of informal urban settlements still have access to agricultural land, even if away from their homes.²¹

b Security of tenure

In Lusaka, most informal settlements have been recognized, and are thus not considered illegal anymore. This is often not the case in towns outside Lusaka. There, residents of informal settlements have little security of tenure; they live under the threat of demolition of their houses by local authorities.

The worst case we encountered of lack of tenure security was in Musenga in the Northern Province. Musenga was initially a traditional village on the outskirts of Kasama town, with an economy greatly dependent on agriculture. Residents had always considered that land allocation fell under the jurisdiction of its traditional Chief. Yet, a few years ago, Kasama Municipal Council voted for an extension of the city’s boundaries, which made Musenga an “urban” district. When the Council later sought space to extend a neighboring high-income housing area, it warned Musenga’s Chief that his village was considered an unauthorized urban settlement, and had to be destroyed. The main rationale for the decision was that the village’s traditional hut construction and their arrangement along a dirt road did not follow the formal rules of city planning. Beyond the land tenure issue, this reflects a widespread use of city planning as a way to control communities rather than facilitate their development. It also illustrates the dire lack of strategic planning that could build upon local capacities to improve living conditions.

²¹ Their right to use land is yet often contested as land is either owned by mining companies or by private individuals, or is on forest reserves.

c Quality of housing

The quality of housing in informal urban settlements is extremely variable. In general, Lusaka has better houses than secondary cities, as many of its informal settlements have been legally recognized, thus giving resident 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 – they are a majority in secondary cities – however have particularly poor houses, built of mud, wood and thatched grass (in our sample, Mulundu and Minanmbe in Mufulira, and Musenga and Chiba in Kasama.)

Table 3: Housing materials used in informal urban settlements

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

Source: primary information collected during field work

3.2.3 State of the urban infrastructure

The quality and access to essential urban infrastructure and services varies widely. Overall though, the public infrastructure in informal urban settlements is under-developed and of insufficient quality to provide residents with safe and sanitary living conditions, and to support the development of their local economies.²²

a Water supply, access and affordability

Apart where development agencies – such as JICA, DFID (with CARE) and Development Cooperation Ireland (DCI) – have helped improve water supply, most informal urban settlements report the lack of or inadequate access to clean water.

In general, informal settlements in Lusaka have some access to piped water, while outside of Lusaka, most mainly rely on shallow wells. Despite access to piped networks though, Lusaka residents lack access to sufficient clean and safe water. The networks that were installed during upgrading have deteriorated and, in many cases, have proven too limited to meet the needs of an ever growing population. The residents of Chawama reported for instance that only 142 out of 314 standpipes installed during upgrading were still standing and occasionally supplying water. The rest 172, or 55%, had been vandalized after they stopped yielding adequate water.²³

In most cases in Lusaka, the failures of the water supply systems are due to initial designs that could not accommodate the subsequent physical and demographic growth of the settlements. The new parts of the settlements that developed after the water supply system had been installed have remained unconnected. Water supply capacity is further reduced by poor maintenance that causes extensive leakage.

²² While not addressed in this section, access to electricity and telephones also remains scarce.

²³ The pipes and brass taps are often stolen and resold. At times, the nearby private water sellers are the ones who destroy the public distribution system.

In the more recent informal settlements, attempts to provide clean water have only been limited. In Lusaka's Ng'ombe and Kalikiliki for instance, it is only during cholera emergencies that a limited water supply network was installed, leaving the majority of residents far from water supply points. Even in the capital then, most inhabitants of informal urban settlements must rely on water from unprotected shallow wells, from which they draw a water of poor quality, contaminated both by surface runoffs and by underground seepage from pit latrines. As most people cannot afford to chlorinate or boil their drinking water, they are liable to waterborne diseases, such as cholera and dysentery, a situation particularly common during the rainy season.²⁴

In the Copperbelt cities and Kasama, informal urban settlements relied on unprotected wells dug by the residents, while some upgraded or recognized settlements had water supply systems provided with support of the World Bank Water Supply Project, and DCI. Yet, these are expected to run on the basis of communities' financial contribution, and many are not functioning because beneficiary communities cannot raise adequate funds to cover maintenance and pay the electricity bills (to power the pumps.) Because of unpaid the water scheme in Mulundu, Mufulira was hence halted after the Electricity Supply Corporation shut down their power connection, and residents had to revert to the use of unprotected wells. Their sustainability of these schemes is also highly dependent on the quality of their management, and thus on community leadership, which is often weak.

Poor access to clean water has social, economic and public health consequences. In terms of health, residents can only use less safe water than necessary for drinking, cooking and cleaning; they suffer from intestinal diseases and cannot maintain hygienic living conditions. Then, as most shallow wells dry up during the hot season, women and young people (often girls) still need to walk extensively and queue for long times to draw water. The time spent fetching water is taken away from school or work, thus further undermining the wellbeing of poor residents.

b Sanitation

Sanitation in urban Zambia is generally poor, and very few households are connected to a public sewerage network. In informal settlements, sanitation systems consist mainly of pit latrines or septic tanks.

In general, sanitation appears better in the settlements outside of Lusaka with much lower population densities, where households have adequate space to dig pit-latrines. It is however a very serious problem in older informal settlements of Lusaka – such as Chawama – where digging new latrines is a major source of conflicts between neighbors given the scarcity of space. As a result, large numbers of people use only a limited numbers of toilets. The poor drainage worsens the problem, as in many cases flooding results in some latrines sinking.

The central government, local authorities, and international development agencies have generally not addressed this sanitation crisis, probably because conventional methods of resolving the problem are too expensive (e.g., extending sewerage networks or building ventilated pit latrines).²⁵

²⁴ In our sample of communities, Kalikiliki had already reported six cases of cholera ten days only after the first rains.

²⁵ The problem of sanitation has been recognized by CARE International in some settlements of Lusaka, where it is experimenting the use of chemical enzymes to prolong the life spans of pit latrines.

c Solid waste management

Solid waste management is problematic throughout urban Zambia and remains a major cause of pollution in informal settlements, where waste removal is almost non-existent. The failure to properly manage solid waste contributes to the widespread pollution with heaps of garbage blocking streets, providing breeding grounds for pests, and preventing vehicles from accessing the settlements. Seepage from waste further contributes to the pollution of underground water resources.

d Markets

In most settlements we visited, markets had been built for much smaller populations than they were serving, and had been poorly maintained. They were usually overcrowded, and suffered from the insufficient provision of water, and the lack of sanitation and solid waste management.

Box 5: 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). Ipusukilo 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 of security. It is run by a 14 member committee, which levies fees 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.

e Transport infrastructure and services

The informal urban settlements generally have run-down transport infrastructure. In settlements previously upgraded, this is the result of poor maintenance, while more recent settlements never had any paved roads. Roads in most settlements of smaller cities are therefore dotted with potholes in which water collects during rains, providing breeding grounds for mosquitoes and preventing vehicle access. Difficult road access further complicates the removal solid waste removal.

In Lusaka, however, the major roads connecting the low-income urban settlements to the city center have been rehabilitated with the help of the Government of Japan, while roads within a number of townships are being repaired or upgraded with support of the Zambia Social Investment Fund (ZAMSIF).²⁶

²⁶ However, even in Lusaka not all informal settlements have been covered, and the upgraded roads are made of gravel, which causes dust pollution and does not hold out during the rainy season.

Despite poor road access, private bus services still provide transportation in Lusaka and in the major cities of the Copperbelt between city centers and the informal settlements. The more degraded the roads though, the less frequent and safe these services are. In the smaller municipalities such as Kasama and Mufulira, little is done to improve roads. As mostly all-terrain vehicles can access many of the more recent informal settlements, very few buses can extend their services there.

f Environmental conditions

The inadequate management of waste, lack of storm water drainage system and poor road maintenance compound with overcrowding to create very poor environmental conditions in many informal urban settlements. As a result, there are few green spaces in large cities, children grow in dirty surroundings, and most residents chronically suffer from respiratory diseases, diarrhea, cholera and malaria. The unhealthy environment worsens the situation of people living with HIV/AIDS, who are especially vulnerable to opportunistic infections.

Some income generating activities are further degrading the environment, such as the extraction of sand and stones sold as building materials, which leaves holes in common areas, in which people fall, and where garbage rot in stagnant water.

This environmental crisis has immediate health implications for the urban poor, while wider environmental impacts are bound to be felt in the longer term throughout the whole towns or cities. In Lusaka, for example, the widespread use of pit latrines and septic tanks will likely affect the pollution of its underground water tables. This should be worrying to health and city authorities, because half of Lusaka's water is currently obtained from its underground water resources. In the smaller towns, the widespread use of septic tanks will eventually lead to a similar situation.

g Safety and criminality

Most respondents (including residents, and police officers) perceived their settlements as relatively free from violent crimes. Besides petty thefts and burglary, most security problems reported to the police or to civil society organizations are related to domestic violence.²⁷

Despite knowing the limitation of the police in conducting their work (for a lack of equipment and training, and widespread corrupt practices), residents tend to believe in the police's role to maintain order. In several settlements visited, community members indeed supported the police efforts, by raising resources to expand police posts, or by running a "community-watch" system in which residents patrol their settlements at night, to deter crime and help arrest suspected offenders.

The major public safety concerns remain related to the poor quality of the urban infrastructure, including the unpaved roads, the lack of street lights, and the highly unsanitary conditions in which many people are forced to live because of limited access to water and sanitation services.

²⁷ Victim Prevention Units were created in local police posts in the recent years, and their officers trained to respond to the growing number of reports on domestic abuse.

Table 4: Access to essential infrastructure in the settlements surveyed

City/Town Settlement	Estimated population	Basic Schools	Community Schools	Health Centers	Police Post	Post Office
LUSAKA						
Chawama	95,000	4	50	1	1	1
Kalikiliki	[to fill]	None	None	None	None	None
Ng'ombe	90,000	1	Several	1	1	None
Kasama						
Chiba	[to fill]	1	Closed	None	1	None
Musenga	[to fill]	1	None	None	None	None
Mufulira						
Minambe	[to fill]	1	None	None	None	None
Kawama	[to fill]		2	None	None	None
Mulundu	[to fill]	1	(to check)	1	None	None
Kitwe						
Ipusukilo	[to fill]	1	1	1	None	None
Kamatipa	[to fill]	1	1	1	None	None
Kawama	[to fill]	1	1	1	None	None

Sources: local RDCs and Central Statistical Office

3.2.4 Access to essential social services

a Education

Before the introduction of free primary education, many children of poor urban households and orphans could not afford to attend government schools. The bulk of children unable to attend public schools went in community schools. Since the abolition of user fees for primary education and of the insistence of wearing uniforms in public schools in 2002, however, many poor children have returned to the government schools – particularly in the Copperbelt and in Kasama where some community schools even closed after 2002 for lack of students.²⁸

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

Box 6: Parents 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 students.

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, and, in principle it has toilets for all, there is no water and most are unusable.

Aside from the lack of access to basic education, there was widespread concern over the lack of adult literacy programs. It was noted in numerous discussions that

²⁸ 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, Chawama's only public basic school could for instance only accommodate 360 of the 1200 applicants to first grade, leaving 70% of them without access to government education. Besides, education after grade seven remains paying, and there are fewer slots as one progresses to middle and high school. This deprives many children of access to education and creates opportunities for unfair practices allocating the few spots available.

many young adults who grew up in the late 1980s and early 1990s had missed their basic education because of the cost-sharing policy and of the shortage of school places. They direly needed literacy and numeracy skills.

b Health

A major health issue in informal urban settlements comes from the contamination of unprotected shallow wells by seepage from pit latrines. A second one is the prevalence of HIV/AIDS, especially affecting the young and the poorest (both by the virus and by economic hardship when a breadwinner dies). The spread of the virus often seemed due to the pressure of poverty that leaves many single women little choice other than casual prostitution to feed themselves and their children.

Although health centers have in general been built in informal urban settlements in Lusaka, most residents we interviewed felt these were generally overcrowded and required expansion. Residents also expressed the need for maternity services and mortuary units closer to their communities. Maternity services were needed as the bulk of the adult population is in its reproductive age, while mortuary units were to accommodate the large number of HIV/AIDS sufferers who died in their homes.²⁹

Despite the overwhelming cry for health centers in the settlements that do not have one, most very poor households cannot afford services in the existing health centers, because of the user fees. The very poor hence mainly rely on self-treatment or on traditional healers, who are more flexible than health centers for payment. Better-off households usually rely on both traditional healers and government health facilities.

Box 7: Health needs cannot be met by Government alone

The most common health problems in the Northern Province are malaria, intestinal diseases, HIV/AIDS, and acute respiratory infections.

The province counts 144 health institutions for 1.4 million inhabitants. The main partners of the Board of Health are DCI, CARE, and World Vision, which provide training, and ZAMSIF and the Micro Project Unit, which provide infrastructure. Health posts are mostly for preventive care. They are staffed with volunteer community health workers trained to first aid. Nurses, clinical officers, and environmental health technicians work in health centers.

The official HIV/AIDS prevalence rate is 8% of the population in the province, but the number of patients in hospitals tends to indicate a much higher level of infection. HIV/AIDS transmission is partly due to the high number of temporary workers in Kasama, with cross-border traders, seasonal workers in fisheries and plantations, and traders exchanging goods for sex. Despite the prevalence of commercial sex, no organization yet targets the issue, which remains a taboo. At the time of our visit, the health board planned to use the new ZANARA funds to better inform and educate the population on HIV/AIDS. NGOs and CBOs provided home care services to HIV/AIDS patients.

The main constraints in service delivery in a non-metropolitan town such as Kasama are: (1) the shortage of staff because of people looking for better jobs, and a high level of death from AIDS: out of about 1000 staff members for the Northern province, the health board only has about 40 doctors, and 60 midwives (mostly retired nurses) – doctors can only be in hospitals, and there are four districts without a doctor; and (2) the distance to the nearest health provider, with only 40% of people within a 12 km radius of the next health service provider, a problem aggravated by the low quality of the secondary road networks.

²⁹ Due to the lack of hospital space, most HIV/AIDS patients are taken care in their homes. In general, families must spend a lot of money to take corpses to health facilities that have a morgue.

c Care for the most vulnerable

All informal urban settlements reported growing proportions of very poor and vulnerable residents including orphans, the elderly, widows, persons with severe disabilities and the terminally ill. The poorest had often no support of an extended family. As many households lack the means to meet their own basic needs, people seem unable to take as much care of the orphan of their siblings as before. In many cases, orphans are then left with aged grandparents who cannot even support themselves, let alone take care of children. As a result, many orphans of school age must drop out of school to work or beg in the streets. In some cases, children have even become the heads of households consisting of other children. In some poorest families who cannot meet their basic needs, children are driven out of their homes into the streets, even when their parents are still alive.

Box 8: Some unmet social needs

During our visits of informal urban settlements, we met many groups of drunken, idle men. Their drinking habit was often a reflection of a lost self-esteem. Some mentioned that they wanted to find a job but did not know where to start. Others also felt that most NGOs and CBOs were supporting women only rather than men.

According to many informants, depression and domestic abuse are prevalent among unemployed men. Joblessness, which prevents them from meeting the needs of their families and in turn from commanding respect at home or in their community, at times fuels alcoholism, marital dispute and family breakups. Indeed, violence against women and children came up preeminently in focus group discussions, both as an issue of rights (e.g., when women and children are denied the same rights as men during inheritance); and one of socialization process, as the ingrained belief that women are inferior to men still often justifies a man beating his wife.

The needs and capacities of the urban youth are also often unrecognized. In an economic context where formal employment is scarce and education or vocational training unaffordable for many, there are few opportunities for unskilled youth to earn a living. Yet, they represent large shares of the urban population with for instance 68% of the Copperbelt population, or 1.1 million individuals, aged 15 to 28. Their lack of productive skills, the lack of job opportunities and of access to productive resources, and the resulting idleness lead some to drugs and alcohol abuse, and to prostitution. Yet, few social and economic programs directly address their needs.

3.2.5 Local governance mechanisms

Most informal urban settlements in major towns and cities are organized into zones, which elect Zone Development Committee (ZDC) representatives from among their residents. These volunteer to help solve problems identified by community members with support of development agencies and NGOs. Each zone nominates one ZDC member to represent the zone in the settlement-wide Resident Development Committee (RDC). The role of RDCs is to coordinate local development in their settlements, represent their communities in matters of development, and coordinate with support agencies. They operate under a constitution nationally approved by the Ministry of Local Government and Housing that gives them the legal bases to raise funds. Under this constitution, RDCs are the smallest unit of council, and councils are supposed to provide them training and support.

In non-metropolitan towns, the organization of urban and periurban settlements is more alike these of traditional villages. Around Kasama for instance, the periurban settlements are managed by headmen, appointed by a Senior Chief.

4 Coping mechanisms, potentials and limitations for poverty reduction

4.1 Urban poverty and vulnerability to shocks

4.1.1 Vulnerability of the urban poor to shocks

Consultations identified poor families as female-headed households, families unable to send their children to school, and those eating no more than one meal per day. In general, persons with houses on rent, those in stable formal wage employment and businessmen, such as owners of buses and large shops and bars were not considered poor. In the smaller towns of Mufulira and Kasama people generally estimated that between 60 and 90% of the households in their settlements were poor.³⁰ These settlements indeed appeared poorer than the upgraded informal settlements in larger cities, and on the whole, Lusaka residents had relatively higher living standards than in Kitwe, Mufulira and Kasama.

While living conditions are harsh for most dwellers in informal settlements, they particularly affect the most vulnerable (i.e., orphans, widows, disabled persons, and the terminally ill), who have limited ability to respond on their own to further social and economic shocks. During focus group discussions and semi-structured interviews, the following shocks were presented as the main causes for urban families to fall into poverty:

- **The loss of formal employment**, often without receiving terminal benefits.
- **Inflation**, affecting the prices of food, transport, and basic necessities.
- **The death of the main income-earner** that prompts economic strain or destitution for the immediate family, with repercussions on relatives who must provide for the widows, widowers and orphans.
- **Social exclusion** due to HIV/AIDS, also leads many people to refuse checking or acknowledging their HIV status and seeking treatment and support.
- **Depression**. Many former mine workers were deeply affected by the loss of their stable jobs, and do not recover, often drowning in alcoholism and hopelessness.
- **Sickness**. Very poor living environments and overcrowding result in widespread diseases. The unhealthy environment worsens the situation of people living with HIV/AIDS, who are vulnerable to opportunistic infections such as tuberculosis.
- **Droughts**. Low agricultural yields affect the many urban dwellers partly dependent on urban farming and increase the prices of foodstuffs.

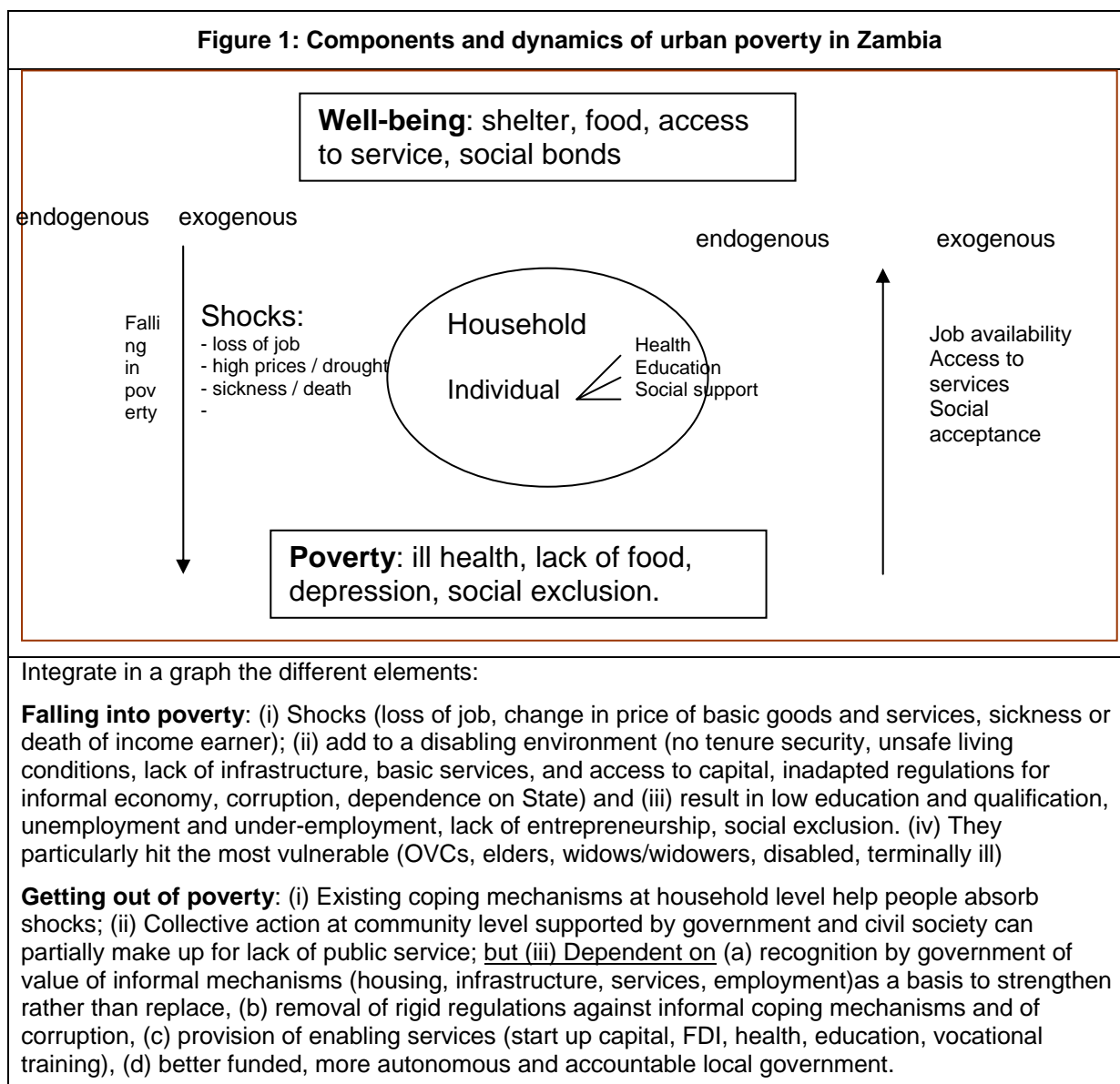
[Explain how the shocks affect the poor in a reinforcing process of economic deprivation and of social exclusion – next subsection will put it in a larger context, showing how the disabling environment accentuate the impact of these shocks on indicators of human development / urban living conditions]

³⁰ As a comparison, based on a subjective self-assessment, 95% of nationwide respondents in the 2002-2003 LCMS considered themselves poor, with 92% of urban dwellers. This compares to 56% and 45% respectively when using the PVA consumption-based poverty headcount.

4.1.2 The dynamics of urban poverty in Zambia

Figure 1 tries to encapsulate how the elements of urban welfare and levels of poverty are affected by shocks, and how people move in and out of poverty

Poverty has multiple facets and causes, some specific to urban living conditions. Whereas rural poverty is largely due to low agricultural productivity and its consequent stagnation, poor transport and other infrastructure, as well as lack of wage employment, urban poverty is due to low-income, made worse by overcrowding, and by the lack of access to infrastructure and services, including clean water and safe sanitation facilities. These make the urban poor vulnerable to diseases, which undermines their productivity and plunges them deeper into poverty. Poor access to essential infrastructure and services, especially clean water and sanitation and poor transport also undermine the productivity of the urban poor who are dependent on multiple livelihoods including small-scale agricultural activities and micro-trading. Women and young people contribute disproportionately to the poor and in general, poor urban households are larger extended households.



4.2 Current responses to urban poverty

Confronting difficult living conditions, individuals, households and communities have developed mechanisms to manage the social and economic hardship they face, often with the help of civil society organizations and government and, at times, in collaboration with the private sector. Even if, taken individually, most of these mechanisms can only have limited impact, they represent the bases upon which partnerships for poverty reduction can be designed to improve and scale up the existing coping mechanisms, and make efficient use of current capacities.

This section reviews examples that demonstrate the value and limitations of the government efforts to answer the social and economic needs of informal urban settlements, and how individuals and volunteer organizations have developed complementary, community-based, services. Most successful practices highlight the importance of synergies between the public, for-profit, and volunteer sectors.

4.2.1 Services provided by the government

Since independence, and as officialized in the 1974 Statutory Areas Improvement Act, it is the role of the government to provide access to public infrastructure and services in all urban settlements. And indeed, we encountered many qualified and dedicated civil servants at the province and district levels who worked hard to provide services to urban communities. They are with the ministries of Community Development and Social Services (MCDSS), of Youth and Sports, of Health, and of Education, and with the town and city councils. Some of the programs they initiated were successful, such as the literacy classes, skills training and maternal health programs, particularly when they trained and motivated urban communities to volunteer and support public programs, often in collaboration with churches and NGOs. However, the majority of government-run social services remain unable to work effectively, because of a lack of resources.³¹

A main role of Provincial Community Development Offices (PCDO) of MCDSS is to strengthen communities' ability to manage their own development process by mobilizing their commitment and providing them support.

Box 9: Self-help groups empower women and children in isolated compounds

In the Copperbelt, the PCDO supports two main programs run in chiefdoms, towns, and cities by volunteer peer educators, themselves trained by community development officers. One program runs literacy classes with students over 10 years old, helping them for instance read instructions to use fertilizers and understand the messages promoted by agricultural extension workers. By early 2004, 78 volunteers were running 90 literacy classes in the province two to three times a week. The other main program has created 350 women clubs, gathering 400,000 members, and providing them courses in business skills and leadership.

³¹ In terms of primary education, we noted that the abolition of user fees and of the insistence on wearing school uniforms in public schools had enabled some orphans to return to regular government schools. This was very important, because outside of Lusaka most community schools (the main alternative to government schools) lacked of qualified teachers and of basic learning materials.

In Lusaka, on the other hand, community schools in informal urban settlements were better supported by NGOs and churches, which provide teaching materials and supplementary feeding. The feeding programs, along with the lack of space in government schools, continue to make community schools an essential part of the education system for the urban poor, despite problems of service quality.

The first community project in Suosale compound was a literacy class, supported by Mufulira Community Development Services that provided supplies and training to volunteer educators. The literacy class now counts 28 members, and the village headman runs three sessions a week. Its initial objective was to promote literacy among women so they could organize their own development projects. Most participants in the group are adults, but it also educates the youngest children who cannot walk to the nearest school four kilometers away. At first, men did not want to participate, but slowly, they came to watch what women were doing and started getting involved in their projects. The literacy group is very popular, and even won an award from a literacy contest held over Mufulira District, receiving 100,000 Kwacha, a radio set, and a blanket. The funds were spent to register the group, so it could later access funding from different sources.

The Department of Youth and Sports in the Copperbelt has also developed diverse responses to protect the youth, and meet their needs. It has helped develop skills in entrepreneurship, leadership, and advocacy as well as in craft making. With the support of the International Labor Organization, it has then provided grants to young entrepreneurs to start businesses, ranging from craft shops to beekeeping, and small-scale mining. With support from UNFPA, it trained peer educators to facilitate education program on HIV/AIDS and on reproductive health, and promoted leadership programs to foster civic engagement of the youth in local politics.

The success of the social programs we visited therefore strongly relied on resources harnessed by the poor themselves. These programs were valued by communities but mostly could only work thanks to a few dedicated trainers and members of poor communities. The resources available to the local ministry branches however did not even allow to pay the token contribution (ZMK500) per training session promised to volunteers. Despite this lack of financial support, volunteers in many communities we visited were spending much time each week running literacy classes, showing the value of the approach to community strengthening. With relatively limited supplementary support, it could drastically increase its outreach and effectiveness.

Besides, most public agencies could not operate effectively, because they lacked adequate resources. The few that worked well often depended on funds from outside their ministries (e.g., from ZAMSIF, international NGOs, or churches), mainly attached to specific, time-bound projects. This dependency on external funding results in unclear mandates and lines of accountability for government service providers, a situation worsened by their lack of autonomy in decision-making and planning, as many branches of social ministries merely implement centrally-decided programs.

We thus witnessed a marked discrepancy between the quality of human resources available both in communities and at the local branches of government ministries, and the lack of political will at the national level to provide local agencies the financial resources and freedom of decision to operate autonomously.

4.2.2 Contribution from the private sector

An interesting approach to improve economic and social conditions in urban settlements is the creation of partnerships between large-scale employers and municipalities, in which firms provide jobs, influence the use of the taxes they pay, and undertake activities normally implemented by municipalities. The employers we interviewed in Ndola and Livingstone for instance provided both employment in their cities, vocational training to their staff, and support to local authorities to deliver public goods, such as infrastructure and public health programs.

A major contribution of the mining company we met in Ndola was to help promote a dynamic work ethics among its employees, and to change the local expectation that workers in large firms were entitled to extensive benefits, independently of their performance. Rather than giving workers low fixed salaries and allowances for housing, education, or food, the company offered high salary and training to workers whose pays depended on the quality of their work. High pay, good leadership, and the opportunity to progress toward higher responsibilities promoted a strong work ethics. As a result, by 2004, many employees had even been able to obtain mortgages and purchase their own homes. This has had very positive impacts to revive the local economy and promote a spirit of self-reliance among mineworkers.

Aside from providing employment, the company helped the municipality repair roads and clean drainages, and supported the health board to control malaria by spraying insecticide in houses citywide once a year. Beyond contributing to the public good, this helped keep a better living environment for employees and the local economy.³²

These socially-oriented business practices, and the mutually supportive collaboration between the private sector and municipalities – if conducted transparently – can help boost a new life in cities and towns that still have much economic potential given their dormant skilled workforce. It is yet so far improbable that many large companies would risk such long-term investments in cities given the reported prevalence of corruption and the administrative harassment of foreign employers.

4.2.3 Coping mechanisms at the settlement level

Despite a few examples in which the government or the private sector contribute to improve the welfare of poor urban residents, most informal urban communities must yet primarily rely on their own ingenuity to cope with their difficult living conditions. This part analyzes the coping mechanisms they use and their efficiency at the individual or household-level, before looking at community responses, and at the essential role that civil society organizations play in supporting such mechanisms.

a At the individual or household-level

The primary response of individuals and households confronted to the lack of secure formal employment and to revenues too low to sustain a livelihood has been to work in the informal economy and to diversify or multiply their sources of income.

Aside from the various trading and manufacturing activities described earlier and from renting part of their houses, many urban poor thus provide petty services – from collecting and selling used bottles, to cleaning sewers in better-off housing areas, doing piecework (laundry, housework, slashing grass, pruning trees, carrying water), or hawking in the streets. These menial activities not only provide supplementary income to poor households but, as importantly, keep people active and conscious that they can do something to improve their conditions. In urban centers outside Lusaka, most households also supplement their income and food consumption by growing produces and raising livestock in their backyards or on vacant land.³³

³² In Livingstone, a large hotel had a similar contribution: It started its operations and became the largest taxpayer under the condition that the council would invest these taxes in urban infrastructure to improve living conditions and foster tourism. The hotel is also a major provider of training for the tourism industry.

³³ Agriculture is indeed a main element of poor urban dwellers' coping mechanisms, except maybe in Lusaka, where the shortage of land forces people to walk long distances to find cultivable land.

Anti-social economic activities – such as prostitution and theft – were also reported in all settlements as rising with difficult living conditions. Prostitution was more prevalent and accepted as a coping mechanism against poverty in large cities and towns, with older settlements such as Chawama even having established brothels.

The main problem with most these economic activities is that their low returns do not allow people to generate enough income to build savings to fall back on in the event of shocks, or to invest in more profitable activities. Even though engaging in such multiple income generating activities does supplement a low income, it does not provide opportunities to increase earnings durably, and rarely helps people get out of poverty, or protects them from shocks that could push them further into poverty.

Aside from low returns, a problem is that some coping mechanisms are also destructive to individuals, households, or communities. A main example is removing children from school to work when parents cannot afford their education and need them to provide an income. A second prevalent approach is for poor women (often widows or teenagers) to engage in commercial sex to make ends meet, an extremely risky activity given the high prevalence of HIV/AIDS and their lack of bargaining power to protect themselves. For many unemployed men, alcoholism is also a widespread effect of urban poverty, and a desperate coping mechanism to try to forget their inability to support their families. Other coping strategies are destructive to the environment, such as the extraction of sand and stones sold as building materials, which leaves large holes in common areas.

Although some individual mechanisms to cope with degrading urban living conditions and poverty can be destructive, most demonstrate the ability of the urban poor to provide for themselves. Some informal economic activities even have potential for growth and were in high demand, such as the production of housing material, which ranges from low-skill jobs making and transporting cement blocks, aggregates, or timber, to the more skilled manufacturing of window, doorframes, and furniture.

In terms of social support, despite a decrease in the level of help urban families can provide to their relatives in need because of their own economic difficulties, many households still take care of children of deceased siblings, and even of friends. There is thus still a relatively strong support for close members of extended families when they are struck by major social and economic shocks.

b At the community-level

Inhabitants of informal urban settlements have developed mechanisms of collective action to supplement weak government capacities to develop their areas, and provide social services. On the economic front, some communities have developed trade associations and cooperatives, often with important social roles. These mechanisms mostly rely on community-based organizations run by local volunteers.

These volunteers have organized Resident Development Committees (RDC) and community-based organization (CBOs) to manage their development, expressing the needs of their communities, and coordinating development activities. Typically, successful RDCs help build or extend community infrastructure (e.g., markets, water and drainage systems, roads, schools, and police posts), and manage social services (from solid waste management to support to vulnerable households). In general, RDCs have yet only taken roots in settlements that have enough residents willing and able to work as unpaid volunteers; they were most effective when supported by external agencies with adequate resources.

Settlements infrastructure and services: Many communities are involved in constructing or extending their local infrastructure. In Chawama for example, RDCs were making extensions to the local police station, building storm water drainages, and conducting regular clean-ups of their community. In Ipusukilo, they were constructing footbridges and storm water drainages to enhance environmental cleanliness. In Chiba, the community attracted funding from international donors to build the local market. In Kawama market, the RDC and marketers were building additional toilet blocks. Most of this voluntary work and development was financed through local donations, and grants from ZAMSIF, Irish Aid, DFID, and JICA.

Box 10: Resident Development Committee's achievements in Kapisha, Lusaka

Kapisha's RDC was established in 1993 to undertake local development initiatives. It is composed of one elected representative from each of Kapisha's 15 zones. After assessing the community's need, the RDC undertook several projects with the support of NGOs:

- The construction of roads and of a drainage system in cooperation with PUSH;
- A water project funded by the World Bank. The water is sold to the residents through 40 water vendors at ZMK20 per 20 liter container. The RDC, the utility company, and the vendors sharing the proceeds;
- The financing of micro-entrepreneurial skills program. Ten women have been trained in enterprise management and have received loans of ZMK200,000 each;
- The training of widows in business management in the markets. So far 210 households have benefited from this program.
- The creation of clubs to manage HIV/AIDS sensitization through drama. These drama groups charge a fee for performing and the RDC, retains 10% to use in community work.
- The organization of an environmental task force, which cleans the market and conducts regular inspection of its sanitation system.

By early 2004, many urban communities had solicited donor funds to bring clean water to their areas. In Kalikiliki, Lusaka, JICA planned to drill boreholes. In Kitwe's Ipusukilo, residents had approached the local water and sewerage company to bring water to their area. The company had installed water Kiosks and meters in the homes of private vendors who would manage and sell the water to residents under the supervision of the RDCs. As a result, twenty-four water vendors were equipped with kiosks and meters from which to buy clean water. These contracts help generate incomes for the vendors involved as well as for RDCs.

In Kasama, the water project funded by Development Cooperation Ireland (DCI), working with the Chambeshi Water and Sewerage Company, agreed with RDCs to manage water supply in their settlements, including the collection of revenue for which the RDC receives 25% of the funds collected.

Box 11: Joint solid waste management has potential but needs lasting support

In Lusaka, Kasama and the Copperbelt towns, where municipal authorities do not efficiently remove the refuse, communities manage waste on their own, burying or burning them.

In Kalikiliki, Lusaka, with the help of donors, containers have been placed at collection points where residents are encouraged to dump their refuse. These containers are yet few and far apart, which deters residents from using them, especially after dark or during rains. Community-based approaches piloted in Ng'ombe and Kamanga, under the Sustainable Lusaka Program, have also proven difficult to sustain, as many residents cannot pay the community-based companies trained to manage solid waste, and local authorities do not have the equipment and workforce to collect the waste left at the disposal points.

The community participation in water supply schemes experimented by NGOs such as CARE and HUZA in Lusaka, and DCI and World Bank in secondary cities are yet to prove sustainable. In general, the challenge to their sustainability begins once the organization commissioning the schemes withdraws. It is indeed uncertain that these 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. Above all, it is dependent on the quality of community leadership in the settlement. The same is true for solid waste management schemes.

Education and youth. To handle the shortage of space in public schools, many informal urban settlements have set up community schools for primary education, staffed with local volunteer teachers. These primarily cater to the needs of vulnerable children including orphans, disabled children, and those unable to enter government schools because of age, lack of space, or cost. Most community schools are run in collaboration with church groups, and at times with inputs from the government.

Box 12: Community schooling as a 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 pay teachers. Over the last year, it has received ZMK2.6 million of public funds per term, and one teacher is paid by the government. As an incentive, volunteer teachers receive ZMK70,000 per month (the teacher paid by government receives her 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. The PTA volunteers keep a list of orphans and vulnerable children in the community and bring them to school, where they represent over one fourth of the pupils.

A 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 markets, selling or carrying goods. To support them, some schools run extra-curricular activities teaching them life skills, e.g., making door mats, crocheting, playing drama, or child-to-child education. They also run sports activities to keep children off the streets.

In Lusaka, most community schools have continued to run seemingly unaffected by the change of policy on fees. In fact, children of the poorest families still attend community schools, both to benefit from the feeding programs that many run, and because there is no alternative given the lack of space in public schools.

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 donation from the residents of poor settlements, churches and NGOs. They cope with very little resources, often counting on local volunteers to teach, and on 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.³⁴

Some communities have also set up youth skills training centers to teach life skills to older children in social education and vocational training. They raise funds from local and international donors to finance training and build to undertake the construction of clinics, school classes, or police posts, improve the roads, or drill boreholes.

Local trade associations and cooperatives. Other common CBOs are trade associations and cooperatives. Most markets in informal urban settlements thus operate as trade associations. They raise funds to maintain and rehabilitate their market infrastructure and support members in times of sickness or funerals.

Box 13: Cooperatives can run and partly maintain local markets

Chawama market is a cooperative society in which each storeowner is a member. It was created during Chawama upgrading in the early 1970s. The market comprises 356 stalls, 50 run by their owners, and the rest by renters (3/4 of them from Chawama). Another estimated 1000 vendors work informally in the streets of the market. They should pay a fee of 200 Kwacha per day, but many cannot afford it; most are yet tolerated to continue operating.

Without support from the city council, members manage the market, its cleaning, and infrastructure. They pay a monthly fee to cover cleaning, sanitation, security, and electricity costs of common areas. As a group or individually, members pave or repair roads, and recently installed a drainage system with support from CARE.

The cooperatives that seemed more widely successful in the settlements we visited often associated vocational training with the production and sale of goods and with the extension of social support to vulnerable groups. Such initiatives included youth training centers, hammer milling operations, and periurban agriculture cooperatives.

Box 14: Periurban agriculture cooperatives have essential socioeconomic roles

The Isoma agricultural cooperative located on the road between Ndola and Kitwe has 25 members. Its main activity is to operate a grinding hammer, as the nearest is 30 kilometers away. The members requested support from the Private Sector Development Project (PSDP), which trained them to manage an agricultural cooperative and donated a hammer mill. The community contributed money to build the shelter for the hammer mill.

The cooperative also runs a farm where members grow maize and soybeans and a group of youth grow vegetables. Each year they harvest 700 to 800 bags of maize, selling part of their crops and donating the remaining to vulnerable community members, including the many HIV/AIDS sufferers who come back to finish their lives in periurban areas.

Isoma cooperative has further received in-kind support from the government through the fertilizer supply program, the Program Against Malnutrition (fertilizer and seeds) and the Ministry of Youth, Sports and Child Development (training in cooperative management.)

So far, the cooperative generated profit. By early 2004, members were planning to build a community school and buy another hammer mill, as the demand for milling was very high.

³⁴ Despite their importance in providing basic education to a large number of very poor pupils, community schools generally only provide essential literacy and numeracy skills rather than a complete academic program that prepares children for higher education. The education they provide is thus perhaps more suited for the older children as the younger children cannot enter the labor market after completion of the Community schools course. Measures to help much younger orphans to remain in school longer are thus required, while improvement of the quality of education provided in the community schools is of concern to some community leaders.

Health: Neighborhood Health Committees, organized and managed by community volunteers, promote self-help activities in primary health education and environmental hygiene. Many RDCs in conjunction with these associations organize cleanups of their communities' storm water drains, and public spaces such as clinics and markets. 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 basis.

Box 15: 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 and carries out health education including environmental health, solid waste management, disease control, and HIV/AIDS education. The group also assists community members not covered by a medical scheme to access medical services in case of emergency, educates community members on health and nutrition practices; assists medical staff at Chawama clinic; organizes self-help environmental cleaning and protection; encourages residents to deposit solid waste at designated points; and undertakes home-based care.

Traditionally, experienced women in communities assisted with birth deliveries, but this practice has declined in recent years. This has led communities to form Traditional Birth Attendants' CBOs. These are not based on typical traditional knowledge but are trained to carry out their work in the most hygienic manner. They also undertake education on health, nutrition and family planning, and counseling of mothers in each of the districts coordinated by District health management boards.

HIV/AIDS community response: In front of the widespread impact of HIV/AIDS, hospital cannot meet the needs of all patients, and community-based home-care associations have proven indispensable complements to the public health system.

Box 16: Local health groups are the main providers of support to HI/AIDS patients

In Kawama, Mufulira, the Twatasha Health Center runs a home-based care program. Kawama residents from different Churches initiated the CBO in 1995 with Lady of Africa sisters to look after people suffering from tuberculosis and AIDS. It started in a small shelter but later, a proper structure was put up with the help of Franciscan Sisters and the Catholic Diocese of Ndola. The center now offers counseling services and drugs donated by well-wishers and by the Dutch Embassy. Thirty local volunteers assist to run the center. They work for free, but are occasionally supported with food, clothing or medical service.

Communities are also involved in primary health education to mitigate the problems of HIV/AIDS, malaria, and cholera. They work through peer-education. In schools for instance, AIDS clubs perform drama on the dangers of HIV/AIDS, and anti-malaria sketches on how to prevent mosquito bites. Thanks in large part to the work of such groups, silence on HIV/AIDS is diminishing and people start to openly talk about it.³⁵ To limit the spread of HIV/AIDS, some community also promote income generation programs for women, establishing marketplaces, and running skills training and revolving funds to provide them alternative from getting into sex trade.

³⁵ As a tradition, during burial ceremonies, mourners are informed of cause of death. Now, thanks to the health education efforts of CBOs it has become common for urban families to mention HIV/AIDS as cause of death without causing the uproar which previously was common.

Box 17: Art and drama as educational tools

In recent times, urban communities have used drama and art to educate their residents. In the Copperbelt and in Lusaka, many groups NOW specialize in popular theatre for social, economic and political education. Tiyanjane Theatre Group in Chawama for instance was formed in 1990, by 5 members to educate residents on health and personal hygiene, teach orphans and other vulnerable children about dangers of drug abuse and other anti-social conduct. With NGO support, it promotes cultural heritage through traditional sketches and dances and runs a community school for the benefit of 700 OVCs in the community.

Support to the most vulnerable: CBOs and cooperatives with strong social orientations run a multitude of social and economic initiatives. Although most of the CBOs lack the resources necessary to help effectively resolve problems, their programs help the growing number of orphans and vulnerable children: for instance daycare centers provide space for pre-school, play facilities and feeding, some groups assist children with uniforms, books and user fees (for public school). These CBOs often provide the only support that vulnerable people receive, especially outside Lusaka, where few NGOs or international development agencies work.

Asides from organized responses, communities usually also have informal groups to take care of sick relatives, fund funerals, or educate children. In times of death community members assist the bereaved family by donating food, fire wood, money for the coffin, prayers, and burial labor.

Box 18: Community-based organizations are key to support vulnerable groups

Bwafwano community association was formed in 2000 to educate orphans and disabled children in Chawama, and to 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 to out-of-school children, the distribution of food and other support to child headed-households, the referral 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 supports some of the estimated 200 to 300 persons with disabilities with vocational training programs in tailoring and design, and a 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 (i.e., 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.

c The supporting role of civil society and of growing volunteerism

The examples detailed earlier show that the basis of successful mechanisms to respond to growing social needs are synergies based on informal coping mechanisms that heavily involve community participation, with support from government and NGOs. In education for instance, our findings show that Parents and Teachers Associations have key roles in helping run government schools, that community schooling is an essential complement to public education, and that informal literacy classes run by social services with local volunteers can go a long

way in helping the urban poor gain productivity. Similarly, government alone cannot meet the health need of the urban dwellers, and must heavily rely on the support of volunteer health groups for both preventive and curative care (including most needed home-care services). And lastly, under-funded social services can only leverage their efforts by enabling community-based organizations to support vulnerable groups, and must rely on external funding to complement their inappropriate resources.

NGOs have a key role in strengthening the spirit of self-help by providing training for communities to support themselves in the long term. In Lusaka, they promote self-help to improve urban infrastructure. Most training focuses on community mobilization, entrepreneurship, and the provision of vocational skills. In other large cities, they have a major role in supporting local organizations, and directly extending many social services (for instance training volunteers in first aid, birth attendance, and maternal health care.)

Box 19: NGO-community partnership in child health care

CARE has been running a child health care program in Kasama since 2002. They work with the District health management team in twelve centers, training staff on child health. There are 537 community health promoters and 117 zone supervisors, all volunteers. Another 120 traditional healers have been trained to refer their patients to government health providers.

All volunteers are selected by community members and trained to assess and find solutions to problem of child health, including how to refer them to clinics and follow up. The ratio of volunteers to community members ranges from 1 per 50 to 1 per 80.

To support the unpaid volunteers, CARE and the YWCA started a program to encourage them to develop income generating activities. The training targets people already skilled to help them develop a business rearing animals, growing vegetable or tailoring. It has then assisted communities with small loans (140,000 to 200,000 Kwacha for a group of ten.)

In secondary towns and cities though, only few NGOs are present. There, church-based groups are more influential. They care for the poorest, the elderly, orphans, and the disabled. Yet, many rely mostly on the human and financial resources they can raise locally and because of these limited resources, only a few congregations can provide effective support. The majority of the faith-based groups thus at best only offer spiritual support, as they cannot afford to help in many other ways.

Box 20: YWCA's contribution to the advancement of women

The Young Women Christian Association (YWCA) started in Zambia in 1957 and now has 31 branches nationwide. From its inception, it challenged discrimination against women, starting with prayer groups, and evolving into advocacy and programs empowering women.

Since the early 1980s, it introduced major women rights programs: (i) drop-in centers for psycho-social counseling to women in difficulty; (ii) an advocacy-outreach fund; and (iii) the first youth shelter program in Zambia to provide psychological support, information and training on a variety of issues affecting young women (from sexual abuses to assets grabbing, or vocational training). Its programs now promote the respect of women in their work places (abuses on pay, sexual favors...), in their homes (domestic abuse), or in front of the law (inheritance laws and practices). Twenty five percent of the YWCA activities are aimed at the youth, focusing heavily on HIV/AIDS awareness and prevention

In collaboration with other NGOS, the YWCA also trains the Victim Support Unit of the police to handle cases of human right abuses and domestic violence.

4.3 Impediments to improving living condition and reducing poverty

Overall, our urban study found that, despite difficult living conditions, the informal settlements of Zambian towns and cities are diverse and dynamic, and that current potentials could be used as basis to create employment and reduce urban poverty.

But the social, political, administrative and economic environment in which the urban economy operates does not recognize or supports the development of these potentials. For instance, neither most urban dwellers nor the government appreciate the informal sector as a long term source of livelihoods and wealth. The same is true for local authorities who stick to enforcing regulations that hinder the growth of informal economic activities. As a result, many urban poor see no pride or future in self-employment and only consider their current economic activities as temporary coping mechanisms, in which they have little incentive to invest for the long term.

Before proposing directions to set up conditions to support urban poverty reduction, we thus review the main constraints limiting the potential to create urban employment, first at the community level, and second from a larger governance perspective.

At the community level, the main constraints households suffer from are the lack of access to basic infrastructure and services and to resources necessary to operate stable productive activities. Living in informal settlements, they also suffer from strong social stigmas that undermine their confidence in self-help.

- **Poor infrastructure**, with inexistent or extremely degraded roads, water, and sanitation networks, severely affects people's living conditions, their health, and access to markets, thus undermining their productivity and economic potentials.
- **The lack of access to education, vocational training, and financial** resources further limits urban dwellers' ability to engage in value-adding activities.
- **The lack of tenure security**, especially in outside of Lusaka, impairs people's will and ability to invest in improved housing, which could otherwise enhance urban living conditions and be used to develop home-based industries.
- **A syndrome of dependence on the State and on paternalistic enterprises** remains prevalent in some cities. It makes it difficult for former workers of large enterprises to adapt to an economic environment in which they have to cope on their own. Many who have previously held a salaried jobs are merely hoping that some employers will come back to invest in the region and offer them work, along with the benefits they were used to, rather than start their own enterprise, even when this would require only little capital or training.
- **HIV/AIDS represents an extreme burden** on families who lost an income earner, or must care for family members or orphans of deceased relatives.

The main governance issues preventing the development of the urban economy and the scaling up of the social services provided by community groups relate to the lack of capacities of local decision makers to understand and plan for economic and social development, to the lack of commitment from the central government to decentralize power and consider urban issues as key to national development, and to the inefficiency and corruption of the administrative environment that makes Zambian cities unattractive to investors.

Box 21: Lack of transparency and accountability in public social services

A main challenge facing social services programs is the lack of adequate funding. The Provincial Community Development Office receives about ZMK1.3 million per month to run its operations for the whole province. With about a third going for allowance for officers to conduct field work, typically no more than ZMK 25,000 (i.e., USD6) is allocated for training activities, and with no allowance for fuel, the office is grossly under-funded.

Even for these small amounts, most of the time the budget is not actually available. Although officers must sign a receipt for the fund at the beginning of the month, there is often no money available when he comes to withdraw it. All know that the funds are pocketed by higher officials, but they never obtain replies when they enquire or write about it.

Effectively, the office has run without operating budget for the last five years. The department only receives government funding for administrative costs from the PS office. They do not receive funds for projects and have to find arrangements on their own.

- **Local authorities do not have the proper financial and human resources** to plan for the development of informal urban settlements. Many are not aware of the resources available to support development projects (from government or donors such as social funds), and there is little transparency and accountability in how the resources available are used.³⁶ They do not either have the human or financial capacity to train and support RDCs to manage local development and organize community members for collective action.
- **Urban planning in Zambia remains confined to controlling development** by enforcing rigid planning laws and regulations. Government planners rarely value the coping mechanisms used by poor urban dwellers or seek to involve residents in planning. The institutional and legal framework thus works against the informal economy, although this one sustains the majority of urban dwellers. Rules are used mostly to restrict freedom, and are at best lifted through bribes to public officials, which further reduces the incomes and opportunities of urban dwellers.³⁷
- **A lack of decentralization** keeps local municipal authorities under the control of the Ministry of Local Government and Housing, which does not allow them to raise property tax rates to cost-recovery levels, as the central government supposedly provides the resources to deliver urban infrastructure and services. This reliance on (insufficient) government grants has undermined the power of local authorities, leaving them unable to deliver essential infrastructure and services, or to plan for the growth and development of their cities and towns.
- **Absence of urban issues in the Poverty Reduction Strategy Paper.** With no mention of urban issues in the Poverty Reduction Strategy Paper, the central government gives no clear direction to local authorities on urban issues.

³⁶ The social investment fund was seen by many NGOs and local authorities interviewed as a huge power centralized by the Ministry of Finance and National Planning that should rather have been led by the Ministry of Housing and Local Government and MCDSS, who have local knowledge of the poverty and governance issues and the outreach to act on them. Most DDCC and PDCC members interviewed thought that there was little transparency and accountability at the Council level in the use of ZAMSIF funds. The costs of projects were much higher than necessary and allegedly parts of the funds were used to finance the operations of local authorities, rather than development projects.

³⁷ The lack of recognition in the value of informal economic activities is reinforced by the approach of many city planning officials who consider the informal economy as illegal, and merely want to chase vendors from streets or close the informal producers.

- **An inefficient operating environment deters large-scale employers from investing in urban Zambia.** The Government has strengthened its stance against employing foreign workers, and harasses foreign managers, on the ground that their jobs should be transferred to Zambians, which undermines the stability of large-scale employers and prevents new foreign companies from setting up business and providing employment.

5 Conclusion and bases for urban poverty reduction

5.1 Challenges and potentials to improve urban living conditions

The main conclusion of this analysis is that Zambian cities are diverse and dynamic, but operate in an environment that neither recognizes nor supports the development of their potential. Better tapping this potential would help reduce both urban and rural poverty in Zambia. Indeed, our findings suggest that if urban living conditions may have worsened for the second part of the 1990s, viable local coping mechanisms have emerged since the early 2000 in which the urban poor are taking the improvement of their living conditions in their own hands, with the support of a nascent organized civil society, the involvement of church groups and the renewal of some local citizen groups. This may not yet be clearly perceived, either by the government, or by the people themselves, but the coping mechanisms that the urban poor have developed to face their worsening conditions appear as solid blocks upon which to rebuild more prosperous urban futures.

The most important lessons learned in this regards are as follow:

First, urban poverty and urban development are important in Zambia and cannot be ignored in a national approach to poverty reduction. The Zambian economy remains mainly driven by mining and trading that occur in urban areas where a large percentage of the population lives, and from which growth originates. As the quality of economic and social conditions in towns and cities directly affects growth and welfare in rural areas due to numerous social and economic linkages (with cities absorbing rural labor, and villages functioning as fallback options when urban workers are retrenched) any development strategy must consider these linkages.

Second, urban living conditions in Zambia are diverse and cannot be understood or planned by a standard and limited approach. Supporting the economic and social development of cities must recognize and adapt to their diversity. This study has for instance shown that some non-metropolitan towns, while growing, are mainly of a rural nature, and will likely base their development on the processing of agricultural activities. Meanwhile, some economically depressed cities in the Copperbelt need specific support in re-enabling workers and planners to think their future in terms not only related to this of large company, but of building upon people's own entrepreneurship and potentials. Lastly, dynamic cities such as Lusaka need a living and regulatory environment more conducive to the development of the informal economy that represents its main economic engine and most likely an important foundation for its economic future.

Third, there are rich, but underutilized human and economic potentials in Zambian cities. In the absence of services from the State and the formal economy, people developed a range of informal coping mechanisms to deal with social and economic hardships. These mechanisms taken alone are often insufficient to lift large numbers of urban residents out of poverty, or to protect them from the impacts of shocks in

the long run, but are indispensable bases for any poverty reduction and social protection strategy to build upon if it seeks to make best use of scarce resources and support the development of locally adapted approaches.

Fourth, the understanding of urban poverty by many in the public administration and local authorities does not give credit to these informal mechanisms and it represses local initiatives that could substantially help reduce poverty. Regulatory approach to urban planning concentrate on enforcing a set of physical planning rules remote from Zambian realities, rather than on enabling the long term development of local economic and social potentials by supporting local coping mechanisms.

As a way forward, a supportive regulatory environment recognizing the value of the informal coping mechanisms could help cities and low income urban communities better use their potentials and reduce both urban and rural poverty.

5.2 Creating an enabling environment for urban poverty reduction

At the macro level, a main challenge to reduce urban poverty is to enable the national economy to generate growth and to diversify. At the local level a second one is to ensure that urban dwellers have access to the basic services necessary for individuals and communities to be healthy and productive. Our review of urban coping mechanisms suggests the following directions to set up elements of such enabling environment that builds upon the economic potentials of the informal urban settlements dwellers, and to remove some of the regulatory impediments that stifle entrepreneurship, and that deter large-scale investors from coming to urban Zambia.

5.2.1 Building upon the economic potentials of the urban poor.

Strengthening the existing urban economy by allowing entrepreneurs to operate and develop their informal activities could start by removing restrictions against street peddling and providing more affordable space and services in markets for informal vendors and artisans. It should then promote access to literacy and numeracy skills and vocational training for adults, as well as business skills, and micro-finance.

A main sector with potential for growth that should be promoted is the production of housing. Currently, informal housing development provides much urban employment, and yet its potential in the alleviation of urban poverty remains largely unrecognized. Many household survival strategies, especially in Lusaka, yet depend on incomes derived from producing building materials, and from building houses. Encouraging housing construction would help develop a range of activities from unskilled to some with high value-added. It would also contribute to fulfill the basic need for decent shelter. A second important way to inject revenue in the urban economy while tapping its unused potential would be to employ the available workforce in public works projects to rehabilitate the urban infrastructure networks.

An interesting approach to improve economic and social conditions in urban settlements is then to create partnerships between large-scale employers and municipalities, in which large firms influence the use of the taxes they pay, and undertake activities normally implemented by municipalities. These socially oriented business practices, and the mutually supportive collaboration between the private sector and municipalities – if undertaken transparently – can boost a new life in cities and towns. It yet requires improvements in the business environment, with the reduction of corruption, red-tape, and administrative harassment.

On the social front, an urban poverty reduction strategy should also recognize and make best use of the existing capacities of community-based and faith-based organizations to support the government in delivering social services such as health, education, and support to the orphans, the sick and the elderly. Currently, despite problems of quality, community schools often represent the main opportunity for vulnerable urban children to be off the streets, and they should be strengthened as a complement to government schools. Health neighborhood committees are also effective complements (and at time substitutes) to weak or non-existent government health services, and community-run home-based care programs for people living with HIV/AIDS are often the most appropriate means of providing humane care at a low-cost in an environment in which the capacity of the health facilities is already overstretched. All these programs have shown to be most efficient when organized collaboratively between communities, NGO and government service provider. An effective poverty reduction strategy should thus strengthen and use this emerging sense of volunteerism in urban poor settlements for the public good.

5.2.2 Setting up the bases of an enabling environment

To operate at acceptable costs, both formal investors and informal entrepreneurs need the basic infrastructure and services necessary to run their businesses, such as improved and well-maintained transport infrastructure and access to reliable and affordable power supply. Removing impediments to entrepreneurship, and to large-scale investment in urban Zambia would involve providing the necessary public infrastructure and services as well as revising inadequate regulatory procedures. Suppressing barriers to investment such as the cumbersome procedures in the issuance and renewal of work permits, and the culture of corruption that forces most investors to bribe local officials to obtain permits and be protected from administrative harassment, is a condition to attract and retain large-scale employers.

The improved provision of many urban infrastructure and services will require more effective funding mechanisms and a reform of the local government system to make it more accountable and responsive to the needs of the residents. More transparency in the way public funds are used (including those of social funds, which are a main source of project funding) is necessary to improve their allocation mechanism. As well, improving urban governance should include the decentralization of the local government system rather than the mere de-concentration, and commercialization of urban services. A decentralized system of urban governance in which local authorities could raise funds, and use them according to local needs rather depend on grants from the central government, would be a first step to provide local authorities the ability to plan and manage the development of their constituencies.

In terms of capacity building, urban planner should then further be trained in social and economic issues to change their perceptions of urban poverty and of the tools available to improve living conditions in informal settlements. With adapted planning skills, they could design development strategies that recognize people's needs and make best use of their capacities whether they live in formal or informal settlements.

Lastly, links between urban and rural poverty ought to be recognized in the upcoming Fifth National Development Plan as the two are intimately linked.

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7 Appendixes

Table 5: Main elements of the 2001 – 2005 PRSP

Main section of PRSP	Key sector and activities planned for action
Economic development	<ul style="list-style-type: none"> - Agriculture: targeted food security, promotion of improved technologies, land utilization and infrastructure development, strengthening of markets, trade and agribusiness, improving financial and investment climate - Tourism - Industry: investment promotion, trade policy and export promotion, micro, small and medium enterprise development, rural industrialization, credit facilities, skills, science and technology - Mining: small-scale mining, gemstone exchange scheme, mining community development.
Social development	<ul style="list-style-type: none"> - Health: basic health care package, improved health management, public health priorities, nutrition - Education: BESSIP program, equity, literacy, skills training, high school improvement, universities and colleges
Infrastructure	<ul style="list-style-type: none"> - Transport and telecommunications: road improvement, road transport, road safety, civil aviation, waterways, communications - Energy: producing electricity on a large scale, improving efficiency of wood fuel, rural electrification - Water and sanitation: rural water supply and sanitation, urban water supply and sanitation, water resources action program, Kafue river basin pilot project, dam construction
Cross cutting issues	<ul style="list-style-type: none"> - HIV/AIDS: reduce HIV/AIDS infection, reduce socio-economic impact of HIV/AIDS, improve quality of life of OVC, improved services for STDs, prevention of mother to child transmission, prevention of TB - Gender: women's economic activities, women's access to property, women's information and education, women and financial services, women and decision making, drug supply - Environment
Enabling environment	<ul style="list-style-type: none"> - Good governance: efficient, equitable, and transparent management of public resources, justice for all - Macro-economic environment: promote pro-poor growth with improved opportunities for employment and equitable redistribution of benefits.

Adapted from (Chileshe *et al.*, 2003; Civil Society for Poverty Reduction, 2002; GRZ, 2002)

Table 6: Framework used for community analysis of living conditions

Category	Qualitative indicator of local development
A. Background data	<ul style="list-style-type: none"> A1. Administrative and demographic data A2. Physical characteristics of settlement A3. History of settlement's creation & development
B. Organization, participation and sense of community	<ul style="list-style-type: none"> B1. Organization of people's participation B2. Representation of minority groups B3. Social cohesion B4. Weight of corruption

Category	Qualitative indicator of local development
C. Socioeconomic development	C1. Employment patterns C2. Income generation and expenses C3. Access to financial services; indebtedness C4. Health problems, access to care, cost, financing C5. Education levels, cost, barriers C6. Physical safety and criminality
D. Housing	D1. Housing types, household equipment, cost, quality, financing D2. Security of tenure, threat of eviction D3. Housing for the poorest
E. Infrastructure	E1. Water supply, access and affordability E2. Electricity supply, access and affordability E3. Drainage and sewerage E4. Sanitation and impact on health
F. Transportation	F1. Transport availability F2. Usage Pattern F3. Road access
G. Environmental management	G1. Air and water quality G2. Solid waste management G3. Disaster risk and management G4. Green spaces

Table 7: Linking indicators of local development and indicators of poverty, vulnerability, and inequality³⁸

From Table 6	Related quantifiable indicator of poverty, vulnerability and inequality
	1. Demographic Characteristics of Poor Households
A1	1. 1 Population per household
A1	1. 2 Structure by age group and gender
A1	1. 3 gender of the head of the household
A1	1. 4 Ethnic group of head of household
C1	1. 5 Major economic activity of head of household
A1	1. 6 Number of children per women
C1	1. 7 Number of non-working household member
	2. Economic Characteristics of Poor Households
C2	2. 1 Level, distribution and structure of income
C2	2. 2 Level and structure of consumption expenditures
C3	2. 3 Level of saving
C3	2. 4 Level and structure of investment
D2	2. 5 Level and-make up of non-productive property
C3	2. 6 Loans and their use
	3. Mean-of-Production Access Indicators
F1	3. 1 Percentage of households owning a means of transportation by type
	4. Employment Access Indicators
C1	4. 1 Employment rate

³⁸ These indicators provide quantifiable information linked to the qualitative indicators of Table 7.

From Table 6	Related quantifiable indicator of poverty, vulnerability and inequality	
C1	4. 2	Unemployment rate
C1; C2	4. 3	Under-employment (employed with salary too low to survive)
C2	4. 4	Average market wage for unskilled workers
A1	4. 5	Seasonal and long-term migratory fluctuations.
5. Institutional Capital Access Indicators		
B1; B2	5. 1	Percentage of household members supported by an NGO
B1; B2	5. 2	Percentage of household members participating in an economic and/or social association
6. Financial services access indicators		
C3	6. 1	Percentage of the population with access to financial services provided by various sources (bank, MFIs, and the informal sector)
C3	6. 2	Characteristics of credit obtained (amount, term, use, interest rate)
C3	6. 3	Characteristics of savings per source (amount, type, term, reason, return)
C3	6. 4	Percentage of households participating in rotating savings & credit scheme
7 Social Characteristics of Poor Households		
C4	7. 1	Household Health
C4	7. 2	Nutritional and health status
C4	7. 3	Access to health-care services (supply)
C4	7. 4	Used made by poor/non-poor households of these services (demand)
C4	7. 5	Household- satisfaction level.
8. Household Education		
C5	8. 1	Level of education
C5	8. 2	Availability of educational services (supply)
C5	8. 3	Use made by number of poor and non-poor households of these services (demand).
9. Indicators of access to decent housing		
D2	9. 1	Percentage of home-owning households
D2	9. 2	Percentage of home-owning households headed by a woman
D1	9. 3	Average number of people per room
D1	9. 4	Percentage of homes with walls made of concrete or plywood
D1	9. 5	Percentage of homes with roof of dwelling and of material other than thatching or mixed thatch
E4	9. 6	Percentage of households with improved sanitation
D1	9. 7	Average value of owned housing including value of residential land
10. Indicators of access to drinking water		
E1	10. 1	Percentage of households with access to drinking water per source and season
E1; F3	10. 2	Percentage of households located more than 30 minutes by foot from a source of drinking water per season
11. Indicators of energy use		
E2	11. 1	Percentage of households with a public electrical outlet
E2	11. 2	Percentage of households lit by petroleum or other sources of energy by type
D1	11. 3	Percentage of households using gas and/or improved stove installations

Research techniques used

Element of a detailed research methodology are presented in separate documents:

- 'Main methodology. doc', for an approach of qualitative understanding of living conditions in low-income urban settlements
- 'Participatory assessment techniques. doc', 'Household level interview guidelines. doc', for tools on assessing the main qualitative indicators
- 'Community profile revised. doc', and 'DPU methodology on city poverty profiles. doc' for guidelines on analyzing and organizing community and city poverty profiles
- 'DPU methodology on city poverty profiles. doc'³⁹

Table 8: MDG indicators for which urban analysis provides data

Goal 1: Eradicate extreme poverty and hunger	
Target 1: Halve, between 1990 and 2015, the proportion of people whose income is less than one dollar a day	1. Proportion of population below \$1 per day 2. Poverty gap ratio [incidence x depth of poverty] 3. Share of poorest quintile in national consumption
Target 2: Halve, between 1990 and 2015, the proportion of people who suffer from hunger	4. Prevalence of underweight children (under-five years of age) 5. Proportion of population below minimum level of dietary energy consumption
Goal 2: Achieve universal primary education	
Target 3: Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling	6. Net enrolment ratio in primary education 7. Proportion of pupils starting grade 1 who reach grade 5 8. Literacy rate of 15-24 year olds
Goal 3: Promote gender equality and empower women	
Target 4: Eliminate gender disparity in primary and secondary education preferably by 2005 and to all levels of education no later than 2015	9. Ratio of girls to boys in primary, secondary and tertiary education 10. Ratio of literate females to males of 15-24 year olds 11. Share of women in wage employment in the non-agricultural sector 12. Proportion of seats held by women in national parliament
Goal 4: Reduce child mortality	
Target 5: Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate	13. Under-five mortality rate 14. Infant mortality rate 15. Proportion of 1 year old children immunized against measles

Source: <http://sima.worldbank.org/mdg/About%20goals%20tables.htm#tables> April 22, 2003

³⁹ Prepared by the Development Planning Unit of the University College London for: United Nations Human Settlements Programme (UN-Habitat). Forthcoming 2003. "Global Report on Human Settlements 2003." Nairobi: United Nations Human Settlements Programme.

Figure 2: Location of towns and cities visited

