

# Settlements Upgrading In Zambia

## Case of Kapirimposhi District



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## 1 SHELTER SITUATION ANALYSIS

### 1.1 Background

The Government of the republic of Zambia has for a long time not addressed the problems facing the housing sector adequately. During the first republic, the Government could only provide few institutional houses for government employees as well as a limited number of conventional rental housing under the control of Local Authorities. Initially, squatter clearance was official reaction to the growing problem of illegal settlement in urban areas. It was not until the period of the second national development plan that squatter settlements started to be recognised for upgrading.

Lusaka was chosen as the first site and services and squatter – upgrading area through a project jointly financed by the Government of Zambia and the World Bank. Although site and service projects were introduced, these were inadequately funded and the strategies used in the up-grading process failed to curtail the mushrooming and expansion of illegal Settlements. Consequently, the proliferation of unplanned settlements in almost all the urban centres continued unchecked while civic authorities failed to provide them with such social amenities as water, roads and sanitation facilities.

In 1991, the total national housing stock was estimated at 1,501,898. This increased to 2,311,988 in 2001. This situation reflects that about 80 percent of the houses are informal and poorly services or not serviced at all.

*Table 1: National Housing Stock*

<b>Housing Type</b>	<b>No. of Houses</b>	<b>% of total stock</b>	<b>No. of Houses</b>
Traditional	999,249	658	1,527,301
Squatter	160,703	10.7	242,771
Site and Service	58,574	3.9	87,743
Low Cost	241,806	16.1	381,498
Medium Cost	24,532	1.7	32,369
High Cost	26,034	1.8	39,306
<b>TOTAL</b>	<b>1,501,898</b>	<b>100</b>	<b>2,311,988</b>

SOURCE: NHA 2001 Annual Report

The main problem in the housing sector is lack of sustainable financing arrangements. Prior to 1996, investment in housing was less than 3 percent of GDP.

## 1.2 Zambia's Basic General Data

### Geography

Zambia is a land – locked Sub – Saharan country, with a total surface area of 752,614 square kilometres. According to the 2002-2003 Living Conditions Monitoring Survey Report compiled by the Central Statistical Office, the total population of Zambia is estimated at 10,757,192, with five, 280,267 males and 5,476,925 females. Of the total population, 65 percent reside in rural areas, while the remaining 35 percent in urban areas. Zambia's life expectancy is 45 years.

Lusaka Province, which seats the Capital City of Zambia, has 81 percent of its population residing in urban areas, followed by the Copperbelt with 80 percent and Central province with 24 percent..

Table 2: Population Distribution by Province, Rural and Urban, Zambia, 2002-2003

<b>Province</b>	<b>Total population</b>	<b>Percent Distribution</b>		<b>Total</b>
		<b>Rural</b>	<b>Urban</b>	
Zambia	<b>10,757,192</b>	<b>65</b>	<b>35</b>	<b>100</b>
Central	1,097,632	76	24	100
Copperbelt	1,707,843	20	80	100
Eastern	1,440,604	91	9	100
Luapula	852,351	85	15	100
Lusaka	1,496,428	19	81	100
Northern	1,371,234	87	13	100
North-Western	637,122	87	13	100
Southern	1,335,538	78	22	100
Western	818,450	89	11	100

Source: CSO 2002 - 2003

## Administration

Zambia gained Independence from Britain on 24<sup>th</sup> October, 1964. It has experienced three major phases of governance, namely: multiparty system from 1964 to 1972, one-party system, from 1972 to 1991 and a reversion to multi party system since 1991.

Administratively, the country is divided into nine provinces: - Central Copperbelt, Eastern, Luapula, Lusaka, Northern, North-Western, Southern and Western. These are divided into seventy-two districts. Lusaka province seats the capital City, Lusaka. The Government comprises central and local government. Government power is however, concentrated in Central Government, which administers government functions at National, Provincial and District levels. Local Authorities (councils) enjoy only limited administrative authority.

Figure 1: Map showing Zambia's Location



## Zambia's Economy

The mainly source of livelihood for the majority of the population in Zambia is rainy fed agriculture. However, in the recent past, the country has repeated

experienced drought especially in the Southern part, which has adversely affected agricultural productivity and diminished the means of livelihood for most of the population. Notwithstanding the difficulties in the agriculture sector, mining activities have experienced resurgence in the recent past especially with the opening and resuscitating of mines on the Copperbelt and in North-Western Provinces.

### Poverty Status

At National level, almost two – thirds (67 percent) of Zambia’s population live below the poverty line, and of these 46 percent are extremely poor, (Ministry of Finance and National Planning, 2002,ZDHS,2003). High levels of poverty are associated with more rural Provinces such as Western Province at 83 percent, Luapula at 79 percent and North-Western Province at 76 percent.

According to the CSO’s Living Conditions Monitoring Survey in Zambia, 1998, extreme poverty has been increasing more in urban areas than rural areas. For example, extreme poverty in urban areas increased from 27.3 percent in 1996 to 36.2 percent in 1998.

In terms of each province’s contribution to the national incidence of poverty of 68 percent, Northern Province and Eastern contributed the most (14 percent), followed by Central and Copperbelt Provinces (both 12 percent).

### 1.3 Shelter Related Facts And Figures

The following realities characterise the Housing sector in Zambia:

- There is inadequate government investment in the housing sector, particularly low cost housing which is required by the poor
- The poor have limited access low interest housing loans
- The land tenure system has been riddled with administrative hurdles, thus inhibiting easy entry by the private sector into the housing market.
- Infrastructure services such as water supply, sanitation, roads, storm water drainage, and electricity are inadequate and/or poorly maintained in most

residential areas. Land that is provided by local authorities is often not serviced before being allocated.

In the mid 1990's, some reforms were undertaken by the government in the housing sector in the area of home ownership through the sale to sitting tenants of government pool houses as well as those formerly owned by local authorities and parastatal organisations. The housing units were sold at highly discounted prices. Many low cost houses were simply given away, save for expenses on documentation of change of ownership. In addition, the President Housing Initiative (PHI) was introduced which resulted in the construction of medium to high cost houses, in Lusaka and Ndola.

#### 1.4 National Housing Policy

The National Housing Policy was adopted in 1996 with the overall aim of providing adequate and affordable housing to all income groups. To this end, the Government liberalised the housing sector to encourage private investment in housing in order to satisfy the ever increasing demand. Despite the liberalisation of the housing sector, lack of adequate finance has hindered satisfactory performance throughout the country. Moreover, this policy has not been fully implemented due to the absence of a National Housing Development Programmes/Strategy. Nevertheless, the ongoing efforts through the National Housing Authority, the Zambia Low Cost Housing Development Fund Trust (ZLCHDFT), formerly Africa Housing Fund Project (AHF), and the introduction of the Municipal Bonds have the potential for improving the housing stock in the country. Housing projects undertaken by the National Housing Authority and the ZLCHDFT are given in Table 5.

**Table 3: Housing units \*Development 2002 - 2004**

<b>Year</b>	<b>NHA</b>	<b>ZLCHDFT</b>	<b>MLGH</b>
2002	413	176	-
2003	265	212	-
2004	186	-	21

**SOURCE: MoFNP, Economic Report 2002, 2003, and 2004**

## Building Materials

The type of housing materials used by formal housing developers are both locally procured and imported and the type of building materials used is optional.

In the informal sector, the building materials used range from mud brick, wood, burnt brick, and plastics for roofing and in some instances iron roofing sheets and cupboards are used.

## Zambia: Household Amenities

According to 2000 census of population and housing, in Zambia the proportion of households with access to safe sources of water was 49.1 percent.

Access to safe drinking water was better in urban households at (86.1 percent) than in rural households (29.5 percent). More male-headed household in rural areas have access to safe water than female – headed ones.

## 1.5 Actors in Shelter Delivery and Their Roles

### Central Government

Ministry of Local Government and Housing provides the necessary support for housing development. The functions of the Ministry include:-

- to determine, prepare, monitor, and evaluate the performance of the national housing policy and the national development policy
- To facilitate a systematic and appropriate increase of the National apportionment of the state budget to housing.
- to initiate the establishment of a funding framework for housing
- to be responsible for overseeing and co-ordinating activities of national statutory and facilitating institutions e.g. National Housing Authority and NGOs.
- to monitor national, provincial and local performance of housing delivery
- to promote gender issues in shelter development

The Housing portfolio which has been moved from the Physical Planning and Housing Department to Infrastructure and Social Services Department since 2008,

under the MLGH has not been funded adequately for the past 44 years as it has not been ranked highly by Government.

### National Housing Authority

Functions and roles:

- promote home ownership through provision of affordable shelter
- provide technical assistance to local authorities in the housing sector
- construct manage and maintain housing estates and
- undertake research and development on low cost housing

### Local Authorities

The role of Local authorities is to provide an enabling environment in the provision of housing to all segments of the population in areas under their jurisdiction. Functions and roles include:

- to set local housing delivery goals
- to create and allocate land for housing purposes
- to provide and maintain infrastructure services intended to open up land for housing development
- To enforce building standards
- To regulate land use and control development
- to set up and manage upgrading and site and service schemes
- to provide community and recreational facilities in residential areas
- to construct low cost housing for sale and rent at economic rates.

### Private Sector Developers

- To participate effectively in the construction of housing for all categories of the population either for sale or rent
- To participate effectively in the manufacturing and supply of building materials in the housing construction sector
- To participate effectively in infrastructure development for housing estates
- To positively encourage members of communities to improve their living environment through community participation in projects

- Encourage joint ventures between the public and private sector in housing development

### Financial Institutions

- Establish mechanisms for the creation of seeding finance to assist private sector investors involved in housing
- Provide mortgage finance for housing development and housing purchase

### Community and Co-operative Housing Development

This housing institution has not been promoted and is non-functional. Its roles and functions include:

- Encourage community savings for housing needs of individual members
- Acquire common land and prepare project design brief for members housing development
- Establish proper book keeping and accounting systems encourage community participation in the development of neighbourhoods

The housing Institutions have not performed as expected in Zambia. The specified roles and functions are adequate and if implemented would assist considerably in resolve the Country's Housing Problem.

## 1.6 Shelter Design

The shelter design function is placed at the Ministry of Local Government and Housing. The Department of Physical Planning and Housing is responsible for ensuring that the provisions of the statutory instruments, the Town and Country Planning Act and the building standards regulations are adequately considered and complied with by all stakeholders offering shelter designs in order to ensure their adequacy.

### Land Use

The Department of Physical Planning is responsible for land use planning in areas designated as state land while the Field services Department of Ministry of



Agriculture and Co-operatives is responsible for agriculture land use planning in the country.

## 2 ORGANISATION

I work for the Ministry of Local Government and Housing, the Ministry mandated among others, to facilitate the efficient and effective delivery of quality housing, infrastructure and social services by local authorities and other stakeholders. The Department of Physical Planning and Housing is responsible for ensuring the execution of the Ministry's goal. The Department is headed by the Director while the Provincial Planner is responsible at Provincial level. I work as the Provincial Planner for Central Province. Some of my duties include regional planning, giving advice and guidance to district councils on matters relating to spatial planning and housing as provided for in the Town and Country Planning Act, Cap 283, of the laws of Zambia, and the National Housing Policy.

### Unplanned Settlements Up-Grading In Kampirimposhi

#### Introduction

Kapirimposhi District covers an area of about 45,000 square kilometres. It is one of the six districts in Central Province. According to the Kapirimposhi Development Plan, 2006-2010, the District has a population of 270,000 people. Out of the total population, 137,700 are women and 132,300 are men. It has a growth rate of 5.8 percent. About 70 percent of the population is poor, the majority of whom reside in the unplanned Settlements.

The rural and peri-urban population depend on small-scale farming and traditionally rear cattle for their livelihood. Fishing is carried out in the Lukanga Swamps and transported to Lusaka and the Copperbelt towns. The urban population is mainly engaged in the informal sector activities of trading and street vending. A major industrial activity in the district, the Kapiri Glass Product Factory was closed in 1994.

Kapirimposhi District like the other 72 districts in Zambia, is faced with a problem of providing adequate and affordable housing especially for the low

income population residing in informal settlements which are not adequately serviced or not serviced at all. The Local Authority has not been able to construct houses for sale and rent to the general public, civil servants, and public workers in the district since the mid 1990s when Government undertook reforms which saw the sale of a few institutional houses to sitting tenants.

The formal housing stock available in the township has been constructed by the private sector for individuals own occupation or rent purposes. The majority of the medium and low-income civil servants and other public workers have joined the informal housing sector which lack physical and social amenities.

Residents of the unplanned settlements live in poor environmental conditions characterised by lack of physical infrastructure and social services such as safe water, sanitation, drainage, access roads, and electricity thus compromising comfort, security, safety, and functionality in a house. The unplanned settlements are considered illegal and the settlers as squatters as they have no title to the land they occupy, a prerequisite for housing improvement.

The Local authority is not obliged by law to provide infrastructure and social services to these settlements unless such settlements are declared settlement Improvement areas by Government in accordance with the Housing (Statutory and Improvement Areas Act 194).

Spontaneous Settlements upgrading is one of the Government's programme or strategy aimed at improving the shelter situation in the Country. The Statutory Housing Improvement Areas Act gives legal land tenure to the settlement settlers provided the settlement is so declared by the Minister of Local Government and Housing.

### **3 Shelter Problem**

In 1996, Kapiri-Mposhi Local Authority embarked on its own improvement programme of two settlements namely Materio and Kawama, in an effort to improve the living environment of the people living in squatter settlements. The implementation of the up-grading programme in the two settlements was unsuccessful due to the following reasons:-

- Failure to declare the two settlements as housing Improvement areas as provided for in the (statutory and improvement areas act 194):-
- Kapirimposhi Local Authority has not declared the unplanned settlements as housing improvement areas as required by law. The settlement declaration gives settlers land and security of tenure a pre-request for shelter development
- Spontaneous implementation of the up-grading programme in two settlements
- Considering that the programme was new, it required to be tried in one settlement as lessons and skills learnt would ensure the success of the programme if replicated in the remaining settlements
- Lack of integrated planning and Management of the programme
- The local authority was the sole implementing agency, the community participation concept was not adequately applied in the up-grading. Other stakeholders such as NGOs, public Institutions, parastatal and the private sector were ignored.
- Inadequate capacity to Implement the programme
- The weak council's financial base, coupled with inadequate human resource contributed to the failure in implementing the up-grading projects in the two settlements
- Inadequate Institutional framework
- The settlement improvement unit that was established to oversee the upgrading implementation process was not effective because it was not institutionalised

## 4 Proposals for Change and Improvement

This proposal is meant to address the problem of informal settlements in Kapri Mposhi district, whereby previous attempts yielded unsuccessful results. Below are the suggestions for the successful implementation of a settlement upgrading scheme:

## National Level

At the National level there is need to establish a housing portfolio by creating an independent housing department under the Ministry of Local Government and housing to be responsible for the implementation of the housing policy, initiating shelter programmes, strategies and coordination of housing delivery in the country. It should also initiate and recommend a pro-poor banking system to benefit the medium and low-income groups in the country.

## Local Authority Level

- **Housing Improvement Area Declaration:** Declaration of the earmarked settlement for up-grading as housing improvement area in accordance with the Housing (statutory and improvement areas act 194). Empowering the unplanned settlements residents with land and security of tenure will ensure shelter improvement by the individuals and the community at large. It also encourages payment for the services by the settlers to the local authority (cost recovery).
- **Squatter upgrading pilot project**
- Lessons learnt and experience gained will enable the local authority replicate the up-grading programme in the other five squatter settlements in the township.
- **Integrated planning and management of the up-grading programme:** the role of the local authority should be that of resource mobilisation, team leader, facilitator and not sole implementer. All the stakeholders namely the Community, Central Government, NGOs, the Parastatals and the Private sector should be involved in the up-grading programmes process, from the pre-planning stage to implementation, monitoring, and evaluation. Some of the roles and functions of some key stakeholders are outlined in the National Housing Policy Document, the roles of other stakeholders incorporated in the programme should be clearly spelt out. A programme of activities, and a work plan prepared and agreed upon prior to implementing the activities.
- Establishment of the social and housing directorate by the local authority

- The Department/Section created should be manned by an officer at management level with clearly defined supporting staff for the purpose of regulating and controlling the mushrooming of unplanned settlements.
- Training programmes: The local authority should put in place a training programme under the social and housing Directorate for officers to be trained at appropriate training institutions such as Chalimbana Local Government Training Institute, as a way of building capacity in officers charged with the responsibility of facilitating the up-grading process in the unplanned settlements.
- Maintenance, Monitoring and Evaluation: - the issues of maintenance, monitoring and evaluation should be considered and programmes put in place if the upgrading programme was to be sustained and replicated in Kapirimposhi District.

### Community level

- **Residence Development Committee:** Need to come up with clear terms of reference for this committee for them to be able to adequately oversee the development of their settlements.
- **Promotion of income generation activities:** Once empowered, the living standards of the community would improve and the community would also be able to access small loans to either expand their income generation activities or alternately improve their shelter situation.
- **Housing Improvement:** The improvement of houses should be left to individual households. The formal housing standards should not be obligatory, but technical advice should be rendered to individuals wishing to improve their houses for the attainment of minimum acceptable building standards which will ensure safety and comfort.
- **Community And Co-Operative Housing Development:** The establishment of a community and co-operative housing development Association as provided for in the Housing Policy could assist in improving houses in the Informal housing areas in Kapiri mposhi.

- **Gradual Upgrading of Spontaneous Settlement:** Gradual upgrading of settlements involves gradual provision of the required infrastructure and social services, phasing the activities in order of priority.

A physical plan of the settlement, showing the settlement boundary, and the acceptable land use plan of the area as agreed by the community should be prepared. An implementation project proposal brief should be prepared to guide the implementation process of the upgrading project highlighting the activities to be undertaken in order of priority. Preparation of budget for the project.

“Together it is possible to improve the shelter situation of the urban poor in kapingimposhi”

## ABBREVIATIONS

AHF	-	Africa Housing Fund
CSO	-	Central Statistical Office
DR	-	Democratic Republic
HIV/AIDS	-	Human Immunual Virus / Acquired Immunal Deficiency Syndrome
MLGH	-	Ministry of Local Government and Housing
MMR	-	Maternal Mortality Rate
NHA	-	National Housing Authority
NGOs	-	Non – Governmental Organisations
PUSH	-	Urban Self Help Project
T.B	-	Tuberculosis
UNICEF	-	United Nations Children’s Fund
ZLCHDFT	-	Zambia Low Cost Housing Development Fund Trust

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