The 1996 Zambia National Housing Policy

Paul Makasa

T U Delft

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Paul Lombe Kasonde MAKASA

MSc in architectuur
Helsinki University of Technology

geboren te Kasama (Zambia)

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Acknowledgements

1 Background to the research problem

1.1 Introduction

As the new millennium was dawning, there was growing global concern to provide security of tenure to more than 2 billion people who lacked it worldwide, to develop sustainable human settlements in an urbanising world, and to provide adequate shelter for all (UNCHS, 2003). These complex and daunting challenges required global wide policies, which could be extrapolated to regions and to local areas. There arose the need to develop locational-specific responses calling for the involvement of local actors in producing policies, which suited localised needs (United Nations, 1988; UNCHS, 2003).

Taking cognisant of these concerns, and after years of 'groping in darkness' but only coming up with 'piecemeal' solutions, the Zambian government eventually formulated a housing policy in 1996, which was awarded a 'scroll of honour' by the UN-HABITAT. The award was based on the country wide participative and innovative way in which it was formulated. This award winning policy raised high expectations in the country, but unfortunately after more than a decade, nothing tangible has come out of it. Living conditions in both formal and informal housing have become extremely bad and the number of people living in deplorable conditions has increased, dropping life expectancy to its lowest ebb (GRZ, CSO, 2003c). The overall housing situation has deteriorated and housing deficits have worsened. This is the paradox of an award winning housing policy, which this study sets out to analyse and evaluate.

This study is in all essence an ex post evaluation of the 1996 Zambian housing policy, but because the policy was only sporadically implemented, some chapters are indeed ex ante in their approach while others combine both ex ante and ex post approaches. Instead of focussing on what the outcomes were, some chapters look at what would have been, had the policy been fully implemented. Its overall aim is to find out why this award winning housing policy was only sporadically implemented and what lessons can be learnt, in order to avert future policy implementation failure. Suggestions are made on how to enhance the impacts of this policy on the housing situation in Zambia.

This chapter begins by explaining the paradox of the failure of an award winning housing policy. It explores modern trends in housing policy approaches, by looking at the right to adequate 'shelter for all' and explores underpinnings of the 'enabling shelter strategy'. It analyses the need for policy interventions in the housing market and looks at policy challenges to adequately and sustainably house an urbanising world. The chapter then presents the problem definition, the research aims, the research objectives, and formulates the research questions. Further, the chapter contextualises the housing policy in the scientific domain, describes the methodological approaches used to answer the research questions, explains the limitations of the study, and concludes by outlining the structure of the thesis.

1.2 The paradox of the failure of an award winning housing policy

In 1996, Zambia launched its national housing policy as part of the United Nations' overall 'enabling shelter strategy' of 1988 (GRZ, MFNP, 2006). The main goal of this policy was 'to provide adequate affordable housing for all income groups'. It was a culmination of national-wide consultations through provincial workshops, which led to a national workshop in Lusaka on 21st and 22nd March 1995 (GRZ, MLGH, 1996). At its launch, the Minister of Local Government and Housing explained that the housing policy would provide a comprehensive assessment of the housing situation and would also provide a vision for the development of adequate affordable housing for all income groups in the country. He explained further that implementation of the housing policy would be the beginning of Zambia's sustainable march with the rest of the world towards 'shelter for all', by the year 2010. It was in recognition of the participatory process and innovative approach in which it was formulated, that this policy was awarded a 'scroll of honour' by the UN-HABITAT (UNCHS, 1996a).

It was hoped that implementation of this policy would help turn the economy around, by jump-starting the construction industry and creating employment. It was also hoped that this would help alleviate the shelter affordability problems of the poor and help clear the housing backlog, in addition to reducing the qualitative and quantitative deficits in the national housing portfolio (GRZ, MLGH, 1996). Unfortunately, provisions of this policy have only been sporadically implemented, and as a result, even after more than a decade, there are still no tangible outcomes from this highly acclaimed policy. The paradox is that the construction industry continues to be sluggish, the macro-economy is still weak (Rakner, 2003; OECD, 2006; 2007), both the qualitative and quantitative housing deficits have worsened, and the overall housing supply situation is still poor. Living conditions in both formal and informal housing have become extremely bad and life expectancy which had dropped to 36 years in 1990, was marginally better at 46.8 years around 1996 (GRZ, CSO, 2003c), although it is now around 51 (UNDP, 2007).

The policy was formulated at a time when a number of factors had converged on the Zambian policy environment to negatively affect adequate policy development and implementation. To analyse all the factors involved would be too wide and beyond the scope of this study, but, i.a., this study only looks at five factors: (1) a poorly performing macro-economy, (2) high housing deficits, (3) perceived negative effects of Structural Adjustment Programmes (SAP), (4) high poverty levels, and (5) a shift in government's economic and political ideologies.

Performance of the national economy was still reeling from negative GDP although it was just beginning to show some growth (GRZ, MFNP, 2002; Saa-

sa, 2002). The national housing deficit was estimated at 846, 000 units, requiring an annual building rate of 110,000 units to be cleared in a decade (GRZ, MLGH, 1996). As a result of job losses engendered by Structural Adjustment Programmes (SAP), which had been implemented to resuscitate the economy, the nation was experiencing high levels of unemployment (14%), and poverty, estimated at 69% and 53% in 1996, for overall and extreme poverty respectively (GRZ, CSO, 2003c)[1]. All these factors were happening against a backdrop of the government shifting its economic and political ideologies from a welfare to a neo-liberal state (Rakner, 2003). It began withdrawing from the public domain in 1991, and was in the process of instituting enablement policies. As it turns out, all indications are that the well articulated UN award winning housing policy has failed the acid test, which is 'less what governments say they will do or guarantee, and more what they achieve' (Doling, 1997, p. 205). It also confirms that "it is almost a law of policy analysis that intention and outcome rarely equate" (Lowe, 2004, p. 2).

Despite the setback the country has faced in implementing a workable policy, by virtue of Zambia being a signatory to the Universal Declaration of Human Rights, it has to guarantee the housing rights of its citizens. Why then does the country fail to provide adequate 'shelter for all' its citizens up to now? and, since the government efforts have fallen short of achieving this goal, where do the citizens themselves stand regarding their right to adequate shelter?

1.3 The right to adequate 'shelter for all'

The right to adequate shelter is one of the economic, social and cultural rights that have gained increasing attention and promotion, from human rights bodies and the UN-HABITAT. Since the adoption of the Universal Declaration of Human Rights in 1948 (United Nations, 1948), this right, embedded in article 25 (1), has been promoted as an important component to an adequate standard of living. Within the "Global Shelter Strategy for the Year 2000", adequate shelter means more than just a room and a roof over one's head. It also means adequacy in terms of: privacy, space, tenure, security, lighting and ventilation, basic infrastructure, suitable environmental quality and health-related factors, and accessibility to work at reasonable cost[2]. (United Nations, 1988; UNCHS, 1996b; 1996c). This declaration, along with other statements, reflects that the right to adequate shelter is recognised unequivocally, by all member

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1 Although rural poverty was estimated at 80%.

2 These are housing costs, including electricity, water, fuel, and municipal costs that do not exceed 30% of a household's gross income.

states as one of the basic human rights founded in international law. By assenting to this declaration, nations bind themselves to bring national legislation, policy and practice in line with existing international legal obligations grounded in law (Leckie, 1992).

Leckie (1992) explains that at the international level, rights derive their substance from treaties; under certain conditions, these instruments comprise legal obligations for countries under international law. Every right possesses corresponding duties or obligations on behalf of some entity (usually the state), to undertake measures aimed at its implementation. On the other hand, declarations normally pertain more to the intentions of states to carry out certain policies, rather than constituting legal obligations per se. They may come to have a binding effect in international law, if they become part of 'customary law', based upon the consistent practice of states and the international community or international institutions of invoking the provisions of a declaration over time. Generally, for a treaty to become a source of law, these instruments must have been ratified by a certain number of states prior to their entering into force. Once an international text is adopted, by for instance the United Nations, states can legally bind themselves to its provisions. On this premise, despite not being an enforceable right (in most countries, including Zambia), the right to adequate, affordable housing becomes binding to nations, who assent to its provisions.

After the Habitat II conference, an increasing number of states[3] now embody expressly or implied provisions of the right to adequate housing in their housing policies. At country level, some have enshrined it in their constitution while others have included it in their legislation (Doling, 1997; Avramov, 1995; UNCHS, 2003). Many states which do not enshrine it in their constitutions or which posses no written constitution, do however maintain various municipal laws such as statutes, administrative and executive laws, decrees and so forth, which indicate its elements (Leckie, 1992). Even if most countries understand that by ratifying these and other binding text, they become accountable to their citizens, other countries' parties to the same instrument, and to the international community at large, they are still not doing enough to guarantee this right and to ensure that the majority of their citizens access adequate shelter. This makes the right to housing one of the most oft-quoted, yet little understood and largely unexplored rights.

The human rights treaty within the African system of human rights protection is the Banjul (African) Charter on Human and Peoples Rights (AfCHPR) (OAU, 1981), which came into force for the first time in 1986. Under article 22, it provides in a binding international instrument, the collective rights of people to economic, social and cultural development. Unfortunately, while it is

3 In 2003, there were 30 states including France, the Netherlands, Canada and South Africa.

unique in several respects, it does not expressly provide for rights to adequate housing. Nor is there mention of the right to an adequate standard of living. There are, however, some rights enshrined in the charter, which could be of eventual importance to housing. For instance, article 14 guarantees the right to property, yet also provides that "It may only be encroached upon in the interest of the community and in accordance with the provisions of appropriate laws".

On the local scene, the government of Zambia established the Human Rights Commission (HRC) in 1996 to specifically focus on the protection and promotion of human rights, although it still has to domesticate international conventions and covenants to which it is party (GRZ, HRC, 2006). Even if this presents itself as the best chance when the government could include the right to adequate shelter for all in the constitution, economic, social and cultural rights in the current Zambian Constitution are not specifically mentioned in the Bill of Rights, which contains fundamental rights and freedoms of an individual. They are only covered as "Directive Principles of State Policy", where the government should endeavour to provide, i.a., clean and safe water, equitable educational opportunities, adequate medical and health facilities, decent shelter for all persons, and development of a person's culture, tradition, custom or language that is consistent with article 112 of the Constitution (GRZ, 1991). Even the Fifth National Development Plan (FNDP 2006-2011) which outlines the framework of national development only covers economic, social, cultural rights as policy directives (GRZ, MFNP, 2006).

The government's view is that given Zambia's endemic poverty situation, it could not afford to specifically entrench rights on social issues such as housing and education in the constitution, but should solely concentrate on basic legal and human rights. The President argued that "if these rights were to be enshrined in the constitution, no government would survive, presidents would be impeached for failure to provide employment, housing, education, and food because that would be breaching the constitution" (UNCHS, 2008). Despite this inability to assure or even satisfy all citizens need for a house, the government continues to demolish squatter settlements as it did in Kalikiliki compound in Lusaka, and in Ndeke township in Ndola (see ToZ, June 2007; ToZ, October 2007), whilst giving people no alternative solutions to their housing problem. If anything, it is political cadres, who illegally give out plots.

The provision of adequate shelter for all requires action not only by the government, but also by all others (the private sector, non-governmental organisations, local authorities, communities, individuals, multi-lateral and bi-lateral entities of the international community). The biggest challenges this declaration poses to low-income nations like Zambia, lies in the inability of the macro and micro-economy to support the provision of adequate housing to those living below the poverty datum line, were this right to be enshrined

in the constitution. It is also doubtful whether the current policy could cope with this challenge.

1.4 The 'enabling shelter' strategy

Zambia re-introduced plural politics were in 1991, backed by neo-liberal economic policies replacing sympathetic welfare economic development strategies, introduced during the seventies and early eighties (such as land assembly, the planning and provision of public transport, infrastructure, defence, security, justice, etc.), to which all national development strategies were geared (discussed in detail in Chapter 3).

The most comprehensive and far-reaching policy shift in housing came in 1988, when the United Nations adopted the 'enabling approach' crystallised in the "Global Shelter Strategy to the Year 2000" (United Nations, 1988). This calls for a shift in national housing policies from direct shelter provision, squatter upgrading and site and service schemes towards an 'enabling approach' (Van Vliet, 1998). It involves mobilising the full potential and resources of all the actors in the shelter sector, with the government creating an enabling environment. The approach covers a range of positions in terms of the state-market mix, but its underlying philosophy is clearly based on facilitating the supply side approach. 'Governments should withdraw from direct provision to "enable" shelter development by others in a supportive legal, financial and regulatory framework, to effectively develop the urban housing sector through initiative and entrepreneurship in markets, communities and in households' (United Nations, 1988; Angel, 2000; Hansen and Vaa, 2004). 'Within the overall context of an enabling approach, therefore, the governments should take appropriate action in order to promote, protect and ensure the full and progressive realisation of the right to adequate shelter' (UNCHS, 1996b, p. 22).

Despite occasional reverses, there is general agreement today on the enabling approach to housing policy, though differences continue to surface between those who place more faith in markets to deliver both efficiency and equity goals, and those who emphasise "sustainable human development", as a framework within which markets must be carefully managed.[4] Both schools of thought concur on the central importance of capacity building for improved urban management, institutional reform (especially in the public sector), and "local ownership" over decisions. Both also award a key role to NGOs and other civil society groups in the housing process (both as service providers and in other roles such as community organisation and advocacy); and both place gender equity and other issues-of-difference at the centre of

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4 What UNICEF (1993) calls 'urban development with a human face'.

policy choices. There is, then, a firm consensus on the key issues in housing and the core options for housing policy (UNCHS, 1996). Since this approach puts emphasis on private and individual initiatives to produce housing, it has to work towards revising or eliminating policies and regulations that impede housing provision, and in the process focuses on implementing those reforms aimed at improving the overall efficiency and effectiveness of housing markets (Van Vliet, 1998), which may not emphasise an equitable distribution of the product.

According to the United Nations (1988), from the mid 1980s to a culmination in the Habitat Agenda in 1996, saw the development of the 'enabling policies approach' to coordinated community mobilisation and organisation and the argument for state withdrawal from the delivery of housing, goods and services in favour of providing support for local determination and action. There was a growing realisation that inappropriate government controls and regulations discouraged the scale and vitality of individual, family and community investments in housing production in all cities. The focus of housing policy had moved on to how to release these energies and support their application through supply-side measures[5] such as removing costly and ineffective subsidies, price controls, building regulations, and concentrating scarce resources of the state in doing things that people could not do for themselves (such as land assembly, the planning and provision of public transport, infrastructure, defence, security, justice, etc.). Individuals must find ways of satisfying their needs by grouping themselves into intermediate societies (regional governments, municipalities, communes, neighbourhood associations, cooperatives, etc.), which provide mutual assistance when individuals are not able to meet their own needs.

Enabling policies are based on the principle of subsidiarity, i.e. getting the focus of decision-making to the lowest level that is compatible with both efficiency and equity goals, this being the community and neighbourhood. According to Carmona (2009), the underlying principle is that the state must not intervene in the functioning of the market, nor in activities the private sector can successfully carry out itself. Intervention is therefore targeted towards backward groups and focused on poor regions and locations. In this way, subsidiarity strengthens decentralisation in line with the postulates of the church[6]. It aims at facilitating the development of comparative advan-

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5 Incremental improvement rather than eviction or eradication, expending the supply of housing inputs, granting secure tenure and so on.

6 The principle was formulated by the Church in 1931, and contains many critiques of the state through introducing a socio-political emancipatory debate over the revitalisation of the civil society. It ties in with the African traditional approach of collective responsibility, where well to-do tribal members or the chief takes care of weak, aged or orphaned members.

tages of different regions opened up to the international markets, through empowerment of market forces. The accent lies in the renewal of the principle of individuality, given the growing exclusion of poor communities from the benefit of market forces, and strengthening the social responsibilities of the state in relation to community and individual rights.

This is seen as the best way to respond creatively to the diversity and dynamism that are the hallmarks of housing markets: provide the freedom that is necessary for groups and individuals to act effectively at the local level, and develop systems of participation, transparency and accountability that are meaningful (United Nations, 1988; UNCHS, 1996). The household is left to solve their housing problem, with the state assisting through market-oriented-financing systems only when individual effort fails. However, it is recognised that for decisions to be rationally and responsibly made at this level, many communities need support in form of capacity building, organisational assistance, financial help, managerial advice, etc. The governance role, be it local government or agencies of the central administration, is to ensure that such support is provided.

The enabling shelter strategy approach relies on the presence of a wide range of non-state actors able and willing to produce and market dwellings and to undertake the vital support roles, which are essential to the housing process. Since each actor has a different set of "comparative advantages" in housing, the goal of policy is to develop creative partnerships in which the strengths and weakness of each can be counter-balanced. In this way, the contributions of different sectors can be maximised while simultaneously minimising the costs to particular groups or to the city as a whole. Partnerships are therefore the key to the enabling approach and the achievement of adequate shelter for all.

The UNCHS (1990) warns that a fundamental implication of countries adopting an "enabling" role for government agencies in the housing sector is that housing policies have become more difficult to execute. It is quite easy to organise the construction of units compared with improving land-registration or housing-finance system or to reforming a water-supply parastatal.

1.5   The need for policy interventions in the housing market

There is widespread recognition that mankind is now living in a period of profound technological, social, economic and political change, and that this process is accelerating. There is less certainty about their nature and meaning, whether they should be regulated or liberalised, supported or resisted, and the sort of world they are leading to (Burgess *et al*., 1997). What is cardinal for developing nations like Zambia, is to find and maintain the right balance

between market liberalisation, government intervention, and social mechanisms so that both efficiency in use of resources and effectiveness in the pursuit of social and environmental goals can be secured. If the balance moves too far towards liberalisation, there is a danger that corporate interests will benefit at the expense of the poor; conversely, if regulation is too heavy-handed there is a danger that private initiative will be suppressed, housing shortages will increase and housing conditions will decline further (Burgess *et al.*, 1997; UNCHS, 1996). Governments intervene in the housing market because it is far too important – socially, financially, economically and politically – to be left exclusively to an unfettered, unregulated, private market (Bourne, 1981).

Governments which have made futile attempts at providing low-income housing, should mainly provide serviced land, infrastructure, and building materials, which are the key physical resources for the production and improvement of shelter. "The full potential and resources of all actors should be mobilised, but the final decision on how and where to house themselves must be left to the people concerned" (UNCHS, 2003). In this approach, the government's role is to ensure that the right incentives and controls are in place to enable markets operate efficiently and to intervene where necessary to preserve equity and coherence. It is recognised that even where they operate imperfectly (as they always do), markets and private producers deliver a wide range of housing at more affordable prices than the public sector can ever do (UNCHS, 1996; World Bank, 1993).

The World Bank (1993) notes that although markets for housing work perfectly when there is competition and they can also go a considerable way towards meeting housing needs; they do not always do so effectively. Empirical evidence emerging from this study indicates that most poor people have no capacity to compete effectively and efficiently if left on their own. Under perfect competition, challenges for low-income groups to compete on the open market would become insurmountable, and there is every likelihood that they would be exploited. Inevitably, the need for the government to systematically intervene in the housing market is brought to the fore. In low-income countries, intervention priorities are to develop market-oriented systems of property rights, facilitating housing supply by increasing infrastructure investments, and enhancing building industry competition. In highly indebted middle-income countries, priorities are fiscal and financial policy reform, particularly improving housing finance institutions and reducing budgetary transfers to the housing sector, and expending infrastructure investment.

The stakes for adopting appropriate enabling strategies for the housing sector are considerable. Average housing investment typically accounts for 2% to 8% of GNP, and the flow of housing services for an additional 5% to 10% of GNP. Annual spending on housing, therefore, accounts for between 7% and 18% of GNP. For sub-Saharan African countries, appropriate government hous-

ing policies have an important impact on the performance of the housing sector, and thus a significant effect on the economy as a whole. Supply-side distortions arise largely from policies affecting the inputs for housing; land, finance, building materials, or infrastructure – with the legal and regulatory framework affecting housing suppliers exercising a dominant effect on the price and quality of housing. This is reflected in striking differences in housing affordability, measured by house price-to-income ratios. Policies affecting the responsiveness of the supply side of the market to changes in demand, often offer the greatest potential for improvement in sector performance (ibid.). There is need therefore to intervene in the housing market with well thought out, balanced, and effective policies.

1.6 Policy challenges of adequately and sustainably housing an urbanising world

Urbanisation is an historical phenomenon and great civilisations have existed before Christ[7] (cf. Tannerfeldt and Ljung 2006). Due to advancement in communications associated with globalisation, the world is urbanising at a much faster and unprecedented rate (Burgess *et al*., 1997). Tannerfeldt and Ljung (2006) explain that urban population has doubled since 1975, to 3 billion in 2002. Earlier predictions that by 2005-2008, the world would have become predominantly urban and the population would cross the so-called rural urban divide, coupled with expectations that the world would shift from being rural to becoming primarily urban, have now been confirmed (UNFPA, 2007). In 2008, the world reached an invisible but momentous milestone. For the first time in history, more than half the world's human population (3.3 billion) were now living in urban areas. It is expected to increase to 5 billion in 2030 (UNCHS, 1995; McCarney, 2000; Buckley and Kalarickal, 2006; UNFPA 2008). Even more pertinent, to this study, most of this urban growth will be in developing countries. For example, in 1975 there were only four cities with a population of over 10 million, of which two were in developing countries. In 2003, this number had risen to 20, of which 16 were in developing countries (World Bank, 2006; Buckley and Kalarickal, 2006; UNFPA, 2007). Every day about 180,000 join the city dwellers, such that by 2025, more than three-fifths will reside in urban areas (UNCHS, 1996), and by 2030 there will be two billion new city dwellers, 60% of the world's population will live in cities and urban agglomerations, and most of them (3.9 billion) will be in developing countries (GTZ, 2006). Since many of the new urbanites will be poor, their future, the future of cities in developing countries, the future of humanity itself, all de-

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7 Mesopotamia 4,000-2,000 B.C.; Babylon 600-400 B.C.; Egypt 3,150-31 B.C.

Table 1.1 Regional distribution of the world's urban slum dwellers (2001)

Region	Total urban population (x 1,000)	Slum dwellers (%)
Sub-Saharan Africa	231,052	71.9
Asia Pacific	1,211,540	43.2
Latin America and Caribbean	399,385	31.9
Middle East and North Africa	145,624	29.5
Transitional economies	259,091	9.6
Advanced economies	676,492	5.8
World	**2,921,184**	**31.6**
Developing countries	2,021,665	43.0
Least developed countries	179,239	78.2

Source: UN-HABITAT (2006); Tannerfeldt & Ljung (2006, p. 54)

Table 1.2 Urban and slum growth rates by region

	Regions	Urban growth rate	Slum growth rate
Urban growth significantly higher than slum growth	Latin America and the Caribbean	2.21	1.28
	North Africa	2.48	-0.15
	Eastern Asia	3.39	2.28
	South-Eastern Asia	3.82	1.34
Urban and slum growth similar	Western Asia	2.96	2.71
	Southern Asia	2.89	2.20
	Sub-Saharan Africa	4.58	4.53
Developed world		0.75	0.72
World		2.24	2.22

Source: UN-Habitat (2006)

pend very much on decisions made now in preparation for this growth (UNF-PA, 2008).

It is also expected that the developing world will become predominantly urban by the year 2016 (UNDP, 1998). While the majority of Latin Americans were urbanised by 1994, and 74% of the population already lived in cities. Asia and Africa will cross the rural-urban population divide by about 2020. It is predicted that by 2025, 53.8% of all Africans and 54.0% of all Asians will be urbanised (UNCHS 1995; McCarney, 2000; Buckley and Kalarickal, 2006). Being the poorest, Africa and Asia will face the biggest challenges in their urban development strategies. According to GTZ (2006), the urban population is rising fastest in Africa, which is still the most rural continent (cf. Groves, 2004). This growth is averaging 4-5% per annum with some cities seeing annual rates of expansion of up to 10%.

As can be deduced from Table 1.1, more than 900 million people live in slums world wide, accounting for about half of all city dwellers in developing countries. Since they live in slums, they lack secure tenure, this being the rights of all individuals and groups to effective protection by the state against

Figure 1.1 The triple P's

People
(social)

bearable   equitable

sustainable

Planet   Profit
(environment)   viable   (economic)
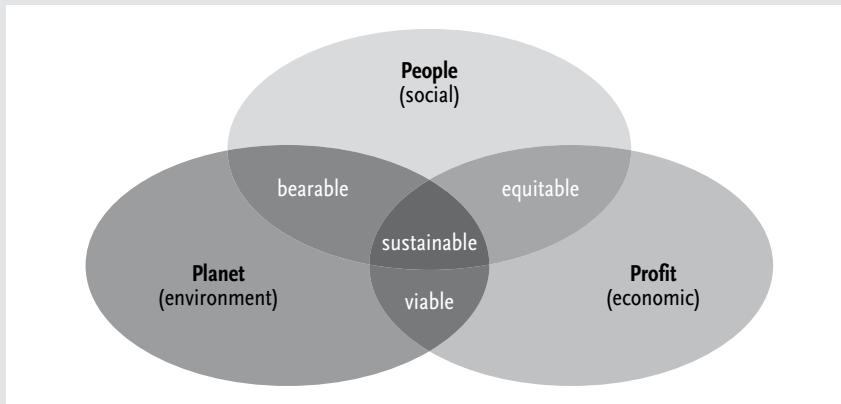
Source: Kanno (2009)

forced evictions (UNCHS, 2004). In sub-Saharan Africa, 72% of urban dwellers live in slums, and in its rapidly urbanising countries, urban growth rates will continue to be about 4-7% per year. At this rate, many cities will double or even triple their populations in 10 to 20 years (World Bank, 1993), but at the same time, they will find it increasingly difficult to shelter this vast growing inflow of migrants and new growths. Of great concern about these demographic data is that in sub-Saharan African and parts of Asia, informal settlements are proceeding at the same pace with urban growth, as indicated by Table 1.2. This is because the constraints faced in the residential sector are forcing, even those with moderate incomes to turn to informal settlements for solutions to their housing needs (Groves, 2004).

The 21st century will be sub-Saharan Africa's first "urban century", new urbanisation pressures will exert intense demands on local governments (UNCHS 1995; UNFPA, 2008). The challenges outlined bring to the fore the need to formulate policies whose strategies will adequately address and respond to the current housing needs in a sustainable manner, without compromising the needs of future generations. Since its launch through the *Brundtland Report* (WCEandD, 1987) and the Rio Earth Summit (UNCTAD, 1992), sustainable development has passed from a conceptual idea to an operational reality. Following Elkington's (1998) introduction of the triple P, shown in Figure 1.1, the interpretation of sustainability was broadened and now hinges on finding a new model of development that marries social, environmental and economic objectives by reconciling people, planet and profit. These Ps are interchangeable and can include place, prosperity, project, politics, process, etc., depending on the subject matter at hand.

As Kanno (2009) notes, development in today's context should be sustainable, something to which the common man can relate, and lead to a future which they can own. Finding solutions requires a shift in technology and behaviour coupled with transition to a decision-making process where choices for action are made differently. An important contribution of research is to identify the social, economic and political conditions for the socio-ecological transition of our current model of production and consumption, including

the role of education and training. To achieve this, ways to sustain the three aspects of sustainability have to be devised.

People throughout the world want and deserve the best standard of living possible. They wish foremost to live comfortably at low-costs in attractive and safe neighbourhoods, where their basic needs (suitable housing, food, medical care and sanitation) are met equally. In addressing these needs, the community must also ensure that the rich fabric of cultural and social diversity, and the rights of workers are respected, and that all members of society are empowered to play a role in determining their futures. This can be addressed by promoting equality, education and participation in local communities.

Planet Earth has a limited amount of resources, and yet there is need for clean air, clean water, land to live on and enough productivity to provide good quality food for all. This can be addressed by preserving the environment for future generations, factoring in issues such as global warming, over fishing and deforestation.

Improving housing, sanitation, education and enabling people to support themselves with a good standard of living, requires the generation of wealth by economic activity. Making money through good growth is now more accepted than ever, as long as the environment also profits from it. This can be addressed by placing the different economies in a competitive world market. Products that are too expensive cannot be sustainable even if they are environmentally friendly.

Although it is imperative to note that all the other priorities tie in one way or another into this concept, the demographic trends in society relating to: aging, smaller family units, urbanisation, etc., have immediate consequences for the nature of sustainable development and the changes to cope with. Achieving a transition towards sustainable development is one of the most important challenges for developing nations, where social sustainability is usually regarded as the most important of all the three Ps.

An important rationale for this study is that Zambia is already one of the most urbanised countries in sub-Saharan Africa, although its urban population showed a temporal decline from 39% in 1990, to 36% in 2000 (GRZ, CSO, 2003, p. xi), and some were quick to mention that Zambia was gradually re-ruralising or de-urbanising (Potts, 2005). With changing and improved economic activities in its urban areas, this negative process cannot continue, so as other countries urbanise in line with world trends, Zambia's urban population will also change and increase. At the moment over 45% of its urban population live in squatter settlements, indicating unsatisfied surplus demand over supply in the housing market, which is an indication of inherent problems on the supply side of the equation that needs government's intervention. Although most of the policies inherited from the colonial era are still in use, they have become inadequate and do not address emerging urban issues such as, an aging population, unemployment, high crime rates, HIV/AIDS and its

socio-economic impacts[8], the duality and multiplicity of housing as a home and an income generating entity, mitigating the effects of restrictive legal and institutional frameworks in housing delivery, and others. All these problems require strong policy interventions and well conceived public actions.

This study subscribes to the notion of a sustainable housing policy being a vision of housing delivery systems that serve society, which is developing within the limits of sustainability. Addressing emerging urban issues sustainably, could act as a multi-pronged approach towards alleviating poverty, employment generation, addressing present and future housing problems and establishing sustainable human settlements without compromising the needs of future generations.

After looking at these theoretical models, the study will now look at the problem engendered by the sporadically implemented Zambian Housing Policy, and outline the research approach.

1.7 Problem definition, research aims, objectives and research questions

For this study, the following problem definition is formulated:

> More than a decade has passed since the UN scroll of honour award winning 1996 National Housing Policy was formulated in Zambia and it still remains largely un-implemented, its effect is also still doubtful. Given the environment and the way it was formulated, could this policy have achieved its goals, had it been fully implemented? If not, what appropriate adjustments should be made to the policy in order to operationalise it to satisfy housing needs in the country, and what challenges does this pose to realise its goal?

The aim of this study is to gain insights into the analyses, formulation, implementation and operationalisation of a policy, particular related to Zambia's housing situation.

To achieve this aim, the study enhances:

- study of relevant literature;
- learning from previous experience; and,
- investigating the demand, conditions, opportunities and threats posed by the housing policy to the situation pertaining in Zambia.

The study is not intended to be a panacea for policy formulation ills, rather it is intended to shed light on understanding with certainty, depending on the

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8 Such as home based care for those affected by HIV/AIDS and the resultant issue of orphans etc.

way they are formulated, which policies will absolutely fail and which ones would stand a chance of success. It is therefore directed at avoiding possible future policy failures, and enhancing the impacts of the policy on the existing housing situation, based on the development of the 1996 National Housing Policy. This will contribute to filling up the knowledge gap required to ensure that policies formulated after this will have a higher implementation rate, and will produce more positive impacts. Suggestions will therefore be made on how to improve on past shortcomings.

To achieve the above stated aim, this study sets out four specific objectives.

- Objective 1: To investigate how a housing policy is formulated and what attributes constitute a good housing policy.
- Objective 2: To investigate what type of policies were formulated and implemented in Zambia in the past, to understand how the 1996 Zambian Housing Policy was formulated, and to assess the extent to which it was implemented.
- Objective 3: To assess the extent of the housing needs in Zambia and to examine what other underlying issues have to be addressed to satisfy this need.
- Objective 4: To make recommendations on how to develop a more appropriate housing policy in Zambia.

From the problem definition outlined above, the following main research question is derived:

How could a housing policy, which received a UN 'scroll of honour' award for the innovative and participative way in which it was formulated, and whose goal was, the 'provision of adequate affordable housing for all income groups,' remain unimplemented for more than a decade? Can an implementable one be formulated?

The following subquestions are aimed at addressing the main research question and the specific objectives outlined above.

- Subquestion 1: How is a housing policy formulated, and what criteria constitute an appropriate housing policy? (This subquestion addresses conceptual issues contained in Objective 1.)
- Subquestion 2: How was the 1996 National Housing Policy formulated? what role did the state and other actors play? How and to what extent was it implemented? (This subquestion addresses Objective 2.)
- Subquestion 3: What urban and housing development policies existed in Zambia prior to the 1996 National Housing Policy and how effective in achieving their intended goals and objectives were they? (This subquestion addresses conceptual issues contained in Objective 2.)
- Subquestion 4: How feasible in attaining the set goals was the 1996 National Housing Policy, given the strategies that were to be used in realising its

objectives? And moreover, what can we learn from this? (This subquestion addresses conceptual issues contained in Objective 1, and 2.)

- Subquestion 5: How are Zambia's housing problems related to needs, supply, provision and underlying policy structures and, what are the most rationale and feasible solutions in meeting related costs on a national scale? (This subquestions addresses Objective 3.)
- Subquestion 6: How could an implementable policy be formulated, and does enough capacity to meet the challenges of providing adequate shelter for all exist? (This subquestion addresses Objective 4.)
- Subquestion 7: What conclusions can be drawn from the answers on foregoing questions? And what recommendations can be made? (This subquestion addresses the problem definition, the research question and Objective 4.)

1.8 Housing policy in the science domain

The housing arena is not a discrete entity, it is a cross disciplinary field located in a multi-dimensional and multi-actor domain[9], encompassing both technical and behavioral sciences, and the political arena. In the technical sciences, involving its design, construction and maintenance, housing encompasses fields such as architecture, engineering, and building technology. In the behavioral sciences, it covers sociology, economics and management, while planning overlaps both science domains (Smith, 1997). Housing production is part of the construction sector, its investment is a part of the overall capital formation, residential property is a part of the real estate sector, housing finance is a part of the financial sector, housing subsidies are a part of social welfare expenditures and residential development is a part of urban development (Angel, 2000).

The housing policy formulation process transcends these domains. It is a public administration and a political process because policy formulation involves negotiations, an area of human action by which conflict concerning on the one hand, the common good and on the other, the interests of groups, is carried out or settled by the use of, or struggle for power (Banfield, 1964; Mutale, 2004; Dunn, 2008).

1.9 Methodological discussion

To capture the full spectrum of housing, the methodological approach follows scientific traditions in the housing domain, and it is eclectic (see also Van Dijk,

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9 A policy domain is a set of actors with major concerns, whose preferences and actions on policy events must be taken into account by other domain participants.

2006). It employs comparative analysis and the approach combines suitable research instruments based on qualitative and quantitative methodologies.

Qualitative methodology is used to gain a deeper understanding of people's views and their feelings about the impacts that partial or non-implementation of housing policy has had on their lives (Silverman, 2001; Bogdan and Biklen, 2003). It is also meant to understand how they view lack of basic services and good quality housing. On the overall, the research instruments used include desk top surveys, case study methodology, in-depth individual interviews, lived experiences, and participant observations. It includes the administration of both semi-structured and structured questionnaires to selected individuals and organisations who took part in the formulation of the 1996 National Housing Policy, and those involved in implementing it.

The use of quantitative data in this study, in particular, might be considered statistically insignificant because it is limited in its use of quantitative methodology, so non-probability, purposive sampling is used (ibid.). It nevertheless provides useful insights into the study of the problems of lack of appropriate policy. Statistical data (mainly from the Central Statistical Office in Lusaka) are used to understand the estimated size of the deficit in quantitative terms so as to be able to project the financial cost of providing adequate affordable housing, and understand how feasible it would be to use internal resources to cover the costs involved in satisfying the housing need.

This approach was found to be suitable because this study wants to investigate a number of cases that are too big for qualitative methods and too small for quantitative approaches, at the same time, it considers each case in its complexity while trying to achieve some level of generalisation (ibid.). Since different research questions demand different methods, the methodology used for each research question is elaborated more in each chapter.

To keep abreast of rapid changes occurring in housing in Zambia, engendered by rapid socio-economic changes, survey data was collected at multiple points in yearly and bi-yearly intervals of 3 months. Although single-survey, cross sectional data could have been extremely useful in determining what was happening in housing and understanding the attitudes of participants at one point in time, longitudinal data of this nature provided the opportunity to examine housing policy evolution and to keep up to date with implementation processes. Data collected in this way therefore allowed the researcher to keep track of changing effects of the housing policy, and the housing arena.

1.9.1 Research design and general outline

This study addresses the research questions outlined in Section 1.7. Research focuses on the intersection of the technological and socio-economic environments of politics and public administration, factoring in the changing role of the state and the significance of culture and history. It is an attempt to un-

Figure 1.2 Research design and general outline
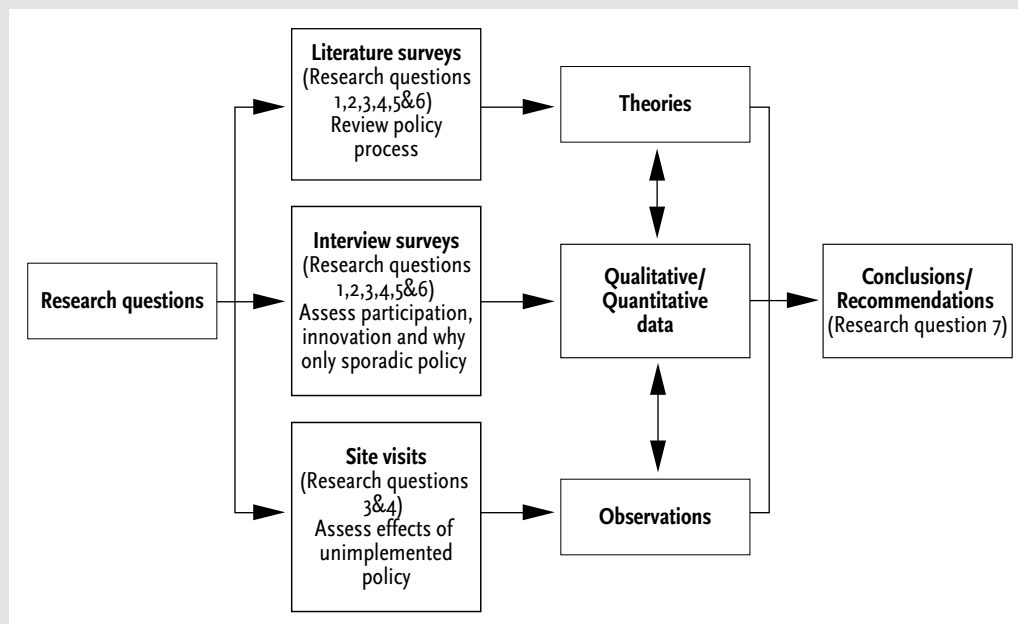
Source: Author

derstand how (housing) policies emerge, how they are formulated and implemented, in general, and in particular, it focuses on an emerging young state and economy like Zambia and looks at what areas can be improved in the process. The study also addresses other emerging and cross-cutting issues.

As indicated by Figure 1.2, the research was designed into three components: literature surveys, interview surveys, and site visits.

- Literature surveys consisted of an extensive review of relevant available literature, using desktop surveys, analysis of theory on housing policy including concepts related to the policy-making and implementation process. Secondly, the policy formulation process of the 1996 National Housing Policy was reconstructed mainly by archival materials through searches for reports and documents, which included UN-HABITAT and Ministry of Local Government and Housing reports, Central Statistical Office publications, newspaper coverage, journals, scholastic and professional research and from private individuals, firms and other organisations. The National Housing Policy of Kenya and the National Shelter Strategy of Uganda were also consulted.

- Interview surveys conducted mainly to find out how participative and innovative the policy was and to find out why it was only sporadically implemented, were in part based on archival findings. They comprised of the administration of semi-structured and structured questionnaires supplemented by in-depth open-ended interviews conducted, with a UN-HABITAT officer, Ministry of Local Government and Housing officials from Lusaka and the provincial capitals, members of the steering committee who formulated the policy, and experts in the housing field composed of architects and engineers.

■ Site visits to various housing areas included both public and privately developed housing involved walking through various high-, middle-, and low-cost housing areas including different squatter settlements, in Lusaka and Kitwe, to assess the effects of the unimplemented housing policy.

1.9.2   Literature study and development

In this study the theories related to housing policy analysis, evaluation, and to a lesser extent policy impacts, are introduced in this chapter. They are then discussed in the theoretical frameworks in Chapter 3, and are later used in discussing the findings in the rest of the chapters.

In respect of subquestion 1 both ex post facto and ex ante approaches are used (Dunn, 2008). It reviews relevant literature on policy formulation, using the classical rational problem-solving process (Patton and Sawicki, 1993), and contrasting it with the rational comprehensive theory approach (Lindblom and Woodhouse, 1993). It illuminates factors that constitute an appropriate housing policy. Subquestion 2, combines both ex post facto and ex ante approaches. It reviews relevant literature on policy formulation, implementation, and evaluation; it combines this with data obtained through questionnaire administration and in-depth individual interviews, combined with participant observations to develop an understanding of models used to develop and operationalise the goals, objectives, means, and instruments of the 1996 NHP. It also identifies the roles different actors played, and to what extent the policy was implemented. In subquestion 3, an ex post facto approach is developed. It uses desktop surveys and participant observations to develop an understanding of what type, and how effective in achieving their intended goals and objectives past housing policies were. It notes their successes, failures and impacts. In response to subquestion 4, both ex post facto and ex ante approaches are used. Using desktop surveys of existing literature, the approach combines four analytical tools (1) the SMART Objective Testing Framework (UNCHS, 1989; Hunsaker, 2005, see also Drucker, 1954), (2) the Objectives Tree Mapping Technique (Kuypers, 1980; Dunn, 2008), (3) the Force Field Analysis (UNCHS, 1989; IHS, 1995; see also Lewin, 1951), and (4) the Impact Assessment Model, to evaluate the goals, objectives, the means and instruments that were planned to be used in implementing the policy. Other data is obtained through the administration of questionnaires and interviews using selected actors in policy formulation. In respect of subquestion 5, both ex post facto and ex ante approaches, are used. The housing problem in Zambia is analysed using demographic projections from census data. A standard house is developed and the cost of providing adequate housing on a national and district level (involving two cities, Lusaka and Kitwe), which could be extrapolated to other districts, is developed. In subquestion 6, an ex ante approach is developed from ex post analysis of existing literature and

empirical data on how future policies should be formulated. SWOT matrices are used to assess each approach before an implementable strategy is developed and proposed. Finally, subquestion 7 combines both ex post facto and ex ante approaches. It uses theoretical and empirical data and desktop surveys to sum up all the subquestions that have been formulated, including the problem definition, to answer the main research question, and make ex ante recommendations.

1.10 Limitations of the study

In this study, limitations emanating from the internal environment and some scientific influences emanating from the external environment are noted.

The housing problem Zambia faces is spread throughout the nation, but since these are more acute in the larger urban areas, this study is mainly focussed on Lusaka, the capital city, and Kitwe, the largest copper mining city. These two represent the different types of administrative systems that have existed in Zambia simultaneously. Lusaka represents local government administered towns, while Kitwe represents mine dominated but twin towns on the Copperbelt[10].

The data used is obtained from the Census of Population and Housing, which are conducted in Zambia once every ten years. The last one was done in 2000, while the next one will be conducted in 2010, the reports for the 2000 surveys were only printed in 2003. This study, which started in 2004 and ended in 2009, fell in the middle of a census, and available data was already 4 years old when it started, and was 9 years old when it ended. Projections were not readily available or deemed accurate. To avoid using outdated data, frequent visits were made to Zambia in yearly or bi-yearly intervals to compare and update available data with progress on the ground. Percentages, which don't change so drastically are used whenever possible.

Although there are many solutions to housing problems, this study is limited to the housing policy formulation process itself. Legislation, economic and governmental implications may be touched on but are not included.

It is recognised that various upgrading and site and service schemes undertaken by the World Bank in the 1960s and 1970s have had profound impacts on the quality of people's life and housing in Zambia. It is also recognised that a lot of researchers, the World Bank itself (1981), Rakodi (1986a; 1989; 1990), Schlyter (1981), Tipple (1978; 1981) and the rest, have done complete evaluations of the performance of these projects. It was therefore felt that there is enough knowledge in this area for this thesis to contribute anything signifi-

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10 Which have up to 1996 been administered separately as local government and mines townships.

cant. Despite this, these schemes are only mentioned in passing but not discussed in detail, and because of this there are no specific questions addressing their impacts.

Since housing problems are generally income related, and although the empirical part of the study only looks at providing a suitable policy for adequate affordable shelter for all income groups, the study only focuses on addressing the problems of the poor.

As will be discussed further in the next few chapters, housing policies are directly related to a wide variety of regional contextual characteristics, conditions and limitations. In the case of the 1996 Zambian Housing Policy, it was influenced by scientific processes on one hand, and the situation pertaining in sub-Saharan Africa in general and in the Southern African subregion in particular. The UN-HABITAT, which was also implementing its habitat agenda (see UNCHS, 1996c) at that time, played a critical role in the policy. As a result of this, this study is widely based on Western theories and references, despite the fact that the Zambian situation is only partially comparable to the socio-economic, cultural political and technological context of Western countries. Lack of more relevant regional references offers no alternative but to seek and use literature from these countries. Where necessary these sources are noted and connotated.

1.11 Structure of the thesis

This study focuses on housing policy formulation and its implementation, based on the 1996 Zambian Housing Policy as a case study, it will henceforth be referred to as the NHP. The structure is both thematic and chronologically sequential. Each chapter seeks to identify a major theme, which it attempts to trace through time overlapping it with the text.

This study is organised in nine chapters inclusive of Chapter 1, which introduces and explains the paradox of the failure of an award winning housing policy, the problem definition, the research aims, the research objectives, research questions, the methodological approaches, and concludes by outlining this structure of the study.

Chapter 2 introduces the background and context to the study. It looks at the country profile of Zambia. In this context it describes the geographical location, pre-colonial and colonial housing and urban development history, political and civic administration, the population, urbanisation, and the economic situation. It describes the social indicators through factors such as education and health, coupled with unemployment and poverty. The chapter also looks at the land tenure system in Zambia, the existing housing situation, and finally it introduces Lusaka and Kitwe, the cities used as study areas. This way it provides background material to addressing most research ques-

tions, particularly research question 5.

Chapter 3 looks at the theoretical and conceptual frameworks, which are central and will be used in this study. It aims to answer research question 1, *How is a housing policy formulated and what criteria constitute an appropriate housing policy?* The chapter describes existing housing systems, defines the housing and policy concept, looks at policy analysis, and discusses the attributes of an appropriate housing policy. It looks at the resources used to legitimise the policy process, describes the policy process and the political hierarchy, challenges to the policy process, the development of housing policy strategies, trajectories of modernisation theories and the actors involved. The chapter then looks at housing policy formulation under influences of globalisation, and rapid urbanisation, it explains the viability of self-help housing in neo-liberal economies, the role of good governance, the effect of decentralisation in the policy-making process, and finally, it looks at networking as an approach in the policy formulation process.

Chapter 4 is a concise description of the case study, the 1996 NHP. It aims to answer research question 2, *How was the 1996 National Housing Policy formulated? What role did the state and other actors play? How and, to what extent was it implemented*. The chapter identified the different actors and the roles they played in formulating the policy, it contextualises and describes the goals and objectives, means and instruments that were planned to operationalise the NHP. It also identifies the constraints that were negatively affecting policy implementation.

Chapter 5 outlines the genesis of Zambia's urban and housing development problems. It endeavours to answer research question 3, *What urban and housing development policies existed in Zambia prior to the 1996 National Housing Policy and how effective in achieving their intended goals, and objectives were they?* It is an historical analysis of the housing and urban development problems from colonial times to the present, and it describes and chronicles the policies that have been implemented to address these problems, noting their successes and failures.

Chapter 6 is a critical analysis of the case study. It aims to answer research question 4, *How feasible in attaining the set goals, was the 1996 Zambian housing policy, given the strategies that were to be used in realising its objectives; what can we learn from this?* The chapter evaluates the goals, objectives, means and instruments and also the policy implementation approach that were planned for use in operationalising the policy. This is done by using a combination of analytical tools comprising the SMART Objective Testing Framework, the Objectives Tree Mapping Technique, the Force Field Analysis (FFA), and the Impact Assessment Model. Lessons learned are summarised in a recommendation and follow up matrix. The missing quantification is covered in Chapter 7, and the recommendations are used to formulate new paradigms in policy formulation and an implementation strategy in Chapter 8.

Chapter 7 quantifies the housing needs of the country based on lessons from Chapter 6. It does this by looking at both the quantitative and qualitative needs gap in Zambia, and the financial costs involved in bridging the needs gap. It addresses research question 5, *How are Zambia's housing problems related to needs, supply, provision and underlying policy structures? And, what are the most rationale and feasible solutions in meeting related costs on a national scale.* A housing model is developed and two options of the costs of constructing it are developed. These are then used to project the qualitative and quantitative costs of housing on a national and local scale.

Chapter 8 focuses on developing a new paradigm in housing policy formulation for Zambia based on the recommendation matrix from Chapter 6. It aims to answer research question 6, *How could an implementable policy be formulated, and does enough capacity to meet the challenges of providing adequate shelter for all exist?* SWOT matrices are used to test the strength, weakness, opportunities and threats of each approach before an implementable strategy is developed and proposed.

Chapter 9 brings together in summary form research findings from preceding chapters. It addresses the problem definition, significant research findings, and reflects on the main research question, summarising what has been learnt, and makes recommendations. This way it addresses research question 7, *What conclusions can be drawn from the answers on foregoing questions? and, What recommendations can be made?*

2 Background and context of the study area

2.1 Introduction

The introductory chapter noted the growing and daunting global challenges faced in housing, which required global wide policies that could be extrapolated to regions and to local areas. It also highlighted concerns needed to develop locational-specific responses involving local actors who could produce policies responsive to local needs. For this, there arises the need to understand conditions on the local level.

To illuminate conditions at local level, this chapter describes Zambia, the study area. It builds on the research problem mentioned in Chapter 1, as it analyses a number of indicators found relevant to the study. This way, it contextualises the basis on which all the four objectives in Section 1.7 will be understood and underpins the basis on which all research questions will be answered. It specifically provides the context, which will be useful in answering the last part of research question 4: *How feasible in attaining the set goals was the 1996 National Housing Policy, given the strategies that were to be used in realising its objectives? and moreover, what can we learn from this?* answered in Chapter 6. It also provides the context, which is used in addressing research question 5: *How are Zambia's housing problems related to needs, supply, provision and underlying policy structures and, what are the most rationale and feasible solutions in meeting related costs on a national scale?* addressed in Chapter 7.

The methodology found suitable is mainly a literature survey involving the use of both primary and secondary data. Primary data is obtained through interviews, participant observations and reconstructions of lived experiences, while secondary data is obtained from desktop surveys, including searches for housing policy literature in libraries, the electronic and print media.

It is noted here that successful housing policy has to be integrated with policy in other areas, and the indicators, which it introduces, reflects the existing linkages between housing, wealth, poverty and employment, and the urban environment (UNDP, 2007). In the process of looking at the country profile, the chapter highlights a number of indicators related to the geographical location: the pre-colonial and colonial history, civic administration, political administration, the population, and the economic situation of Zambia. It looks at socio-economic factors such as education, health, HIV/AIDS, unemployment and poverty, and the effects they have on housing policy development and implementation. The chapter also looks at the land tenure system, the housing situation, and lastly introduces Lusaka and Kitwe, Zambia's main cities and, the main study areas.

2.2 Geographical location

Zambia is a sub-Saharan African country lying in the middle of the Central African plateau, it is located between latitudes 8° 15' and 18° 00' south of the

Figure 2.1 Zambia's location in Southern Africa

Source: Kangwa (2005)

Equator, and between longitudes 22° 00' and 33° 33' east of Greenwich. It has an area of 752,614 square kilometres (290,586 square miles), or approximately 75,264,083 hectares (GRZ, CSO, 2006), and it lies entirely within the tropics. The country is rich in minerals but its infertile soils limit the base for productive farming, while providing valuable resources for extractive industries.

As shown by Figure 2.1, Zambia is a landlocked country and it depends on other countries' seaports, and this has had a telling effect on its economy.

2.3 Pre-colonial livelihoods, colonial housing and urban development history

Pre-colonial Zambia was inhabited by the San, Early Stone Age inhabitants, at about 60,000 years ago. They were nomadic hunters, gatherers of wild vegetable, fruits, and, perhaps fishermen, who led a wandering life, rarely settling in one spot for more than a few weeks at a time. As a result, they only constructed temporary shelters of broken branches and often slept in open, sometimes grass-lined hollows (Noyoo, 2008). For this kind of life, there would be no need to formulate housing policies, as each family would build, where, when, and according to the way they wanted.

The construction of round pole and dagga houses has been traced back to the Early Iron Age, whose life contrasted sharply with the Early Stone Age. It is believed that methods of food production, both agriculture and animal domestication, were introduced, as were the techniques of metallurgy and pottery. At this time, people started living in small kin groups, frequently moving their settlements, and this is when settled life in permanent or semi-permanent villages first appeared (Needham *et al.*, 2004). The beginning of more permanent structures than before was an indication of the need for housing policies, even if these would never be written down, or even followed.

Different Bantu speaking Negroid people inhabiting Zambia appeared around 1500 to 1700 AD. The largest group came from the Luba-Lunda Kingdom near the present Congo-Cameroun border. They introduced a new element of chieftainship and kingdom organisation and stimulated the existing development of long distance trade. A number of sizeable kingdoms or empires also developed during the period 1700 AD to 1800 AD, in some instances from mergers of peoples with previous political identities.

During this era, Zambia's history was influenced internally by tribal migrations and externally by the raiding and trading for slaves by Arabs through Tanzania and Malawi, which accelerated after the closure of the Atlantic slave trade. Trade in guns disturbed local balances of power and maintained perpetual strife to ensure a steady supply of captives. Under such disturbing conditions, the delicately balanced subsistence economies based on the chitemene system, a slush and burn type of subsistence farming suffered disastrously. Crops were neglected or destroyed and the resulting food shortages stimulated further rounds of plunder of more fortunate neighbours. Traders and Missionaries introduced techniques of building in semi-permanent and permanent houses, and established settlements from which they could trade and preach. Missionaries also introduced the square huts with verandas, commonly found in the Luapula valley (Kay, 1967; Schmetzer, 1995).

From the foregoing, it is clear that before colonialisation Zambian societies were in a state of flux due to inter-tribal wars and slave trade (Tait, 1997). Hence at the time of colonialisation in 1891, the colonialists did not find many permanent settlements and most houses were temporal. This is why Zambia's urban history though fraught with planning and development problems, is relatively short. The strategies and the policies, which accompanied colonial rule, will be discussed in-depth in Chapter 5.

2.4 Political administration

Zambia, formerly Northern Rhodesia, was a British colony from 1891, until it attained its independence on 24th October 1964. The first independent constitution specifically named Kenneth Kaunda, leader of the United National In-

dependence Party (UNIP), as the first Republican President. The constitution further provided for a unitary state with a strong Chief Executive and a Cabinet selected from, but not responsible to, the National Assembly. Since independence, the country's governance system has undergone three rapid and radical political and socio-economic changes. These phases, the First, Second and Third Republics, have been dictated by ruling the government's political ideology and in turn affected the type of socio-economic policies instituted (IMF, 2002; 2004; Rakner, 2003; Noyoo, 2008).

During the First Republic (1964 to 1972), Zambia was a multi-party state, practicing plural politics inherited from the colonial government. To usher in the Second Republic (1972-1991), the constitution was changed when, on 13th December 1972, a one-party state was declared. All opposition parties were banned and none were to be formed. The new constitution established the President as the head of both the government and the party, thus strengthening the links between the two institutions. It further established the supremacy of the party over the government. This went on until 1991, when the constitution was changed once again reverting to multi-partyism, and a change of the government when the Movement for Multi-party Democracy (MMD) took over leadership. This period, which is currently in place, is the Third Republic.

2.5 Civic administration

At independence, Zambia was one of the most industrialised and urbanised of Africa's new national-states; administratively, it had 44 districts (towns/cities) by 1969, which have now increased to 72 (GRZ, CSO, 2003) (see Figure 2.2). These are divided into 9 provinces, each with its own provincial administrative centre. There are four cities: (1) Lusaka the capital and seat of the government, is the largest city, (2) Kitwe, the largest mining city, (3) Ndola, the provincial capital of the Copperbelt (although Ndola itself is not a mining town), and (4) Livingstone, the tourist capital.

Most major industries: commercial farming, copper mining, manufacturing, design, construction, etc., are located on an urban belt along the original line of rail and road from Livingstone in the South to Chilibombwe on the Copperbelt (GRZ, ECZ, 2001). Ironically, this was the only good infrastructure left by colonial rulers in 1964[11]. This is the most developed part of the country, and it offers better economic prospects than others. It draws migrants from other parts of the country, and consequently accommodates the largest concentra-

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[11] Elsewhere, there existed only gravel roads connecting Lusaka and other towns. After independence all major roads were tarred, and a railway line was built from Kapiri Mposhi, to Dar-es-salaam in Tanzania.

[12] The next Census of Population and Housing is due in 2010, and that is when the actual figure will be known.

Figure 2.2 Main towns of Zambia

Source: Tranberg-Hansen (1997)

tion of urban dwellers, the majority of who suffer from both quantitative and qualitative housing deficits. It is here that housing policy deficiencies are felt, and the reason why this study will only factor in Lusaka and Kitwe, two cities with contrasting histories, economic bases and housing problems.

The other provinces: Luapula, Northern, Western and Northwestern, are rural, but have administrative provincial capitals and other towns, which are considered urban (GRZ, MFNP, 2006).

Whereas people in urban areas survive through commercial as well as subsistence livelihoods, in rural areas people generally survive on rural livelihoods such as subsistence agriculture, fishing, gathering and hunting (ECZ, 2001; Chileshe, 2005). Housing found in rural areas is essentially not different from that in urban areas, but is all considered informal due to its location (GRZ, MLGH, 1996), and it suffers more from qualitative rather than quantitative deficiencies. Furthermore, there is no shortage of housing because there are sparse concentrations of people and the houses are mostly dyadic, and self-built using traditional techniques and locally available materials.

2.6 Population

Zambia's population recorded during the last census of population in 2000[12] was 9,885,591. There are 73 tribal dialects, broadly broken down into seven main languages: (1) Bemba, (2) Nyanja, (3) Tonga, (4) Lozi, (5) Luvale, (6) Lunda,

Table 2.1 Population growth in the Zambian main urban areas 1963-2000, with >50,000 Inhabitants in 2000

Urban areas	Population					Average annual growth rate (%)			
	1963	1969	1980	1990	2000	1963	1969	1980	1990
						1969	1970	1990	2000
Lusaka	123,146	262,425	535,830	761,064	1,084,703	13.4	6.5	6.1	3.5
Kitwe	123,027	199,798	266,286	347.024	376,124	8.4	2.6	2.4	2.3
Ndola	92,691	159,786	250,502	334,777	374,757	9.5	4.0	4.0	1.3
Mufulira	80,609	107,802	135,535	152,735	143,930	5.0	2.1	1.2	-0.1
Chingola	59,517	103,292	130,875	168,999	172,026	9.6	2.1	2.5	0.4
Kabwe	39,522	65,974	136,006	169,026	176,758	8.9	6.6	2.0	1.4
Luanshya	75,332	96,282	110,907	144,815	147,908	4.2	1.3	2.8	-0.2
Livingstone	33,026	45,243	63,275	83,780	103,288	5.4	3.0	2.6	2.4
Chililabombwe	34,165	44,862	54,737	65,218	67,533	4.6	2.1	3.4	1.3
Kalulushi	21,303	32,272	52,146	69,597	75,801	7.2	4.3	3.6	5.3
Total large urban areas	**682,338**	**1,117,736**	**1,736,099**	**2,564,835**	**2,722,828**	**7.6**	**3.4**	**3.0**	**1.76**
Towns 5,000 to 50,0000	32,682	74,380	522,401	720,931					1.14
Total urban areas	**715,020**	**1,192,116**	**2,258,500**	**3,285,766**		**8.9**	**5.8**	**3.7**	
Total Zambia	**3,417,580**	**4,056,995**	**5,661,800**	**7,383,067**	**9,885,591**	**3.5**	**3.2**	**2.7**	**2.6**

Sources: figures for 1963, 1969, 1980, compiled from Hansen (2004),
and figures for 1990 and 2000 obtained from GRZ, CSO (2003)

and (7) Kaonde. English is the only official language (GRZ, CSO, 2003).

The size and growth rate of Zambia's population, whose 2009 estimate is 2.8% (GRZ, CSO, 2009) are primarily a function of fertility, mortality and migration. These include cultural and institutional factors such as: low age at first marriage, low educational levels particularly among females, high levels of infant and child mortality, the perceived economic rationale of large families since many children may provide some economic benefits to parents such as insurance in old age and in times of need, and the low socio-economic status of women (GRZ, MFNP, 2006). The most prominent cause of high population growth is the high fertility rate, which stems mainly from Zambia's poorly functioning social security system[13], which does not sustain people in old age. As a result, even those who spent their working life in good jobs end up with low paying pensions. People therefore depend on producing more children in the hope of some surviving to help in old age. Otherwise, without strong social safety networks, most old people end up suffering.

As indicated by Table 2.1, Zambia's population has continued to grow at a very high and unprecedented rate. Since the 1963 census of population (the first ever to include Africans) there has been a rapid increase in population (GRZ, CSO, 2003). Reasons for the increase are not just limited to natural population increases and migration, but improved enumeration techniques and accuracy of methodologies are contributing factors too. The population is projected to keep increasing (GRZ, CSO, 2003; GRZ, MFNP, 2006) (see Table 2.2)

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13 It has a poorly functioning universal health coverage, retirement pensions, and welfare payments and no unemployment benefits.

Table 2.2 Proportions of projected population by age groups

Year	2005	2006	2007	2008	2009	2010
Total Population	11,577,186	11,962,149	12,357,498	12,761,563	13,175,314	13,597,649
0-4 years old (%)	18.6	18.5	18.4	18.2	18.0	17.9
5-14 years old (%)	26.7	26.8	26.9	27.0	27.1	27.2
15-49 years old (%)	46.7	46.7	46.8	46.8	46.8	46.9
50-64 years old (%)	52.1	52.2	52.3	52.3	52.4	52.5
65 and over (%)	2.5	2.5	2.5	2.5	2.5	2.5
Dependency ratio	0.9	0.9	0.9	0.9	0.9	0.9
Median age	17.0	17.0	17.0	17.0	17.0	17.0

Source: GRZ, CSO (2003d)

although the annual population growth rate has shown a fluctuating but continual decline from 3.2% between 1969 and 1980, to 2.7% between 1980-90 and 2.6% between 1990-2000. Despite the population growth rate between 1990-2000 being 2.6%, the rate of increase in housing was projected to be less than 1% of the estimated housing needs (OPIC, 2006).

At the provincial level, the Copperbelt Province with 1,581,221 persons had 16% of the total population. Lusaka Province[14] with 1,391,329 persons, had 14% of the total population. Between them, they had a population of 2,972,550, representing 30% of the countries population. The remaining 70% were distributed between the other seven provinces spread throughout the country (GRZ, CSO, 2000; 2003). The majority, about 64%, live in rural areas, while the urban areas have the remaining 36%.

2.7 Urbanisation

Global urbanisation trends were described in Chapter 1, this section therefore focuses on regional trends. In sub-Saharan Africa urbanisation shows marked differences on a regional level, at one extreme is Southern Africa with an urbanisation level of 54% and at the other, Eastern Africa (Ethiopia, Eritrea, etc.), with only 26%, while the rest of the regions fall in between (Tannerfeldt and Ljung, 2006). Table 2.3 shows projected urbanisation levels for selected countries. At this level, Zambia's urbanisation rate of 36.0% is relatively high, even by these standards.

The real housing problem in the subregion lies in cities, where high urbanisation rates, accompanied by high unemployment rates, high poverty levels and low-productivity, translates into huge housing deficits and ultimately into bad housing conditions (Kessides, 2005). The rapid rate of uncontrolled and unplanned urbanisation has brought environmental degradation, global warming, with the problem of solid-liquid-and toxic waste management as one of the most pressing concerns of urbanisation in the developing world

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14 Lusaka is a city as well as a province; the province consists of the City of Lusaka and three towns: (1) Kafue,

(2) Chongwe, and (3) Luangwa.

Table 2.3 Urbanisation and urban population in the region

Regional Countries	Level of urbanisation (%)			Urban population (x 1,000)		
	2000	2015	2030	2000	2015	2030
Botswana	50.3	58.4	66.0	815	1,148	1,558
Kenya	33.1	44.5	54.0	9,957	16,752	23,696
South Africa	50.4	56.3	64.3	20,330	24,413	30,624
Tanzania	32.9	46.1	55.4	11,021	21,769	34,948
Zambia	36.0	45.2	54.6	3,632	5,794	9,169
Zimbabwe	35.3	45.9	55.2	4,121	6,225	8,745

Source: UNFPA (2007)

(Montgomery *et al.*, 2004).

To sum up this section, population growth and increasing urbanisation rates are desirable, to ensure a continuous supply of labour to industries, which facilitates economic growth (Tannerfeldt and Ljung, 2006). But over urbanisation, which surpasses economic development, consequently puts a lot of pressure on housing and urban planning systems, which fail to cope with the demand for social services. This leads to an upsurge of urban pathologies, such as crime, degenerated and congested housing systems, haphazard spatial growth leading to unhealthy environments, disease and even political upheavals. Population growth must therefore be streamlined to grow at manageable rates.

2.8 The economic situation

Copper is Zambia's main economic stay, and remains the largest foreign income earner although other minerals and non-mining industries such as electricity, tourism and agriculture are emerging as important non-traditional exports (GRZ, CSO, 2003). At independence, Zambia inherited a strong mono-based copper mining economy with a Gross National Product (GNP) of close to US$ 2 billion (OECD, 2006), it had one of the highest per capita incomes in independent Africa (Rakner, 2003). It also had an extremely weak agricultural and manufacturing base, since it was developed as a mining colony especially during the federation[15] (Needham *et al.*, 2004).

During the first ten years of independence, the economy expanded rapidly with GDP increasing at an average of 2.3% annually in real terms. Unfortunately from the mid 1970s onwards, following nationalisation of the copper mines, years of under-investment, inexperienced management, and a sharp decline in copper prices, compounded by the oil shock of 1973, i.a., economic performance declined and most social indicators fell. The country's failure to diversify the economy from mining, and to make positive policy changes in response to a declining macro-economy, rising foreign debts, and recurrent

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15 Between 1953 and 1963 Zambia belonged to the Federation of Rhodesia and Nyasaland (Zambia, Zimbabwe and Malawi), proceeds from copper were mainly spent on developing Salisbury the Federal capital.

Figure 2.3 Zambia's GDP since 1980, in constant prices

Source: IMF (2008)
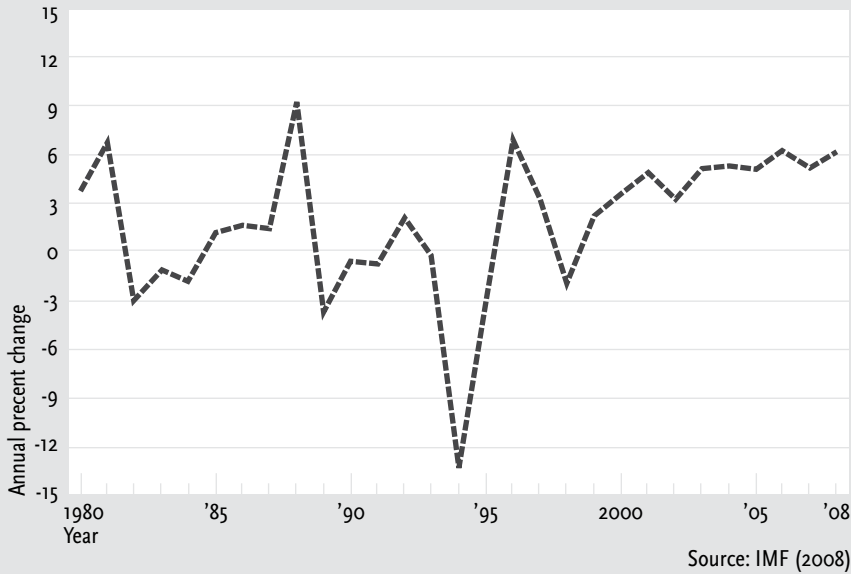
fiscal crises, led the per capita income to drop by 60% in 2000 from its levels in the late 1960s, further worsening the situation. Lack of investments coupled with inefficient resource management and an absence of accountability and transparency in the governance system, led to inadequate funds in the economy (World Bank, 2002; IMF, 2002; Saasa, 2002). Because of these and other numerous challenges, Zambia's GDP since 1994, became very weak and usually showed negative growth as indicated by Figure 2.3. Eventually it became one of the most highly indebted nations in the world relative to national output and exports, and in 1990, it was classified as a low-income country.

Since independence, the macro-economy has gone through the three phases mentioned in Section 2.4. During the First Republic, a free market economy inherited from the colonial government was maintained. In the Second Republic, all private enterprises where nationalised. The change of government in 1991 ushered in the Third Republic, and the economy reverted back to a free market system.

The MMD, which took over from UNIP, was voted into office with a promise of reverting to the market economy and doing away with state financed welfare based and sympathetic systems of governance. It committed itself to implementing the same liberal economic reform programmes, which had been attempted by the UNIP since the early 1980s without success (Noyoo, 2008; Rakner, 2003). Ironically, the first MMD President Chiluba had been one of the greatest opponents of liberal policies, as the Zambia Congress of Trade Unions (ZCTU) president, claiming that they would harm the worker more than anybody else. Within the first two years of taking over the government, the MMD had completed the liberalisation of the external and domestic trade regime by eliminating tariffs, freeing the exchange and interest rate. Pragmatic adherence to IMF prescribed conditions, reductions in government borrowing coupled with positive copper prices on the world market, and debt for-

Figure 2.4 Zambia's Human Development Index in a world context

Source: UNDP (2007)
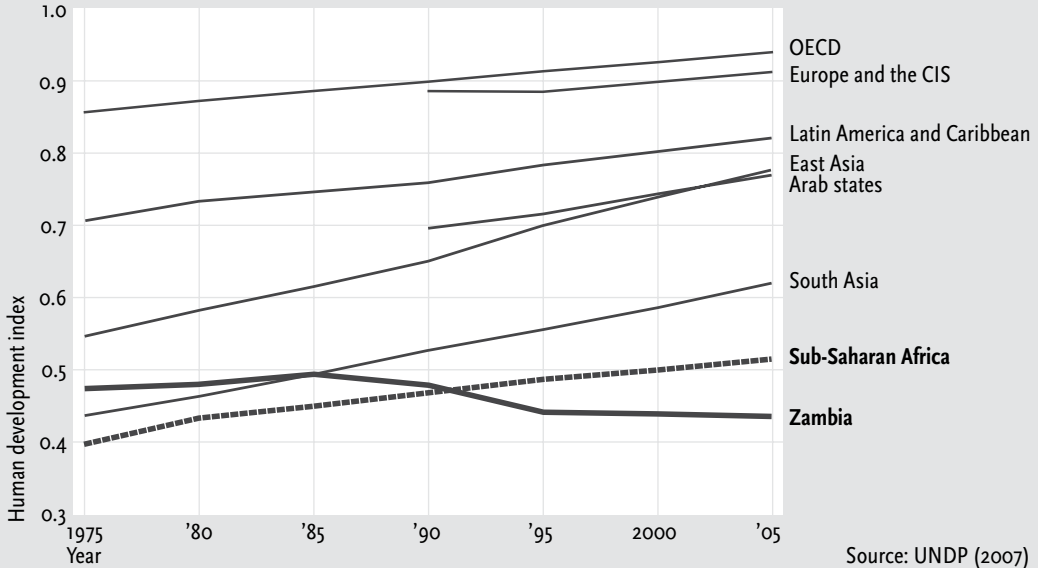
giveness, led to a reduction in external debts[16]. Despite several exogenous shocks and uneven implementation, an open trade regime has been maintained ever since (Rakner, 2003).

By 1996, Zambia's privatisation process was described as one of the most successful on a world scale (ibid.). Despite the current world economic meltdown, the country has now attained macroeconomic stability characterised by: growth in the real GDP averaging 4.7% per annum, reduction of inflation to a single digit, a stable exchange rate, declining interest rates, a stable financial system, the removal of the external debt burden, and a substantial build-up in foreign reserves (GRZ, MFNP, 2006). After de-regulation, the different actors who moved back into housing. These will be discussed in depth in Chapter 5.

These achievements have been met with different levels of success in the macro-economy, and they resulted in notable positive changes in the creation of jobs and wealth, and reductions in poverty. Based on these achievements, the government now aims to make Zambia a middle-income country by 2030, through the creation of a nation of dynamic, self confident and vibrant entrepreneurs. With the policies currently in place, this is a modest and achievable goal. However, the immediate need is to mitigate the negative impacts engendered by poor social indicators.

2.9 Social indicators

The economic decline, experienced for a long time, coupled with the emergency of the HIV/AIDS scourge, has had a negative effect on social indicators,

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16 From US$ 7.0 billion to US$ 560.0 million.

Uncollected garbage at Chisokone Market, Kitwe.

which also fell. It has been noted as shown by Figure 2.4 that Zambia is the only country in the world with data on the human development index showing lower human development indicators in 1997 than in 1975 (UNDP, 2001; Rakner, 2003).

By looking at some of the most fundamental aspects of people's lives and opportunities, the Human Development Index (HDI) provides a much more complete picture of a country's development than other indicators, such as GDP per capita (UNDP, 2007). Figure 2.4 highlights the very large gaps in well-being and life chances that continue to divide an increasingly interconnected world. Since the mid-1970s, almost all regions in the world have progressively increased their HDI score. The major exception is sub-Saharan Africa, where very little has changed since 1990, partly because of economic reversal but principally because of the catastrophic effect of HIV/AIDS on life expectancy. Of the components of the HDI, only income and gross enrolment are somewhat responsive to short-term policy changes. For that reason, it is important to examine changes in the HDI over time, as it tells an important story.

When used to indicate the incidence of Zambia's poverty relative to trends in sub-Saharan Africa and the World (UNDP, 2007), this figure shows that since 1985 Zambia's HDI dropped, together with education and health provision, leading to increased un-employment and poverty and their attendant social effects, housing problems and social indicators worsened. Agricultural production, which mostly depends on seasonal rainfall, has failed to surpass mining as the main foreign exchange earner, averaging only 18% of GDP (GRZ, CSO, 2003; GRZ, MFNP, 2006).

Services to urban areas in general deteriorated and uncollected garbage heaps littered the streets. Road surfaces, streetlights and other public utilities could not be maintained and as the photos show; they deteriorated and fell into disuse. Water provision became erratic and water borne diseases such as cholera, which was first reported in Zambia in the late 1970s, became an annual occurrence.

Improvements in the economy have brought about a marked change in most social indicators, which have shown remarkable signs of recovery and most infrastructure has been repaired, although a lot still needs to be done to get to the levels of the 1970s.

The state of roads in Kitwe's CBD.

2.9.1 The education and health sector

The education sector, which is responsible for producing artisans and professionals in the housing sector amongst others, was initially poorly developed. At independence Zambia had only 100 high school graduates, a single university graduate, very few primary schools, fewer secondary schools and no university (GRZ, FNDP, 2006). By 2005 the country already had 10 basic colleges of teacher education, 2 junior colleges of education, 3 senior colleges of education, 23 trades training institutes, and 3 public universities. This now indicates potential to improve the provision of manpower at all levels of the housing sector.

Despite constructing more schools since independence, negative factors still characterise the education sector, these include but are not limited to low progression, high dropout rates (although 9 years compulsory education is now available), and poor performance, poor attendance (because children are engaged in income-generating activities to supplement family income or tending to sick family members), the inability of learners to achieve their full potential because they are malnourished, and dearth of teachers, especially in remote areas. Those who can afford the fees, opt for private schools. Because of this, the country still suffers from lack of qualified manpower, and has experienced low levels of technology in all spheres (GRZ, CSO, 2003; GRZ, MFNP, 2006).

The health sector has also been poorly developed. According to Table 2.4 some health indicators showed a marked decline in service delivery and quality of care while others showed marginal improvements. Contributing factors include the HIV/AIDS pandemic, poor state of health facilities, inadequate health personnel, insufficient drugs and medical supplies, and high poverty levels (GRZ, MFNP, 2006).

Given the scale and nature of the HIV pandemic, and its interconnectedness with poverty, this pandemic cannot be ignored in debates on housing or on poverty eradication. By 2002, 15.6% of the adult population aged between 14-49 was sero-positive for HIV/AIDS (GRZ, ZDHS, 2002). Although this has now dropped to 14.5%, Zambia still ranks amongst the highest in Southern Africa, the hardest hit region in sub-Saharan Africa (GRZ, ZDHS, 2008). High incidences impede the human capital formation necessary to generate sustained economic growth, as it affects the productive age. The opportuni-

Table 2.4 Summary of key performance indicators

Indicator	1992	1996	2002
Life expectancy	45	46.8	51.9
Infant mortality rate per 1,000	107	109	95
Under 5 mortality rate per 1,000	191	197	168
Maternal mortality ratio per 100,000	n/a	649	729
HIV prevalence rate	23%	20%	15.6%

Source: GRZ, CSO (2003c)

ty costs involved in diverting funds from family investments and well-being to health care and antiretroviral drugs, is also high (GRZ, CSO, 2003a). Even if at the moment the almost 100% mortality effect of HIV/AIDS has continuously been reduced by good medication, and life expectancy of suffers is being prolonged, the economic cost of losing the productive sector of the population is colossal to a nation like Zambia.

Health facilities now number about 1,285 countrywide. These include: 1 university teaching hospital, 2 central hospitals, 4 specialised hospitals, 18 general hospitals, 42 district hospitals, 1 military hospital and 8 industry hospitals. There are also 899 rural health centres, 187 urban health centres, 20 industrial rural health centres and 75 industrial urban health centres, 9 health posts, and 19 mission hospitals (GRZ, MFNP, 2006).

Despite the above, Zambia still experiences a critical lack of adequate health facilities, and a human resource crisis, which undermines the capacity to provide basic health care services, and there are still some critical shortages of hospitals and clinics in most rural areas. Where they are available, there is inadequate or unqualified manpower running them, coupled with a chronic shortage of medicines. The poor health of the nation is also negatively affected by a serious lack of doctors. A recent estimate, put 1 doctor for every 14,000 patients, compared to 1 for 7,000 in 1984 at national level. It is worse in rural provinces with 1 Doctor per 145,780 people in Luapula Province, compared with 1 Doctor per 6,660 people in Lusaka (OECD, 2006).

In addition to human constraints, material and financial constraints are also prominent. Poor equipment, coupled with an exodus of doctors to other countries, led to a drop in life expectancy to 36 years in 1990 (GRZ, ZDHS, 2008), although this has been rising steadily following improvements in the economy (GRZ, CSO, 2003).

2.9.2 Unemployment and poverty

Zambia's population has continued to grow at rates the economy has been unable to sustain, resulting in high unemployment levels (GRZ, MFNP, 2006). Despite this, unemployment rates have declined from 15% in 1990, a time when the country experienced low industrial output, to 13% in 2000 (GRZ, CSO, 2003a). This was also the time when privatisation programmes were being implemented, which resulted in most people losing their jobs. In 2003, the number of persons in the labour force was estimated at 4,055,169 out of which 597,953 (14.7% of the total labour force), were employed in the formal sector while 2,919,418 (71%) were employed in the informal sector, and 13.3% were unemployed (GRZ, MFNP, 2004; GRZ, CSO, 2004).

Table 2.5 Percentages of incidences of poverty by rural/urban, Zambia 1991, 1993, 1996, 1998 and 2004

Year	Zambia		Rural		Urban	
	Overall poverty	Extreme poverty	Overall poverty	Extreme poverty	Overall poverty	Extreme poverty
1991	69.7	58.2	88.0	80.6	48.6	32.3
1993	73.8	60.6	92.2	83.5	44.9	24.4
1996	69.2	53.2	82.8	68.4	46.0	27.3
1998	72.9	57.9	83.1	70.9	56.0	36.2
2004	68	53	78	65	53	34.2

Source GRZ, CSO (2003); the Evolution of Poverty in Zambia 1990-2004

People in formal employment are the only ones who pay visible taxes to the government, and low employment levels mean there is very little tax collected for urban and housing development. Despite the recent world economic meltdown, it is hoped that in the near future this will change with increases in the recent economic activities on the Copperbelt and in Northwestern Province, boosted by the good copper prices on the world market (OECD, 2006)[17]. To boost the tax base, the government will have to devise ways of taxing the informal sector, which forms the majority of the work force in the country but does not contribute to the tax base.

One of the immediate effects of unemployment is the rise in poverty levels due to people's lack of access to income. The level and depth of poverty are also more likely to be exacerbated by the more recent developmental threat posed by the HIV/AIDS pandemic. On the one hand, poverty enhances vulnerability to HIV infection and significantly reduces the ability of households to cope with HIV/AIDS-related illnesses and death, while on the other hand the economic and social costs associated with it (e.g. reduction of household income, diversion of income from nutrition and schooling to health care and funeral costs, destruction of the social safety network through deaths), mean that more households are pushed into poverty, and poor households are pushed into deeper poverty (Pieterse and Van Donk, 2002).

According to Table 2.5, Zambia's overall poverty situation has marginally dropped. The incidence of overall and extreme poverty in the rural areas fell while incidence in urban areas also declined. The table indicates that changes in poverty during 1998-2004 were evenly distributed across rural and urban areas, while poverty in both rural and urban areas declined by 5% and 3%, respectively (GRZ, CSO, 2003).

The World Bank (2002), explains that these high poverty levels combined with a lack of a housing policy (until 1996), led to urban growth being absorbed into informal settlements. The ever-increasing poverty means that even if willing, many people do not have the ability to pay for the level of services offered. A survey conducted in 2001 showed that in Lusaka's Kamanga squatter settlement the lowest income groups – comprising one third of the population – spent over 90% of its income on food alone (IMF, 2004). Thus,

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17 Although this growth has been affected by the current world economic meltdown, whose effect and duration is still not yet very clear.

Vendors selling foodstuffs on the road outside the Lusaka City Market.

housing is not affordable and authorities have few resources with which to improve or maintain infrastructure and services. Consequently, housing, health, and environmental conditions in the growing informal settlements of Zambia's cities are consequently poor.

Table 2.6 indicates that the largest proportion of the poor is found in Copperbelt and Lusaka Provinces, the most developed and containing the highest concentration of urban populations. The lowest concentration is found in Northwestern Province, which is also the least developed and the poorest. The number of the poor indicates jobseekers that move to urban areas for economic reasons. The majority are unable to secure employment or earn very little to invest in housing, thereby exacerbating the housing problem. The persistently high poverty levels observed in 2004, was in sharp contrast to the rapid acceleration in economic growth experienced since 1999; it indicates that for one reason or another, this growth has not yet translated into significant declines in poverty (GRZ, MFNP, 2006).

To sum up, poor economic performance leads to poor social indicators, which signifies low-income levels, low education and poor health. This translates in failure to invest in housing, which can worsen the situation especially if it is coupled with illiteracy, ill health and unemployment. Sickly and impoverished people lack resources to invest in housing. To improve this situation entails improving macroeconomic perform-

Table 2.6 Percentage distribution of the poor by province, Zambia, 2000

Province	Total poor in %	Extreme poor (in % of total poor)
Central	10	11
Copperbelt	18	15
Eastern	13	15
Luapula	7	8
Lusaka	15	9
Northern	12	14
North-Western	5	6
Southern	13	13
Western	7	10

Source: GRZ, CSO (2002)

ance. Although the government has demonstrated that with concerted effort, effective and successful macroeconomic performance can be achieved, it still has to achieve tangible success without the involvement of donors, who support most development projects (OECD, 2006). Past reforms and improved policy implementation have put the economy on a broadly sustainable growth path. However, the rate of economic expansion is still not robust enough to significantly mitigate the negative social indicators and increase investment in housing. These need growth rates in the region of 7-10% (IMF, 2004). To achieve tangible progress in housing policy implementation and delivery, negative social indicators have to be identified, addressed and improved.

2.10 The land tenure system

In this study, land tenure is defined as the right to hold on to land as a tenant, while enjoying its full privileges (GRZ, MoL, 2004). Zambia's land tenure is categorised into Customary (Reserve and Tribal Trust land) and State (Crown) land. Customary land constitutes 94% of the total land area (70,748,238 hectares) and is administered by traditional rulers as customary land under the freehold tenure system (GRZ, MoL, 2004; Kangwa, 2005). State land constitutes only 6% of the total land area (4,518,953 hectares), and is administered by statute under the leasehold tenure system.

During the colonial period, customary land was left outside crown lands as African trust lands. Needham *et al*., (2004) identified three types: (1) the native reserves, (2) the native trust territories, and (3) the Barotseland protectorate (now Western Province)[18], as indicated in Figure 2.5. Native reserves constituted 27,297,500 hectares (36%) and trust land (including Western Province), constituted 43,654,168 hectares (58%) of the land. All these later became Customary Land. Customary land, which is found in most parts of Zambia, except for Western Province, is allodial, i.e. the principle holder is non existent. Land is owned by the community as a whole in perpetuity, with the chief or the village headman assuming the role of controller of its use and allocation on behalf of the community in accordance with respective customary laws.

The traditional land system is inherent in the culture, customs and practices of the people, and is passed on from generation to generation through unwritten law (ECZ, 2000; Kambenja, 1997). Although the use of land is individualistic (i.e. a person is free to use it either for cultivation or for housing with no interference from other community members), certain uses are communal. 'Any member of the community can enter any land without crops to

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18 Administered differently since the British colonial powers used this land as a reward to King Lewanika of the Lozi for signing the treaty, which gave them North-Western Rhodesia.

Figure 2.5 Land tenure systems in Zambia
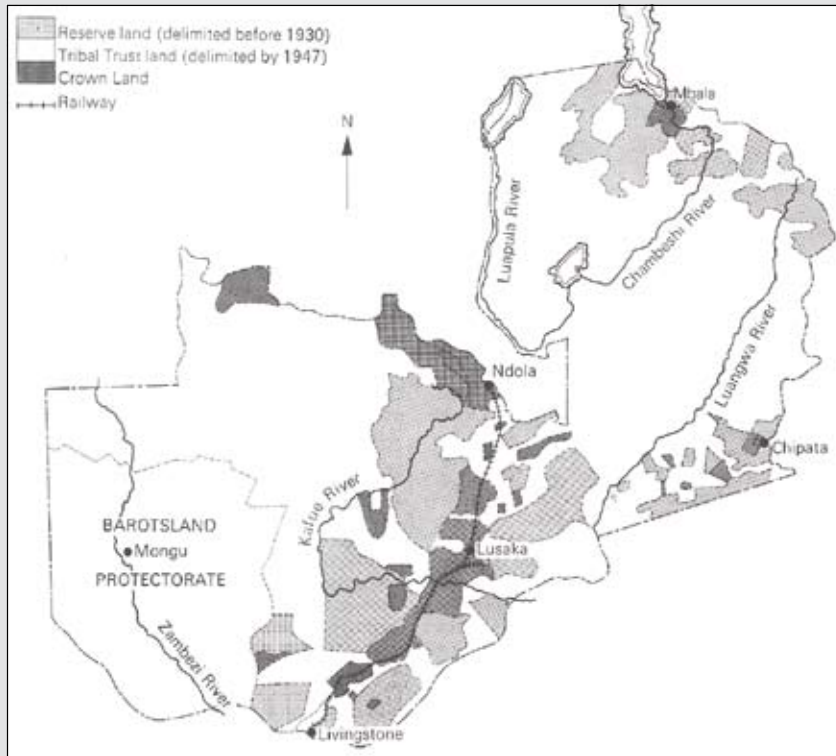
Source: Needham *et al.*, (2004, p. 156)

collect any natural resource with no hindrance by other community members' (Mvunga, 1980, p. 23). These may include grazing of animals after harvesting of crops, and the collection of firewood, and wild fruits, etc., not to mention the collection of construction materials. Individuals in the tribe have the right to use the land but not to decide over collective property, such as selling it. However, they can transfer use rights in land, for consideration, or as gifts subject to local conditions and customs, while interest in land could also be inherited in accordance with respective customary laws (Chulu and Beele, 2001; see GRZ, MoL, 2004 for further discussion). Traditional land has for a long time only had use and not exchange value.

Kambenja (1997, p. 42-55) explains that 'the perception of ownership by the community as a group gives rise to a number of issues. If you have to belong to a community group to have rights over land, then it follows that you cannot sell it individually for value. If you did, it is likely that ownership will pass out of the hands of the group'. Research by Mvunga (1980) revealed that land per se is traditionally regarded as having no intrinsic value, but only value emanating from its ability to produce food. Thus, the idea of sale of land, just like the concept of ownership, is also alien. This therefore follows that 'if you cannot sell or otherwise transfer land except within your group, you cannot therefore, mortgage it. If you cannot mortgage it, you cannot raise long-term finance and can, therefore, hardly develop it beyond subsistence level'.

Although Customary land is still administered exactly as it was in pre-colonial times, the 1995 Land Act now recognises it as eligible for state registration and thus one can get leasehold title on it, after seeking written consent from the chief. This in effect converts freehold land to leasehold land. In essence, the new Act removed two obstacles to land markets; it allowed state land to be sold and customary land to be leased (GRZ, MoL, 1975; 1995).

Under the leasehold land tenure system, a direct fall out of the colonial system, title to land can be given to anyone for a period not exceeding 99 years, as long as land registration/titling procedures are followed, after which application for renewal of title can be made. The leasehold tenure system has experienced the same cyclic history as the political and economic spheres in Zambia. From the colonial period up to 1975, land could be sold on the market. The 1975 Land Act repealed this and removed value (GRZ, MoL, 1975). This was again repealed by the 1995 Land Act, which reattached its value and allowed other transactions (GRZ, MoL, 1995). Currently this system provides a sense of security and places value on land for commercial transactions. This practice is widespread to all state land, which in terms of coverage forms the smallest type of tenure, however because of its 'open' nature in terms of eligibility and accessibility, it is the most favoured system in Zambia as regards land development for agriculture and housing. This land has both use and exchange value, and this is why there is so much pressure on it (GRZ, ECZ, 2001).

To conclude this section, it is noted that to have any significant progress in housing and urban development, existing land tenure systems must be streamlined. The use-value, inherent in the customary land tenure system, and the exchange and use-values inherent in statutory land, must be reconciled, and suitable land for development must be clearly defined and regularly put on the market to avoid speculation. A situation where 94% of the land is excluded from the land market is an encumbrance to urban and housing development, as it inhibits the easy entry of investors. Because most land has no exchange value, speculators are reluctant to develop infrastructure on this land for sale. This leaves only the overburdened government to develop infrastructure.

2.11 The existing housing situation

As indicated by Table 2.7, the total national housing stock in 2001 showed an increase from the 1991 figure, resulting in 4.4 persons/dwelling[19] (GRZ, MF-

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19 Arrived at by taking the estimated population for 2001, which is 10,219,739 (GRZ, CSO, 2003), and dividing it with the estimated total number of housing units, 2,311,988.

Table 2.7 National housing stock

Housing type	1991		2001
	Number of houses	Percentage of total stock (approx)	Number of houses
Traditional	988,249	65.8	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
Total	**1,501,898**	**100**	**2,311,988**

Source, NHA (2001); GRZ, FNDP (2006)

NP, 2006). These housing units are not adequate for the population especially in urban areas, where it leads to over-crowding. The concept of over-crowding, which implies that too many people live or work in a given neighbour-hood, plot, dwelling or room is closely linked to that of density, which will be analysed in Chapter 3. Over-crowding and densification of neighbourhoods have been one of the major negative effects of constrained land and housing markets, rather than being the result of direct planning decisions. The use of individual dwelling units is described in terms of persons per dwelling and square metres per person (Acioly and Davidson, 1996).

In the 2000 census, existing housing units were classified as indicated by Table 2.8. Traditional housing was the most popular, followed by conventional housing of the low-cost type. Apart from the mixed type and conventional flats, other types of housing are rarely found in Zambia and therefore contribute a negligible percentage to the national housing stock (GRZ, CSO 2003a; GRZ, MNFP, 2006).

Traditional housing is mainly found in rural areas, although it also exists in all squatter settlements in urban areas. The reason behind the high proportion of traditional housing in both rural and urban areas is twofold. First, there are more people in rural areas than in urban areas and homesteads in rural areas are usually composed of dyadic units, while urban areas only have single units, and second, in the rural areas people learn construction skills through the informal school. When they migrate to urban areas, they possess these traditional building skills, which they use in constructing their houses. The technology is easy to master and the materials can be obtained from the surrounding areas at no costs.

Ever since independence, Zambia's large urban areas have been faced with a critical shortage of housing. According to the Fifth National Development Plan (GRZ, MFNP, 2006), the lopsided pattern of development between rural and urban areas has resulted in high rural-urban migration rates without a corresponding effort to provide appropriate housing in the expanding urban regions. Moreover, until 1996, the country had no comprehensive housing policy that could guide action in the sector. The glaring imbalances in segregated housing and social services provided during the colonial period set a settlement and density pattern, which later governments and local authorities have found difficult to keep in all towns. As a result, three distinct housing areas (1) high-cost low-density 'European', (2) medium-cost medium-density 'mixed races', and (3) low-cost high-density 'African' housing areas, including

Table 2.8 Existing housing types, 2000

Residence/ Province	Total number of housing units	Type of housing units										
		Traditional	Mixed	Conventional flat	Conventional house	Mobile	Part of commercial building	Improvised/Makeshift	Collective/Institutional	Unintended	Other	Total
Zambia	2,311,988.0	62.4	4.6	5.6	25.0	0.1	0.3	1.1	0.2	0.2	0.6	100
Rural	1,442,680.6	86.8	3.2	0.8	7.0	0.1	0.2	1.2	0.1	0.1	0.5	100
Urban	869,307.4	14.7	7.3	14.9	60.2	0.1	0.4	1.0	0.2	0.3	0.8	100
Kitwe	73,447.7	4.5	7.6	11.5	66	0.1	1.0	2.8	1.3	0.6	4.5	100
Lusaka	245,443.0	0.6	3.8	24.5	65.3	0.1	0.7	0.4	0.9	0.7	2.9	100

Source: GRZ, MNFP (2006)

squatter settlements, can still be easily identified lying as segregated as they were during the colonial period (see also Appendix 1).

High-cost low-density 'European' housing

Early Europeans comprised of four interest groups: the government officers of British origin, the ruling elites of the colonial administration, chief executives of mining companies, missionaries, and European settlers mainly of South African origin, engaged in farming and trading (Heisler, 1971). They brought with them different housing designs, types and construction technology. The housing they built comprised the high-cost low-density types, which were spaciously located on very wide plots with a minimum coverage of 35 m x 50 m. Some smallholdings meant for those Europeans who wanted to do some gardening by the side, measured between 4-8 hectares (Kay, 1967). These were designed with landscaped gardens and were in most cases located on the windswept eastern parts of the city.

Houses in these areas were much bigger elsewhere. Plot size and infrastructural services were also provided according to housing types, these areas therefore enjoyed very high quality services such as tarred roads, good drainage systems, electricity, leisure and children's play parks, etc., including good maintenance services and better security compared to others. This type of housing now serves the high-income groups.

Medium-cost medium-density 'mixed races' housing

The medium-cost, medium-density housing areas were built for Indians and Coloureds[20], but are now occupied by middle to high-income groups, their plots range on average 22 m x 22 m covering about 0.1225 hectares. Here

20 Mixed races, classified as 'Others' in Table 2.6.

High-cost housing in Riverside, Kitwe.

Medium-cost housing at Twibukishe, Kitwe.

housing standards were high by African standards, but low compared to European housing.

These were usually constructed as buffer zones between the 'whites only' areas and townships meant for 'Africans'. They were separated by green zones, which could be used to restrict movement. During the colonial period these housing areas created a transition between the different extremes in housing types and a balance in plot sizes and quality of housing. They also created a bridge between these two extremes in terms of service provision and maintenance and performed the racial balancing function between 'European' and 'African' housing.

Low-cost high-density 'African' formal housing
Zambia's urban areas are characterised by large proportions of high-density housing for the less affluent, with a major concentration in the peripheral zones of built up areas. Densities in these settlements vary, in formal housing, they may be evenly distributed, but in informal areas such as squatter settlements they remain high with narrow streets, little open spaces and probably no areas for common amenities. In this situation, Acioly and Davidson (1996) explain that re-blocking or restructuring of the existing layout would probably result in less land available for development, unless one opts for resettling some households to another site. This approach was used in Zambia's upgrading schemes of the 1970's (see Appendix 1). In overspill areas and upgraded areas densities were reduced to relieve building and population densities and provided opportunities for better settlement management in case of fire, flood or natural disasters.

However, one must always be cautious with resettlement, since it has serious social and economic implications for the population, and is difficult process to manage. For this reason it is best to try to minimise resettlement, which in turn tends to increase pressure on existing land and buildings, resulting in higher densities. Depending on the location of the settlement, land prices may stimulate increases of floor area ratio and changes in density regulations, which may themselves result in the displacement of low-income groups.

Low-cost mine housing at Kankoyo, Mufulira, and low-cost council housing in Solwezi.

High-density housing areas are divided into 'formal' housing units (this includes low-cost conventional housing, upgraded areas, and site and service schemes) and 'informal' housing areas (covering squatter settlements). Low-cost high-density unimaginatively designed match box, barrack type housing, was built for Africans on one single plot, usually located further away from the Europeans areas, and needing to travel long distances to the CBD and for work. These included upgraded and informal settlements often with unclear tenure systems, and either rudimentary or no services and lacking adequate social amenities. This type of housing still dominates the form of all Southern African cities (Xaba, 2005). Observations and lived experiences indicate that most low-cost mine township housing areas, such as those at Wusakile, in Kitwe and at Kankoyo in Mufulira, are located on the leeward side of the mining areas, and are constantly polluted with smoke.

Plot size[21] and infrastructural services, which were provided for African housing, were very small and poor when compared to those in high-cost areas. It was eventually noted that colonial housing was cheap for the state but bad for society and for the individual (GRZ, NCDP, 1972; GRZ, MLGH, 1996). Even now, these areas look unhealthy, unsafe and unpleasant to live in. Some houses are very small and may not be any better than those in informal settlements.

Although housing standards in formal settlements were condemned to be too low for the large families that eventually occupied them, they were actually better in terms of standards and cost, when compared to most informal housing areas. The only problem was that most of them were not meant to be extended and occupants were not allowed to adjust them to suit their family needs. Otherwise, they tended to be closer to the traditional type built in villages, which people were used to.

Low-cost high-density 'African' informal housing
Most squatter settlements in Zambia, just like the pioneer mine settlements, started as grass compounds. Some of them were originally contractor camps although others formed through land invasions. They are usually very large with populations of between 20,000 and 50,000, with most being convenient-

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21 The smallest approved size of individual plots was 12 m x 27 m (GRZ, NCDP, 1971).

ly located near the work places, largely because they occupied land that had been condemned as unsuitable for residential building or reserved for future industrial or other use (Tailor, 2005). As successive governments became more tolerant and people realised the power they wielded over their politicians, squatters grew very rapidly. Some economically well to do residents gradually changed the materials to more durable and permanent ones.

Most houses in these settlements are now constructed of permanent materials such as concrete blocks and asbestos cement or corrugated galvanised iron roofing sheets. As Martin (1982) noted, Zambia's squatter settlements are not – and have never been – the conventional stereotype of shacks made from cardboard, plastic sheeting, beaten-out oil drums and the like. Even as early as 1960 the housing was at worst like run-down village while at best it equalled or even bettered conventionally built housing. In between there was a wide range of cheap, well-built, sun-dried brick houses, sometimes plastered and painted, located in comparatively clean environments. Since people could build as they wished, some houses found in these areas are now actually qualitatively better than those in conventional housing areas. In fact, the majority have been subject to upgrading and are thus accepted by officialdom as 'permanent' features of all urban areas (Williams, 1983). The only drawback is that most of them still lack title, and have rudimentary or no services and other social amenities.

Martin (1982) noted that although the density at 30 and 40 houses per hec-

tare was high, relative to other housing, there was a time when the degree of overcrowding was actually lower in squatter settlements (2.5 people per room) than in council housing (3.3 people per room). Yet they served roughly the same income groups. These appear roughly the same when compared to densities in Appendix 1.

In summing up, the existing formal housing stock is inadequate for the population, which has been growing at a rate housing provision cannot match. As a result, squatters have been accommodating this growth. They have been densifying and growing at a higher rate than conventional housing.

2.12 Lusaka

Lusaka, the capital city of Zambia, developed as a railway siding in 1905. After European settlements started, the area quickly became a fast growing concern, because of its centrality and agriculturally abundant rich soils (Sampson, 1971; Kay, 1967). Growth was accelerated by settlers who lost their jobs when the railway company temporarily halted constructing the Lusaka-Broken Hill (Kabwe) line. They bought land cheaply from the Northern Copper Company, which it abandoned after finding no minerals (Kay, 1967). Most of those who bought this land have held on to it, and the effect this has on the current land needs for housing development will be discussed later.

By 1913, the BSACo gazetted it under a Village Management Board and the township, laid out to a simple grid pattern, was surveyed. This established the present pattern of streets in the city's commercial centre. In 1930 Lusaka was selected for a new capital, despite its own shortcomings (see Sampson 1971; Williams 1983, for further discussions). Professor Adshead, influenced by the Garden City open plan concept proposed by Ebenezer Howard in 1902 and subsequently implemented in England at Letchworth and Welwyn Garden City, planned a 'generous and spacious in style' capital for an ultimate European population of 20,000. The residential separation of the races (discussed in Section 2.11) was accepted as a matter of course.

Due to a technical oversight, the plans drawn up were non-statutory (not backed by law). Development was controlled through by-laws and the use of clauses, since most of the land was owned by the government, controlling clauses could be inserted into leases (Williams, 1986a). However, this proved ineffective and the town developed in a piecemeal and loosely structured way. The city therefore grew without any plan guidance concerning land use in its surrounding areas. It was thought that future growth potentials were limited and with available abundant land, appropriate sites were easily found if required. It therefore had that 'spread' which characterised most other Rhodesian settlements (Gann, 1964; Williams, 1986; Tait, 1997). Urban land use in Lusaka, shown in Figure 2.6, depicts zoned residential areas (Williams 1983).

Figure 2.6 Urban land use in Lusaka

The Central Business District (CBD) of Lusaka, which has a mono-functional land use, has led to urban inefficiencies and congestion, which may experience extremely high population densities, at different times of the day and week, placing high pressure on urban services and on the urban fabric as a whole. Density is significant for the economic performance of a city. High population density means a high level of access for business both to employees and to markets. This is generally seen as positive. Higher accessibility for workers and enterprises means more competition and productivity with less energy and time consumption. However, in the very common situation where increase in density is unplanned, or badly managed, it can also mean an overstressing or overload of infrastructure with resulting poor functioning and inefficiencies (Acioly and Davidson, 1996).

The city is virtually congested during working days and almost empty at night and on Saturday afternoon and Sundays. These variations drastically affect the consumption and management of public services and infrastructure. The concentration of activities and functions related to work and services in the inner city demands high investments in infrastructure, roads, traffic management and energy supply that are in fact all under-utilised, since they are unused during part of the day. Commuting, traffic congestion, high energy and fuel consumption, extensive land use and high population density are concentrated in time and space, a fact that challenges urban productivity. This phenomenon poses a question for proper management of densities and land uses which will increase the sustainability of urban environments.

Compared to the Copperbelt, Lusaka has faired badly in low-cost housing provision because regulations regarding the administration of circulatory labour migration were less strict than elsewhere in the colony. Settlement of jobless Africans was tolerated instead of their immediate repatriation accord-

Figure 2.7 Map of the Copperbelt
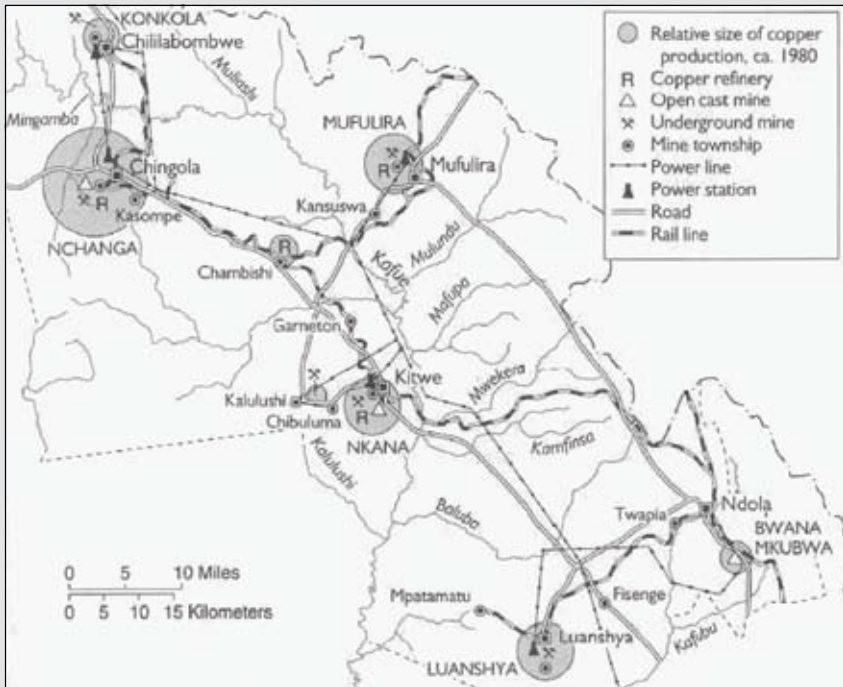
Source Ferguson (1999, p. 5)

ing to official ordinances. Even more important, Lusaka's land-owning European residents discovered that a sizeable indigenous population could also be a potential source of revenue (Tait, 1997).

2.13   Kitwe and the Copperbelt

The Copperbelt is Zambia's economic 'engine room', and Nkana-Kitwe is the largest copper mining city. All Copperbelt towns except Ndola[22] have similar origins, related to mining activities, whose development followed the discovery of copper, and they are twin towns. In this study, these towns are seen collectively and discussed through the development of Nkana-Kitwe.

The twinning of these towns meant that they had mining and municipal administrations running as two separate entities in one area of jurisdiction[23]. As shown in Figure 2.7, Copperbelt towns exist as: Konkola-Chililabombwe; Nchanga-Chingola; Nkana–Kitwe; Chibuluma-Kalulushi; Roan Antelope-Luan-

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[22] Ndola is not a mining city and it originated as a slave resting and trading post, and developed as an industrial and distributive centre.

[23] The first name is for the mining town, which came first with the commencement of copper mining, and named after the location where the ore was discovered. Only Mufulira had the same name for both.

Figure 2.8 Spatial layout of Kitwe
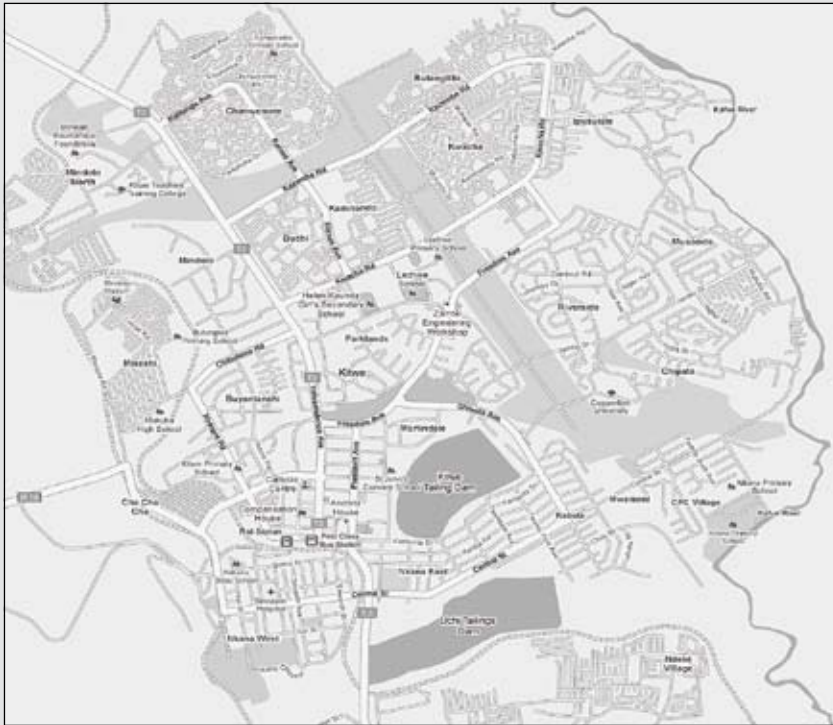
Source: Google maps (downloaded on 12/01/2009)

shya; and Mufulira. The discovery of copper in large quantities in the 1920s, and the sudden and rapid development of copper mining after the Second World War, led to the Copperbelt developing and assuming un-manageable proportions in a very short period of time (Mutale, 2004). The government had neither the resources nor the organisational capacity necessary to keep pace and offer permanent housing, which became necessary as the lifespan of the mines, became assured. So it availed crown land cheaply to the mines to build townships for their employees only. This way the companies, avoided responsibility for the management of urban growth in whole and the government maintained at least nominal control over non-company enterprises (Kay, 1967).

The spatial layout of Kitwe, shown in Figure 2.8, exhibits a land use pattern where, the European sector of the city was laid out to a generous density away from African locations, infrastructural services like clean water, play parks and shops were provided to all sectors, albeit at different standards (Mutale, 2004). While topography and segregation led to fragmented development even in the city core, the lack of morphological unity, especially in Nkana-Kitwe's peripheral development, continued after independence. The slime dams dotted around the former mine land and the high voltage CEC power lines dissecting residential areas, have further fragmented the city, and a lot of effort and investment is needed to put this sterile land back into profitable use. Based on segregated zoning and compounded by the twinning of all Cop-

perbelt towns, all the housing areas on the right of the Ndola-Kitwe-Chingola road, running in a north-south direction, are municipal towns except for Nkana East, while all the mining townships are located to the left. The CBD is surrounded by high-cost areas, while low-cost areas lie in far-flung areas.

Because of the stringent land use controls imposed on mine land, Nkana-Kitwe was more successful than Lusaka in terms of both public and private housing provision to its African population, thereby reducing the incidences and number of unauthorised settlements and just like in other Copperbelt towns there were no unauthorised settlements within the city until much later (Kay, 1967). Densities are also much more evenly distributed than in Luasaka.

To sum up, all the copper mining towns had stringent regulations, fewer self-help housing, still fewer squatter settlements and consequently a more successful and well controlled urban housing situation compared to Lusaka. Though drastically changed, this is somewhat still evident even today.

2.14 Conclusions and discussions

This chapter has highlighted the context in which the development of sustainable housing and its policies need to be understood. It presented the background to the study area, and contextualised the basis on which to understand the four objectives of the study mentioned in Section 1.7. The chapter underpins the basis on which answers to all research questions, especially research question 5 and 6 are based. By contextualising the socio-economic factors, the chapter contextualised the basis on which to understand whether the country has enough social and financial resources to meet its present and future housing needs. By highlighting the geo-political factors, the chapter sets the basis on which to understand the influences of internal and external relations and politics on housing development. Lastly, by highlighting the technological factors, the chapter contextualised the basis on which to understand whether available technology, material and human resources can meet current and future housing needs.

As the search for responsive policies continues, it has emerged that high urbanisation rates, low economic growth, poor social indicators such as low-levels of education, poor health, HIV/AIDS, at local, national, as well as regional levels, may impact negatively on housing policy formulation and implementation. It shows that continuous changes in political, economic and social policies, shifting government positions, such as the withdrawal of the state from the public domain, and the institution of Structural Adjustment Programmes such as liberalisation and privatisation, also affect policy trends in the country. The chapter calls for holistic monitoring of important indicators in order to build a view of the future and to understand whether progress in

housing is having adverse effects or being affected by negative effects of these indicators.

One of the concerns raised in this study is the high population growth, which put pressure on urban services including housing. Demand for housing is higher with increases in population. The chapter highlighted the negative effects of HIV/AIDS, which affects housing in an ambiguous way; by killing more people, theoretically, it reduces a country's population, leading to low-demand in housing, and reducing the housing need. Unfortunately, the scourge also leads to a sickly and unproductive workforce. For this and other reasons, a rising population against a drop, is what is desired to maintain a vibrant workforce, to maintain demand for housing and its services, and to sustain the human race.

This chapter has highlighted the problems inherent to poor land administrative systems. For Zambia, this issue is cardinal not just for housing development, but also for economic and social development. Unclear and retrogressive land tenures have a negative effect on housing development because land forms the basis for social and economic development, and a country cannot develop sustainably when only less than 6% of its land is available on the market. Custodians of the other 94% need to be brought on board and solutions found on how this 'idle' land could be used for development.

Zambia's urban areas have indicated differences in economic endowments, historical developments, and housing problems and needs. This is an indication that localised as against blanket solutions, would be the best way to approach the housing problems faced. It is a reminder that for policy to have the desired effect, these factors need to be looked into critically and those that are found to be positively affecting policy should be strengthened and given more impetus. Whereas those found to be negatively affecting the policy process, should be mitigated against. It also reinforces the need for continuity in the policy process when pushing through some unpopular policies, despite the negative effects that may be apparent.

This chapter showed how Zambia's housing problems are related to needs, supply, provision and underlying policy structures. The next chapter will build on this foundation since it focuses on framing related concepts and addresses the viability of housing policy strategies and other issues, on which findings from this study will be analysed.

3 Conceptual and theoretical frameworks

3.1 Introduction

The previous two chapters introduced the background to the research problem and the context of the study area. This chapter develops a conceptual apparatus for evaluating the NHP formulation process, in relation to the concepts of the enabling shelter strategy, adequate 'shelter for all', and good governance, which will be used in guiding the analysis of findings.

The chapter endeavours to answer subquestion 1: *How is a housing policy formulated and what criteria constitute an appropriate housing policy?*

The methodology found suitable to address this question is mainly a literature survey involving the use of both primary and secondary data sources. Primary data is obtained through interviews, participant observations, reconstructions of lived experiences and political speeches. Secondary data is obtained from desktop surveys, which include literature searches in libraries, and from the electronic and print media, involving past and current literature in housing policy studies.

The chapter describes existing housing systems, explains the policy concept, and reasons for policy analysis. It examines the attributes of an appropriate housing policy and what it takes to legitimise the policy-making process. It looks at the policy process and political hierarchy, factoring in the top-down and bottom-up systems developed by Sabatier and Mazmanian (1980), and Hjern *et al*. (1978), respectively. It then looks at the traditional policy formulation approaches assessing essential criteria used in policy evaluation. In this respect, it examines the concepts of effectiveness, efficiency, equity and participation. Since the study focuses on a developing nation, the enquiry process takes on connotations of development, examining trajectories of modernisation theories, how development theories have affected past and present housing provision approaches, and the actors involved. The chapter looks at the viability of housing strategies and policy responses in sub-Saharan Africa, analysing the challenges of formulating housing policies in an era of globalisation and rapid urbanisation, the viability of self-help housing in neo-liberal economies. Lastly, the chapter looks at the effects of decentralising the hierarchy and examines the effect this may have on governance.

3.2 Existing housing systems

The concept of a housing system, describes, analyses, and compares housing in various settings. It encompasses how housing is planned, financed, built, tenured, and distributed (Schlyter, 2002). Three main systems: (1) unregulated market or "laissez-faire", (2) liberal interventionist, or social democratic, and (3) socialist, exist in many variations. There are no pure models of either state-controlled or market-based systems (ibid.).

On one extreme lie countries with unregulated markets or "laissez-faire" systems pursuing the free market policy. A market according to Nicol (2002) is an exchange process, in which supply and demand reach an equilibrium where prices are determined. This process is driven by market forces, which are shaped and driven by the institution of formal or informal laws, and customs. Some of the most important institutions are property rights, market prices and rents, and financial constructs that define profitability. The free market system therefore sees housing as a commodity, and the housing problem as a result of the imbalance between supply and demand, within the frames of the laws of the free market (Carmona, 2009). This system proclaims the importance of the private sector in housing, which is mainly the responsibility of the household, and the solution to the problem is related to the proper performance of the production and distribution mechanisms of the product, a house, as a commercial article.

On the other extreme, countries with centrally planned economies, pursuing socialist policies originated as an alternative. These see the housing problem as a result of unjust distribution of wealth in free markets, or structural and social contradictions in these societies, and its solution as a social responsibility. In this view, housing is a social need, just like health and education. Schlyter (2002) observes that after a fairly painful process of privatisation, this system is now dissolved and part of history. Although a few scattered pockets still remain in all parts of the world.

In between the two extremes, lie liberal interventionists (such as social democrats, and other centre-left political parties), found in capitalist countries pursuing reformist or structuralist policies. Liberals see the state as serving everybody's interest and they accordingly advocate an active role of the government, as do the conservatives (Van Vliet and Fava, 1985). They define the housing problem as being closely related to the failures in the implemented models of development. In their view, it is necessary to stimulate economic development and to implement solutions related to available resources to address housing more successfully. The liberal approach accuses centrally planned economies of being responsible for a number of distortions that limit both the productivity of the sector and equity in the distribution of housing, and the Marxist for dealing with the housing problem only in quantitative terms (World Bank, 1993).

To the three systems Schlyter (2002) adds a fourth type existing in many poor countries of the world, having its roots in colonial policies, and calls it 'the post colonial housing system'. "This system is characterised by a division between the legal housing sector in which a large part of the houses were tied to employment, and an extra-legal, often substandard housing sector", the latter housing type is partly clandestine and usually tied to the informal sector. After embarking on liberalisation policies, the majority of the legal housing sector has been privatised in a number of countries with mixed results. In fact, with the adoption of market-oriented economic policies in most parts of

the world since the 1990s, the central planning approach to policy has large-ly been discarded. With most of the countries now relying on a public policy approach that augments and compliments market processes rather than sub-stitutes for them (Buckley and Kalarickal, 2004).

Since the free and regulated housing systems are diametrically opposed, and the liberal housing systems remain firmly within the parameters of a dominant capitalist economy, it then follows that housing policies formulated by these two extreme cases, their implementation and evaluation differs. The actors involved, the formulation and implementation processes are also dif-ferent, depending on each system's underlying principle (Angel, 2000). What then is a housing policy?

3.3 Understanding housing policy

Contemporary researchers find the definition of housing policy complicated because it combines two concepts, 'housing' and 'policy', thus they have also defined it in different ways. Angel (2000) explains that housing policy is com-plicated by the fact that the housing you provide and the policy you employ in different markets differ. Articulating housing policies is not a simple mat-ter; they cannot be easily reduced to simple visions and translated into sim-ple programmes for industrial production of public vision.

3.3.1 The housing concept

Contemporary social scientists warn that housing is a difficult thing to theo-rise about because it is 'an inherently complex commodity, with spatial fixity, a defining characteristic, an asset, investment and consumption dimension to account for' (O'Sullivan and Gibbs, 2003). It can be many things, in appear-ance, its meaning and significance to those who live in it (Pugh, 1990). 'There is need therefore to be precise as to what aspects of this "multi-dimensional" thing we mean when we refer to "housing"' (Bourne, 1981, p. 13).

In literature, the word 'housing,' can be used as a noun or as a verb (Turner, 1972; Burgess, 1982; Doling, 1997). When used as a noun, it describes a com-modity or a product, the verb 'to house' describes the process or activity of housing (Turner, 1972; Burgess, 1982). At its most basic level, it is certainly "shelter" but it is equally clearly much more than that. 'It is a physical enti-ty; a social artifact; an economic good; a capital stock; a status symbol; and at times, a political "hot potato"' (Bourne, 1981, p. 13). 'It is a complex com-modity that is purchased for a variety of reasons including to provide shelter, a home and an investment' (Oxley, 2004). Almost everybody has some expe-rience of housing as a shelter from the elements, and it is our corner of the world (Bachelard, 1964). Although it is a valuable economic asset, housing has

a much wider economic, social, cultural, and personal significance (UNCHS, 1996). Stable housing contributes to personal health and well-being, confidence and security (Fitzsimons *et al.*, 1995; UNCHS, 1996; Van Vliet, 1998).

When housing is seen as a commodity, it has an inherent characteristic in that it has both a use and an exchange value, which are related to the level of a country's development. This was the main issue for the debate between Turner (who advocated for mainly a use value) and Burgess with Pradilla (who both insisted the exchange value of housing was equally important). They recognised that even a house made of recycled castaway materials had a price in the housing market (see also Turner, 1976; Burgess, 1982). Because of the influence of these debates, and other research writings, coupled with the failure of self-help housing projects from the 1990s onwards, the World Bank, which had always considered housing as a commodity, shifted its attention from projects to programmes. It focused its conception more on housing finance and housing was to be provided exclusively through the private sector.

Since it is important for housing to be capable of meeting the various physical, social, and even psychological needs of the households, keeping in mind that these needs change over time (UNCHS, 1996; Van Vliet, 1998); what then is meant by housing needs and demand?

3.3.2 Housing needs and demand

According to Oxley (2004), housing needs are socially determined and linked to acceptable standards of decent housing. Housing demand, on the other hand, is a function of income and economic power. There are different sorts of needs and demand: socio-economic needs, tribal needs, felt needs and ascertained needs. All of these are factors of felt needs based on the requirements of individuals. Third parties like governments establish ascertained needs in order to ensure certain minimum acceptable standards, on which housing standards are based, but unfortunately most lower-income groups are often below the level of ascertained needs. As a result of this, some households have a need but not a demand for decent housing (Erkelens, 1991).

Housing demand depends on factors such as: (1) disposable income, (2) population growth, (3) demographic structure (e.g. age, household size), (4) housing preferences and tastes, and (5) taxation and investment policies (Bourne, 1981). Most of these factors were touched upon in Chapter 2 and will be discussed again in-depth in Chapter 7 and 8. The demand for housing is related to availability of land, location, and the services (e.g. schools) which that neighbourhood delivers. It is in all essence the need for housing, and can be effective or potential demand. Effective demand for housing is demand at existing prices, which can be met. Willingness and the ability to pay for housing depend mainly on the household income and factors. Effective demand is therefore economically determined. When people have more to spend, they

Figure 3.1 Maslow's Hierarchy of Needs
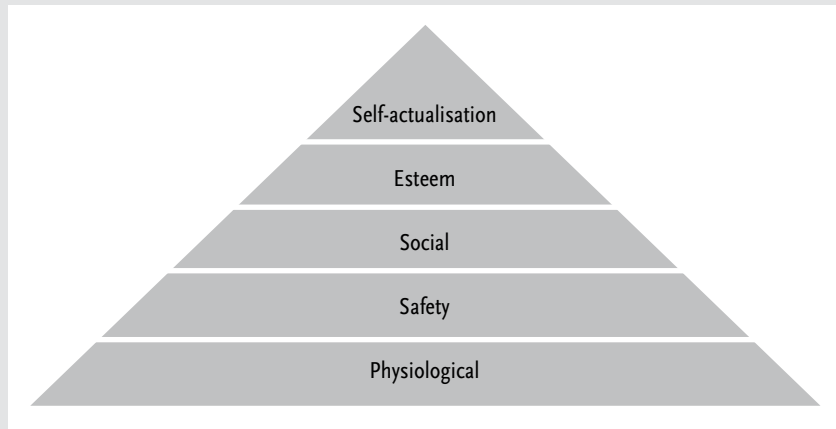
Source: Maslow (1943)

will demand for housing of a higher standard. 'Potential demand is a need that is expected to be satisfied when some condition is met in the future' (Erkelens, 1991). Demand for housing is therefore composed of direct growth demand, which arises because of a growth in aggregate population or a change in the demographic structure of that population.

The World Bank (1993; 2003) expanded these determinants to include the rate of urbanisation and new household formation, as well as macroeconomic conditions that affect household incomes. The emerging lifestyles also express themselves in demands for procedural and legislative changes. Concerns in this regard relate to, for example, the taxation of employed wives and practices of mortgage lending institutions in dealings with single parents. It is also influenced by property rights, availability of housing finance, and the government fiscal policies, such as taxation and subsidies, particularly those targeted at the poor. In addition, housing outcomes, including prices, physical conditions, levels of investment, tenure choice, and residential mobility, are determined by the interplay of supply and demand forces, each of which is affected by housing policies. Housing policies may in turn affect broader social and economic conditions, such as child mortality, inflation, household savings, manufacturing wage and productivity levels, capital formation, the balance of payments and governmental budget deficit.

Perhaps the best way to understand housing needs is to associate them to Maslow's hierarchy of needs. Maslow (1943; 1954) proposed that every individual has a five level hierarchy of needs, as shown in Figure 3.1 and Table 3.1, which they attempt to satisfy beginning with physiological well-being, and progressing successively through safety, social, and esteem, to self-actualisation. Once a lower level need has been largely satisfied, its impact on behaviour diminishes. The individual is then freed up to progress to higher-level needs, which becomes a major determinant of behaviour. Needs only need to be reasonably and progressively satisfied for one to move up to higher ones.

Physiological needs refer to physical survival of a human being. They include breathing to survive, drinking to satisfy thirst and eating to satisfy

Table 3.1 General and housing needs

	Needs	General	Housing
1	Physiological	Breathing, drinking, eating, etc.	Shelter (warmth, life)
2	Safety/Security	Personal health, security, financial stability, protection; freedom from fear, anxiety and chaos; order, law, strength in the protector, etc.	Safe place/security of tenure
3	Social	Family/society, friendship and intimacy	Meeting, gathering, hospitality, community nets, supportive neighbourhoods
4	Esteem	Status, contributions to clubs, hobbies, etc.	Status in society, and neighbourhood
5	Self-actualisation	Education	Self-employment

Source: Compiled from Maslow (1943; 1954); Hunsaker (2005)

hunger, and the construction of any sort of shelter from the elements. Pre-historic nomadic tribes (described in Section 2.3) constructed shelter of a very basic nature as protection against the elements, thus satisfying their physiological needs. This still happens in rural areas, when people move into fishing (see photo at the end of Chapter 2), or farming camps, and when new urban immigrants build their shelters with temporary recycled materials.

When physiological needs have been reasonably satisfied, safety and security needs become aroused. In housing, individuals look for security of tenure to ensure their property is safe. If insecurity lingers, only temporal shelter will be maintained. However, assurance of security secures this need and tenants aspire for a higher need and improve their shelter by constructing in permanent materials.

Social needs in which people aspire for affiliation, affection and friendship only emerge after physical and safety needs have been reasonably satisfied. When tenure is secured, individuals will aspire to improve their neighbourhoods and develop social linkages with their neighbours and their cities. They struggle with their neighbours for services, and in the process, they develop and strengthen social bonds, and social safety networks.

Two types of esteem needs are identified. The first relates to one's self-esteem, which include: the desire for strength, self-confidence, independence, achievement, competence, and knowledge. The second concerns esteem from others, and include needs that affect one's reputation, such as recognition, prestige, dominance, importance, respect, etc. With esteem needs, individuals aspire to improve the regard in which others see their house. This house, built on the basis of adequate safety and security (properly approved plans with secure tenure), will not be willingly allowed to be demolished or taken away (cf. Hunsaker, 2005).

Self-actualisation is the highest need, and only begin to affect behaviour after all lower-level needs have been reasonably satisfied. They are the needs for fulfillment by becoming the person one feels the potential to be. In terms of housing, having satisfied all lower needs, the individual would then improve and add as much value to the house as possible, turning it into the sort of dream he has always wanted it to be. For a house, which began as a simple shelter, this is the highest level it can ever attain.

In Zambia and other developing nations the majority of the population is

generally still grappling with the first set of needs (Noyoo, 2008), and in housing, in general, even if most of them have satisfied this need, they have no ability to satisfy higher needs. This is because of failure to obtain title to their land or property, due to challenges emanating from ascertained needs established by authority. Failure to obtain title could be linked to the location, illegality, and materials of houses, an encumbrance, which could be solved with government involvement.

In summing up, Nicol (2002, p. 38) explains that 'it is the manner in which housing needs and demand are monitored and assessed by local authorities that underpins much of the formulation and development of housing strategies'.

3.3.3   The policy concept

'If the right policies could be found, and their design difficulties solved, progress would be made with the solution of society's problems.' This quote from Hill (1997) is the departure point for discourse on the policy concept, because it reinforces this study's concept definition of policy. Policies are 'responses to pressing problems', identified with the type of problem they intend to solve, e.g. housing policy, educational policy, health policy, etc., or what may be seen as a little more than an orientation (Considine, 2005). In general usage, the term often designates the behaviour of some actor or set of actors (e.g. an official, a group, a government agency), in a given area of activity (Hill, 1997). It is a 'purposive course of action followed by an actor or set of actors in dealing with a problem or matter of concern', this concept focuses attention on what is actually done as against what is proposed or intended, and it differentiates a policy from a decision, which is a choice among competing alternatives (Dool, 2005). Policies include decisions to enact a law on some topic, and subsequent decisions relating to their implementation and enforcement, 'they emerge in response to those claims or demands made upon public officials by other actors, official or private, in a political system for action or inaction on some public issue' (Anderson, 1997).

All definitions given by past and contemporary writers (see also Lasswell, 1951; Ranney, 1968; Heclo, 1972; Jenkins, 1978; Smith, 1976; Hill, 1997), were summed up by Oxley (2004, p. 49) when he explained that 'a policy may be seen as a deliberate course of action designed to improve the welfare of society, for such actions there must be objectives'. If policy aims are agreed, the debate is about the most appropriate methods or instruments for achieving these aims. In Oxley's view, a political-economy approach to planning and housing policy is concerned with debates about both what the aims of planning and housing policy are, and what the most appropriate instruments to achieve those aims are. Major aims of policy in Western societies include efficiency, in the use of resources, their distribution in accordance with equity or

justice, and the preservation of individual freedom.

To sum up, a policy is a broad statement of goals that strive to achieve some end value in society. 'The three elements of housing policy, which are also useful in its analysis, are: planning effective strategies (the ways), identifying practical policy instruments (the means), and setting realistic policy goals (the ends)', (Solesbury, 1974, p. 143; see also Turner, 1976, p. 113). Since these elements form the process of analysis in this study, they are now analysed in depth.

Planning effective strategies (the ways)

A strategy is a plan of action that defines in specific terms the goals of the action and the ways in which they can be attained. A shelter strategy defines objectives for the development of shelter conditions, identifies the resources available to meet these goals and the cost-effective ways of using them. It also sets out the responsibilities and timeframe for the implementation of necessary measures. Strategies and objectives are interchangeable; both at different points in time and at different levels of organisations (Ansoff and McDonnell 1990; see also United Nations, 1988; Hunsaker, 2005).

A strategy must define objectives and activities on the basis of a thorough analysis of the scale and nature of needs and resources; it will also give the criteria for defining priorities among activities. In this study, this is done by looking at impacts of present and likely future trends, through the SWOT analysis framework (Hunsaker, 2005, White, 2004). This approach identifies and analyses internal strengths and weaknesses and also opportunities and threats external to a strategy or a policy being planned. Within its internal environment, the strengths should be noted and strengthened further, the weaknesses should also be identified and changed into strengths, or where this is not possible they should be weakened further, so that they have no significant impacts. From the external environment, the opportunities presented must be capitalised on, and the threats must be mitigated against.

The UN-HABITAT (UNCHS, 1989) explains that while the scale of the problem must be met, the quantitative targets of the strategy can reflect the process of gradually improving conditions. The activities which can be directly set out in the strategy are those to be implemented with public resources. Given the scarcity of these resources, they should be used only for purposes of which no other resources can be found, in particular to support low-income groups. An enabling approach in a strategy also means that the bulk of public sector resources will be geared to removing obstacles hampering the use of non-governmental and community resources and to stimulating their full mobilisation (United Nations, 1988).

Identifying practical policy instruments (the means)

According to Dool (2005, p. 90) an instrument is defined as 'an object that can be transformed into activities and actions that convert intentions into policy

actions'. They are tools, used to overcome problems and achieve desired objectives.

A frequent difficulty experienced in making policy recommendations is knowing what objectives to analyse. Objective mapping therefore becomes a technique used to array goals and objectives and their relationships to policy alternatives. It is used to identify and clarify policy alternatives and their intended results (Dunn, 2008). Goals, objectives, and alternatives identified by problem structuring may be depicted in the form of an objectives tree, a pictorial display of the overall structure of objectives and their relationships. These objectives, when mapped in the form of a tree diagram, often form a hierarchy in which objectives that are necessary for the attainment of goals are arranged vertically. To test how clear, consistent and feasible the set goals and objectives are, an Objectives Tree Mapping Technique (OTMT) is used.

In this study, this technique is useful for policy formulation and policy evaluation. At policy formulation, it can be used to identify which elements of the policy are missed out, and could consequently lead to undesired impacts. While at evaluation stage, it can be used to identify which elements were missed out. This could act as an indicator that a particular approach could have led to poor performance and undesired impacts, depending on which elements were missing from the approach used. While the Force Field Analysis (FFA) (UNCHS, 1989; see also Lewin, 1951) is a tool for assessing a potential change and the forces in the environment that influence that change, it can also be used for the same purpose as an OTMT, in addition to understanding how the means and instruments could be operationalised to enable the policy to bring about positive impacts (or change) and move from the status quo to the desired position.

Setting realistic policy goals (the ends)

The ends of a policy are usually represented by goals and objectives, two confusing words. In urban planning these are expressions of value in the form of statements of desired circumstances, conditions or states in the environment to which action is being directed. They may be more or less generalised. The term goal is sometimes reserved for the more general expressions, and the term objective for the more specific. But both carry with them the implication of a circumstance and they all represent targets to be strived for (Solesbury, 1974).

For this study, goals are defined as formally and broadly worded statements about what the housing policy seeks to achieve or avoid in the short or long term (Patton and Sawicki, 1993; Dunn, 2008). Desired effects are benefits to be maximised, while undesired effects are costs to be minimised. Objectives on the other hand are defined as specific results that the housing policy seeks to achieve in pursuing its goal. Short-term objectives are for periods of less than five years, while long term objectives are from five years onwards. Objectives

are essential for organisational success because they state direction, aid in evaluation, create synergy, reveal priorities, focus coordination, and provide a basis for effective planning, organising, motivating, and controlling activities (UNCHS, 1989; David, 1999).

Weimer and Vining (1989) explain that where clients do not have clear goals, they are unlikely to have measures in mind that can readily identify achievement. Measures therefore operationalise goals and serve as criteria for evaluating policy alternatives. While principles are prescriptive (they tell you how to do something) or descriptive (they describe a situation), guidelines or "rules of the thumb" that are nearly universally applicable (OECD, 1997).

Hunsaker (2005) explains that goal setting is one of the basic skills in planning, which serves four main purposes:

- providing a clear, documented statement of what you intend to accomplish, this way, objectives are a form of acknowledgement and reminder of commitment;
- establishing a basis for measuring performance;
- knowing what is expected and desired provides positive motivation to achieve goals; and,
- knowing exactly where you are going is much more likely to get you there than trying different solutions in a haphazard way (ibid.).

If any set objectives are going to be useable, they need to satisfy five criteria, which are represented by the acronym SMART. They must all be: (1) specific in terms of time and place, (2) measurable in performance terms (3) attainable, (4) realistic both by having a chance of being achieved, and (5) time bound; they should be achievable within a meaningful timeframe (UNCHS, 1989; David, 2005; Hunsaker, 2005; see also Drucker, 1954; 1994). These characteristics, which can be proved by testing in a SMART Objective Testing Framework, are a good guide in defining and setting realistic goals, which can be understood and implemented with confidence (Davidson, 1996).

For a developing country besieged by a weak economy and poorly functioning markets on one hand and huge quantitative and qualitative deficits on the other, setting realistic policy goals would entail aiming at satisfying quantitative rather than qualitative needs, beneficiaries would then grapple with satisfying their qualitative needs.

3.3.4 The housing policy concept

Housing policy, developed in both developed and developing countries, tends to be vague, confused, contradictory, and in a continual state of flux (Turner, 1997; Doling, 1997; Weimer and Vining, 1998; Dunn, 2008). In fact, rather than a single housing policy as such, there are instead a plethora of policies and programmes directed to housing and to groups of households, deriving from dif-

ferent levels of the government. Each has its own historical origins, objectives, and means of delivery, which are seldom coordinated. They are no doubt large parts, but they still are part of many larger wholes, each with its own bundle of policies. We cannot, therefore, hope to carve out an autonomous housing policy from these disjunct parts of so many different policy wholes, so as to distinguish housing policy from other kinds of policy (Angel, 2000). The UN-HABITAT (UNCHS, 1996e) sees housing policy as a set of "minimum standards" in housing – a small core of policy guidelines, which leaves maximum room for maneuver at the level of detail, while ensuring that key bottlenecks are addressed, and basic needs protected. This approach they explain, is better suited to the complexity and dynamism of housing processes, and more easily managed within the framework of poorly funded city administrations.

3.3.5 The policy environment

Borrowing from Smith (1985), the term 'environment' is used here to cover all factors external to the policy, not in the limited sense used when talking about pollution, etc. Environment refers to everything outside the organisation and includes technological, economic, regulatory, customer, competitive, supplier, distributor, and social dimensions (Morris and Jones, 1994), the same holds true for a housing policy. The external environments can increasingly be characterised as dynamic, threatening and complex. The policy environment under scrutiny in this study is the Republic of Zambia (described in Chapter 2). It is an environment in which the 1996 NHP was meant to thrive, influenced by both internal and external policy stakeholders and public policies.

Talking about business strategy, White (2004, p. 166) explained that 'the environment is full of shocks, unexpected and unpredictable events, which have potentially negative impacts on business enterprises, it is important to be able to read the environment in such a way as to identify elements of opportunity and elements of threat in it.' Similarities are found in the housing policy, which can also have maximum impacts by exploiting the opportunities and mitigating or simply avoiding areas of threats.

The policy environment consists mainly of four factors: (1) the social, (2) technological, (3) economical, and (4) political factors (STEP). The use of only these, is an over simplification, since it is possible to add others such as culture, religion, demography or finance. It is also possible to break down the whole into increasingly smaller factors, although to do so, is to lose a useful conceptual framework. Combinations have been used in any order that suits a particular standpoint.

In summing, a housing policy must be used as a vision for understanding the housing problem. It must also be used as a negotiating and an implementation tool for the housing process and its solutions. It is therefore imperative

that before embarking on formulating a policy all actors agree on a single and most appropriate definition to use, so that they are all synchronised in their understanding of the term. In this study therefore, housing policy will be used to imply 'a deliberate course action or inaction directed towards the shelter provision process'. It will also be used interchangeably with the generic word 'policy'.

3.4 Policy analysis

Stuart (1988) defines public policy analysis as a process of determining which of the various alternative public or governmental policies will most likely achieve a given set of goals in light of the relations between the policies and the goals. This definition brings out four key elements of policy analysis, which will be used in Chapter 6, to evaluate the NHP. These are:
- goals, including normative constraints and relative weights for them;
- policies, programmes, projects, decisions, options, means, or other alternatives that are available for achieving goals;
- relations between the policies and the goals, including relations that are established in intuition, authority, statistics, observation, deduction, guesses or other means; and
- drawing a conclusion as to which policy or combination of policies is best to adopt (ibid.).

Policy analysis is the breaking up of a policy problem into its component parts, understanding them, and developing ideas about what to do (Patton and Sawicki, 1993). It draws from a variety of disciplines and professions whose aims are descriptive, evaluative, and prescriptive. As an applied discipline, the scientific domains it covers were described in Section 1.8, and by this virtue, policy analysis goes beyond the traditional disciplinary concerns with the explanation of empirical regularities. It seeks to combine and transform the substance and methods of several disciplines, and to produce policy-relevant information that may be utilised to resolve problems in specific political settings (Dunn, 2008). It is therefore partly descriptive, drawing on traditional disciplines that seek knowledge about causes and consequences of public policies. Yet it is also normative, and its additional aim is the creation and critique of knowledge claims about the value of public policies for past, present and future generations.

The policy analysis literature in housing draws particular attention to housing's relationship with globalisation, the changing role of the state and the significance of culture and history (Lowe, 2004). Because of this focus, policy analysis, therefore, needs to include political factors that affect policy implementation, otherwise such analysis risks providing recommendations that

lack feasibility (Guess and Farnham, 2000). Unlike approaches to policy analysis grounded in positivist philosophy, interpretive approaches consider a hard and fast distinction between facts and values to be ontologically untenable. A distinction is made between prospective or ex ante and post-implementation or ex post analysis. Ex ante analysis, which occurs before implementation, consists of prediction or projection of future states from adopting particular policy alternatives, called prospective policy analysis; this requires identification of problems, comparison of alternative ways to redress problems and generation of useful data for decision-making. While ex post analysis, which occurs after implementation, consists of evaluating policy outcomes, pinpointing problem areas, in case of unsatisfactory performance and if possible, taking remedial action. From the foregoing, it is clear that policy analysis is wider than evaluation or assessment (ibid.). In this study, policy analysis is seen as a process of enquiry that seeks to ask questions rather than as a collection of tools and techniques designed to provide the right answers.

In approaching policy analysis as a process of inquiry, it is important to distinguish methodology, methods, and techniques. The methodology incorporates five general procedures that are common to most efforts at human problem-solving: definition, prediction, prescription, description, and evaluation. The basic methodological injunction of critical multiplism is triangulation, implying that to improve policy-relevant knowledge, multiple perspectives, methods, measures, data sources, and communications media must be employed (Dunn, 2008).

3.5 'Attributes' of an 'appropriate' housing policy

An enabling housing policy should fulfill certain 'attributes', which make it an 'appropriate' policy. It should address both the demand side as well as the supply side key-policy, house planning and fiscal policy instruments, removing distortions wherever these may be found (Angel, 2000).

The World Bank's model of enabling (shown in Table 3.2) has been recognised for popularising the seven major enabling instruments that governments may use to enable housing delivery in the markets. Three of these instruments address the demand side while the other three address the supply side of the markets, and the last one addresses improvements in the management of the housing sector as a whole (World Bank, 1993).

In addition to these traditional planning instruments, Oxley (2004) explained that several countries were now expanding the complementary use of fiscal policy instruments, including tax concessions and financial penalties, to achieve both planning and housing objectives. These instruments could also be extended further to include the use of subsidies to the consumers and

Table 3.2 Range of instruments that constitute an appropriate housing policy

Demand-side instruments	Supply-side instruments	Managing housing sector instruments
Developing property rights; to ensure those rights to own and freely exchange housing are established and enforced by law, and administering programmes of land and house registration and regularisation of tenure. Developing mortgage finance; by creating wealth and comparative mortgage lending institutions and fostering innovative means for greater access by poor people; facilitating lending for the provision of rental property, to which the majority of the poor depend. Rationalising subsidies by ensuring that subsidy programmes are appropriate and of affordable scale*.	Providing infrastructure for residential land development through coordinating all agencies responsible for provision of residential infrastructure to focus on servicing existing and underdeveloped urban land for efficient residential development. Regularising land; and housing development through balancing the costs and benefits of regulations that influence urban land and housing markets especially land use and building. Controlling the building industry by creating greater competition; removing constraints to development; use of local building materials; and, reducing trade barriers that apply to housing inputs.	Developing and managing institutional frameworks to support and guide the housing sector. This framework should be strengthened to allow for oversight and to manage the performance of the sector as a whole and bringing together all major public agencies, private sector and representatives of NGOs and CBOs and ensuring that the policies and programmes benefit the poor and encourage their participation.

*) Experience has it that even if subsidies are there, they usually go to the rich and knowledgeable unless the subsidies are transparent and targeted. According to Gilbert (2001), this is because the rich have better opportunities, the knowledge and the time to access available subsidies being offered

Source: adapted from World Bank (1993), see also Burgess (1997); Oxley (2004)

producers of certain types of housing, and influences over the cost and availability of credit to buy and develop housing. 'The exact mix of instruments', he explained, 'varies from country to country, and the type and degree of government control does in detail depend on the history, politics and values of each society'. 'Appropriate housing policies can help achieve the goals of a well-functioning housing sector, and at the same time inappropriate interventions stifles the sector, blocks supply and frustrates demand, reduces quality and choice, increases costs, and damages the economy as a whole' (World Bank, 1993).

In summing up, it is important to ensure that these attributes are carefully assessed and properly applied in order to achieve positive results, because if they are not properly controlled the same instruments could stifle and frustrate progress rather than encourage it.

3.6 Legitimatising the policy-making process: what is required?

A policy becomes acceptable and easier to implement if it is arrived at through open contests among well-represented opposing groups. The policy-making process is dependent upon resources, which must be backed by power, authority and participation, interlinked and influenced by discourse as necessary ingredients to legitimatise it. Even if these interests may be une-

qual in their possession of resources, the outcome may be considered democratic if a wider public takes its turn in blocking or supporting a more general system of values through elections, leadership battles and regular opinion-testing, by the mass media and other organised interest groups (Considine, 2005).

The concepts of (1) resources, (2) power, (3) authority and (4) participation will now be analysed in depth.

3.6.1 Resources

To run their full course, policy processes depend upon resources. The exercise of authority and thus the making (and unmaking) of policy always involve the deployment, mastery and modification of some kind of resource base or economy. Those deployed in the policy-making process may be material (goods, land, currency) or human and organisational, and all actors in the process have resources which are vital to its success. 'They are: both a means and an end in policy-making episodes, the tools which policy-makers employ, and also the things always in dispute' (Considine, 2005, p. 33). Material opportunities and conflicts over scarce resources underpin struggles to define and resolve policy-making problems.

Central governments control unique resources such as legal (laws, acts, special powers), economic (sizeable budgets, taxes, grants, and personnel, services and public goods), and communication (the electronic and print media). These resources are considerable in depth and scope, endowing them with considerable power, and at the same time limit their possibilities to use them in order to attain goals. As a result of this, governments occupy a special position, which is rarely filled by others (Klijn and Koppenjan, 2000). The greatest resource at the disposal of local governments is their ability to avail local land for development. The private sector has access and ability to finance housing strategies, at any level. NGOs and community-based organisations have the expertise and the ability to reach the individual in the neighbourhood, the lowest level of operation (Dool, 2005; Van der Riet, 2003). The individual at neighbourhood level, being the beneficiary, has the greatest stake in the policy process. 'By far the greatest housing finance resources come from the private sector, particularly from low-income households themselves' (Turner, 1976; UNCHS, 1996). The resources controlled at the personal and local level are: imagination, initiative, commitment and responsibility, skill and muscle power, the capability for using specific and often irregular areas of land or locally available materials and tools, the ability to organise enterprises and local institutions, constructive competitiveness, and the capacity to co-operate. None of these resources can be used by exogenous or supra-local powers against the will of the people (Turner, 1976, p. 48).

Contemporary experience in poor countries overwhelmingly shows that

people, their local institutions and enterprises de facto possess and control, though not in law, by far the greatest proportions of resources invested in housing. Exceptions to this depend on locality. In rural areas, a lot is accomplished through labour contributions and building materials collected from the bush, coupled with 'free' land, and little or no payment for construction. This may not hold in urban areas where almost every housing process beginning with land depends on cash payment, which is scarce and expensive.

3.6.2 Power

Although power is a difficult thing to measure with any precision, it is so important to the understanding of policy-making that we should not avoid drawing some conclusion about its effects (Considine, 2005). Schlyter (1996, p. 6) explains that 'power is often defined as control over resources be it in nations, communities or households. It is not something which is just held, it is rather a relation, and one party's ability to promote its own interests within that relation'. The power an actor radiates is linked to the amount or resources they posses. It is the capacity to act within and on behalf of an established framework of signs and values.

  Power is associated with the authority of elected politicians to make strategic decisions, that is, acts that create a stream of consequential lower-order decisions for other actors in the network (Klijn and Skelcher, 2006). Since power means the capacity to act, to have others act on your behalf, and to influence behaviour in order to achieve a desired end, then policy is always an exercise and an artefact of power. The policy significance of these arrangements is also dependent upon how easily their architecture, instruments and rules may be turned to other purposes, particularly by governments. Any institution with the power to influence policy has, by this definition, the power to stop, slow or redirect policy-making initiatives. The power of politicians, from this instrumental conjecture, thus lies in their capacity to act as authoritative principles able to create and change the incentive structure of governance networks in order to meet the requirements of credible commitment. As political ideology changes, the pattern of incentives and hence structure and content of the governance network is also expected to change. One of the best ways to strengthen communities is to ensure that people have greater access to power and a high sense of responsibility it gives them for the decisions that shape their lives.

3.6.3 Authority

According to Considine (2005), authority is the formal or informal rule-making power of public institutions and as such is ultimately a form of actual or implied legal force. It is a warrant to act with the force of law, and it is the core

ingredient of all public policy-making. Authority in most contexts is more or less hierarchical, and the right to act is layered into a set of subordinate ranks where those above are able to review and veto the decisions of those below. Formal authority is vested in legal documents such as charters and statutes, and public institutions involved in policy-making have some ultimate power to reward and punish. Informal authority is usually unwritten and is based on trust held through inherited or appointed positions such as chiefs, headmen or religious heads. Institutions involved in informal authority will also have some form of power to reward and punish, which may be in form of recognition, rewards or fines, and other retributions.

Public policy in at least its punitive form is based on law and is authoritative. Having the capacity to impose costs and benefits on a group of participants in policy-making means having the legal power to create compliance. Even where the form of coercion is mild and remote, action is guaranteed by the simple fact that those who defect from any rule or procedure can be coerced and punished.

3.6.4 Participation

Participation is 'a contingent outcome, produced as collective actors (civil society, state, and others), negotiate relations in a pre-existing terrain that constrains and facilitates particular kinds of action' (Acharya *et al.*, 2004, p. 41). Any true implementation of participation would for target groups mean 'taking an active role in the process of development resources, setting priorities, identifying goals and planning efforts to be made to achieve them' (White, 2004).

Participation is a very important aspect of the policy-making process, and people tend to support programmes better if they fully participated in them. Although most people will accept reasonable decisions from the centre, having participated increases their goal aspiration (Locke *et al.*, 1979). In many cases, people are also more likely to accept and be committed to obtaining goals they participated in than those imposed on them. This makes goals even more likely to be achieved (Locke and Schweiger, 1979). According to Turner (1976, p. 151), 'citizens participation in the planning of resources and infrastructure by central authorities is one of the most effective and necessary forms of participation'. Every person in a group, community or system has, according to this ideal, to have an equal input or contribution to decisions affecting their common future. Implicit in this ideal is the claim that each individual is the best judge of their wishes (Considine, 2005).

Participation needs a minimum of trust that the efforts of the participants are effective and appreciated. In this respect, the perceived distance between participants and decision-makers as well as the self confidence of the participants is of importance. A centralised system discourages local participation

in decision-making, because decisions are usually made by the centre, without the involvement of the people at local level. Centralised systems are usually associated with repression, and there is usually a distance created through multiple layers between the people at local level and decision-makers at the centre. Dissenting views are usually associated with challenges to authority, and are not always tolerated, and because of this, people are afraid of airing their views. As a result, tension is bound to exist between state mechanisms for achieving local rule and the spontaneous efforts of grassroots organisation.

In a centralised system of governance which existed in Zambia during the one-party rule, it was difficult for people to participate in the policy-making process despite the official commitment to participation. It was in practice an instrument for promoting ideological and development goals and legitimising political control, especially over local areas and therefore most of the policies formulated lacked legitimacy and support, leading to poor implementation (Tait, 1997).

To be effective, participation has to be backed by a social distribution of power and resources in favour of poorer groups at all levels, as suggested by the empowerment approach. To enable more poor people participate in community programmes, such as housing and its infrastructure development, their participative skills need to be enhanced through capacity building. The concept of capacity building is about more than just training. It concerns as the bottom line for getting things done. It is about making the conditions right for this to happen. It has to ensure that organisations are able to support individuals by giving them adequate respect, pay, responsibility and conditions, which encourage the motivation and energy that is necessary to make a difference (Alpirez, 2004).

3.7 The policy process and political hierarchy

3.7.1 The policy process

There are currently two common approaches in use in the policy process; the top-down approach advocated by Sabatier and Mazmanian (1997), illustrated in Figure 3.2 and the bottom-up approach, developed by Hjern *et al.* (1978), a reverse of this (schematically illustrated in Table 3.3). A combination of the two is also possible and is advocated for in this study (see also Figure 3.5), because it combines the advantages of each approach and minimises their weaknesses.

According to Sabatier (1997), the essential features of a top-down approach, exemplified by Figure 3.2, are that it starts with a policy decision by government officials and focuses on the extent to which its objectives are attained over time and then asks questions such as:

Figure 3.2 Skeletal flow of the variables in the implementation process

Tractability of the problem

1. Availability of valid technical theory and technology
2. Diversity of target group behaviour and technology
3. Target group as a percentage of the population
4. Extent of behavioral change required

Ability of the statute to structure implementation

1. Clear and consistent objectives
2. Incorporation of adequate causal theory
3. Financial resources
4. Hierarchical integration with and among implementing institutions
5. Decision-rules of implementing agencies
6. Recruitment of implementing officials
7. Formal access by outsiders

Non-statutory variables affecting implementation

1. Social economical conditions and technology
2. Media attention to the problem
3. Public support
4. Attitudes and resources of consistency groups
5. Support from sovereigns
6. Commitment and leadership skills of implementing officials

Stages (dependent variables) in the implementation process

| Policy outputs of the implementing agencies | → | Compliance with policy outputs by target groups | → | Actual impacts with policy outputs | → | Perceived impacts of policy outputs | → | Major revisions in statute |

Source: Sabatier and Mazmanian (1980)

- to what extent were the actions of implementing officials and target groups consistent with (the objectives and procedures outlined in) that policy decision?
- to what extent were the objectives attained over time, i.e. to what extent were the impacts consistent with the objectives?
- what were the principle factors affecting policy outputs and impacts, both those relevant to the official policy as well as other politically significant ones? and,
- how was the policy reformulated over time on the basis of experience? (ibid.)

The fundamental flaw in top-down models from those who support the bottom-up models is that they start from the perspective of (central) decision-makers and thus tend to neglect other actors. Sabatier (1997) advances three criticisms about these models:

1. They lead top-downers to assume that the framers of the policy decisions (e.g. statute) are the key actors and that others are basically impediments. This in turn leads them to neglect strategic initiatives coming from the private sector, street-level bureaucrats or local implementing officials and other policy subsystems.

Table 3.3 Comparison between top-down and bottom up approaches

	Top-down (Sabatier and Mazmanian, 1980)	Bottom up (Hjern *et al.*, 1978)
Initial focus	(Central) government decision, e.g. new housing policy.	Local Implementation structure (network) involved in a policy area, e.g. new housing policy.
Identification of major actors in the process	From top-down and from government out to private sector (although importance attached to causal theory also calls for accurate understanding of target group's incentive structure).	From bottom (government and private) up.
Evaluative criteria	Focus on extent of attainment of formal objectives (carefully analysed). May look at other politically significant criteria and unintended consequences, but they are optional.	Much less clear. Basically anything the analysts choose which is somehow relevant to the policy issue or problem. Certainly does not require any careful analysis of official government decision(s).
Overall focus	How does one steer systems to achieve policy-makers intended policy results?	Strategic interaction among multiple actors in a policy network.

Source: adapted from Sabatier (1997)

2. They are difficult to use in situations where there is no dominant policy (statute) or agency, but rather a multitude of government directives and actors, none of them preeminent.
3. They are likely to ignore, or at least underestimate, the strategies used by street-level bureaucrats and target groups to get around (central) causal theory and (poor) hierarchical integration. They have very little ability to predict the outcomes of such complex situations except to say that the policy they are interested in will probably not be effectively implemented (ibid.).

Klijn and Koppenjan (2000) explain that in classic top-down approaches, success and failure of policy processes are measured in terms of a public actor's effectiveness in achieving goals. The justification for this norm is that this actor represents the public interest and is the central manager in policy processes.

In discussing the bottom-up model, this study focuses on the work of Hjern *et al.* (1978), who developed a coherent methodology for conducting implementation analysis. In contrast to the top-down approach, the bottom-up approach starts by identifying the networks of actors involved in service delivery in one or more local areas and asks them about their goals, strategies, activities, and contacts. It then uses the contacts as a vehicle for developing a network technique to identify the local, regional, and national actors involved in the planning, financing, and execution of the relevant programmes. This provides a mechanism for moving from street-level bureaucrats (the bottom) to the top policy-makers in both the public and private sectors (Hjern *et al.*, 1978; Hjern and Porter, 1981; Hjern and Hull, 1985). Table 3.3 compares some of the central features of top-down and bottom-up approaches. In this approach also called the 'network', actors are relatively autonomous and there is no central, coordinator. Each of them has their own objectives, so it is unclear whose objective should serve as a yardstick (Klijn and Koppenjan, 2000)

Rather than start with a policy decision, these bottom-uppers start with an analysis of the multitude of actors who interact at the operational (local) level on a particular problem or issue. In the process, the familiar policy stages of formulation, implementation, and reformulation tends to disappear. Instead, the focus is on the strategies pursued by various actors in pursuit of their objectives (Hjern and Hull, 1982; Hanf, 1982). According to Sabatier (1997), strengths in Hjern *et al.*'s (1978) model, i.a., is because:

- they developed an explicit and replicable methodology for identifying a policy network;
- since they start with actors perceived problems and the strategies developed for dealing with them, they are able to assess the relative importance of a variety of government programmes vis-à-vis private organisations and market forces in solving these problems;
- they are free to see all sorts of consequences for the government and private firms since they do not start with the attainment of formal policy objectives;
- this approach is able to deal with a policy problem involving a multitude of public (and private) programmes, none of them preeminent; and,
- bottom-uppers are better able to deal with strategic interaction over time than top-downers, who tend to focus on the strategies of programme proponents, while neglecting those of other actors (Sabatier, 1997).

Limitation to Hjern *et al.*'s (1978) approach may include:

- bottom-uppers are as likely to over emphasise the ability of the periphery to frustrate the centre, as top-downers;
- they take the present participants in an implementation structure as given without examining the prior effort of various individuals to effect participation rates; and,
- the methodology fails to start from an explicit theory of the factors affecting its subject of interest, because it relies heavily on the perceptions and activities of the participants – it is therefore unlikely to analyse the factors indirectly affecting their behaviour or even the factors directly affecting such behaviour, which the participants do not recognise.

Hjern *et al.*'s (1978) approach suffers from all limitations as well as the advantages of grounded theory.

Enhancing the policy process

To enhance the policy process, policy makers must know the two main approaches the rational problem-solving process or the rational comprehensive approach and select the one they wanted to work with. Lowe (2004) notes that different approaches to developing 'knowledge of' the policy process, can be identified with a series of consecutive stages and functions, similar to those

Figure 3.3 Stages and functions in the policy formulation process
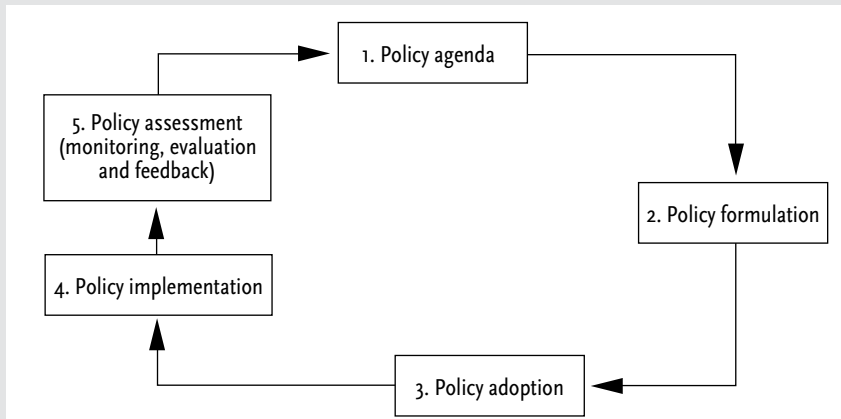
Source: Dool (2005, p. 86)

shown in Figure 3.3 (Marzotto *et al*., 2000; Dool, 2005; Dunn, 2008). This is similar to the classical rational problem-solving process developed by Patton and Sawicki (1993). In this approach, 'Traditional' policy generation begins with 'intelligence' about a problem, 'promotion' of the issue, 'prescription' of what should be done, 'innovation' of the policy in practice, 'termination' when the problem has been solved and 'appraisal' of the impact. The policy cycle is not thought of as a 'real-world' description but as a model for developing knowledge about the policy process, it is a common image of how policy systems work and is useful in the evaluation of case studies. The danger was that it implied a 'top down' view of policy-making in which there is a high degree of rationality, as a result, it fails to take into account the impact of street-level bureaucrats (Lowe, 2004).

The principal advantage of conceiving policy-making as a cycle with successive stages is that it enables analysts to envision the entire process from beginning to end, i.e., it is conceptualised as a whole, not just a single law or regulation (Marzotto *et al*., 2000). The policy process is continuous and cyclic in nature, and policy is always being reformulated, readopted, and reimplemented at any point through the process, and it is often difficult to separate problem definition from policy formulation (ibid.). The disadvantages are that the model is too neat, too logical and too sequential, and yet in the real world, the various stages overlap and intermingle, occurring at the same time or out of sequence (Palumbo, 1988). Barrett and Fudge (1981) explain that policy cannot be regarded as a constant as it is mediated by actors who may be operating with different assumptive worlds from those formulating it. The policy cycle also lacks a causal mechanism to explain what or who moves the policy from one stage to the next, or to explain why some policies move faster while others linger on the systemic or institutional agenda indefinitely.

For this reason and in relation to the rational problem-solving process, Lindblom (1988) argues that it is not possible for a policy maker to consider all possible outcomes of policy. The process is too large and too complex; it is beyond the understanding of people. Instead, the best policy is enacted

by "muddling through", making small amendments or adjustments to existing policies and in this way the process is simplified. Critics of incrementalism (see also Palmer and Short, 2000) argue that this type of policy-making can lead to easy agreement between policy-makers, however, newer policy may remain too closely attached to what has occurred in its own particular past. According to Lindblom and Woodhouse (1993), the rational comprehensive approach, has three steps: listing alternate strategies, determining their consequences, and comparatively evaluating the consequences. Choices are only made after considering all options and all of the possible methods have been taken into account. The major problem is that it is not possible for an individual to know all alternatives and all consequences. Its advantage may be that it can be used to establish the major issues that need to be considered.

To the process framework shown in Figure 3.3, this study adds monitoring, evaluation and feedback, which are found to be important aspects that can enhance the performance of the policy process (see also Hill, 1997). Whereas continuous monitoring is vital throughout the policy process, feedback follows monitoring and plays an important role during and even after successful implementation and evaluation (Dunn, 2008). Grouping these processes together under policy assessment is figurative, because they can be undertaken anytime throughout the process.

Problem identification and policy agenda setting

Problems are those things that keep an organisation from getting where it wants to be from where it is (UNCHS, 1989). When one is identified, an agenda to formulate the policy to address it is set. The function of this stage is to explain, describe, recommend, and above all, persuade (Marzotto *et al*., 2000), but before a problem can be translated into public policy, its nature must be defined and a theory formed about its causes. Suggestions would then be made on how to solve it. Only those problems on the agenda are likely to receive serious attention from public officials. It is therefore important that when a problem is noted, it is brought to the attention of the authorities. Depending on what type of policy it wanted to adopt, the government can either react or simply turn a blind eye and ignore the identified problem.

Patton and Sawicki (1993) explain that practitioners and academicians frequently cite problem definition as the most difficult or crucial step in policy analysis. This is because problems sometimes mask themselves as symptoms (UNCHS, 1989). Symptoms are those visible aspects of a problem that often bring a problem to our attention. Since they are manifestation of the problem, they rarely explain the problem. It is common to come up with solutions to mis-specified or non-problems, generate the right answers to wrong problems, or solve the right problem too late (Patton and Sawicki, 1993). This is because problems are differentiated in three broad clusters similar to

Table 3.4 Problem cluster matrix

Cluster	Type	Problem (Solution)	Assessment (monitoring & evaluation)	Policy approaches
1	Simple	Quantitative (efficiency)	Simple (a bit straight forward)	Build X units of housing in Y years
2	Compli-cated	Qualitative (effectiveness, and equity)	Difficult evaluation sometimes coupled with easy monitoring	Integration, control mobility, enhance housing quality. Numerous mixes, which need careful analysis.
3	Combina-tion of (1 and 2 above)	Mixed: Qualitative & Quan-titative (efficiency, equity, and effectiveness)	Both monitoring and evaluation are difficult	Build X dwellings, enhance quality of unknown number of dwellings, reduce differences, improve equal opportunities, etc.

Source: compiled from Considine (2005), Patton & Sawicki (1993), UNCHS (1989)

those shown in Table 3.4, and the amount of seriousness each receives varies according to the type of cluster it is in.

Setting goals, or defining end results (what would the problem look like if it were solved?), becomes an important task early in the problem solving process (UNCHS, 1989). Without knowing the goal, it is difficult to determine how to achieve it, and whether or not the goal has been reached. It is noted from Table 3.4 that in cluster 1 there are simple problems, mostly those of a quantitative nature, requiring the building of X units of housing in Y years, their solutions can be achieved through efficiency. Complicated problems are found in cluster 2, which are mostly of a qualitative nature, requiring numerous mixes, such as integration of different ethnic groups, control of mobility, and enhancing housing quality through different sorts of interventions. Their solutions lie in a combination of effectiveness and a measure of equity. Cluster 3 contains problems which combine the first two clusters. For these even monitoring and evaluation will be difficult, as their solutions involve a combination of efficiency, effectiveness and equity.

Other than the ministry responsible for the portfolio in which a new initiative is to be proposed, the most common alternative sources of proposals and agenda setting are commissions of inquiries established by the government, parliamentary committees, pressure groups such as opposition parties, NGOs, the church, trade unions, and in some cases, the poor. Because even if the government wanted to turn a blind eye, if there is pressure from interest groups, it is most likely that the problem will be addressed, even rhetorically (Considine, 2005).

Governments can appoint commissions of enquiries to look into identified problems, and either act or ignore its recommendations. Empirically, two broad paths lie open before the government as it embarks upon a major legislative initiative, it may choose to limit public involvement to the regular publicity and debate through the legislative process, or it may open this to the public. The government has on a number of occasions shrouded the formulation of policies in secrecy, with only a few actors involved in the process (Juma and Clark, 1995). Reasons for this are varied, although it is one way of minimising interference in the policy process, but in the end implementation is problematic since public support may be difficult to mobilise.

Policy formulation

In this study, policy-formulation will be used interchangeably with policy-making. This is essentially a rational process based on the classic steps shown in Figure 3.3, and whose stages are similar to those in Table 3.5. The view that policy is seldom created by authoritative decisions made by a policymaker, or a coherent group of policymakers, is reinforced by arguments that policy-making is no longer characterised by the choice of 'the policy maker'. Instead, they are the divergent interests of multiple actors, each of which has some resources (Geurts and Joldersma, 2001).

According to Lipsky (1997), public policy is not best understood as made in legislatures or top-floor suites of high-ranking administrators, because in important ways it is actually made in the crowded offices and daily encounters of street-level bureaucrats. These are described as workers in schools, police, welfare departments, lower courts, legal services offices, and other agencies who interact with, and have wide discretion over the dispensation of benefits or the allocation of public sanctions. It is those workers who interact directly with citizens in the course of their jobs and who have substantial discretion in the execution of their work. Ideally, by training, street-level bureaucrats respond to individual needs or characteristics of the people they serve or confront, in practice they must deal with clients on a mass basis, since work requirements prohibit individualised service. These persons engage in the daily affairs of a political system and are recognised by most members of the system as having responsibilities for these matters. They take actions that are accepted as binding so long as they act within the limits of their roles (Considine, 2005).

Since the policy process is dynamic rather than static, it is hard to identify particular occasions when policy is made (Hill, 1997). Solesbury (1974, p. 139) explains that 'the term policy-making implies the creation of something which never existed before, this is almost always false'. There will usually be operational statutes, articles and legislature to some degree relevant to most problems arising in the community, which an authority recognises as issues to respond to. They may be responses, which are hard to define or identify, or they could be lying neglected for long periods of time, but they do exist as policies before contemporary actors step onto the stage (see also Marzotto *et al*., 2000). In fact, what may be announced as new policy is rarely written on a single sheet of blank paper. It is pencilled in the margins and spaces of other, previously negotiated commitments, which may include formal, coercive laws as well as implicit, habitual conduct typically connecting several agencies and a number of different actor groups' (Considine, 2005). In modern times, these will always be written down, but in traditional societies they exist as unwritten customs preserved through traditional practice, and this has continued in the traditional land tenure systems, discussed in Section 2.10. The act of policy-making then becomes that of reviewing modifying, extending or replacing existing policies on the operation of which experience has accumulated.

Table 3.5 Stages and action areas in the policy process

Phase	Characteristics (actions)	Illustration (in democratic societies)
Agenda setting	Elected and appointed officials place problems on the public agenda. Many problems are not acted on at all, while others are addressed only after long delays.	A state legislator and her co-sponsor prepare a bill that goes to the Housing and Welfare Committee for study and approval. The bill stays in the committee and is not voted on.
Policy formulation	Officials formulate alternative policies to deal with a housing problem. Alternative policies assume the form of executive orders, court decisions, and legislative acts.	Parliament or a state court reviews, modifies, extends or replaces some operational statutes, articles and legislature relevant to the identified housing problem.
Policy adoption	A policy alternative is adopted with the support of a legislative majority, consensus among agency directors, or a court decision.	Parameters for policy alternatives are adopted and enacted. Support for the contents of the adopted policy is developed and policy is legitimised or authorised by the government.
Policy implementation	An adopted policy is carried out by administrative units which mobilize financial and human resources to comply with policy.	Theory is put into practice as policy is put into effect and its impacts are analysed. The effectiveness of the policy will be seen.
Policy assessment; (monitoring; evaluation, and feedback)	Auditing and accounting units in government determine whether executive agencies, legislatures, and courts are in compliance with statutory requirements of a policy and achieving its objectives.	Policy analysis, monitoring, evaluation and feedback are undertaken and adjustments to the policy to enhance its efficiency, effectiveness and fairness to all concerned.

Source: adapted from Dunn (1994, p 16).

Considine (2005) explains that at times central governments may opt to make policy themselves, but normally they will choose individuals they think are competent in the field in which the problem to be solved exists[24]. Accordingly the UNCHS (1990) identified three models: (1) the coalition building, (2) the inter-agency, and (3) the single-agency models, which can be used for organising the strategy development process. These also apply to the housing policy formulation process.

1. The coalition-building model under which an elaborate set of committees is established, usually under the direction of a steering committee, to investigate particular sectors. Committee composition includes both the public and private sector. The broad consultative process is designed to create support for the resultant strategy as well as improve its content.

2. The inter-agency model under which the process is handled exclusively by government agencies, or almost so, with at least some genuine consultation and co-operation in the process across ministerial and agency lines.

3. The single-agency model under which responsibility is lodged in a single agency, which develops it, drawing on consultants, other agencies, and the private sector as it thinks necessary. In using this model, the government apparently believes it can achieve passage and acceptance with limited public participation (or it views the exercise as too low a priority to engage in a more elaborate process) (see Considine, 2005, for a full discussion).

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24 This is how members of the steering committee for the 1996 Zambian housing policy were selected.

Policy adoption

After policy has been made, the next stage is where parameters for policy alternatives are adopted and enacted and the contents of the adopted policy are identified. Support for the proposed policy is developed so that a policy can be legitimised or authorised by the government (ibid.). Policy adoption is the preserve of the authorities who requested it to be formulated, and will indorse it as legally binding. At this stage political support to policies is legitimatised, and the success of any policy needs political will. The process of adoption conforms to any laid down procedure of the authorities. Actually, policy does not exist in any concrete sense until implementors have shaped it and claimed it for their own; the result is a consensus reflecting the initial intent of policy-makers and the independent judgement of implementors (Elmore, 1997).

Policy implementation

This is the most important and critical stage in the policy circle. It is when theory is put into practice, its effect and impacts are analysed, and its effectiveness will be seen. Without this stage policy remains a mere paper plan whose impact on the defined problem will be negligible (Marzotto *et al.*, 2000). Williams and Elmore (1976) view policy implementation to mean the putting into effect of a policy bringing about outcomes that are congruent with the objectives. 'Implementation is simply what happens between policy expectations and (perceived) policy results' (Hill and Hupe, 2002, p. 2).

Implementation is evolutionary, endless, and its processes may not be neatly separated from stages of policy formulation, mingling objectives and outcomes (Lane, 1997). After authoritative decision-making the implementation phase is considered a non-political, technical and potentially programmable activity. The criterion for success or failure is the attainment of formal policy goals. Lane (1997) explains that in theory, if the set of outcomes is related to the set of objectives in such a way that to each objective there is a corresponding outcome and vice versa, a one-to-one relationship, then we have policy accomplishment 'par preference', and we have successful implementation.

In actual practice however, objectives do not always find their outcomes, and there are outcomes that lack objectives. In any case, apart from bad management, there are too many conditions that need to be fulfilled in order to make perfect implementation attainable, and once one of them is missed out, it makes attainable imperfect (Hill and Hupe, 2002).

Dunn (2008) explained that constraints to achieving policy programme objectives generally fall into six categories: (1) physical, (2) legal, (3) organisational, (4) political, (5) distributional, and (6) budgetary.

1. The production of adequate housing may be constrained by the present lack of adequate serviced land.

2. Restrictive laws often limit attempts to achieve objectives e.g. social programmes designed to redistribute resources to the poor are frequently constrained by reporting requirements.
3. The organisational structure and processes available to implement programmes may limit efforts to achieve objectives, e.g. excessive centralisation, poor management, and low morale, limit the effectiveness and efficiency of public programmes.
4. Political opposition may impose severe limitations on the implementation as well as the initial acceptance of programmes. Such opposition is reflected in organisational inertia and tendencies to avoid problems by practicing incremental decision making. Certain problems, take years to be placed on the formal agenda of the government.
5. Public programmes to provide social services efficiently are often limited by the need to ensure that benefits and costs are equitably distributed among different groups. Programmes that achieve the highest net efficiency benefits, are frequently those that produce least social equity, and vice versa.
6. The government budgets are limited, thus requiring that objectives be considered in light of scarce resources. Fixed budgets create problems where analyses are forced to consider alternatives that maximise effectiveness within the limits of available resources (ibid.).

Kickert *et al*. (1997) suggests a number of reasons for failure, amongst which are: incorrect assumptions about the causal relations between goals and means and the ineffectiveness of steering instruments, resistance from implementing bodies or target groups, lack of information about the goals of the policy, and lack of control.

'For effective policy implementation it is essential that potential problems are considered in advance of implementation itself and that appropriate procedures, are factored into the problem' (Hill and Hupe, 2002). This is usually not possible because some problems cannot be foreseen in advance, so there must be enough trust vested on implementers to use their best judgement to incorporate problems and adjust the process as it unfolds. This is where policy assessment in form of monitoring, evaluation and feedback come into play.

Policy assessment (monitoring)
Despite being different though complementary methods, monitoring is often confused with evaluation. The UN-HABITAT (UNCHS, 1996e) explains that when discussing monitoring and evaluation, the temptation is to institute sophisticated systems with large numbers of quantitative indicators, extensive data-collection requirements, and costly implications for staffing, training and supervision. This is often a mistake, leading to systems which collate but do not use information, and a mechanical outlook among staff, which devalues learning, particularly in poorly-resourced city administrations and hous-

ing agencies. A better approach is to strike a balance between locally-specific learning, monitoring and evaluation (with emphasis on creativity and experimentation), and the need for standardised performance indicators which can be aggregated at the level of the city as a whole.

As mentioned in the introduction to Chapter 2, successful housing policy requires to be integrated with policy in other areas, holistic monitoring of indicators is vital to feed back into the housing policy to indicate how much progress is being made. As a continuous activity, monitoring provides information on progress or change enabling administrators to adjust their operations so that they do not exceed set limits. It is primarily concerned with establishing factual premises about public policies. During or even after implementation, there may be some doubt as to whether the problem was resolved appropriately and even whether the selected policy is being implemented properly or not. These concerns require that policies and programmes be maintained and monitored during implementation, for a number of reasons, such as to assure that they do not change form unintentionally, to measure their impacts, and to decide whether they should be continued, modified, or terminated (Patton and Sawicki, 1993).

The consequences of policy actions are never fully known in advance and, for this reason, it is essential to monitor policy actions after they have occurred. In fact, policy recommendations may be viewed as hypotheses about the relation between policy action and policy outcomes (Dunn, 2008). Monitoring produces designative ex post facto claims during and after policies have been adopted and implemented. By contrast, forecasting seeks to establish factual ex ante premises in advance of action. Once they are on the public agenda, public policies are evaluated almost continuously, both formally and informally, by citizens, the news media, legislators, academicians, administrative agencies, auditors and interest groups (Marzotto *et al.*, 2000). Although many participants in the evaluation process do not play a formal role, their persuasive power is considerable.

Policy assessment (evaluation)

Evaluation has several related meanings, each of which refers to the application of some scale of value to the outcomes of policies and programmes. It is primarily concerned with establishing the value premises necessary to produce information about the performance of policies. In more specific sense, evaluation refers to the production of information about the value or worth of policy outcomes (Dunn, 2008). There is no general agreement on which evaluation criteria should be used to analyse and evaluate policy or its instruments successfully, or even which criteria to satisfy in order to rate them a success. Although at one point in the policy process, effectiveness, efficiency, and equity will be measured (Runhaar *et al.*, 2006). As indicated by Figure 3.4, these are not easy variables to measure as they are very subjective, but they can be

assessed through the impacts the policy has on the problem. Otherwise reasons will have to be found for their inefficiency, inequity or ineffectiveness (Dunn, 2008). The impacts of the policy will be evaluated and any need for change or repeal would be analysed and effected. Although evaluation is concerned with what happens once a policy has been put into effect, it is important that it is not left until that stage before consideration is made on how to go about evaluating the policy (Hogwood and Gunn, 1987; Hill and Hupe, 2002).

For purposes of this study, two interrelated aspects are important: the use of various methods to monitor the outcomes of public policies and programmes and the application of some set of values to determine the worth of these outcomes to some person, group, or society as a whole (Dunn, 2008). These will be elaborated on in Chapter 6.

The six overlapping criteria frequently mentioned in public (also associated to housing) policy analysis are according to Stuart (1988), the three E's related to economics:

- effectiveness, or the quantity of benefits achieved;
- efficiency, or the cost at which the benefits are achieved;
- equity or the distribution of the benefits and the costs among persons, groups, or places (ibid.).

Then there are the three Ps, which are linked to political science:

- Public participation, or the extent to which majority and minority elements of the public have a part in making the decisions.
- Predictability, or the extent to which the decisions are consistent with constitutional principles and reasonable expectations.
- Procedural due process or the extent to which those allegedly hurt by the decisions can seek meaningful redress or exoneration (see also Per Olov, 2004; Stone, 2002; Kang, 2003).

As mentioned in Section 1.10, housing problems are income related, and since this study is limited to addressing the problems of the poor, it only concentrates on an in-depth analysis of the economic criteria of effectiveness, efficiency and equity, and to this, the concept of participation taken from political science (already described in Section 3.6.4), is added.

- *Effectiveness* – Effectiveness is the assessment of policy or programme outcomes against stated goals or objectives, whether given alternatives result in the achievement of a valued outcome (effect) of action, or not. It is closely related to technical rationality, and is often measured in terms of units of products or services or their monetary value (O'Neill, 1988). An effective housing policy may be one that satisfies the housing needs of more people assuming that housing demand is a valued objective of the said policy. With its emphasis on the quality of outcomes and links to performance measurements and

Figure 3.4 Relationship between efficiency and effectiveness

Source: Kang (2003)
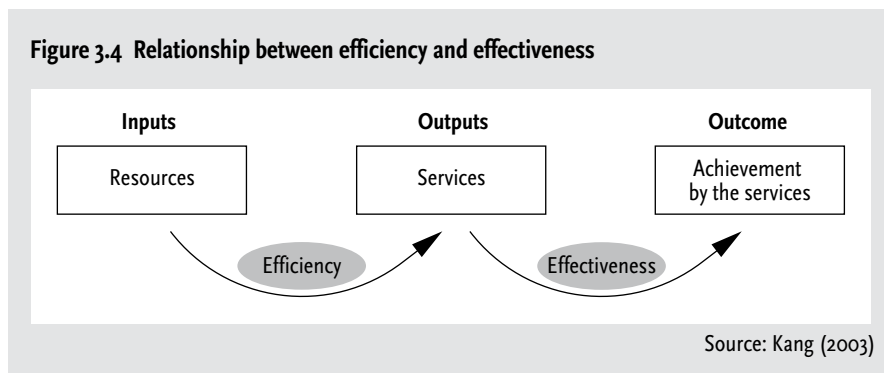
performance monitoring, effectiveness is now the pre-eminent yardstick by which public management is judged. However, as indicated by Figure 3.4, it is far more difficult to assess the effectiveness of an agency or one of its programmes than it is its economy of efficiency. This is because effectiveness is a qualitative judgement, which is subjective, necessarily imprecise, and thus not always defensible in a political context. The trend within public management has been for effectiveness to be assessed on the basis of tangible or measurable outcomes against clearly articulated goals and performance indicators.

O'Neill (1988) argues that attempting to measure effectiveness is incompatible with the intangible nature of much of the work of the government, such as human services (which are the domain of the government) and the provision of policy advice. In this view, to rely upon a statistics or data-based methodology may lead to misleading or even incorrect conclusions regarding effectiveness and to a decline in the overall quality of public management itself. This latter concern arises from the view that what is measured is what is inevitably valued and rewarded. What is not measured may be devalued and left to deteriorate or cease altogether, with potentially serious consequences for the effectiveness of a service. Effectiveness, either singly or in association mainly with efficiency, has long been a goal of public management.

■ *Efficiency* – Efficiency is the measurement of the inputs, or resources, required to produce, or achieve, a unit of output. It is broadly related to the desirability of arrangements that make the best use of limited resources (see also Per Olov, 2004). It is synonymous with economic rationality and policies that achieve the greatest effectiveness at least cost are said to be efficient (O'Neill, 1988). According to Figure 3.4 efficiency focuses on simple quantitative problems and because of this, it is easier to assess than effectiveness.

According to Kang (2003), when a public policy is analysed based on efficiency, it is extremely difficult to measure the final facet of government activities. In fact, it is neither desirable nor reasonable to measure government performance based only on economic (monetary) efficiency. Instead, technical and social efficiency should be considered. Technical efficiency would indicate the rates of inputs to outputs, while social efficiency would cover economic (monetary) efficiency and the social relevance of a government activity. Even if a government activity is implemented efficiently in economic terms, it should be interpreted on whether it is compatible with social needs or not. Although efficiency and effectiveness are by no means mutually exclusive,

they are not always compatible (see Figure 3.4). Usually efficiency is measured at the expense of effectiveness and fundamental issues relating to effectiveness tend to be marginalised (O'Neill, 1988).

■ *Equity* – The criterion of equity implies that 'similarly situated people be treated equally' (Brewer and de Leon, 1983, p. 337). It is closely related to competing conceptions of justice or fairness and to ethical conflicts surrounding the appropriate basis for distributing resources in society. Such problems of 'distributive justice' may occur each time a policy analyst recommends a course of action that affects two or more persons in society, keeping in mind that individuals have different tastes and what satisfies an individual or group may not satisfy another (O'Neill, 1988). An equitable policy is one where effects (e.g. units of housing) or efforts (e.g. housing finance) are fairly or justly distributed. Policies designed to allocate housing or public services are sometimes recommended on the basis of the criterion of equity.

Oxley (2004) explains that planning might sometimes be seen as reacting to an inequitable or unfair distribution of resources. If it is viewed in this way, promoting a more equitable or fairer distribution of resources sits alongside promoting a more efficient distribution of resources as an aim for a planning system. He explains further that many land-use changes and housing developments redistribute income and wealth; some people are made better off and others are made worse off. There are some winners and some losers. Judgement about the desirability of such changes thus, in part, involves judgement about fairness and equity. If judgement for a proposed housing development is left to the marketplace alone, without any planning considerations, the development will be based on profit considerations. The distributional consequences connected with the losses to existing residents do not influence the decision. However, the operation of a planning system allows, in principle, the distributional consequences to be taken into account. In a democracy, equity is a necessary condition to maintain a policy, or even a government; its absence may weaken political support.

Policy assessment (feedback)

Housing policy needs to focus where the potential impact of policy is greatest (Dunn, 2008). Identifying these areas requires significant investment in monitoring and evaluation, research, learning, information dissemination and sharing, so that mistakes and unproductive investments can be avoided and good practice extended. Channeling the lessons of experience back into the process of policy development improves the likelihood that resources will be used to maximum effect, with each set of innovations, building on and extending the last. In this way, the policy cycle turns into a more dynamic process of implying qualitative improvements as well as extensions in scale at every stage. A crucial question is whether it is possible in the project set-up to change the initial logical framework as implementation, and thereby moni-

toring and evaluation, proceeds (Patton and Sawicki, 1993; Dunn, 2008).

Marzotto *et al.*, (2000) explain that both unintended consequences and failure to meet explicit goals may force a policy to be redefined (i.e., sent back to the problem definition stage), amended (i.e., returned to the policy formulation stage, or eliminated (i.e., taken off the agenda). That is why it is importance that the lessons learned during project implementation feed back into an ongoing planning and learning process. Meeting to discuss results, monitoring and evaluation, and to revise the logical framework, would help to institutionalise learning processes. These meetings should be both participatory methods as well as logical frameworks (Dool, 2005). To achieve good implementation results, it is vital that the policy process continuously feeds back into itself.

Policy change (termination)

In an ideal world termination would be the last stage in the policy circle, since it means that the problem is solved or significantly ameliorated so that government action is no longer necessary. In the real world however, problems are not readily solved, and termination is not a typical policy outcome. When government programmes are terminated, it is more likely due to political or ideological opposition (informal evaluation) than to the elimination of the problem or the recommendation of formal evaluation. It is far more typical for a policy to be reformulated, modified, or changed than it is for it to be eliminated (Marzotto *et al.*, 2000).

To sum up this section, it is concluded that the policy process is complex, and good analytical tools are needed to fully understand it. Current available policy models missed either the big picture or the details and focused either on the structure or the dynamics (ibid.). As the experience of successful cities around the world shows, local authorities and other agencies that are transparent and accountable are a key ingredient in housing improvements. However, in most bureaucracies learning and accountability are weak, monitoring and evaluation are poor and inadequate time and resources are devoted to measuring effectiveness. These things undermine the ability of any housing policy to make a difference (UNCHS, 1996). Transparent actors such as NGOs, the poor etc., are the ones most suitable to conduct monitoring and feedback, as they are always above influence and corruption (Dool, 2005).

3.7.2 The political hierarchy

In a centralised government system, the hierarchical system of management is universally accepted as the only generalised coordination technique. In this principle, similar to that shown in Figure 3.5, it is assumed that to achieve optimum results, organisations should be structured on a hierarchy of control. Responsibility for policy-making and overall system performance rests with

top management, which in turn allocates specific tasks and performance objectives to subordinate units and monitors their performance (Hogwood and Gunn, 1997; Elmore, 1997). Authority is centralised and each level is subordinate to the one above, allowing purpose to be established at the top and to be communicated effectively to the bottom. Each supervisor has a span of control over subordinates, which is adequate to fix this communication of purpose, without being so limited as to raise costs. The reward system and the actions of supervisors are critical to encouraging compliance and commitment among employees (Considine, 2005).

In the past, the government was organised vertically so that the tasks were divided among the national, provincial and country level as well as highly local units of urban administration such as cities and towns. Each of these levels of the government was defined in terms of discrete spatial areas, although there were often overlaps in administrative responsibilities. Many developing countries have still not abandoned this approach for various reasons, which include inability to fully decentralise the policy process. At present there is general agreement that rapid urbanisation in developing countries should involve some re-organisation and even re-conceptualisation of systems of governance. To achieve this, governments have the tasks of changing from the vertical structure (a hierarchy) to a horizontal one (a network system). In fact, the emerging importance of cities and city regions in the world economy underlies the generalised shift from power relations based on pyramidal and hierarchical structures to those grounded increasingly on networks and horizontal relationships (Castells, 1997; Montgomery *et al.*, 2004).

Hierarchical levels of the policy formulation process
The Habitat Agenda (UNCHS, 1996) identified four levels of action: (1) the global (continental and regional levels), (2) the macro (national), (3) the meso (town, district, ward or metropolitan region), and (4) the micro (individual, household and neighbourhood) levels (see Figure 3.5) at which a number of activities, including achieving sustainable human settlements, could be undertaken. These levels are also suitable for use in formulating an enabling housing policy.

If Figure 3.5, is analysed, it is found that each type of policy problem is best handled and solved by actors operating at specific levels of the hierarchy, whose action areas may overlap.

The global level: the role of the international community
As discussed in Sections 1.3, 1.4 and 1.5, universal laws and policies to govern urban and housing development and the environment, etc., are formulated at the global level. Bilateral and multi-lateral cooperating partners, which operate at the top end of the strategic level, formulate universal laws for national governments to follow. They assist in financing feasible initiatives, and in pro-

Figure 3.5 Organisational levels of policy

Level	Policy type	Hierarchy	Output
Globa level UN agencies (UNHABITAT)	Strategy		Formulation of universal policy such as the 'Global Shelter Strategy to the Year 2000'
National level Central governements	Tactical		Formulation of policy goals at national level
District/ Metropolitan level Local government	Tactical		Ordening; steering; Instrumentation and implementation
Local/Community NGOs, FBOs	Operational		Distribution; dissemination; and realisation of policy goals, at community level

Source: Adapted from Miles *et al.*, (1996)

viding logistical support (expertise and best practices) from other countries to enhance local initiatives where this may be necessary. They also support National Plans of Action formulated by individual countries. 'The international community takes on a supervisory role to ensure that the governments adhere to commitments they undertake to do, and spend funds in a transparent and accountable manner' (UNCHS, 1996, p. 91).

Regional bodies such as the Common Market for East and Southern Africa (COMESA), the Southern African Development Community (SADC) play an important role at regional level acting as watchdogs for the international community. They also formulate regional policies, which fall in line with global policies.

The political and strategic level: the role of the central government
This level and the one above it deal with the political and strategic issues of policy where the consequences of decisions are relatively irreversible, or cannot be reversed for many years (Dunn, 2008). Erroneous strategic decisions can also inflict severe penalties (David, 1999). Strategic policies start at this level and go down all the way to the local government. In the top-down approach, national policy is made at this level. There is good governance on this level, if the procedures used to formulate the goals are authoritative and the formulated goals are endorsed by a broad spectrum of actors. Instruments, which are effective on the institutional level, must be evaluated primarily in terms of their contribution to the realisation of the values relevant to this level, i.e., goals which are fair, balanced and reasonable (De Bruin and ten Heuvelhof, 1997).

A government which enables vested interests but does not intervene to protect the poor, will do little to improve their housing options. The role of governments is particularly important here because, while informal and illegal housing provides some sort of solution to poor people, it also imposes costs on other urban residents and on the city as a whole. These costs could be in form of environmental problems or land development, which may be disfunctional in terms of transport and efficient infrastructural expansion (Ferguson, 1999; UNCHS, 1996). Given limited state resources, the mobilisation of private credit for housing purposes is a central aspect of the government approach to housing (UNCHS, 1996).

According to Dool (2005), in the 1960s the view throughout the world was that central government was the motor for economic development, but after disappointing results with central planning for development this view has been reversed. Since the turn of the millennium, the private sector is continuously viewed as the motor for economic growth. Governments, both at central and local levels, should only play a facilitating role, and shed off extra responsibilities by decentralisation. If the role of the central government is political and strategic, is it prudent then for the same institution to take on the operational role as well? Would enough resources be found to handle additional responsibilities this entails?

The tactical level: the role of local authorities
In the view of the central government being the motor for development, still held by many of sub-Saharan African countries, local government is an inevitable part of the government system for implementation (ibid.). By being part of the government, it finds itself as a subset of both the tactical, and the operational level, as it operates at the local level. As a result of this, local governments deal with both strategic and operational issues to varying degrees, and this greatly stretches their capabilities. In contrast to strategic issues, operational issues are those whose consequences on policy are relatively reversible, and do not involve the risks and uncertainty present at higher levels, it is important to recognise that the complexity and irreversibility of policy decisions increases as one moves up the hierarchy (Dunn, 2008; David, 1999). In this view, local government should be controlled centrally and implement at local level whatever plans are made at national level.

In the current view of the private sector being the motor for development, local government should create an enabling environment at the local level, for the private sector, NGOs and CBOs. Unfortunately, local governments are only viewed as useful concepts for reducing the costs of the government, by decentralising tasks without adequate budgets and manpower (Dool, 2005). Despite most of them having inadequate resources and depending for up to one-third of their revenue on other levels of the government, local authorities are now expected to undertake and finance a much broader range of services and oth-

er economic and social activities. Lack of a sound financial base stems from the privatisation of most of their income generating ventures such as housing rentals, and water supply. They now depend on limited sources usually based on fees for services and property taxes, rather than on more lucrative and collectible taxes (from gasoline and income taxes) (UNCHS, 1996; Montgomery *et al*., 2004). Local governments are being increasingly required to operate with the speed and efficiency of the private business[25] while facing ever more complex political and regulatory hurdles. They are now required to meet the needs of citizenry being daily enlightened of their rights, with a tighter budget, and yet they operate in an environment where the data used is usually outdated.

With the spread of democratisation and the entrenchment of decentralisation, this level has become vital in interpreting policy formulated at the top into actions on the ground, or relaying reactions and problems on the ground to the policy makers at the top. In the housing sphere, delivery initiatives are dependent on the operations of municipal governments. Action at this level, also called the meso level, would include i.a.: improving housing and its basic services, improving access to land tenure, reducing bottlenecks to housing finance, improving access to clean water, sanitation, drainage and garbage collection, improving peoples access to basic health care, day care and transport, increasing incomes and assets by creating employment and micro enterprise, availing credit for informal enterprise and emergency credit, providing squatters with legal tenure and improving access to legal representation, and availing access to justice within the judicial system (Dool, 2005).

To respond to local needs, operate effectively and develop legitimacy as apolitical institutions, local governments need a sound legislative framework, a range of significant responsibilities, an adequate resource base, and political and administrative capacity (Crook and Manor, 2001; Blair, 2000). Without these, they are likely to be locked into a vicious circle in which they have little legitimacy in the eye of urban residents and businesses, but lack the political and financial resources to improve performance so that citizens and potential candidates for electoral office are encouraged to take the political process seriously (Rakodi, 2001).

The operational level; the role of the private sector, NGOs, CBOs, FBOs, and individuals
At microlevel, the task for policy makers is to maximise the housing options of all people in the city while guarding against exclusion, exploitation, insanitary conditions and "externalities" of different sorts. Rather than favouring one delivery system over another, the key task is to enable all systems to

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25 The Tilburg model of running a local government as a private business is a very good example of how this is done in the Netherlands (the author visited this city in 1998 to see how this is done).

function as effectively as possible within a framework of "minimum stand-ards" set and monitored by the government. That means striking a pragmat-ic balance between two sets of imperatives: on the one hand, the need to re-lease the energies of the private sector, by freeing them from unnecessary regulation and on the other hand, the need to address the problems that arise from unregulated or uncoordinated activities. It also means knowing where the most influential "levers" are in housing delivery so that the impact of pol-icy and scarce public resources can be maximised (UNCHS, 1996).

According to the Habitat Agenda (ibid.), the role of the private sector in hous-ing development was to participate effectively in: constructing housing for all categories of the population either for sale or rent, manufacturing and supply-ing building materials in the housing construction sector, undertaking infra-structure development for housing estates, participating in community projects to improve their living environment, and encouraging joint ventures between the public and private sector, in housing development. In addition to this, the private sector should raise finance, market dwellings, deal with contractors and generate jobs; while the public sector should stick to land assembly, co-ordina-tion of infrastructural development, and speedy planning of approval mecha-nisms. In this relationship, financial institutions would establish mechanisms for the creation of seed finance to assist private sector investors involved in housing, provide mortgage finance for housing development and house pur-chase, and develop a secondary mortgage market (UNCHS, 1996b).

The world over, non-profit organisations play a vital role in housing[26], in Western countries they are institutionalised by housing associations and the like, while in sub-Saharan Africa they are: Non-governmental Organisations (NGOs), Community Based Organisations (CBOs) and Faith Based Organisa-tions (FBOs), and they play an important developmental role. They fill gaps where government programmes are not active, and they can reach target groups more effectively if government agencies are prepared to recognise the functions of intermediaries between them and the people. This way, they are most effective when governments recognise the complementary role they can play in housing programmes.

The few NGOs working in shelter delivery in urban areas confine their roles to identifying target groups, evaluating the extent of the problem, and inter-vening. They also implement, monitor interventions, and sustain projects, coupled with disseminating ideas to other intervention strategies. They work closely with low-income individuals in achieving self-help projects and are good examples of horizontal network expansions. They can be particularly valuable in carrying out the 'popular' or 'enabling approach' aimed at creat-ing and supporting continuous programmes instead of short-term interven-

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26 This has to do with the merit good character of housing, health, education, etc.

tions (UNCHS, 1996d; Tait, 1997). In close collaboration with resident organisations, these organisations have been much more successful in supporting and developing innovative self-help housing approaches in the past few decades.

3.7.3 Challenges to the policy process

In most sub-Saharan African countries, such as Zambia, the policy formulation process faces a horde of challenges, i.a., lack of an enlightened actor base, lack of resources, lack of political will and support, high levels of poverty, inadequate and untimely responses to policy problems, etc., all of which are related to development. Juma and Clark (1995) identified three main problems with the policy process: (1) governments have kept out other institutions from taking part in the policy process, (2) policy-making is mystified and treated as a secretive activity involving a small political elite, and (3) the tradition to perceive the public not as a clientele, or even as a resource but as a source of potential problems which the decision-makers must somehow neutralise.

Most governments do not easily allow other institutions or actors to participate in the policy process, because they want to control it to suit their own political agendas. To achieve this, they will usually not announce the intentions to formulate policy until late into the process or even after adoption. The public is usually left out until at the eleventh hour, where even if they would have any objections to make, it would be too late. For instance Gillespie and McNeill (1992) explain that the dichotomy between policy-making and implementation gives policy makers leeway to say that policies did not work because they were badly implemented. This calls for a much closer coordination between policy formulation and implementation.

The National Shelter Strategy of Uganda (GoU, MLHUD, 1992) identified four strategies to use in identifying encumbrances that impede the satisfactory development of policy, as follows:

1. those requiring legal measures in the form of amendments to existing legislation, enactment of new legislation or making of regulations in the form of statutory instruments and by-laws in order to ease and strengthen the implementation of existing statutes;
2. those simply requiring adherence to and enforcement of the provisions of the existing laws, regulations, by-laws and procedures;
3. those requiring administrative initiatives and measures in the form of policy pronouncements, cabinet decisions, institutional reforms, restructuring and strengthening or forming of new institutions;
4. those requiring changes in conceptualisation, orientation, and behaviour as well as research and storage, retrieval and dissemination of information.

This study identifies the above as suitable classification of approaches that could be used to clear impediments hindering housing policy development, but it also recognises the need to look at cross cutting issues and therefore

adds on a fifth strategy that falls under:
5. those that may require a combination of one or more of the above factors.
These strategies will be used in further analysis in Chapter 8, when developing new paradigms in policy formulation and implementation.

In summing up, the political hierarchy and policy organisation that have existed in most sub-Saharan African countries are now being overridden by rapid urbanisation, globalisation and other factors calling for some re-organisation and even re-conceptualisation of systems of governance. This approach is now being regarded as too rigid to respond to increasing requirements of policy effectiveness, efficiency and equity and the regulation associated with market forms of governance fail to protect society from market failures. A new order of doing things is now being advocated. Steering can be done from the top, but the policy process must be generated with the involvement of the grassroots from the bottom. As a result, governments have the task of transforming from pyramidal and hierarchical structures to those grounded increasingly on networks and horizontal relationships. Networks are therefore being touted as the optimal approaches to policy-making and delivery.

Since the challenges highlighted here relate to the overriding issue of development, the next few sections examine related concepts, theories and the challenges they have faced in sub-Saharan Africa.

3.8   Development and housing policy strategies

All sub-Saharan African countries are transiting from agrarian to industrial based economies, a phenomena now accompanied by a transition from welfare and command economies where people have since colonial times been subjected to free or subsidised goods and services, to neo-liberalised economies, where they are continuously being subjected to subsist on their own. The root cause of their housing problem is happening at the interface of this transition and is related to development. The accompanying urbanisation process is happening at an unprecedented rates leaving in its wake serious housing and environmental problems (Burgess *et al.*, 1997). Since the basic aims of housing policies is to solve the housing problem, when dealing with developing countries it is imperative that the housing process is seen as a developmental issue, and understood through development as well as modernisation theories. To realise this, this study will look at development as subscribed by rapid urbanisation and globalisation. In this way, it is hoped that lessons drawn from the past can be used to understand how strategies being advocated for at present sit in an historical context, and relate to the future.

Development may mean different things to different people. It involves progress in a range of areas, including social, technological, economic, and

political aspects of life as well as the fulfillment of basic material, emotional or cerebral human needs (Kambamphati, 2004). It has mostly been understood as a process of economic growth measurable in terms of GNP and the way it is distributed (Burgess *et al*., 1997; Todaro and Smith, 2003; Kuper and Kuper, 2004; Kambamphati, 2004; Sidibeh, 2005), the type of economy itself being an index of other social characteristics.

In strictly economic sense, development has traditionally meant the capacity of a national economy, whose initial economic condition has been more or less static for a long time, to generate and sustain an annual increase in its GNP at rates of over 5% (Todaro and Smith, 2003). Economic progress itself requires i.a.: growth, structural change, physical and social infrastructure (human resource, skilled manpower), and also distributive equity, aspects which are easy to define and quantify. It thus also involves non-economic aspects of social, technological and political progress, such as gains in literacy, schooling, health conditions and services such as provision of housing (Kambamphati, 2004; Todaro and Smith, 2003), some of which may be hard to define because they are subjective, and therefore influenced by ideology, ethics and principles.

Developing countries in sub-Saharan Africa tend to be traditional rather than 'modern', and they have significant extra-economic distinctions based on social groups, religion and language, and while modernisation theories have been strongly criticised in the past two to three decades, development is continuously seen as requiring a shift towards the modern and away from the 'tradition' (Kambamphati, 2004). Like it or not, modernisation has been happening, and the shift is being spurred by strong influences emanating from forces of globalisation. It is this shift which housing policies must target in order to solve the housing problem.

To see how viable modernisation and development theories have been to sub-Saharan African countries like Zambia, the study takes an in-depth longitudinal analysis of these theories.

3.9 Trajectories of modernisation theories and the actors involved

Modernisation was imbedded in the appearance of 'modes of social life or organisation which emerged in Europe from about the seventeenth century and which subsequently became more or less worldwide in their influence' (Giddens, 1991). During this period, most of sub-Saharan Africa was characterised by tribal movements and wars similar to those described in Section 2.3. Its basic aim was to decrease the share of agriculture and increase that of manufacturing and services in employment and output through substantial capitalist investment. Lewis (1954) identified the migration process as reallocat-

Table 3.6 Time line of shifts in modernisation, development, housing and poverty alleviation approaches and the relation to the World Bank policy time line

Year	1930-1950	1950-1960	1960	1970	1980	1990 to date	
Modernisation approaches	Modernisation decade			RwG and Basic Needs Strategies		Structural Adjustment Programmes	
	<<	1st Wave		>> <<	2nd wave	>> << 3rd Wave	>>
Economic	Economic phenomena and benefits would trickle down to the poor.			Basic Needs Approach, with emphasis placed on provision of an acceptable range and quality of 'life sustaining' goods, services and employment opportunities aimed at satisfying 'basic needs; Redistribution with Growth (RwG) strategy.			
Housing	Government as provider; Housing as an input to national development.			Government as initiator; Housing as a basic need: Housing as a process.		Government as enabler; Housing as a local government and private sector issue.	
Poverty	(Discrimination; unemployment; and, income distribution) Largely ignored, and considered as a phenomenon, which would disappear with economic trickle down.			Taken into consideration after 1973, when ILO took up the Basic Needs Approach and changed emphasis of its World Employment Program (WEP).			

World Bank Housing Policy Time line

Year	Pre 1970	1970s	1980s	1992
Objectives	No World Bank involvement in Zambia's Housing programs	Implement projects to provide affordable land and housing for the poor; achieve cost recovery; create conditions for large-scale replicability of projects.	Create self-supporting financial intermediaries capable of making long-term mortgage to low- and moderate-income households; reduce and restructure housing subsidies.	Create well functioning housing sector that serves the needs of consumers, producers, financiers, and local and central governments; that enhance economic development, alleviates poverty, and supports a sustainable environment.
Role of government	Provider of housing	Emphasis on direct provision of land, housing, and finance to facilitate progressive development of housing conditions by project beneficiaries.	Emphasis on provision of housing finance, mainly by public institutions; rationalisation of housing subsidies (reduction, improved targeting, and shift from financial to fiscal).	Adoption by government agencies with policymaking, coordination, and regulatory responsibilities of an enabling role to facilitate provision of land and housing by the private sector; improved coordination of sector and macro-economic policy.
Policy and lending Instruments	Enshrined in the national development plans	Sites and services demonstration projects emphasising affordable housing and infrastructure standards; tenure security; and internal cross subsidies.	Housing finance projects emphasising interest rate reform (to enhance resource mobilisation and improve mortgage instrument design); subsidy design; and improved institutional financial performance of government agencies involved in direct provision of land, infrastructure, and housing.	Integrated array of policy and lending instruments to stimulate demand (property rights development, housing, finance, and targeted subsidies); Facilitate supply (infrastructure provision, regulatory reform; and building industry organisation); and manage the housing sector as a whole); institutional reform and coordination with macro-economic policy).

Source: Compiled from (Burgess *et al.*, 1997; World Bank, 1983)

ing unwanted rural surplus labour to urban industry without any fall in rural output or productivity. He argued that rural areas were characterised by zero marginal productivity and that rural surplus labour which existed could be withdrawn without a fall in agricultural output. This surplus labour would find employment in the high productivity modern industrial sector whose growth would be determined by the rate of industrial investment and capital accumulation.

As indicated by Table 3.6, modernisation theory has evolved in three waves: the first, second, and third waves. The first wave, brought to sub-Saharan Africa through colonialism, appeared in the 1950s and 1960s. Since the colonies were rustic, it was presupposed that in order to develop, 'backward' or 'traditional' societies should follow the same trajectories as Western nations. Attempts were made to copy elements of western individualist culture and of individual motivation and achievement (Lerner, 1958; Schramm, 1964 see also Rostow, 1960; Kuznets, 1973). Prior to the 1970s it was assumed that economic growth would either "trickle down" to the poor through employment creation or create conditions necessary for equitable distribution of economic and social benefits. Problems of poverty, discrimination, unemployment, and income distribution were secondary.

The second wave of modernisation theory is a part of the critical theory that was popular in the 1970s and 1980s, by which period most of sub-Saharan Africa (except the Southern African subregion), was already independent and introducing import substitution, nationalisation of private enterprise and other strategies. The newly independent states criticised the influence of Western modernisation, which they held to be a case of cultural and economic imperialism or dominance (Schiller, 1976). Development policies of national governments and international aid agencies were dominated by the "Basic Needs Approach" and the "Redistribution with Growth" (RwG) strategy (Chenery *et al*., 1974).

The Basic Needs Approach, emphasised that policy should be on the provision of an acceptable range and quality of "life sustaining" goods, services and employment opportunities aimed at satisfying 'basic needs' (Payer, 1982). Attention focused on: universal access to consumer goods, basic services, productive employment, basic infrastructure, and mass participation. After 1973, the International Labour Organisation adopted this approach and changed the emphasis of its World Employment Programme (WEP), from a narrowly-defined to a broader concept of productive employment. Their publications (ILO, 1975; 1975a) incorporated many ideas about poverty alleviation, income redistribution and employment-led growth (see also Burgess *et al*., 1997).

On the other hand, 'Redistribution with Growth' according to Chenery *et al*. (1974) aimed at maintaining the distribution of income, while tackling relative inequality, increasing income distribution and the productivity and output of the poor. Public expenditures on urban services for the poor and sub-

sidies for the rich, were to be removed, "the objectives of growth and equality were to be balanced". These were meant to improve the living conditions, productivity, and health of the poor (Burgess *et al.*, 1997). After 1973, the World Bank took on sponsorship of these strategies, and was followed by other multilateral and bilateral agencies. Its policy prescriptions were elaborated at the sectoral lending levels, and using the leverage of the "matching funds" system and conditionality, the policy was applied in many less developed countries. It was in the setting of the 'Basic Needs Approach' and the "Redistribution with Growth" that self-help housing theories were operationalised.

By the early seventies modernisation strategies were not producing the desired effects. One reason for this was because the state was touted as a central actor in modernising "backward" or "underdeveloped" societies (see also Dool, 2005). When the approach started shifting to private sector driven cities as engines for economic growth, these theories were also confined to the wayside. Some developing countries did experience relatively high GNP growth rates and even higher rates of growth in manufacturing output, whilst their population more than doubled. For some countries, especially in Latin America and Asia, real GDP increased more than 4.5 times in the period 1950-70, manufacturing increased its share of GDP from 20% to 26%, the value of manufacturing output increased by more than 5 times, and per capita manufacturing GDP almost tripled in real terms (Burgess *et al.*, 1997). From the perspective of development used in this study, these countries were indeed developing (Todaro and Smith, 2003).

However, the expected benefits of industrialisation failed to materialise for a large proportion of the population, even in those countries, which experienced growth. The rise in per capita GDP in most cases concealed the deteriorating living conditions, diminishing employment opportunities and increased income inequalities. From the definition advanced in this study, these countries were not developing.

The situation in the 1980s and 1990s worsened further as GNP growth rates turned negative for many developing countries, and the governments facing mounting foreign-debt problems, cut back on their already limited social and economic programmes. At this time, while developed countries enjoyed a strong economic boom, very little or nothing trickled down to developing countries, average incomes declined in sub-Saharan Africa, and the number living in extreme poverty (at less than US$ 1.00 a day) rose by some 50 million (Tadaro and Smith, 2003). The World Bank, which in the 1980s championed economic growth as the goal of development, broadened its perspective. In its 1991 World Development Report (World Bank, 1991) it asserted that the challenges of development were to improve the quality of life in the world's poor by increasing incomes, and improving education, improving the standards of health and nutrition, reducing poverty, cleaning the environment, bringing about equity, increasing freedom, and enriching cultural life.

The third wave of modernisation theory rising in the 1990s is the theory of late, high or post modernity and comes in form of globalisation theory. It tries to be more neutral, being not in favour or against Western modernisation. Rather it attempts to unearth the contradictions in the modernisation process and to explain the consequences of modernity for individuals in contemporary society (Giddens, 1984, 1991). It happened at a time, when most sub-Saharan African countries were transiting from command economies to neo-liberalism, with its attendant social and economic problems. Whereas the first two waves of modernisation theories have been covered here in-depth, the third wave will be discussed in the next section.

Even if modernisation theories have been condemned, modernisation is required in social and cultural attitudes through the achievement of a degree of political transformation and stability, an improvement in health and education so that population growth stabilises, and an increase is experienced in urban living and employment levels (Kambamphati, 2004). Of course, this is a stylised picture which reflects an ethnocentric version of development, drawing on the experiences of today's developed countries. The experiences of developing countries do not mirror these exactly. Most sub-Saharan African countries are now subscribing to neo-liberal policies, which call for enabling strategies based on the principle of subsidiarity of the state described in Section 1.4. How viable these are, remains to be seen with time.

3.10 Housing policy formulation in an era of globalisation

In this study, globalisation is considered the third wave of modernisation theories, and although it became apparent and was subsequently crystallised in the 1990s, it has actually been in existence since time immemorial. Despite this, an effective definition is difficult since its scope transcends economics, technology and politics, and it is understood from an individuals viewpoint (Burgess *et al*., 1997). Due to changed human needs and the means for their satisfaction, the scale at which societies have had to organise themselves in space has also changed, and globalisation can be seen as a fundamental transformation in the relationship between society and the organisation of space. It is also the increasing integration of national economies into expanding markets (Todaro and Smith, 2003; White, 2004).

Under globalisation, it appears that power is being decentralised towards the global arena, and downwards to subnational organisations (local and regional authorities, communities, NGOs, CBOs, etc.). Because of this shift, the state has found it increasingly difficult to control and regulate persons and bodies under its jurisdiction, and important instruments of macroeconomic management (control of the money supply, structure of interest rates, wage

and welfare legislation, environmental, health and safety regulations) can no longer be determined unilaterally. It has opened up national economies and increased the mobility of the factors of production, it has also reduced the ability of the state to manage its economic affairs independently, and diminished the efficacy of national macroeconomic policies (Burgess *et al.*, 1997).

Globalisation requires a political economy in which political institutions do not exist at the level of economic exchange, hence such exchanges affect domestic institutions in less anticipated ways (Painter and Pierre, 2005). Policy capacity thus becomes a critical resource for the state in a reactive rather than a proactive way. A typical view among government officials is that the range of policy choices based on preference has diminished, while policy choice based on necessity has become the predominant mode of policy-making.

Based on the above, and if we view globalisation as a force of global integration, are we then to understand that even the policy formulation processes in developing nations, will be integrated with those in other countries, and, if the power of central government to formulate policies is flowing away, is this desirable, and how viable would this be? It would indeed be desirable for policies to be integrated globally, but to be more effective and respond adequately to the needs of the people they aim to serve, policies have to reflect existing socio-economic, geo-political and technological ideals of the local communities. For this reason, they must be formulated at local level. Even if they are formulated at higher levels they need to be modified to suit local conditions before implementation.

While accepting this as inevitable, African societies and their economies are still very weak, to withstand the forces of globalisation without any sort of government involvement, so the principle of subsidiarity of the state should come into play.

3.11 Housing policy formulation in an era of rapid urbanisation

Urbanisation is a transition from a predominantly agrarian society, into a more diversified economy, which then becomes more and more integrated into the global networks of trade, communications, and finance. This structural change – or in other words, economic development – is the driving force behind urbanisation. They say that economic development, without urbanisation has never occurred anywhere (Tannerfeldt and Ljung, 2006). Cities in developing countries are characterised by rapid urbanisation engendered mainly by two components; natural growth and rural-urban migration. Natural population growth (of around 2.5-3.0% per annum) is the major source of the increase. However, in the major cities rural-urban migration provides the im-

petus, as industries initially attract migrants to an area, and as more people congregate in the urban areas natural growth increases (Montgomery *et al*., 2004).

According to Montgomery *et al*. (2004), rural-urban migration and urbanisation are necessary and/or desirable consequences of the modernisation process. Reasons for migration are both economical and social, although empirical evidence suggests that the economic factor is the strongest. 'The income maximisation objective', where the majority of the migrants believe they can earn higher incomes and enjoy a higher standard of living in urban areas, has always been a strong motivating factor. The problems rural-urban migration engender stem from the concentration of economic activities in the major centres and from the rapid urbanisation of the population. Because of the rate at which it is taking place, there tends to be growing imbalances in economic welfare within a country as the majority of the poor are constrained by their limited access to land, finance and adequate shelter. On their part, local (and central) governments find it increasingly difficult to meet the demand for urban public services such as housing and its infrastructure, for the increasing number of households that are in need, and which they need to produce at the same pace as the rate of urbanisation.

The reason for the shift from predominantly rural-to urban population is linked to changing social and cultural patterns linked to employment (engendered by industrialisation). In the industrialised countries this proceeded slowly over many decades, whereas, it has been very rapid in sub-Saharan Africa and trends have not followed the logic, positively sloped pattern, in which countries urbanise as their income levels increase. In many sub-Saharan African countries the opposite has taken place, and as economies contracted, the share of the urban population appears to have increased. As described by Fay and Opal (2000) urbanisation without growth characterised the 1990s in many sub-Saharan African countries, creating a new type of housing demand in a much more urbanised, if poorer world (cf. Tannerfeldt and Ljung 2006). However, as Kessides (2005) explains, even in sub-Saharan Africa the economic growth that took place in the 1990s was located in urban centres, and the forces driving rapid urbanisation will continue. In some of these countries protracted recessions in the 1990s were accompanied by reductions in urban populations (de-urbanisation).

Since the 1960s housing, urban and regional problems have come to assume an important place in development studies. Until very recently official low-cost housing policy consisted of the construction of low and high-rise public housing estates built to certain specifications, and the demolition of 'illegal' settlements and structures. These required substantial subsidisation in view of low-rent paying capacities of the majority of the population, against a background of poorly performing economies. Under a policy geared to public housing, it has almost been the universal experience that official housing

provision is unable to keep pace with urban population growth, increasing the backlog.

Rakodi (1990) found that between one-third and two-thirds of the households cannot afford the cheapest public housing. Such schemes, therefore, exclude not only the poor but also many middle-income families. And, since there is also a housing shortage for the middle-income group, this group tends to take over public housing originally intended for the lower-income households. The officially perceived extent of the so-called housing problem is intimately linked to standards, and so far as squatters themselves are concerned, their housing problem is not one of shelter but of services. The structures may be built from traditional materials and illegal, but they are not of an unacceptably low standard. After it was realised that existing standards, were based on misconceptions, a number of countries responded by gearing their housing policies to the purchasing power of low-income groups. Construction and design standards were scaled down in order to keep housing costs within the range of these groups. Moreover, what housing was provided, and which continues to be provided, especially now in neo-liberalised global economies, has been too costly for the target group. Instead, low-income households tended to congregate and provided their own shelter in 'squatter' settlements. Although such shelter did not meet official standards, it was often substantial, it suited their pockets and could be improved in line with changes in family size and financial circumstances.

In summing up, despite decades of debate, the above section indicates that contemporary housing policies are still missing their targets, and need to be geared to respond to the problems engendered by global forces in rapidly urbanising developing countries. One way of doing this is revisiting existing densities in urban areas to conform to changing times.

3.12 The issue of density in contemporary times

Although building densities influence virtually every aspect of public housing and many aspects of urban planning, and the term density forms part of the 'toolbox' of designers and planners, it lacks conceptual clarity and different interpretations exist. It is also a subject into which little fundamental research has been carried out (Berghauser-Pont and Haupt, 2004), and yet decisions made in this area can have significant impact on the health, urban environment, the productivity of cities, and on human development as a whole (Acioly and Davidson, 1996). There is a wealth of experience and many relevant figures that when compared to one another, can provide useful references for decision making in planning, design and management of human settlements. On one hand urban densities directly affect urban development processes both at the city and neighbourhood levels, but on the other hand they

are also affected by land and housing policy shortcomings, inefficient urban management, planning and regulatory standards and urban design parameters. Because of this, the sustainability of human settlements development will partly depend on how planners, urban designers, city managers and decision makers perceive and decide about the intrinsic benefits and disadvantages of densely occupied urban environments (ibid.). As globalisation takes root in rapidly urbanising developing countries, the need to seriously consider densities in all urban and housing planning issues becomes paramount as land issues become pertinent.

This study recognises that perceptions of density, which are very much influenced by their cultural context, vary widely between and within countries and cities. Comparison is complicated by the measuring instruments; population density, housing density and building density that are used as they all have inherent differences. According to Acioly and Davidson (1996), what people see and feel depends on their background, and to some extent on the layout, building form and use, and on the spatial use of an area. What is common is that urban planners and designers, policy makers and decision makers are confronted with an increasing demand for efficiency of the urban environment. This means better use of land and natural resources, infrastructure, and human and financial resources. In this, the density of urban areas plays an important role.

In the wake of globalisation coupled with rapid urbanisation, and against a backdrop of neo-liberalism, density is an important issue for the technical and financial assessment of the distribution and consumption of land, infrastructure and public services in residential areas. In principle, housing practitioners have assumed that the higher the density, the better the utilisation of infrastructure and land. The assumption is that high density assures the maximisation of public investments including infrastructure, services and transportation, and allows efficient utilisation of land. It may guarantee high rates of return and efficient revenue generation, assuming that there are benefits derived from a concentration of people and activities. However, as Acioly and Davidson (ibid.) rightly point out, one must look at this with caution, since high-density settlement schemes can also have negative impacts on infrastructure and services and put extra pressure on land and residential spaces, producing crowded and unsuitable environments for human development. At the other extreme, low densities may increase per capita costs of land, infrastructure and services, affecting the sustainability of human settlements, and producing urban environments that constrain social interactions.

There are many factors influencing density, some of which can be dealt with directly, some indirectly and others over which there is very little possible action. Because of this, measurement techniques have differed over time and even at present there is much confusion as to which method should

be used. Since this study is on housing, it focuses on areas where effective action is possible, so the emphasis is on the physical/spatial aspects and only the measurable characteristics of developed areas are investigated, but it is important to understand the forces that influence dynamic changes in density. Until now the most widely used method for determining density – certainly in the Netherlands – remains the number of homes per hectare. However, density not only concerns the number of homes in a particular area, but also the size of the homes and the number of amenities, companies and offices. The Floor Space Index (FSI), as described by Berghauser-Pont and Haupt (2004), is suitable in this regard. However as they explain, density is not only determined by the number of square meters of floor area. As it happens, areas with identical densities can have an extremely different spatial character (see Appendix 1). In addition to aspects such as composition, materials, architectural details and the location of the area, factors such as compactness, building height and the amount of non-built space play an important role. These physical, measurable aspects are not taken into account in the methods mentioned above (the number of homes, inhabitants per hectare and Floor Space Index).

Berghauser-Pont and Haupt (2004) identified three types (the home density, population density and the floor space index and land index) as being the most accepted and important methods in determining and measuring physical density. The common approach of taking the form of quotients in which the denominator is the total area of the land where the density is being measured, while the numerator can be any of the following: homes, inhabitants, rooms, total available floor area, and total available built area, is also a common way of arriving at densities. Borrowing from the Dutch approach, this study only factors in home density, which indicates the number of houses, or homes, per unit area of land.

3.13 The viability of self-help housing in neo-liberal economies

The phenomenon of people producing assets and services for their own consumption is as old as humanity itself, and yet no authoritative theory of the origins of the self-help exists. Opponents and proponents observe that self-help housing existed even in modern societies and had the potential of delivering cost effective housing to the urban poor (Burgess, 1992; Turner, 1976). Pre-colonial African societies, rural communities, and almost all informal housing in urban communities involve some aspect of self-help as a mode of housing delivery.

Contemporary self-help housing theories were advanced by Abrams and Turner. Abrams (1964; 1966) advocated the re-organisation of self-help hous-

ing policies on the basis of a "family decision-making model". Allowing for the possibility of self-help labour contributions, with households having the right to contract skilled labourers for specific tasks. Turner's concept was elaborated in "autonomous" and "heteronomous" housing, characterised by the absence and presence of "dweller control" respectively. He explained that self-help housing activities were much nearer to autonomy, but could only be fully realised through the governmental initiatives to secure land, finance, appropriate technologies and services for the settlers. His solution to the housing problem lay in the principle of the state helping the poor to help themselves, by expressing their "freedom to build", where families made decisions about the design, construction and management of dwellings and settlements as well as about direct investments of unpaid labour and/or money savings. The best results, he argued, were obtained when the user was in control of the housing process. It did not matter whether he built it himself or not (Turner, 1976; see also Burgess, 1992).

Parnell and Hart (1999) indicate that self-help housing was initiated to respond to rapid urbanisation and the lack of capacity of governments to provide the majority with shelter. They were introduced to reduce shortages of housing and to offer poor people chance to take part in providing their own shelter. There are two different types of self-help housing programmes. One is controlled by people themselves and the other by the state in form of site and service schemes. In people-controlled schemes most of the tasks involved are done by the people themselves. In government-controlled schemes the government and local authorities have control over the selection of applicants for land and credit, the selection of building materials and standard plans; they also impose planning and building regulations in the construction process.

By analysing the objectives of self-help housing, the approach is seen as an example of the enabling strategy to favour the poor through flexible means to access land, shelter and other basic services. With available resources and energy, users would benefit, improving their living conditions through the process of house consolidation for accommodation and/or income generating activities. The enabling approach principle is based on how people traditionally housed themselves and it serves to improve what people were doing in providing housing for themselves. The traditional order is based on the principle of subsidiarity, and can be clearly linked to the two theoretical approaches advocated by both Abrams and Turner. The only difference with the latest policy approaches being advocated is that previously the government engaged in the actual provision of housing. From this and available evidence it is suggested that the extent of self-help in urban communities is often exaggerated and that most households engage outsiders (such as builders in the informal sector) to construct their dwellings. It is not surprising, therefore, that a high proportion of occupants in these schemes tend to work in the construc-

tion industry. They may be qualified artisans of mere *ndaka boys*, bricklayer's handymen.

Lived experiences and participant observations indicate (as explained under Section 1.4 that under enablement policies housing delivery is the preserve of individual members. They either construct dwelling units themselves using techniques passed on through the informal school, or employ a village artisan to build for them. Amongst the Bemba speaking tribes, in Zambia, payment it can either be monetary, or food, and/or beverages, especially *umunkoyo*, a traditional beverage, or *chipumu* and *tankamana*, traditional beers. Relatives or even the whole village under the guidance of the chief or village headman assist those unable to manage due to illness, old age or physical inability.

Possible obstacles to self-help housing are political power, economic opportunities and accessibility to land. If government officials do not believe in self-help housing and its objectives, there is lack of political will to support it. Failure of self-help programmes to reach the poor is due to centralised state power, which in turn affects housing construction. It may also be caused by the ignorance of the government bodies of their positive impact on people's lives (Bourennane, 2007). Governments do not support self-help programmes because control over house construction shifts to the people, and self-help in a traditional layout conflicts on the issues of design, setting, and the use of poor building materials.

Even where these may be mitigated against, there are other limiting factors, which also need to be addressed. These range from regulations, codes and specifications, to finance and land issues. How public agencies and local authorities use them to control development, and what constitutes "use of land" and "building" may be the limiting factor. Using regulations and building codes to force builders to use higher quality materials, which are beyond the affordable levels of the poor, hinders them from developing their houses, and from initiating small transformations to their houses. Self-help housing is still relevant in providing low-income earners with affordable housing, although it requires support from the government to be successful. Planners, architects and administrators would rather produce new housing developments than allow themselves to help a community of poor people or neighbourhoods to develop or rebuild their residential developments (ibid.)

To the effects of regulated and unregulated neo-liberal policies discussed in Section 1.4, it can further be added that in neo-liberal economic systems, the high cost of the product stems from the prices housing inputs come with. Land and building materials have to be bought, and labour paid for. This leaves the poor in a precarious position, and even if they could offer their own labour, payment for other housing components exclude them from active and effective participation in the housing market (UNCHS, 1996). As a result, self-help housing delivery initiatives of any kind, be they assisted, organised etc., become the most viable option in neo-liberal societies.

3.13.1 Good governance as a decisive condition

For the smooth running of the policy-making process and its effective and efficient implementation, based on equity, and to ensure that the policies will eventually receive the support needed to achieve their goals, there must be elements of good governance. Governance being the exercise of economic, political and administrative authority to manage a country's affairs at all levels. 'It comprises the mechanisms, processes and institutions through which citizens and groups articulate their interests, exercise their legal rights, meets their obligations and mediate their differences' (UNDP, 1997, p. 2). Others see it as, 'the relationship between civil society and the state, between rulers and ruled, government and the governed' (McCarney *et al.*, 1995, p. 95; Montgomery *et al.*, 2004, p. 357). In its most extreme form, 'governing without government', is used to describe a model of governance that is dominated by self-organising interorganisational networks (Painter and Pierre, 2005).

Enablement, de-regulation, government withdrawal and steering at a distance, are all notions of the neo-liberal school of thought, which propounds the theory of governing at a distance. This involves less direct government regulation and control, which leads to more autonomy and self-governance for social institutions (Considine, 2005). In the shelter delivery process, this implies that many levels of the government and many local stakeholders and social groups will be involved (Montgomery *et al.*, 2004), it also entails that actors only concentrate on doing what they are good at, leaving others to do the same. Central to this strategy was an explicit goal to 'limit the scope of ad hoc decision making, rent seeking, and undesirable preferential treatment of individuals or organisations'. The norms or values being advanced by this new policy included reference to other jargon such as greater 'transparency and accountability' in government dealing with citizens and firms, 'free and fair market entry' for corporations, and public enterprise 'reform'.

The new protocol of 'good governance' was introduced by the IMF and the World Bank in 1997 as a solution to the political and economic failures of African states. Whereas the World Bank and the IMF tended to see governance as a question of management of a country's resources and thus emphasised issues of accountability, transparency and predictability in public administration, other aid agencies emphasised democratisation as a goal in itself (Rakner, 2003). Good governance therefore involves an effective balance between the raising of revenue and the proper expenditure of this revenue on services and investments that are based on accountable decisions. 'Governments around the world needed to adopt new values for structuring their public sector activities and their roles in stimulating their economies' as a condition to access financial assistance from the IMF (Considine, 2005).

In the management of urban areas, urban governance is fundamentally about the nature, quality and purpose of the totality of relationships that

link various institutional spheres-local-state, civil society and the private sector – in urban areas. These relationships span formally structured/regulated dimensions and informal ones (Pieterse and Van Donk, 2002). If well articulated, good governance has a tendency to localise action at the community level, with minimum government involvement, or it puts the citizens in charge of processes. Localisation of governance may promote greater accessibility to democracy, opportunities and material welfare at the same time, as it opens up space for external economic and political power to be exercised with fewer restrictions. This is why in the new order of governing, local government is moving quite comprehensively beyond its role as a provider of public services and the guarantor of social reproduction to a coordinator of new forms of economic intervention and institutional relations (Simone, 2000).

3.13.2 Decentralising the policy-making process

Although a complete departure from the hierarchy shown in Figure 3.5 is impossible to achieve, it is possible to reduce some of the authority held at the top through decentralisation. This being the transfer of various forms of power and authority of decision-making from the central government to the local and semi-autonomous sectors, or as Van Dijk (2006) puts it, leaving tasks to the market. In management, it is seen as the process of delegating authority to lower level managers (Oyugi, 2001). Recently trends towards decentralisation and greater urban self-government have been growing in the developing world as democracy has spread in Latin America, East Europe, Asia and Africa, and the process has allowed for providing greater autonomy, notably more fiscal autonomy for regional and local levels of government (Todaro and Smith, 2003). Kammeire (2002) identified four main objectives of decentralisation. They are: (1) political decentralisation, (2) administrative decentralisation, (3) economic decentralisation, and finally (4) fiscal decentralisation, whose main objectives and way of attainment are indicated by Table 3.7 (Oyugi, 2001; Stöhr *et al.*, 2001; Kammeire, 2002).

In pursuit of some aspects of objective number 1 in Section 1.7, the need to decentralise the policy-making process to allow for wider participation, by involving the grassroots in decision-making for housing development, has emerged. The study will therefore touch on political decentralisation, which is mainly concerned with enhancing good governance, improving democracy and bringing about political efficiency, effectiveness and equity.

In an era of globalisation national governments are being urged to devolve their functions and withdraw from the public realm. Many countries have complied because of the need for more flexible and adaptable decision-making on one hand, while on the other the competitive pressure it has produced has led to individualisation, atomisation and loss of solidarity (Stöhr *et al.*, 2001). Manor (1999) explains that motives to decentralise are very diverse and

Table 3.7 Main categories and objectives of decentralisation

Category	Type of action	Main objective
Political	Democratization; devolution	To enhance good governance, improve democracy and bring about political efficiency, effectiveness and equity
Administrative	Deconcentration; delegation	To reduce the power and authority held at the centre to lower levels of governance and improve service delivery at these levels
Economic	Deregulation; privatisation	To provide a better environment for the operation of private enterprises. Increase responsiveness to local needs
Fiscal	Local revenue collection; municipal borrowing; and inter-governmental transfers	To improve financial performance through increased revenue generation and rational expenditure decisions

Source: adapted from Kammeire (2002)

vary from stimulation of economic growth, reduction of rural poverty, deepening of democracy and strengthening of civil society to off-loading expensive responsibilities onto lower level governments. Devolving decision-making responsibility to local levels of government is done to ensure the governing body is brought closer to the people it serves. Involving the grassroots gives them more power, ensures the efficient and effective use of resources as decisions are made at project level, and only housing suited to local needs is developed (Plummer, 2000).

Political decentralisation – in the sense of genuine devolution of power and financial resources (or the ability to raise finances) from the national to the local level – has had a rather limited trajectory in Africa (Montgomery *et al*., 2004), and as a method of organising administration still lacks conceptual clarity. One of the reasons for this is certainly the legacy of the centralised, statist bureaucratic regimes of colonial powers that did not cede independence until the 1960s and even later (whereas formal de-colonisation took place 20 years earlier in South Asia and Indonesia, and a century earlier in Latin America). Another reason is that most post-independence regimes in Africa were initially ruled by powerful leaders and single parties who relinquished little ground to autonomous social formations or localities, and for political expediency subjected citizens to free or subsidised goods and services. With the return to democracy, decentralisation of power and organisational resources have been gradually introduced since the 1980s due to the need for more flexible and adaptable decision-making required by the increasing integration into the global economy and the pressure of international financing institutions and bilateral aid agencies to reform centralised political systems and economic planning (Stöhr *et al*., 2001). What is not clear yet is how effective it has been in terms of housing and urban development.

Van Dijk (2006) explains that decentralisation creates the space necessary for formulating policy at lower levels of government. In future definitions of national housing policies, therefore, attention ought to be given to decentralising housing finance, some aspects of regulations, subsidies and other such policies, which are currently at the realm of devolution of central governments functions to local governments. This will create the necessary space required at the interface of these functions and action areas.

3.13.3 Networking in the policy-making process

A network is 'a set of relatively stable relationships which are of non-hierar-chical and interdependent nature linking a variety of actors, who share com-mon interests with regard to a policy, and who exchange resources to pur-sue these shared interests, whilst acknowledging that co-operation is the best way to achieve common goals' (Besussi, 2006).

Interaction patterns between actors emerge around policy problems and resource clusters and acquire a degree of sustainability because of the limit-ed substitutability of resources. In this system, pubic policy-making and gov-ernance are assumed to take place in networks consisting of various actors (individuals, coalitions, bureaus, organisations, etc.) none of which possesses the power to determine the strategies of the other actors. Similarly, no actors have enough steering capacity to unilaterally control others (Kickert *et al.*, 1997). The network approach assumes that policy is made in complex inter-action processes between different actors, which take place within networks of interdependent actors, and policy can only be realised by co-operation. This co-operation, however, is by no means simple or spontaneous because it involves parties with different and often conflicting rationalities, interests and strategies and it requires types of game management and network con-stitution (Klijn and Koppenjan, 2000). This approach builds on the bottom-up criticism, but offers a more realistic alternative for the rational central rule model. Hierarchical, central top-down steering does not work in networks, which have no 'top'. The mono-centric and mono-rational style of coordina-tion and management cannot be applied in a network (Kickert and Koppen-jan, 1997).

In social theoretical terms networks are defined by a qualitatively different means by which actors change the term of their work, create and sustain new forms of technologically assisted production and reproduction, and alter the participation and identity of themselves and others. In practical terms net-works include non-hierarchical connections between firms, between gov-ernments and civic agencies, and between interest groups and social move-ments. Networking is also held by many social theorists to be a new condi-tion of social connection and exchange among individuals. Rather than acting along a path determined by 'group of grid' (the organisational hierarchies or status groups to which they belong) each single actor is seen to actively select and build a personal stock of contacts and these are believed to have fun-damentally different properties to traditional affiliations such as the family, workplace or neighbourhood (Beck, 2000; Considine, 2005).

Since the governments control unique resources, in the wake of many reports on the government and market failure, to achieve progress, govern-ments should enter into partnerships and aim to govern society by involving different kinds of actors, in self-regulating networks (Sørensen and Torfing,

2005), characterised by pluriformity, self-referentiality, interdependency and dynamics (Kickert *et al.*, 1997). Network management strategies become part of their standard operating procedures (Klijn and Koppenjan, 2000). To achieve this, the government has to decentralise the control of some of its resources in order to provide a conducive atmosphere for other actors. When resources and decision-making are spread out, actors become dependent upon each other and policy objectives can be realised on the basis of cooperation (or at least collaboration) in which those involved contribute the needed resources (Van de Riet, 2003). This also involves transforming the policy-making process from a hierarchy into a network.

From the foregoing it appears that whichever approach is used, be it a hierarchy or a network, certain actors, such as the government, who hold certain specific and very vital resources, which other actors do not possess, will always be necessary for policy-making and implementation to work. They just need to spread out their resources through decentralisation.

3.14 Conclusions and discussions

This chapter looked at the conceptual and theoretical frameworks to guide this study and on which findings of this research will be analysed. It confronted the gist of this study, by exposing the difficulties and complications encountered when attempting to define a housing policy. This stems from the inability by social scientists to state exactly how a policy should be formulated as this depends on the type of housing systems, operating in a particular country at a particular point in time. As a result, they find housing to be a difficult thing to theorise about. This is attributed to a number of simple and at the same time complex characteristics it has to account for. The failure to come up with clear theories inadvertently and consequently leads to the failure to develop a clear understanding of the housing problem, and failure to come up with sound solutions. In order to develop an understanding of housing, its policy and indeed the housing problem, and the search for its solutions, must be the preserve of those in need.

A housing policy is formulated through the top-down and the bottom-up approaches. Both of these have advantages and disadvantages inherent in them. It is therefore up to policy formulators to look at which particular methodology to use, and whether this should have both the rational problem-solving process and the rational comprehensive approaches imbedded in it and to what extent the two should be mixed. This then attests to the fact that what constitutes an appropriate policy, varies from place to place and depends on institutional arrangements and the aims of the policy in question. The range of instruments being used must however fulfill the demand as well as the supply side of the housing sector, and must also be supported and guided by

developing the institutional framework for use in managing the housing sector as a whole. These are in turn dependent on the exact mix of instruments a government is using. The type and degree of government control does in detail depend on the history, politics and values of each society. The existence of different housing systems, based on different backgrounds of each society, also means that there is no single correct perception of what the housing problem is and there is also no single correct solution to a policy problem. This is compounded by the fact that housing needs for different individuals at any particular moment are different. What is cardinal for policy is whether it is efficient and effective in delivering its goals and whether it will be found to be equitable to be supported by all actors concerned. To a large extent this may depend on how participative the formulation process was.

Participation is found to be dependent on a number of resources an actor is able to muster. It is found that the more resources an actor controls, the more power they wield and the more likelihood of controlling the process. The success of the process therefore hinges on the way power relations are played out because each actor in the process, be they individuals or government organs, have a vital role to play. Participation also needed elements of trust in the effectiveness of the effort put into the process by the actors, and this trust stems from reducing the distance between the actors and increasing their interaction. Theoretically, this looks easier to achieve in a network approach, but may not be true in practice.

This chapter has highlighted the way contemporary policies are being challenged and consequently shaped by influences and its responses to global forces underpinned by rapid urbanisation, which are intensifying more than ever before. Responses are calling to the fore, policies, which encompass and involve all actors, be they acting in a hierarchy or a network, as long as there is participation by concerned groups. For the process to run smoothly, with the support of all parties concerned, it must be decentralised, and underpinned by elements of good governance.

The neo-liberal approach to housing provision for low-income groups in developing nations was found to be limited. This is because it calls for government withdrawal from the housing sector, and yet adequate 'shelter for all' can only be achieved if all the actors are involved in the process, spearheaded by the poor. In fact this chapter has alluded to certain components of housing, which the poor cannot afford on their own, without government involvement. Even if self-help housing was initiated to respond to rapid urbanisation and to the lack of capacity of governments to provide the majority with shelter, when it comes to alleviating the housing problems faced by the poor the presence of the government or even local authorities is vital.

By elaborating on the theories and concepts that are central to this study, and which will be used in guiding the analysis of findings, this chapter has also developed a conceptual apparatus for evaluating the NHP, which will be

done in Chapter 6. Before this, it is necessary to describe the case study, and the type of policies formulated prior to its formulation. The next chapter is therefore a concise description of the 1996 NHP.

4 The 1996 'award winning' Zambia National Housing Policy

4.1 Introduction

Previous chapters have introduced the background to the research problem and described the context of the research area. A conceptual framework for evaluating the case study, i.e. the NHP and to be used in analysing the findings of the study has also been developed. All these were done in the light of subscribing to the contextualisation, crystallisation and understanding of the current housing policy. This chapter, whose full version is reproduced as Appendix 1, follows up on these, as it describes the 1996 'scroll of honour' award winning NHP of Zambia. The chapter focuses on understanding how the three elements of a housing policy identified by Solesbury (1974) and Turner (1976) as: (1) the way, (2) the means, and (3) the ends (described in Section 3.3.3), were to be operationalised in pursuit of policy goals. These will be useful in analysing the NHP in Chapter 6.

The chapter addresses research question 2: *How was the 1996 National Housing Policy formulated? what role did the state and other actors play? how and to what extent was it implemented?* The chapter also acts as a background to the analytical research question 4: *How feasible in attaining the set goals was the policy, given the strategies that were to be used in realising its objectives? and, what can we learn from this?* which will be addressed by Chapter 6.

The methodology used is exploratory and combines desktop surveys and review of relevant literature related to policy formulation combined with participant observations. It employs both secondary and primary data sources. Secondary data was collected through desktop surveys, involving the review of the NHP, Appendix 1, the draft Revised National Housing Policy (GRZ, MLGH, 2007), the draft National Housing Development Programme (GRZ, MLGH, 1996a) and other relevant literature.

Primary data sources involved fieldwork and had characteristics of a survey (Fowler, 2002). It involved the administration of semi-structured and structured questionnaire surveys to a cross section of actors involved in formulating the housing policy, see Appendix 3. Questionnaires were administered to actors from the steering committee, workers from provincial line ministry, and from the Ministry of Local Government and Housing (MLGH) headquarters in Lusaka. Reconstructions of lived experiences was done by talking to people affected by the piecemeal implemented policy, while participant observations involved site visits and walking through all four housing types mentioned in Section 2.10, including on-going and completed housing projects.

4.2 The 1996 National Housing Policy

4.2.1 A short description

The NHP was produced by the Ministry of Local Government and Housing in 1996 as an endeavour, in which the government through various development programmes and projects attempted to localise international trends in the field of shelter by realising the two themes of the Habitat Agenda, namely adequate 'shelter for all' and 'sustainable human settlements development' (GRZ, MLGH, 1996; UNCHS, 1996). This resulted in the formulation of a housing policy, which was awarded a 'scroll of honour' by the UN-HABITAT based on the countrywide participative and innovative way in which it was formulated (UNCHS, 1996a).

The 1996 NHP is embedded in a double set of principles derived from past social, technological, economical and political conditions and transformations: an economic policy based on market laws, and a social policy apparently based on the principle of subsidiarity. Although the first generation of adjustment policies was abandoned, they acted to open up the economy to the international market. This initiated the development of Zambia as a much more competitive economy despite being at the expense of balanced housing and urban development, and increased inequalities and poverty. The housing sector was to be used as an example of how the generation of new adjustment policies could enable market forces, but at the same time could instill limitations in the implementation of the second principle, through enhancing land delivery, infrastructure and housing in general and to become an instrument for redistribution of income. It is argued here that the full implementation of 1996 housing policies could have contributed to enhanced urban development, since cities have expressed overwhelming injustice and an urban form that has adapted poorly to the requirements of an increasingly real estate speculative sector pressured by changes in the global economy.

In the policy, priority was given to housing development through the provision of finance, and it was recommended that 15% of the total national budget be allocated to housing each year. The Policy further provided for making serviced land available for housing development and streamlining the land allocation system; streamlining building standards, regulations, and other controls to meet the needs and capabilities of various segments of the population. It also provided for: encouraging the production and use of local and affordable building materials, helping the poor acquire decent shelter by alleviating their affordability problems, fostering housing areas, which were functional, healthy, aesthetically pleasant, and environmentally friendly, and preparing a national housing implementation strategy.

The shift from a welfare to a neo-liberal state was reflected in the NHP, where it was concluded that shelter provision was a key in any sector and was to be viewed as an economic investment rather than solely as a social service. It was

also noted that any housing policy only served to provide a planning mechanism for the establishment of housing development strategies that were appropriate to the prevailing socio-economic situation and that a good housing policy was only as good as it was implementable. Thus however noble the goals and objectives were, it would remain an illusion as long as the necessary financial, institutional and human resources were not applied for its realisation.

According to the Ministry of Local Government and Housing (MLGH), the NHP was envisaged as providing a "comprehensive assessment of the housing situation in the country" and was "a vision for the development of adequate affordable housing for all income groups in the country". It also spelt out the roles of the various stakeholders in the housing matrix and the coordination for an effective housing delivery system, stressing private initiative whilst strengthening the government's role as the provider of requisite enabling environment for sustainable housing delivery.

4.2.2 Associated documents

Research findings indicate that initially, the Steering Committee had the National Housing Policy of Namibia and the National Shelter Strategy of Uganda at its disposal. It was not clear which criteria were used to select only these two policies from the region and none from elsewhere. It was also not explained why the UN-HABITAT representative did not avail housing policies and strategies from Ghana and Sierra Leone, which he had also helped to formulate. Research also revealed that the committee had existing local documents, such as government Acts, policies and pronouncements, which addressed specific housing areas. The following Acts were used: (1) the Integrated Housing Policy of 1968, Appendix 3 aimed at integrating segregated towns and cities and bridging disparities in housing, (2) the National Housing Authority (NHA) Act of 1971, which established the NHA as sole government consultant and national housing provider, (3) the Housing (Statutory and Improvement Areas) Act of 1974, aimed at addressing site and service schemes and squatter upgrading areas, and (4) the Town and Country Planning Act of 1995, aimed at addressing aspects that fell under development plan areas.

In addition to the above Acts, the committee also had all policy pronouncements contained in National Development Plans, formulated since independence. The new policy therefore unified all ad hoc initiatives that had existed before. This also ties in with what Solesbury (1974), Marzotto *et al.*, (2000), and Considine (2005) explained regarding policies being made out long before contemporary actors step on the stage to claim them as their own (see Section 3.7.1, for a full description).

Following on this policy, the draft National Housing Development Programme (GRZ, MLGH, 1996a) and the draft Revised National Housing Policy (GRZ, MLGH, 2007) were also developed. Though still in draft form, and the

actual contents are beyond the scope of this study, it is clear that in its current form, the former is structured more as a policy paper, and appears to have a somewhat narrower scope than a strategy, while the latter has similar contents with the case study, although different terminology is mostly used.

4.3 The context

The socio-economic and political context pertaining to Zambia when the policy was formulated, has been described in Section 1.2. As in most developing countries, the Zambian housing production system does not generate enough units of sufficient quality to house the entire population. As already mentioned in Section 2.8, this situation started worsening beginning with the energy crisis of the mid-1970s coupled with a fall in commodity prices and revenues, and the subsequent nationalisation of the sector beginning with the Watershed speech (discussed in-depth in Chapter 5). All these led to a drop in private and public sector investments, leaving only the informal sector to take up the largest production ratio of urban housing, estimated at 69% in 1990 (GRZ, MLGH, 1996).

The government's shelter production policies of the mid 1970's, also mentioned under Section 3.9, largely concentrated on squatter upgrading, site and service schemes, core houses, and the production of both low and high-cost housing, which was not only inadequate but were beyond the majority of the population. Although several demonstration projects, including support from the World Bank, UN-HABITAT/Shelter Afrique, Friends of the American People etc., continued to address the problem, all these efforts did little to change the deteriorating housing situation (Rakodi, 1986a; Martin, 1982).

A breakthrough came with the change in government in 1991 mentioned in Section 2.4, the consequent shifts of focus from a welfare to a neo-liberal approach, also meant that the housing policy, the first of its kind in Zambia, was formulated in the context of changing socio-economic, geo-political and technological factors, which were greatly influenced by this change. This policy represented the government's shift in approach from viewing housing only as a social need like health and education, needing social solutions, to a commodity to be exchanged by the free dictates of the market (UNCHS, 1996; 1996b; 1996c). Since it is now clear that the NHP was created in the overall context of political and economic liberalisation, these will now be addressed.

4.3.1 Political and economic liberalisation as driving factors for policy formulation

After coming into power in 1991, the MMD government propagated a neo-liberal approach. This was a different way of doing things politically and economically from what had been done since the advent of single party rule in

1973. The extent to which this had been achieved at the time of policy formulation in 1996 may not have been satisfactory, but the overarching idea and approach were in line with modern trends in the Global Shelter Strategy to the Year 2000 (United Nations, 1988; see also, Rakner 2003).

Rakner (2003) explains that within pluralist democratic theory, political liberalisation should entail increased freedom for associations, which will lead to a rise in the number of societal groups, and new freedoms of speech will ensure that they have a voice. But she sees a dilemma too, which new democracies attempting to implement political and economic reform simultaneously have to face. She explains that within this perspective, it is anticipated that over time, this will create problems for governments wishing to implement economic reforms, since such governments need to maintain political support in order to be re-elected, and since the electorate normally does not like to endure difficult economic restructuring, such as cuts in government spending, which usually accompany these reforms.

The NHP did not directly mention any political factors which led to the formulation of the housing policy, but it did mention a number of housing and macroeconomic performance indicators, and by implication the political factors come to the fore (GRZ, MLGH, 1996). The political will that accompanied the change of the government in 1991, the economic transformation that came with it, and the desire to alleviate people's housing problems as alluded to in the Movement for Multi-Party Democracy's Manifesto (MMD, 1991 3.n), were the drivers for the formulation of the housing policy.

Relative to housing, the manifesto read as follows: The MMD-led government shall create an appropriate fund by creating marketable instruments to attract long-term investments from pension schemes and other long-term sources of funds to finance the housing programme. Appropriate rules and standards will be set to govern the type and quality of housing for any specialised area of habitation (MMD, 1991, p. 7, 3.n).

4.3.2 Housing and macroeconomic performance

The NHP explained that because of the economic crises of the decade from 1980 to 1990 in Zambia, the new government recognised the increased urgency to correct economic distortions, created by years of economic mismanagement and to improve long-term prospects for economic growth (GRZ, MLGH, 1996, p. 2). It was observed that these measures the government was advocating for entailed a shift from a state oriented to a market based economy (Rakner, 2003). Although adjustment efforts started in 1985, it was only in 1991, after abandoning the first attempt in 1987, that the government embarked on a more aggressive and comprehensive adjustment programme aimed at providing an enabling environment to stimulate private investment and improve productivity.

To enhance housing and macroeconomic performance, the government decided to take macroeconomic policy measures by establishing parameters for national economic growth. To this end, eight factors were taken into consideration: (1) economic growth, (2) income distribution, (3) employment, (4) investment, (5) savings, (6) fiscal deficit, (7) inflation, and (8) policy implication (GRZ, MLGH, 1996, p. 2).

1. *Economic growth* – On economic growth, the NHP noted that Zambia was one of the African countries to experience declines in their per capital income over the previous two decades before 1996 (ibid., p. 2), an observation that was later echoed by others (IMF, 2002; GRZ, MFNP, 2002; Saasa, 2002) (see Section 2.8). While its population growth rate was 3.2% during the 1980s and 2.7% in the 1990s, the Gross Domestic Product (GDP) declined at an average of 4.0% during the period 1990-94. In Section 2.9 it was indicated that this economic decline was also followed by a decline in Zambia's Human Development Index, with its attendant social repercussions (GRZ, MLGH, 1996, p. 2).

2. *Income distribution* – The NHP highlighted four interrelated scenarios, which were negatively affecting income distribution (ibid., p. 2):

    1. The national average of the disposable income of the majority of the people of Zambia had been eroded with changes in the structure of the economy. Money supply had reduced over time in the government's efforts to curb inflation.

    2. The National Disposable Income had on average, increased by 7.7% in nominal terms. However, the national per capita income only increased by 2.0%. But in real terms, both the national disposable income and the per capita disposable income declined drastically.

    3. The Gross Fixed Capital Formation (GFCF),[27] increased by 6.1% from ZMK 209.3 million in 1993 to ZMK 22.0 million in 1994 in real terms.

    4. The Gross Capital Formation (GCF)[28] was ZMK 179.1 million in 1993 and ZMK 192.5 million in 1994, representing a decline of 12.6% for 1993 and an increase of 7.5% for 1994.

3. *Employment* – In terms of employment the NHP observed that the economic reform programme continued to have a negative impact on the employment situation. This was because formal sector employment progressively declined since the inception of the structural adjustment programme. It was noted that in 1993 about 520,000 persons were employed in the formal sector, but in 1994 this figure had declined to 502,000 because of redundancies (GRZ, MLGH, 1996; see also GRZ, CSO, 1995). In 1994 alone, it was reported that about 7,600 persons in about 250 companies were declared redundant (CSO, 1995).

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27 GFCF excludes stocks which are always negative.

28 GCF is GFCF plus stocks. It is basically Domestic Investment.

The three largest employers in the country were identified in descending order as being: (1) the private sector, (2) parastatal organisations, and (3) the government (GRZ, MLGH, 1996, p. 3). The private sector was the largest employer in the formal economy, a situation still pertaining now. In 1994, the private sector accounted for 202,000 jobs (40.2% of all formal sector employees). Although the share of formal employment in the private sector had been declining in absolute terms, the proportion of private sector vis-à-vis the entire formal employment sector had been increasing steadily.

The parastatal sector was the second largest formal employer, and in June 1994 this sector accounted for 149,000 employees (29.8% of formal employees). This figure represented a 6.8% drop in employment within the parastatal sector. After the privatisation of most parastatals this figure drastically reduced.

Central government was the next largest employer after parastatals. In 1994 it accounted for 133,600 jobs (26.6% of formal employees). This figure represented a 1.4% increase over the 1993 figure. In local government, the smallest formal sector employer, the percentage of total employment continued to decline from 4.2% (21,600 employees) in 1993 down to 3.5% (17,600 employees) by June 1994[29].

4. *Investment* – With low levels of real income among citizens, the NHP noted that there was a corresponding low-level local capital for investment, and this position was worsened by the government measures intended to curtail money supply in order to lower the rate of inflation (GRZ, MLGH, 1996, p. 3).

Various fiscal instruments were being used to mop out excess money. However, it was noted that although well intended, some of the measures taken, such as the decontrol of interest and foreign exchange rates, resulted in high interest rates, which adversely affected the economy. It was anticipated that the situation would eventually change for the better with the stabilisation of the economy and enhanced performance of the housing sector.

5. *Savings* – In terms of savings, it was noted at that time that personal, corporate and the government savings had shown a continuous decline in GDP resulting in a high propensity to consume. This trend resulted in low funds being available for investment from the financial sector, in spite of a proliferation of commercial banks (ibid.).

6. *Fiscal deficit* – The NHP noted that in 1994 the government committed itself to improving the management of the economy. A strict fiscal policy was pursued and a cash budget introduced. The cash budget approach was not without problems. Revenue inflows did not always match expenditure pat-

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29 These figures were captured by the NHP drawn in 1996, whether this still holds true now is beyond the scope of this study.

terns. These shortcomings were manifested in all sectors of the economy.

It was the government's view that the fiscal measures taken, minimised the printing of money, which had been fuelling inflation. The creation of the Zambia Revenue Authority (ZRA) further improved the money supply situation. Nonetheless, a deficit of ZMK 26.7 billion in the government domestic operations was registered in 1994 as against ZMK 11 billion anticipated at the beginning of the year. Both revenue and expenditure exceeded the budget levels for the year (GRZ, 1994; GRZ, MLGH, 1996, p. 4).

7. *Inflation* – The NHP noted that for the most part of 1994 there was a marked reduction in inflation indicating a price adjustment process in the economy. The composite Consumer Price Index (CPI) showed that annual inflation averaged 35.2% in 1994 compared to an average of 138.13% in 1993 and 191.2% in 1992. The declining trend in the annual inflation rate continued such that by May 1995 it had fallen to 26.8%.

On a monthly basis, the rate of inflation declined from double digits in 1993 to single digit rates and maintained this trend for most parts of 1994 and 1995. This trend was attributed to the tight fiscal and monetary policies, which were introduced (GRZ, MLGH, 1996, p. 4).

8. *Policy implication* – A subsection on policy implications sums up the section on housing and macroeconomic performance. It concluded that an unfavorable macroeconomic environment in which inflation and interest rates were high, adversely affected the performance of the housing sector. Housing finance and building materials become expensive and unaffordable. The NHP noted that such a situation had a negative impact not only on the quality of housing but also on the rate of housing output, which in turn adversely affected the construction industry and employment generation.

It was further noted that a favourable macroeconomic environment engendered accelerated and sustainable housing delivery, which in turn had a positive impact on the construction industry and contributed to the economic growth of the country. Housing construction in particular had the potential to create employment for skilled, semi-skilled and unskilled personnel (GRZ, MLGH, 1996, p. 5).

4.4 Constraints to housing development and reasons for action

Due to the above political, housing and macroeconomic factors, i.a., it was found that the task facing Zambia in housing was mammoth. The country was not only faced with an enormous housing backlog, but it also lacked an effective housing delivery system. Although several efforts had been made since independence to draw up a housing policy, a comprehensive one had never been formulated before, a situation referred to under item 1.1, as 'grop-

ing in darkness' but only coming up with 'piecemeal' solutions.

In the introduction to the NHP the imbalance in development between the rural and urban areas was seen as a contributing factor to the housing problem, as it encouraged migration into towns and cities at scales that could not be sustained by the resources and infrastructure of the receiving centres. This trend contributed to the creation of unplanned settlements with their attendant poor living environments and also the poor and inadequate housing prevailing in the country.

The NHP was therefore, i.a., meant to provide a comprehensive assessment of the housing situation in Zambia and a vision for resolving the housing problem. It was also meant to spell out the roles of various stakeholders in the housing matrix and the co-ordination of an effective housing delivery system, stressing private initiative whilst strengthening the government's role as the provider of requisite enabling environment for sustainable housing delivery.

The policy identified 12 issues constraining effective housing and infrastructure delivery, as being: (1) population, (2) existing housing situation and rate of supply, (3) access to land tenure, (4) infrastructure, (5) legislation and housing, (6) housing standards, (7) building materials, (8) housing finance, (9) institutional housing, (10) informal housing, (11) housing for the disadvantaged, and (12) rural housing (GRZ, MLGH, 1996, p. 6). The effect of each constraint were itemised and formed the basis on which the government was compelled to act.

Weimer and Vining (1989) explain that a constraint is simply a goal that must be satisfied, and that some instrumental goals, which are conditions that make it easier to achieve substantive goals, are often stated as constraints rather than as goals. Following up on this assertion, this study will use these 12 constraints in developing new policy formulation and implementation paradigms in Chapter 8.

1. Population

The NHP stated that good population management required population growth to be well matched to available resources. It also required that the spatial distributions of the population were well-related in location and concentration to areas with viable economic bases and employment opportunities. It was noted that such management was basic if affected populations were to enjoy required levels of basic infrastructure such as housing and related social services.

According to the NHP the demographic picture in Zambia had until then been characterised by the following features (GRZ, 1996, p. 6):

- A rapid population growth rate of over 3.0% since the 1960s which had resulted in the doubling of the population in less than 30 years from 3.4 million in 1964 to an estimated 9.0 million in 1995. This was projected to

reach 16.2 million by 2010 and 18.8 million by 2015[30].

■ A significant urban population of about 39% concentrated in Copperbelt and Lusaka which was growing at a rate of 2.6% per annum and rural population of about 61.0% in settlements spread over the rest of the country.

2. Existing housing situation and rate of supply

Pressure exerted on infrastructure and social services countrywide by rapid population growth (compounded in the case of urban areas by migration from the countryside for the urban areas), was found to have been most felt in the housing sector than in any other sector as shown by the following statistics (GRZ, MLGH, 1996, p. 6):

■ Out of the nation's 1.3 million housing units, only 403,000 units (31.0%) of the total housing stock were formal and fully approved in 1990. The remaining 897,000 (69.0%) of the housing stock were informal and poorly serviced or not serviced at all. About 11,000 of these informal or poorly serviced housing stock were not meant for use as housing units.

■ Approximately 36.0% of the 1.3 million households in Zambia were supplied with piped water, about 38.0% used wells or boreholes and about 26.0% used rivers or streams. About 17.0% of households used flush toilets, about 54.0% used pit latrines and about 29.0% did not have toilet facilities at all.

■ About 64.0% of the nation's housing stock was in rural areas where the dispersed settlement pattern made it difficult to provide basic infrastructure and social services. Basic services were therefore generally poor or none existent. Of the remaining 36.0% in urban areas, approximately 70.0% of the dwelling units were equally poorly serviced.

■ About 80.0% of the nation's housing stock was owned by individuals, about 5.0% by the central government, 6.0% by district councils, about 6.0% by parastatal organisations and 3.0% by private organisations. Most formal housing, outside site and service schemes, was institutional and owned by councils, parastatals or central government, the bulk of which were occupied at heavily subsidised rentals. Due to poor finance and lack of budgetary allocations for housing, institutional housing stocks had not increased significantly and existing structures were not well maintained.

■ Taking into account all the homeless families and the need to replace substandard dwelling units, the backlog stood at approximately 846,000 units, to clear this over the next ten years at that time, required a building rate of about 110,000 dwelling units per annum.

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30 The current projections are shown Section 2.6 (Table 2.1), but the figures do not match, and should all just be taken as projections.

3. Access to land and land tenure

Inappropriate laws relating to land tenure systems, inadequate budgetary allocations for provision of infrastructures services, and, lack of affordable building materials were some of the constraints seen to be deterring housing delivery. Major constraints were itemised as follows:

- provisions of the Land (Conservation of Titles) Act 1975 retarded housing development, especially with regard to land delivery;
- the alienation and Deed registry procedures was highly centralised and cumbersome;
- inadequacy of serviced land; and,
- the rating system was inequitable and had a tendency to discourage investment in housing (GRZ, MLGH, 1996, p. 7).

4. Infrastructure

On Infrastructure, the NHP explained that decent housing could not be achieved without the simultaneous development of infrastructural services such as water supply, sanitation, roads, storm water drainage, electricity and others (GRZ, MLGH, 1996, p. 8).

According to the NHP (ibid.), the inadequacy of infrastructural services had been caused by:

- lack of adequate finances to develop and maintain these infrastructural services;
- lack of planning capacity and inability to implement land use plans;
- lack of co-ordination by local authorities and other service delivery companies to implement land-use plans; and,
- inability of planning and local authorities to enforce planning and building regulations resulting in uncontrolled development. This trend had a tendency to produce substandard housing, which did not include infrastructure services (ibid.).

5. Legislation and housing

Regarding Legislation and Housing, the NHP explained that provision of housing had been hampered by the following legislative constraints (GRZ, MLGH, 1996, p. 8):

- The Rent Act of 1972 in its form and content discouraged investors in housing due to the over protection of tenants against eviction for any breach of covenants.
- The National Housing Authority created by Chapter 426 of the Laws of Zambia to advise the government on housing policy and to take an active role in the industry, could not perform some of its major functions due to lack of funding by the central government.
- All cities, municipalities and Provincial Planning Authorities had delegated powers to prepare development plans for their areas of jurisdiction every

five years. Unfortunately, none of them had up-to-date plans. If they had, then these had neither been approved nor implemented, and this was retarding housing development in the country.

■ A new form of land ownership known and referred to as "Sectional Title", which dispensed of the normal cadastral surveying, did not exist in Zambia until late 1994. It was therefore impossible for any person to own a unit of accommodation such as a flat or house in a block of flats or in a housing scheme.

■ The Land Act of 1975 centralised, among other restrictive provisions, the allocation of land in the country. By this statute, all land transactions had to invariably involve the commissioner of Lands. This created delays in the allocation system.

6. Housing standards

On housing standards, the NHP explained that some public health regulations and building by-laws and other regulations were inappropriate and did not serve the needs of the majority of the population. This situation greatly reduced activity in the housing sector. Standards set for both the formal and upgraded informal housing sectors were in part outdated and counter-productive due to the following reasons (GRZ, MLGH, 1996, p. 9):

■ restrictive construction and public health requirements;
■ restrictive minimum development clauses; and,
■ inappropriate standards that hampered the adoption of simplified designs and more widespread use of local materials and technologies.

7. Building materials

The NHP noted that availability of appropriate and affordable building materials was paramount towards the achievement of adequate housing. Current conventional construction materials were not readily affordable for the following reasons (GRZ, MLGH, 1996, p. 10):

■ employment of capital intensive technology in material production and inappropriate construction technologies;
■ prohibitive prices of most building materials caused by high input costs and in most cases, high transportation costs;
■ inappropriate standards and by-laws that reduced the range of approved materials and building technologies;
■ inadequate and uncoordinated research, development and promotion of low cost and appropriate building materials; and,
■ lack of affordable finance for small-scale building materials' production and procurement.

8. Housing finance

The NHP explained that in the past the government had failed to formulate a

comprehensive and coherent national housing policy. As a result, there had been no framework for a consistent approach to housing finance. In fact, investment in housing dropped from 3.0% of GDP in 1969 to less than 0.5% by 1992. This figure was well below the United Nations and World Bank minimums of 5.0% of GDP. The problem of housing finance and its effect on housing was summarised as follows (GRZ, MLGH, 1996, p. 10):

- a large majority could not afford to pay the economic rent or price for a decent house;
- building costs and finance charges rocketed beyond the effective demand levels of market forces;
- property rates on housing had grown totally out of step with people's incomes;
- only a few employers (e.g. ZSIC, ZNPF, ZCCM, GRZ and, commercial banks) had availed house loans at subsidised interest rates and only to their own employees;
- low-cost houses had been regarded as high risk business both in transferability and security of tenure;
- public sector, local authority and employer housing was attracting relatively cheaper rentals which discouraged private investment in this sector;
- the slow land delivery system for housing prevented private sector finance houses from releasing loans to this sector at acceptable rates;
- the housing market in Zambia had become a disparate mix of un coordinated bodies and actors with no significant impact on the housing scene;
- there was no housing finance capital market to ensure easy flow of key requisites for house building or home ownership; and,
- the government had been playing an insignificant role in the mobilisation of housing finance.

9. Institutional housing

The NHP noted that the majority of the work force in the country were housed in institutional houses. Tying housing to employment was viewed as an unnecessary burden on employers who were not in the business of providing housing for their employees. The following were identified as major problems and constraints towards housing delivery caused by institutional housing (GRZ, MLGH, 1996, p. 11):

- most institutional houses, particularly those belonging to the government and local authorities, were in a deplorable state of disrepair due to lack of proper maintenance and care;
- institutionally provided housing was not only discriminatory but also created a false sense of comfort and security to the employee which reduced the individual's propensity to build his own house; this created a dependency syndrome, which could ultimately lead to destitution;
- subsidised rentals were disincentives to maintaining and increasing housing stock while the sale of such unproductive houses could free capital for

more housing development; and,
- employer provided housing tended to distort the existing national housing market.

10. Informal housing

The NHP noted that informal housing, i.e. houses built without formal guidelines and outside the context of comprehensively conceived layout plans, comprised of three categories: (1) squatter, (2) upgraded squatter, and (3) traditional housing (GRZ, MLGH, 1996, p. 12). At that time, it constituted 69% of the nation's housing stock of 1.3 million dwelling units. In a situation where land delivery for formal housing development was slow, and where not much deliberate effort was put in place to facilitate housing development, informal housing was the inevitable vacuum filler with perhaps a more positive than negative impact on the housing stock.

The following were the main characteristics of informal housing:
- housing units were owner-built and did not conform to any standard in design, construction materials and workmanship;
- lack of security of land tenure;
- low levels of infrastructure and social services provision (ibid.).

11. Housing for the disadvantaged

In the NHP it was explained that the extended family system in Zambia, which allowed or expected family members to take care of disadvantaged groups, had for decades tended to cushion and hide the problems of housing for the disadvantaged. However, specific problems related to housing this category were identified as follows (GRZ, MLGH, 1996, p. 12):
- existing housing institutions catering for the disabled and aged did not adequately meet the housing needs of this section of the population;
- existing infrastructure had not been maintained due to lack of funds rendering such housing unfit for human habitation;
- most buildings in the country were designed without due consideration for the disabled;
- institutional housing for the disadvantaged groups were mostly located far from facilities and amenities;
- lack of data on the disadvantaged had been hampering the development of housing for the disabled (ibid.).

12. Rural housing

The NHP noted that rural housing was not a particular type of housing, it was a location dimension referring to houses in a rural setting, and it comprised three categories of houses (GRZ, MLGH, 1996, p. 13):
- those built with conventional building materials to conventional housing standards;

- those built with a mix of conventional and traditional building materials and not necessarily to any recognised standard; and,
- those built with traditional materials to individual norms.

According to the NHP (ibid.) common problems shared by the three types of rural houses were:

- lack of housing-related infrastructure (water supply, sanitation, electricity) and services (solid waste management) and supportive social services like health and education facilities;
- dispersed settlement pattern which made the provision of basic services very costly and unattainable;
- lack of sustainable local economic bases to support infrastructure development;
- virtual relegation by the government of rural areas to fend for themselves;
- cultural beliefs and traditions, such as witchcraft, which deterred improvement to housing (ibid.).

In summing up on current housing issues and constraints, it is clear that the policy only explained how these six factors: (1) access to land and land tenure, (2) infrastructure, (3) legislation and housing, (4) housing standards, (5) housing finance, and (6) institutional housing, were constraining housing development. However, it was not clearly explained how the remaining six factors: (1) population, (2) existing housing situation and rate of supply, (3) building materials, (4) informal housing, (5) housing for the disadvantaged, and (6) rural housing, were constraining housing development. Although these latter factors seem to be part of the problem, the do not appear to be constraints.

Although touched on under Section 4.4.6, the effect of an important Act such as the Housing (Statutory and Improvement Areas) Act of 1974, which legalised squatter housing, were not touched upon in any of the above considerations.

4.5 The policy formulation process and the actors involved

4.5.1 The formulation process

The NHP was a culmination of national-wide consultations spearheaded by a National Steering Committee comprising representatives from both private and public sectors, chaired by the Town and Country Planning Commissioner. As part of the consultative process, a series of meetings and consensus-seeking provincial workshops were held in the nine provincial capitals, to which interested persons from all walks of life and stakeholders were invited to at-

tend. These workshops led to the National Conference on Housing held at Mulungushi International Conference Centre from 21st to 22nd March 1995 (GRZ, MLGH, 1996, p. ii).

Personal interviews with members of the steering committee (Appendix 4) revealed that the main Steering Committee used to meet once every fortnight. Eight members from the Steering Committee were appointed to a Special Committee, which used to meet weekly. It was this Special Committee which initiated a draft document, and presented it to the main committee. After a series of reviews the subsequent draft was tabled in provincial workshops for comments. It was in the provincial workshops that people from all walks of life were invited to make submissions (see also GRZ, MLGH, 1996 p. ii). After receiving petitions at provincial level, the Steering Committee drew the final document, which was deliberated on at the National Conference in Lusaka. The finalised document was then submitted to Cabinet Office, where it was adopted and taken to Parliament for ratification as the National Housing Policy (NHP).

From the policy process described above, it is apparent that the NHP had to a varying degree used all the elements of the three-strategy formulation models identified by the UNCHS (1990), which was described in Section 3.7.1. However, the NHP was silent on three salient issues. It did not explain: (1) who the actors were and what roles they played, (2) how the policy was formulated, and (3) who made submissions?

To fill in this knowledge gap, which will be useful when evaluating the policy process, in Chapter 6 the author conducted a series of in-depth interviews and administered semi-structured and structured questionnaires to the steering committee and other actors who were involved or associated with the policy (see also Section 1.9 and Appendix 4).

4.5.2 The actors involved and the roles they played

Research findings from a survey conducted by the author indicate that in line with the ruling party's manifesto mentioned in Section 4.3.1, the government initiated the process, when the Minister of Local Government and Housing appointed a Steering Committee comprising of twenty-five experts in planning, housing, and other related fields. The committee was tasked with, i.a.: streamlining the role of the private, public, and financial sectors in housing provision, and streamlining the role of the NHA as a housing consultant to both central and local government.

Members of this committee were drawn from: (1) UN-HABITAT in Nairobi, Kenya, (2) Ministry of Local Government and Housing (MLGH), (3) selected local governments, (4) parastatal organisations, such as the National Pensions Scheme Authority (NAPSA), the National Housing Authority (NHA), and the Zambia State Insurance Corporation (ZSIC), (5) public academic and research

institutions, such as, the Copperbelt University (CBU) and the University of Zambia (UNZA), (6) the private sector, through representatives from professional bodies such as the Zambia Institute of Architects (ZIA) and the Surveyors Institute of Zambia (SIZ), and (7) the community (NGOs and individuals).

There was very little representation from women; in fact the steering committee only had two, and the core committee had none. There was no representation from organisations such as the Zambian Homeless and Poor People's Federation (ZHPPF) and the People Process on Housing and Poverty in Zambia (PPHPZ), nor from any of the registered trade unions. In addition there was no representation from the local levels for the aged, the handicapped and the youth, all of who should benefit from a housing policy. Despite this, the steering committee had representation from the hierarchy of the four levels of policy process actors as shown by Figure 3.5. These are comprised of: (1) the global, (2) the national government, (3) the local government (meso), and (4) the community. To these, this study adds the people who submitted to provincial workshops, as another important group. These actors were drawn from different categories of society, and will be referred to as (5) multi-sectoral actors in this study.

1. *Global-level actors* – Research findings indicate that only the UN-HABITAT was represented from global level actors, and there were no other representatives, not even from regional bodies. This could be because these bodies are more concerned with inter- and intra-regional economic policies and trade, than housing, which may be regarded as an internal matter for individual members to handle. Without being involved in its formulation, it remains doubtful whether the United Nations or other international agencies could have supported this policy in any way.

   The UNCHS (1990) explains that donors get involved in the policy process because they have some self-interest in having well specified policy strategies. If consistent with their views of sector policy, this can be used to justify assistance to the country and the implementation programme gives a framework for donor project support – facilitating project identification and appraisal – and coordination among donors. To ensure this is done, the UN-HABITAT provides technical assistance towards housing policy-strategy formulation and implementation in form of long-term advisors. These advisors are often assigned to the concerned ministry for more general housing policy development and management tasks. The consultants serve various roles in providing a broader perspective on the country's problems and sometimes an enriched set of policy alternatives. The kind of steady interaction, guidance, and simple inputs so provided has consistently proved valuable.

   In the formulation process of the Zambian policy, the UN-HABITAT had a representative right from inception, whose terms of reference were to ensure, i.a., that aspirations of the United Nations, such as ensuring the

right to adequate 'shelter for all' (discussed in Section 1.3), were incorporated in the new policy. This is evident in the resultant goal of the policy. Findings by the author indicate that this representative was also involved in the formulation process of the National Housing Policies of Namibia and Sierra Leone. He was also involved in the design of Ghana's National Shelter Strategy, in a consultative capacity. It therefore appears that the presence of this UN-HABITAT official had a direct influence on the content and outcome of the policy.

From this, it follows that there was crosspollination of ideas from what is assumed were best practices from other sub-Sahara African countries.

2. *Macro-level actors* – Of all the actors involved in the policy process, the government of the Republic of Zambia (GRZ) played a strategic role (also mentioned in Section 3.7.2). It initiated the housing policy formulation process, and put in place a committee to steer the whole process from inception to end (see also Figure 3.3), by providing the required financial, material, and human resources. Through its connections, it was also able to solicit assistance from the UN-HABITAT for expertise, which may have been lacking locally.

3. *Meso-level actors* – The important role that this level plays was analysed in-depth in Section 3.7.2, but the NHP did not document any serious contribution of actors at this level[31]. To this effect it is noted that only 9 provincial capitals out of the 72 districts existing in Zambia today (see also Section 2.5), played host to receive submissions for the formulation of the policy.

Vanderschueren *et al*. (1996) explain that all the problems engendered by inadequate housing are felt at the meso level, which lies between the government and the community. This level could have played a much more important role in identifying housing problems than was the case with the formulation of the NHP. Since there is no documented action that the local governments undertook, it inevitably means that a gap between policy formulation at national level and policy action on the ground was created because policy action was supposed to address localised housing problems in each district.

4. *Microlevel actors* – The policy document was not very clear on the roles played by individuals apart from stating that 'interested persons from all walks of life and stakeholders were invited to attend' (GRZ, MLGH, 1996 p. iii). NGOs, CBOs, and FBOs are the main actors at this level (see also Section 3.7.2), although their organisations are at the same time composed of individuals who play a dual role of representing their respective institutions, and at the same time, their individual interests. At microlevel therefore,

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31 Suffice to say that there were some individuals picked from Lusaka, and Kitwe City Councils. Their input was considered national and not as representatives of a local nature.

the individual emerged as the main actor. The role they played can best be described under those who made submission.

5. *Multi-sectoral actors* – Research findings indicate that each province had its own provincial planning committee, and members in this committee included: (1) line ministry officials, (2) area members of Parliament, (3) councillors, (4) local government officials, and (5) traditional rulers. The government insisted on the inclusion of traditional rulers, because as custodians of 94% of land in Zambia (see Section 2.10), they were considered paramount to policy formulation. Provincial administrators liaised with and ensured that traditional rulers or their representatives attended. Some traditional rulers, who neither spoke nor understood English the official language, and those who could not make it for one reason or another, sent representatives. In most cases, these representatives understood and spoke English, and were conversant with traditional land roles. It was through them that traditional rulers contributed to the formulation of the policy.

Research finding indicate that street-level bureaucrats (as an entity defined in Section 3.7.1), never made submissions to provincial and national workshops and could therefore not have been fully involved in the formulation of the policy. However, they could have made submissions as members of other groups shown above (by also holding offices at different levels, such as that of councillor).

4.6 Policy goals and policy objectives (the ends)

The main goal of the housing policy was to 'provide adequate affordable housing for all income groups in Zambia' (GRZ, MLGH, 1996, p. 15).

To achieve the above goal the following objectives were set to be attained (GRZ, MLGH, 1996, p. 15):

- an allocation of a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme;
- making serviced land available for housing development and streamlining the land allocation system;
- streamlining building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population;
- encouraging the production and use of local and affordable building materials;
- assisting the poor to acquire decent shelter through alleviation of their affordability problems;
- fostering housing areas that were functional, healthy aesthetically pleasant and environmentally friendly;
- the preparation of a national housing implementation strategy.

The policy goal and its objectives outlined above constitute the ends that were to be achieved by the NHP. The means that were to be used to achieve these ends are outlined in the next subsection, and will all be evaluated in Chapter 6.

4.6.1   Housing policy implementation approach

The NHP did not specifically mention any means and instruments to use in achieving the policy goal and its set objectives. However, by implication, under the housing policy implementation approach eleven measures, meant to change the pattern of housing development in Zambia and restore growth of the housing sector, were itemised as: (1) housing finance, (2) land delivery, (3) home ownership, (4) building standards and by-laws, (5) local building materials, (6) infrastructure development, (7) rural housing, (8) building industry, (9) employment, (10) legislative base, and (11) institutional frameworks (GRZ, MLGH, 1996, p. 16). Since the NHP did not explain the way the term 'measures' was used, for purposes of meeting the objectives of this study the definition advanced by Weimer and Vining (1989) (described in Section 3.3.3), will be used. Of course such assumptions can be disputed since they may be interpreted in different ways. This study identifies these measures as the means and instruments meant to operationalise the national housing policy goal and its objectives. It was explained that by providing a framework for sustainable housing development, the NHP was also providing a mechanism for ensuring that limited resources were put to their optimum use and could address poverty alleviation.

It was planned that the NHP would: emphasise the process of housing delivery by a clear understanding of the dimensions of housing problems and the priorities that were to be given to shelter in the overall socio-economic development, help to define the technical, financial and administrative framework needed to carry out housing programmes, and identify agents, both public and private, responsible for implementation.

1. Housing finance
On housing finance, it was found that progressive macroeconomic policies would lead, all things being equal, to economic growth, job creation and greater affordability for rental housing and house purchase. The main principles to be followed were (GRZ, MLGH, 1996, p. 16):
- to put housing in a central position in national policies alongside health and education;
- to mobilise housing finance from the public sector, the private sector and from international agencies;
- to give positive incentives to individuals and institutions to invest directly into housing or directly through an approved housing finance system;
- to develop mechanisms to assist vulnerable groups;

- to seek avenues for the creation of seed capital to assist private sector financial institutions involved with housing;
- to encourage individual home ownership;
- to develop a secondary mortgage market.

Since the NHP did not explain the way the term 'principles' was used, for purposes of meeting the objectives of this study it is assumed that the definition in Section 3.3.3 will suffice and is used (see also OECD, 1997). As is the case with the term 'measures', such assumptions can be interpreted in different ways and may be disputed.

To obviate and remove financial constraints and in order to realise the set of principles in the NHP, the following measures were to be taken (GRZ, MLGH, 1996, p. 16):

- establishing mechanisms for mobilising relatively cheap housing finance from a wide variety of agencies and capital markets for funding building societies or similar housing finance institutions and generally to be the centre of a co-ordinated specialised housing finance system;
- encouraging and supporting the establishment and funding of specialised housing finance institutions (building societies);
- promoting the establishment of savings co-operatives from household groups to create loan funds for home ownership;
- directing or encouraging statutory pension funds, commercial banks, insurance, houses and similar institutions through incentives to invest a percentage of their funds into housing development;
- directing employers and employees to subscribe prescribed amounts of money into a fund for housing development;
- encouraging all employers to channel their finance for staff housing loans through and for administration by specialised housing finance institutions like building societies;
- providing appropriate bonds and guarantees as an incentive for housing finance institutions to lend for housing development to the lower income categories in less preferred areas;
- establishing a mechanism for regulating and supervising housing finance institutions to ensure adherence to laid down ration requirements and security of members funds;
- reviewing taxation on building materials and components with a view to bringing costs down; and,
- reviewing the system of fees, levies and duty between developers and mortgages, on one hand, and "first-time home owners" on the other, with a view to minimising costs.

2. Land delivery

According to the NHP, the provisions of land delivery would relate to the na-

tional policy on land, its tenure, distribution and infrastructural development (GRZ, MLGH, 1996 p18). Priority was to encourage:

■ the provision of adequately serviced land with a secure tenure to all income groups, especially the poor and vulnerable;

■ provision of serviced subdivisions for the development of housing estates for sale or for rent;

■ community effort in providing infrastructure facilities during upgrading programmes; and,

■ the preparation of township layouts that were functional and economical.

3. Home ownership

The NHP explained that the government strongly supported the principle of home ownership as a means of providing security, stability and economical power to the family unit and as a basis for the development of economically strong and motivated communities.

In relation to home ownership, four means were outlined as follows: (1) rent control, (2) withdrawal of tied housing, (3) site and service, and (4) squatting and settlement upgrading (GRZ, MLGH, 1996, p. 18).

■ *Rent control* – Under rent control the NHP noted that since investors in housing were strongly motivated by profit considerations, the development of rental housing could be stifled if it was not an economic proposition for entrepreneurs. Although non-availability of rental housing could increase the demand for the development of housing for both owner-occupation and for rent, the net effect of rent control was to significantly slow down the rate of housing development.

It was therefore recognised that rent control was not necessary in a free market economy, and as a way of stimulating investments in housing it would be removed (GRZ, MLGH, 1996, p. 18).

■ Withdrawal of tied housing – On the issue of withdrawal of tied housing, which was imbedded in the colonial heritage of Zambia (to be discussed in Chapter 5), the NHP explained that employers were not to be obliged by law to provide housing to their employees. Notwithstanding the provisions of this clause, employers unable to provide their employees with accommodation or housing loans were to pay them an appropriate housing allowance.

It was however resolved that for the foreseeable future, the government would continue to provide employer housing for specific institutions, such as customs and immigration departments and hospitals (GRZ, MLGH, 1996, p. 19).

■ Site and service – Given the high proportions of urban and rural populations without adequate housing, support was to be given to the principle of assembling and allocating land for making available site and service schemes. These schemes would include the provision of a minimum level of basic services like portable water, sanitation, drainage, street lighting,

refuse disposal and community services appropriate in urban and rural areas (GRZ, MLGH, 1996, p. 19).

■ Squatting and settlement upgrading – On squatting and settlement upgrading, the NHP explained that the principle of a discretionary approach to settlement upgrading was supported whereby upgrading programmes would adopt self-help and community participation approaches in the provision and maintenance of infrastructure.

   In this regard therefore, communities were to be encouraged to articulate their shelter needs through resident's assemblies (GRZ, MLGH, 1996, p. 19).

4. Building standards and by-laws

The NHP explained that building standards and by-laws would be revised, so that they became functional and performance-based rather than prescriptive, and their flexibility would reflect the affordable principle by all income groups.

   To ensure that developers complied with minimum approved building standards, the principle of reinforcing building inspectorates in all local authorities was to be supported through training and encouragement (GRZ, MLGH, 1996, p. 19).

5. Local building materials

The development and use of local building materials for the manufacture of building components was to be actively promoted. To this end the NHP pledged to undertake the following measures (GRZ, MLGH, 1996, p. 20):

■ encourage research in improving the quality of local materials in use so as to extend the projected life span of structures;

■ encourage the private sector to manufacture affordable building materials through tax incentives;

■ fund demonstration programmes aimed at popularising the use of local building materials;

■ encourage training programmes for the youth and the unemployed in the manufacture of local building materials;

■ encourage the setting up of small scale building manufacturing industries to serve local communities;

■ encourage the use of local materials on government-funded construction programmes;

■ prohibit the use of hazardous materials.

6. Infrastructure development

On infrastructure development, the government would support undertaking the following measures (GRZ, MLGH, 1996, p. 20):

■ Infrastructure services provision (water, roads, street lights and sanitation, and stimulated housing production) by the public and private sectors.

■ For purpose of housing development, support the provision of infrastructure

services operated on a sustainable basis with regard to both fixed investment, operation and maintenance. In this regard all lands within townships would be provided with basic services prior to allocation.

- The creation of an enabling environment to enhance the provision of basic services in rural areas for housing development.

7. Rural housing

Rural housing policy would be aimed at improving living conditions in villages, agricultural schemes, commercial farming areas and rural centres (GRZ, MLGH, 1996, p. 21). Having regard to the distinguishing features of the rural landscape, the housing strategy would emphasise:

- skills development for upgrading house structures in villages;
- provision of basic services like portable water, access roads and sanitation programmes;
- demonstration housing programmes at village level to popularise the construction of durable but locally customised house structures;
- production of guidelines to commercial farmers for decent housing for their workers.

8. Impact on building industry

Regarding impacts of the building industry, it was recognised that the industry had played a vital role in the Zambian economy because of the large construction component in past development projects. The public and private housing development programmes would therefore endeavour to ensure a steady stream of work to the private and popular sector (GRZ, MLGH, 1996).

The choice of technology in the construction of housing would be made on the basis of:

- the use of locally manufactured or processed building materials, especially where their production process was high in labour content;
- building processes which encouraged adoption of appropriate technologies and combined the use of semi-skilled and unskilled labour;
- the use of mechanical plant and machinery where this provided a cheaper and efficient service without compromising job opportunities.

The award of contracts from the public sector would include small contractors with proven threshold levels of resources and technical skills necessary for the job at hand and with appropriate management and financial responsibility capacities (ibid.).

9. Employment

The NHP explained that housing investment and its multiplier effect would make a significant contribution to the domestic economy particularly in the low-income sector by (GRZ, MLGH, 1996, p. 22):

■ Providing appropriate technology for low-income housing, which was labour intensive thereby creating employment for the unskilled, semi-skilled and the informal sector generally. With relative low capital requirements low-income housing would facilitate market participation by local small firms.

■ Providing housing investment linkages to other domestic industries in building materials, plant electrical appliances and household furnishings thereby creating further employment opportunities.

10. Legislative base

The NHP noted that legislative authority to enforce the goals and principles of the policy, and adopting housing development strategies and programmes, would involve changes to existing legislation. The following pieces were identified for review and appropriate amendments were to be made to facilitate the realisation of the goal of the NHP (GRZ, MLGH, 1996, p. 22):

■ The National Housing Authority Act, Chapter 426, which gave the NHA, a body corporate and player in the delivery of housing, the sole responsibility for the management of the housing portfolio, including policy, needed reviewing. This was for it to accord with the prevailing socio-economic structure which allowed for competing actors in the supply of goods and services.

■ The Housing (Statutory and Improvement Areas) Act, Chapter 441, which provided for the control and improvement of housing in Statutory Housing Areas and in Improvement areas. It also provided for the issuance of certificates of title and occupancy licences, which gives security of tenure. Major weaknesses to this legislation were found in its restrictions to individual and private sector participation in housing schemes. In addition, this Act precluded other laws from applying to areas of its jurisdiction. Necessary amendments were required to bring the Act in line with market oriented housing delivery mechanisms.

■ The Land (Conversion of Titles) Act, Chapter 289 and subsequent amendments, which provided for administration and alienation of land, required immediate review for an efficient land administration system.

■ The Local government Act of 1991, providing for Council Bye-laws.

■ The Public Health Act providing for Building Regulations and Standards.

■ The Town and Country Planning Act, Chapter 475, providing for land use planning and standards.

■ The Land Survey Act (cadastre).

■ The Land Acquisition Act (Compulsory Acquisition with Compensation or in the Public Interest).

■ The Building Societies Act (Housing Finance).

■ The Employment Act (Tying housing to employment).

■ The Rent Act (Rent Control). and

■ The Rating Act.

It was noted that necessary reviews and amendments were needed to these pieces of legislation so that they could provide a conducive enabling legal environment for sustainable housing development.

11. Institutional frameworks

Regarding Institutional frameworks, the NHP noted that current institutional arrangements in the housing sector were fragmented, inconsistent and characterised by a lack of clearly defined roles and lines of accountability. Several administrative divisions of the government were responsible for housing. Parastatals, private developers and individuals also had prominent roles in the sector (GRZ, MLGH, 1996, p. 24).

This policy aimed at rationalising existing institutional arrangements and capacities in order to improve efficiency and ensure enhanced and sustainable housing delivery to cope with population needs and demands.

The main implementation agencies were identified and their roles and lines of accountability spelt out. Six of these were: (1) the Ministry of Local Government and Housing (MLGH), (2) the National Housing Authority (NHA), (3) the local authorities, (4) private sector developers, (5) financial institutions (6) community and co-operative housing developers, and (7) Local Planning Authorities (ibid.).

1. *Ministry of Local Government and Housing* – In order to provide the necessary institutional support for housing development, the NHP proposed that the housing portfolio should receive the attention it deserved in the central government structure. It was also noted that for some time the Ministry of Local Government and Housing had not paid due attention to housing in the country. To achieve this, the functions of this ministry needed to be reviewed to include the following (GRZ, MLGH, 1996, p. 24):
   - to determine, prepare, monitor and evaluate the performance of the NHP in the national housing development strategy;
   - 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-coordinating activities of national statutory and facilitating institutions (e.g. NHA, NGOs);
   - to monitor national, provincial and local performance of housing delivery;
   - to promote gender issues in shelter development;
   - to account to Parliament for the performance of the housing sector against set targets and efficient parameters.

2. *National Housing Authority (NHA)* – As alluded to in Section 4.6.1, the NHP recognised that the NHA had up until then been the sole institution given power under the law to deal in housing matters, including housing policy. Obviously, there was need to amend the NHA Act to bring it in line with current reform thinking. The NHA would therefore, i.a., perform the follow-

ing functions and roles (GRZ, MLGH, 1996, p. 25):
- 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.

3. *Local authorities* – It was recognised that the process of physical planning and housing was very much a local government matter. The role of local authorities in enabling the provision of housing to all segments of the population in areas under their jurisdiction was of paramount importance. Accordingly, the following functions were envisaged to be performed by local authorities within the decentralised structure (GRZ, MLGH, 1996, p. 25):
- to create capacity in order to provide the necessary services;
- 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 plan for development (physical planning) in areas under their jurisdiction for those councils with planning authority powers;
- 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 /or rent at economic rates; and,
- to allocate land.

4. *Private sector developers* – According to the NHP the role of the private sector in housing development was to be as follows (GRZ, MLGH, 1996, p. 26):
- 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; and,
- to encourage joint ventures between the public and private sector, in housing development.

5. *Financial institutions* – Given limited state resources, the mobilisation of private credit for housing purposes was a central aspect of government approach to housing. Financial institutions would according to the NHP provisions perform the following roles and functions (GRZ, MLGH, 1996, p. 27):
- establish mechanisms for the creation of seed finance to assist private sector investors involved in housing;

- provide mortgage finance for housing development and house purchase; and,
- develop a secondary mortgage market.

6. *Community and co-operative housing development* – Community-based and co-operative housing developments have proved a viable option for delivery of cost effective and affordable housing, while creating mixed income communities. The NHP therefore recognised that community-based organisations should, perform the following roles and functions (GRZ, MLGH, 1996, p. 27):
- encourage community savings for housing needs of individual members;
- help members acquire land for housing development;
- acquire common land and prepare project design brief for member's housing development;
- establish proper book-keeping and accounting systems;
- encourage community participation in the development of neighbourhoods.

7. *Local planning authorities* – The NHP identified the role and functions of Planning Authorities as being to ensure that land for housing was identified and planned for in good time and that appropriate planning standards were in place for a quick and efficient development of housing (GRZ, MLGH, 1996, p. 27).

In summing up the above, it is found that since the eleven factors mentioned above, were identified as approaches to housing policy implementation, these will be used in Chapter 6 to evaluate the means and instruments, which were set to operationalise the goal and its objectives.

4.7 The implementation process (the way)

A number of factors expected from policy implementation (alluded to in Section 1.2) have not been realised because of, i.a., an implementation strategy to operationalise the NHP was not developed, a view supported by the Fifth National Development Plan (GRZ, MFNP, 2006) and Noyoo (2008). As noted under item 4.2.2, even the National Housing Development Programme (GRZ, MLGH, 1996a), and the revised draft National Housing Policy (GRZ, MLGH, 2007) are all void of one. Despite this, it should be noted that the 11 measures mentioned in Section 4.6.1 were all aimed at reforming the institutional frameworks in order to streamline the implementation approach, and instituting any aspects of these measures should be considered as implementing some provisions of the housing policy.

To fully appreciate how much has been implemented up to now (2010) would require an understanding of how the housing implementation factors mentioned in Section 4.6.1, have been used to eliminate the constraints mentioned in Section 4.4. These and the validity of the claim by its critics will be dealt with in Chapter 6.

Implementation programming and organisation

From a casual look at policy performance it appears as if nothing has been achieved and it can erroneously be concluded that so far the policy has not been fully implemented. When the policy is broken into tangible and intangible results, it is found that the reality is different and supports what Lane (1997), and Majone and Wildavsky (1976) asserted (as explained in Chapter 3) that implementation is evolutionary, endless, and its processes may not be neatly separated from stages of policy formulation, mingling objectives and outcomes. In line with neo-liberal policy approaches such as structural adjustment programmes, dealing with housing privatisation and state withdrawal from public domain, a lot has been implemented. Housing finance has been availed, access to land has been streamlined, housing and other development infrastructure is now continuously being repaired and availed. Although these reforms took time and only started taking root after 2004 and can clearly be termed to be in their infancy from the reforms undertaken, a number of intangible achievements somewhat related to housing development have been achieved. One of the intangibles still unachieved is the recognition and offer of different types of tenure to residents. Within the context of the enabling shelter strategy, the achievement of the intangibles by the government and its subsequent withdrawal from the public domain means that the ground is now ready for the achievement of the tangibles by other actors. While a lot more reform and persistence needs to be done to achieve tangible results, such as availing a certain number of housing units on an annual basis.

Since there was no implementation plan at the time of policy formulation, there was also no way of programming any implementation strategies. The absence of an implementation strategy similar to Appendix 9, also meant that there was no way to organise how the activities would be done and vice versa. There was no tool to use in assessing whether the implementation programme was in line to meet the set goals, with the finances allocated to it or not. This also resulted in the loss of momentum that was raised by policy formulation. It also means that up until now (2010) it appears as if this policy is only being sporadically implemented. This study has found that lack of tangible progress was a result of implementation failure and not policy failure (Hogwood and Gunn, 1997; Kickert *et al.,* 1997; Lane, 1997; Hill and Hupe, 2002).

In summing up this part, it has emerged from this study that there was no implementation strategy prepared for the NHP. Even the two attempts which followed later were as explained in Section 4.7 found to be wanting. In relation to the housing elements outlined in Section 3.3.3, the absence of an implementation strategy could also be interpreted that the means and instruments (the means) which were to be used, had no strategy (the ways) to achieve the goals and objectives (the ends) of the NHP. However, as will be

seen later, the absence of an implementation strategy is not enough to stall progress in realising some of the parameters of the set goal and its objectives.

4.8 Conclusions

The NHP was formulated by a steering committee appointed by the government. In describing its process, it is found that at the time of formulation, the political and economic environment in Zambia was being transformed from a single party autocratic rule to multiparty politics and from a welfare system to a neo-liberal economic system. At this time, housing delivery and positive macroeconomic performance were being hampered by a number of factors, which this study identifies as reasons why the government acted to formulate a responsive policy.

Since it encompassed the entire spectrum of housing experts from the global, national, metropolitan and local levels, and the roles each of these actors played has been spelt out, it was found that the NHP generally followed accepted formulation approaches. Even if street-level bureaucrats as a group, and some needy groups were left out, it can be argued that first, there is no generally accepted heuristic way to organise the policy or strategy-formulation process, and second, the policy approach contained elements of: (1) the coalition-building, (2) the inter-agency, and (3) the single-agency model for organising the policy development process.

The government acted by selecting a committee of experts and steering the process. It is evident from the composition that the National Steering Committee was answerable to the Minister of Local Government and Housing, and was in charge of all other actors drawn from the private and public sectors. There was genuine consultation and cooperation in the process by all line ministries involved. Lastly, responsibility was lodged in the Special Committee of the National Steering Committee, which developed the policy, drawing on consultants from the UN-HABITAT, and other private and public agencies.

This Steering Committee prepared the draft, which was deliberated upon by people from all walks of life in provincial workshops and at a national conference in Lusaka to come up with a final draft that was sent to Cabinet and Parliament for ratification. It was in recognition of the innovative and participative way in which this policy was formulated, that the UN-HABITAT awarded it a 'scroll of honour'. Despite this elaborately worked out process, the roles different actors played in the policy formulation process were not clearly illuminated. The formulation process itself was undoubtedly top-down in its approach, and the presence of UN-HABITAT personnel reinforces this view. It also indicates the imposition of UN ideals on the Zambian situation. What is not clear however, is whether serious consideration was given to the challenges faced by implementing a policy formulated with a top-down approach.

Whereas the ends and means have been identified in the policy, the way (the implementation strategy) was missing. Consequently, the attainment of set goals and objectives (the ends) would have been haphazard, because an implementation strategy was lacking, either within the policy itself or one developed separately. A National Housing Development Programme formulated later in 1996, was devoid of aspects such as an action plan, an implementation strategy matrix and others to make it a housing implementation strategy. In this respect, it was more of a policy paper than a strategy.

In addition, the policy highlighted a number of issues, which could only be dealt with by the local government in a decentralised structure. Implementation of these issues would continue pending until decentralisation was effected. This reinforces the notion of decentralisation being a decisive tool to housing implementation generated in the previous chapter.

The policy claimed to be, i.a.: (1) providing a comprehensive assessment of the housing situation in Zambia, (2) providing a vision for resolving the housing problem, (3) spelling out the roles of the various stake-holders in the housing matrix, and (4) identifying the co-ordinators for an effective housing delivery system, stressing private initiative whilst strengthening the government's role as the provider of requisite enabling environment for sustainable housing delivery. How these issues were addressed by the policy will be discussed in Chapter 6. The next chapter traces the genesis of the urban housing problem and chronicles past attempts to solve the housing problem in Zambia. It will also detail some of the achievements that have been made since the 1996 policy was formulated.

5 The genesis of Zambia's urban and housing problems

5.1 Introduction

After describing the background to the problem, the context to the study areas, the central concepts and theories, and the case study in previous chapters, this chapter is now a thematic diachronic examination of Zambia's urban and housing problems. It delves into the historical establishment and development of Zambia's urban and housing policies, from the time it was colonised in 1891, through independence to the time the current government took over, and developed the 1996 NHP.

The chapter addresses subquestion 3: *What urban and housing development policies existed in Zambia prior to the 1996 National Housing Policy, what were their intended goals and objectives and how effective were they?*

Being historical, the study employs an explorative methodology, which is best suited to recording historic events. It borrows some elements from Mahoney and Rueschemeyer (2003), who explained that the historical-comparative approach is one in which the observer logically infers causal relationships between variables when these cannot be directly observed. This approach can be quantitative, using experimental and quasi-experimental designs, or qualitative, through descriptive analysis of events, structures such as those recorded in speeches, documents, reports, and even figures. The last approach is appropriate when time and resources do not permit the researcher, as is the case with this study, to undertake a quantitative study.

The chapter uses both primary and secondary data sources (Silverman, 2001). Primary data is obtained through interviews, participant observations and reconstructions of lived experiences, while secondary sources are obtained from desktop surveys, which include literature searches in libraries, museums, and the electronic and print media. Since urban development in Zambia is just slightly over a generation old, oral reconstructions of lived experiences are used wherever appropriate. A timeline matrix is used to analyse the developmental consequences of the management and regulatory actions, which were undertaken prior to 1996. This way the chapter tries to identify factors which influenced policy development and could have an influence on future policies.

The chapter is divided into two parts. The first part looks at pre-independence policies. It reviews policies, which colonialists enacted, in order to impose and consolidate their hold on the land, its human as well as its natural resources, after obtaining governing rights. It approaches this from two related views: from an urban planning point of view it looks at what policies led to the segregated urban spatial development, which exists at present, and from a housing point of view it looks at the policies which led to the present formation of both formal and informal housing. The study explores why these policies were implemented, how they have affected development, and how they have influenced the current spatial layout, organisation and governance of urban spaces.

The second part deals with how effective post independence policies enacted as a reaction to counter the effects of colonialism have been. It therefore chronicles and analyses corrective measures taken after independence, aimed at reversing the imbalances and skewed urban development and those aimed at bridging the housing gap perceived to be dividing the ruling and the ruled. The chapter concludes by summing up what was pertaining now.

5.2 Colonisation of Zambia and colonial policy (1881-1964)

5.2.1 Colonisation of Zambia

Colonial rule in Zambia was enshrined in the Lochner treaty of 1891, which Lewanika, king of the Lozi's was beguiled into signing in the belief that he was giving mineral prospecting rights of Northwestern Rhodesia to the British Crown in return for protection (Noyoo, 2008). In reality, this treaty was actually signed with a representative of the British South Africa Company (BSACo) owned by Cecil Rhodes[32], while some parts of Northeastern Rhodesia were colonised using dubiously signed treaties, and others through military conquests and overthrow by the charted company police (Willis, 1985).

Needham *et al.* (2004) explains that Rhodes' expansionist ambition was fuelled by the Gold discoveries of 1886 in the Boer-controlled Republic of Transvaal in South Africa, which influenced the British governments desire to block Boer expansion by establishing colonies to the north[33], coupled with the hope of finding new minerals. Thus in 1889 the British government granted him a charter to use its authority in staking out claims to African territory at the expense of other European powers. This is how Zimbabwe and eventually Zambia fell under British rule.

Zambia's colonisation was quickly followed by the construction of a railway line, and a road as part of Rhodes' grandiose plan of linking Capetown in South Africa to Cairo in Egypt and bringing all the lands traversed by the rail line under British control. During the colonial era, the territory passed through two distinct administrative periods, from 1891 to 1924, the BSACo administered Northeastern and Northwestern Rhodesia as two separate territories, from Fort Jameson (Chipata) and Kalomo respectively. Livingstone was

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[32] The names Northern and Southern (Rhodesia), were coined from John Cecil Rhodes.

[33] Other parties interested in the territory were the Belgians, rulers of the Congo Free State to the North. To the Southeast and West, the area was a potential axis to uniting the Portuguese possessions of Mozambique and Angola. In the Northeast, Germany was establishing its colony, Tanganyika, and by 1884 had annexed South-West Africa.

made capital in 1907, and in 1911 the two territories were unified as Northern Rhodesia. From 1924, the British Crown government took over administration of Northern Rhodesia until independence in 1964 (ibid.).

5.2.2 Colonial policy

The colonial policies, which accompanied British[34] overseas expansion were according to Home (1997), guided by three main co-existing (and sometimes competing) ideologies: (1) state or crown control, (2) capitalism (free market economy), and (3) utopia (modernism). These exercised a continuing influence over the colonial urban landscape and have had a profound effect on Zambia.

State or Crown control was meant to have greater administrative control of the colonies, which were seen as an initiative by the crown government, through its agents. Ruling elites often sought to have greater administrative control of the colonies, and to express their political authority through the physical form of ports and towns, using the civic design language of avenues, esplanades and public buildings. Spatial relocation of decision making was made, power was decentralised to the colonies, and where enough manpower existed, the 'direct rule' system was instituted and where it was lacking, the 'indirect rule' system was practiced (see also Lugard, 1929 for elaboration).

Capitalism (free market economy) was adopted in the colonies to achieve the accumulation of wealth from trade, extraction and production, while keeping public expenditure including costs for municipal planning and administration to a minimum. This was achieved by using cheap labour, free resources, and local taxes. It was through this ideology that chartered companies, such as the BSACo where formed[35]. Thus, colonialism combined private enterprise with state crown control, and power was shared between the two. At that time, private capital did not involve itself much in the physical shaping of colonial ports and towns, although its influence was felt, through their involvement in setting up extractive industrial infrastructure linked to mining, rail and road transport, etc.

In the utopian approach (or present day modernism), colonial settlements were seen as an opportunity to experiment with forms of social organisation (such as communal control of land) that were less achievable at home. A colonist was escaping to a new society as a chance to create new societies, free of natural hazards, such as diseases and fire, which never existed during the industrial revolution in Britain and Western Europe. This ideology, which centered on standards, was usually in conflict with that of capitalism because

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34 Suffice to state that these were not exclusively British, as other colonialists, the Dutch, Portuguese, Spaniards, etc., also practiced and applied them.

35 Others were the Imperial East African Chartered Company, and the British East India Company.

through the utopian approach the colonists imposed very big and spacious housing, in even bigger plots, and this was costly. The colonial government minimised costs by passing them on to the settlers, who in turn imposed them on the colonised.

Through these three ideologies the colonial policies imposed, generated the following aspects of Zambia's urban heritage, i.a.: (1) rural urban migration, (2) industrialisation without urbanisation, (3) migratory labour, (4) employment tied housing, (5) settlements and urban segregation, and (6) the pass system. The intended goals and objectives and how effective these policies were in relation to housing and urban development in Zambia forms the basis of this chapter and will now be analysed in-depth.

1. The rural-urban migration phenomena (1900s-1960s)

This phenomenon initially uprooted people from their homelands into the urban areas, and it was triggered by the desire for labour to assist in the extraction of raw materials to feed local and international industries, which had resulted from the industrial revolution in Europe (Home, 1997).

The economic activities, which developed as the line of rail progressed northwards, and the towns and farms being created, needed labour to run. This labour could only be obtained from the hinterland along the line of rail and also from the territory and surrounding countries. Initially locals did not see the need to offer their labour for cash, since they were able to subsist through barter. The colonial rulers, motivated by capitalism, therefore created the need for cash among indigenous people, by compelling able bodied men to offer their labour. The policy was to deliberately destroy production initiatives and only get labour from local people. They achieved this by imposing cash payment for poll and hut tax between 1900 and 1904, and by refusing to buy products from locals. This tax served two purposes: it encouraged men to work and it also contributed to BSACo revenues. Failure to pay tax resulted in prison sentences or mandatory work (Willis, 1985).

The killing of native agricultural incentives, the imposition of hut and poll tax, coupled with the attraction of exotic material possession and lifestyle were coupled with the need to afford this tax obligation by all able-bodied male Africans, who instead of using their initiative to survive, were forced to sell their labour on the market. This triggered off rural urban migration, first as a trickle, then as time went on, as a flood. For local people along the line of rail, subsistence survival through agriculture also became unfeasible since the land was taken away and because no one would buy their products, they had no other survival strategy apart from offering their labour (ibid.). The resultant change in the economic structure resulted in massive migration from rural to urban areas and a concomitant demand for housing (Van Vliet and Fava, 1985). This indirectly made indigenous people dependant on some entity such as an employer for their livelihood. In the two decades, from 1920 up

to 1940, advancement in agriculture was minimal, while the population dou-
bled and the soils became more exhausted. Hall (1972, p. 74) rightly observes
that 'everything was against the African farmer'.

The underlying factor behind rural-urban migration was the industrial rev-
olution and the pursuit of the capitalist ideology. This is in line with the mod-
ernisation theory described in Section 3.9, but whereas it was argued that
surplus labour in rural areas could be withdrawn without a fall in agriculture
output, the opposite was the case in Zambia. People were expected to migrate
out of their own will, but in this case they were coerced by colonial policy.
This left only the handicapped, the aged, women and children to tend to their
land. In the process, agricultural output suffered tremendously, a phenome-
non which has lasted until now (Willis, 1985; Mutale, 2004). The rural-urban
phenomenon was not peculiar to Africa alone, it also happened in Europe
in the industrialisation era (the second half of the 19th century through to
World War I), but prosperity combined with a common minimum of under-
standing and political will resulted in economic and social success, though it
took almost three generations. Whether this development taught the Europe-
an colonisers of Africa lessons to understand and consequently manipulate
this process for their profit, is beyond the scope of this study.

2. 'Industrialisation without Urbanisation' (1920s-1960s)

The policy of 'Industrialisation without Urbanisation' prevented colonialists
from matching industrial activities with urban and housing development,
which consequently led to badly planned urban areas and created a shortage
of housing.

In pursuit of the capitalist ideology, and another reason why modernisation
theories failed, was that colonialists were only prepared to develop extractive
industrial infrastructure related to the mining industry without necessarily
developing any housing or urban areas. They achieved this by pursuing the
policy of 'Industrialisation without Urbanisation', through implementing pol-
icies aimed at creating industries and not urban areas. This policy only rec-
ognised Europeans as permanent urban dwellers and Africans as sojourners.
The little housing or civic developments undertaken were therefore meant for
the welfare of Europeans, since indigenous people were expected to go back
to their villages to attend schools, hospitals and other social facilities provid-
ed by missionaries. It was based on the fear for an enlightened African urban
labour that could one day rise for their rights. It was therefore closely related
to the migratory labour policy, which controlled the influx of Africans to the
urban centers for their labour but at the same time discouraged their perma-
nent residence. These policies were reinforced by supplying inadequate hous-
ing and requiring identification certificates, tax receipts and visitor's permits
from all Africans (Willis, 1985).

This policy contradicted the need for cheap labour to work in industries.

Industrial development required labour to run the industries, and workers needed housing to live in and commerce related infrastructure where they could obtain life sustaining necessities, which entailed creating urban areas. With urbanisation comes the need to address issues on affordable housing, which in turn relies on infrastructure such as: availability of safe drinking water, roads and cost effective urban transport, drainage systems, electricity, energy, conservation, water, play parks, cost effective communication networks, making the city safe for women and children, and issues of urban identity (UNCHS, 1996c), which had to be provided. Instead, only the barest minimum was provided for those in employment.

Strict imposition of the policy of 'Industrialisation without Urbanisation' left a lot of immigrants in a dilemma, urban authorities did not provide adequate accommodation, and when they used their initiatives to provide it on their own, it was declared illegal and demolished. Under these circumstances, they were forced to cram into the few houses in those illegal compounds, which had for one reason or another survived the wrath of the law. This led to overcrowding, which in turn led to proliferation of disease and a lowering of morals (see also Hall, 1972, for a detailed discussion).

3. Migratory labour policy

This policy was closely tied to that of 'Industrialisation without Urbanisation' and the policy on employment-tied housing. All of them served to discourage permanent settlement in urban areas for non-Europeans.

In the 1920s, urban policy required the creation of an urban population which was available at wages below the full costs of production and which would pose no threat to colonial administrative control, and fall in line with the ideologies of crown control and capitalism. This was underlain by the policy approach that Africans belonged in the homelands, within their traditional ways of life and could only be allowed into urban areas to meet the labour requirements of the urban economy (Tipple, 1981; Willis, 1985; Tait, 1997). The policy therefore was to maintain a transitory nature of urban male population. To compel men return to their villages and to ensure that labour remained migratory, women and children were not allowed in urban areas, which were considered male domains. Employment was gender biased and confined women and children to rural areas. Even men were only supposed to stay in the urban areas for 18 months, when they would be gainfully employed. Once this condition ceased to exist, they had to return to their homelands (Willis, 1985).

The working and living conditions Africans were subjected to were so poor that by the time most workers had served the compulsory period, they would be depleted with ailments and would be sent back to their villages to recover. Ironically the villages had no hospitals then. After which they could return and apply for employment. African labour was in all essence temporary and

Figure 5.1 African autonomous towns on the Copperbelt
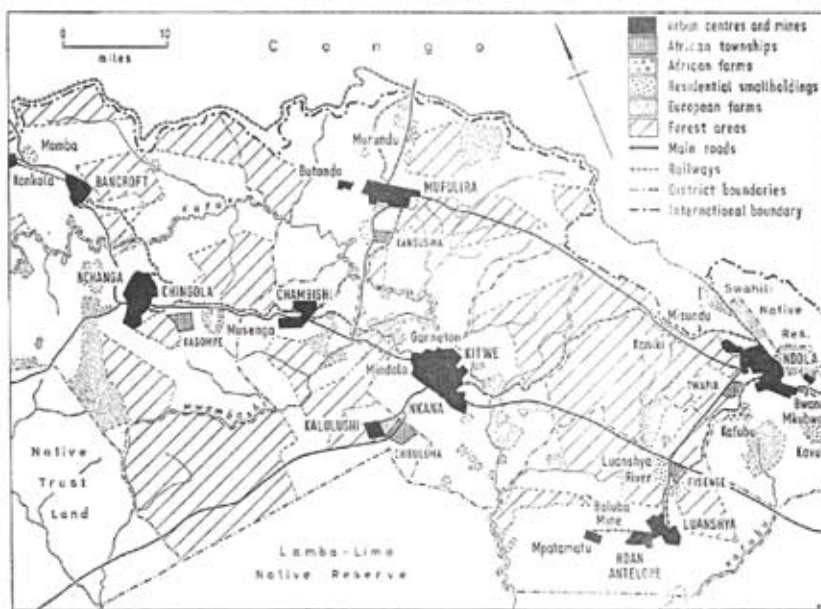
migratory as well (Tipple, 1981; Willis, 1985). This paradigm of cheap migrant labour, with production costs being met by indigenous society, coupled with housing tied employment, was the genesis of housing and urban development problems in Zambia. Colonial administrators were failing to obey the dictates of the paradigm that the presence of labour required the provision of liveable and affordable housing, which they were not ready to provide. The African presence was only tolerated for the labour it was to provide. It is clear to see here that locals were being coerced and forced to seek for employment to raise money for taxes, in urban areas, which were not ready to receive them.

The colonial government kept the flow of immigrants in check by using coercion and force, albeit with little success. Ironically, the recipient urban areas did not have adequate housing to absorb all the immigrants, as a result, most of them could not find accommodation, they squatted on empty pieces of land on the periphery (Willis 1985). In his book *On the housing question* Engels (1872) had described this mechanism decades earlier, but had no idea of its implications in the colonies. The implications for housing was that since labour was migratory, there was little justification in providing permanent housing to temporary labour, because of this authorities only provided single quarters for bachelors. Maintaining this status quo enabled employers to cut down on the economic cost of providing permanent housing to their employees. The quality of housing provided was extremely poor by urban standards, although it was comparatively better than what was pertaining elsewhere (Tipple, 1981).

Contradictions in the transitory labour policy for African workers, and the need to have a reserve of readily available workers near employment areas,

led to the creation of the five autonomous townships around the major copper mining towns, shown in Figure 5.1. Fisenge was created for Luanshya, Kansuswa for Mufulira, Kasompe was created for Chingola, Chibuluma was created for both Kitwe and Kalulushi, and Ndola was allocated Twapia. These townships, also known as 'Kaffir farms,' were built outside designated urban areas, as reservoirs for labour, and mines could fall back on them for recruitment purposes instead of going back to the rural areas every time they needed labour. Housing regulations in these townships were relaxed and people built under conditions, similar to those pertaining in their homes of origin, and were allowed to carry out urban agriculture and petty businesses on the premises (ibid.). In general, this migratory system was maintained until independence when it was replaced with the 'freedom of movement' policy.

4. Employment-tied housing

If available, housing was only provided to those in gainful employment and it was firmly tied to employment. Loss of employment meant loss of the house after a prescribed period. This condition applied to all employer housing (Tipple, 1981).

Initially urban housing comprised mainly of barrack-type single quarters meant for male workers, and these still dominate the urban landscape (Rakodi, 1986; 1986a; Tait 1997). Married quarters were only added after the Urban Housing Ordinance was passed in 1948. This ordinance imposed obligations on large employers, with more than 300 people, to house their employees on employer-owned land or to pay for accommodation in local authority administered housing (Rakodi, 1986). After this ordinance it became local authority's responsibility to house employees not accommodated by the employer. Local authorities were happy to adopt it as policy in house allocation to attract investment. Council housing policy in 1970 favoured the housing of key personnel for new investors and for those wishing to expand existing investment in their jurisdiction, because it meant they had to build additional housing. Unfortunately, under this ordinance water and sanitary services were provided on a non-profit basis, which has had lasting consequences on cost recovery (Mutale, 2004).

Most immigrants who came to town could not find employment and could therefore not be provided with housing, as it was tied to employment. They either lodged with their kin or built on the urban fringe using construction methods and materials they had learned in their home villages. This is how some squatter settlements started and proliferated. Providing housing to unemployed people would have actually made very little economic sense because the government and all employers were already failing to house their employees adequately, so paying attention to the unemployed would have been unreasonable and unattainable. Since it was thought that the growing population would eventually go back to their rural homes, and legislation passed from the colonial period was a reflection of this thought, any effort to

provide adequate housing proved to be an inadequate response to the grow-
ing squatter settlements issue (Makhetha and Gonzales, 2005).

5. Settlement patterns and urban segregation

The policy of segregated settlements led to the development of differentiat-
ed housing development, initially based on race, but now based on socio-eco-
nomic status.

Settlement patterns in all urban areas were segregation on racial lines
and strictly enforced. Because of this there still exists the type of hous-
ing described in Section 2.11. African workers were segregated against, and
were not allowed to build in areas classified urban without permission. Any
attempt to build illegally within the jurisdiction of local government land, the
structures would be demolished, at times it also led to prosecution. The same
fate befell settlement, which sprang up in undesignated areas. If for some
reason or the other, the settlement survived, city boundaries would be adjust-
ed to leave it out of that particular city's jurisdiction, and consequently turn
a blind eye, instead of developing it[36]. African workers were accommodated in
separate townships in little houses of burnt bricks covered mostly with metal
roofs, or they were let to build on their own in areas outside the jurisdiction
of urban areas (Mutale, 2004).

At this time, settlements, which were springing up in locations out of local
government jurisdiction on the fringes of urban settlements, were legally ignored
as non-existent, so they quickly expanded and proliferated into squatter settle-
ments. Permission to build in these areas could easily be sought from tradition-
al rulers who controlled them under traditional tenure. Some white farmers also
defied the ban on squatting and allowed squatters to rent their land because it
was profitable (Knauder, 1982). This form of squatting offered security for the
landlords, since squatters also looked after the land and paid some rent.

Mutale (2004) explained that provisions of the Urban African Housing Ordi-
nance, requiring local authorities to provide land or housing for the exclusive
use of Africans, was on its own some kind of 'positive or possessory segrega-
tion'. Because by keeping their wages low, the land acquisition process expen-
sive, and minimum building clauses high, Africans were effectively kept out
from certain areas where these regulations were selectively applied resulting
in exclusive white areas.

6. The pass system ('ichitupa')

This policy was meant to reinforce racial segregation, it restricted movement
and mixing between different races.

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36 This is how Kalingalinga in Lusaka initially developed, before it was upgraded and incorporated into the city
boundary.

In pursuit of the ideologies of crown control and utopia, racial movement between different urban and housing areas was strictly controlled, and was only allowed in one direction. Europeans could go into any areas without let or hindrance, but Africans could only move in European designated areas, if they were on an errand or going for domestic work. In whichever case, they needed to carry 'ichitupa', an identity pass, and they only walked in designated paths leaving pavements to Europeans. The passes specified the exact purpose of movement, what time one had to be in a European only area, and what time he had to move out (Epstein, 1958; Hall, 1972).

Freedom of movement was restricted on racial lines and firmly controlled. The fact that one could not enter any housing areas without permission also meant that it was almost impossible to construct in any area without special permission, and in this way unauthorised housing and settlements were automatically kept in check. This situation was pertaining elsewhere in the Southern African subregion. In South Africa, Xaba (2005, p. 47) explained that 'the carrying of passes was used to verify the employment status of Africans and failure to produce it, resulted in arrest and deportation to the homeland. The pass system was a cause of great anger to the urban African populace due to the indignity it caused'. In Namibia, Gold (2005) explained that there was no freedom of movement, let alone choice of residential neighbourhood within the country, unless one was white. Ethnic groups were assigned to specific parts of the country. In Oshakati, the centre of Owamboland, the 'town' was fenced with heavy security wire and patrolled continuously to keep 'undesirable elements' out.

5.2.3 Historic perspectives of housing and urban management in Zambia

To equip planning authorities with the right legal instruments to use in administering housing and urban development, a series of regulatory frameworks were put in place, unfortunately some of them ended up compounding the situation.

From 1929 to 1965, housing and urban development in Zambia was governed by two ordinances, the Municipal Corporations Ordinance and the Mine Township Ordinance (Mutale, 2004). Although run by different organs, the boards, which governed them had the same structures and performed the same functions. The only difference was the formulation and regulating authorities behind them: one was run by the government, making it partisan to government machinations, while the other was run by a company, and was non-partisan. Because of this, the contradictions between the capitalist and the utopian ideologies were clearly demonstrated in the way these ordinances were applied and implemented.

Under the Municipal Corporations Ordinance, a Town Planning Board with

the power to prepare plans for any town referred to it by the governor, was appointed. This board also had power to enforce planning standards imbedded in the ordinance. Unfortunately, these standards were sometimes ignorantly but in most cases deliberately ignored[37]. The 1932 Mine Township Ordinance was the first regulation to be enacted for the governance of mine townships (discussed in Section 2.13). It established the Mine Township Board of Management (MTBM), which had powers to make, amend and revoke by-laws affecting mine townships, subject to the governor's approval. The MTBM had similar powers and responsibilities to those of councils for public township boards, although it did not collect rates or personal levies (Greenwood and Howell, 1980).

Lusaka (described under Section 2.12) and those towns which developed as administrative centres were guided by the utopian ideology, they were strictly zoned; mixed land use and housing (flats or tenements) developments were not allowed in the Central Business Districts (CBDs). They mostly ended up sprawled and expensive to maintain. All Copperbelt towns described in Section 2.13 developed as company towns and the capitalist ideology, aimed at minimising costs, guided their development. These towns became compact, and mixed developments were generally allowed in their CBDs. Mixed land use and housing development were allowed and as a result housing areas could be built above office blocks, as flats and tenement units.

These differences in the management of urban development in Zambia's cities still linger today. Up to now, in the post-privatisation era, it is not clear to what extent Town and Country Planning legislations apply to former mine townships. The mines have been privatised, and the new mine owners have finally shed off all non-core mining activities such as health, housing and recreation, a feat which all previous mine owners failed in the past. This has heated up the debate on whether the responsibilities for town planning should also be fully shed off to the local authorities or not? Whichever way it goes, it may not be long before this is done, although confusion looks likely to linger on for a long time to come.

5.2.4 Housing and urban development regulatory frameworks

The timeline shown in Appendix 4 indicates the regulatory frameworks that were intended to manage developments in the territory's urban and housing areas. This shows that Zambia has in just over a century developed from a land whose society was in a state of flux (as described in Section 2.3) to a country subjected to rapid urbanisation, fraught with development problems (men-

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37 As happened with the plans drawn for Lusaka (explained in Section 2.12).

tioned in Section 3.8). It further shows that either the policies that were being instituted to control this development were inadequate, wrong, or misapplied.

The Village Management rules, drafted under the Village Management Proclamation Act of 1900, and administered by management boards appointed by the chartered company administrator, were the first regulatory frameworks to govern housing and urban development in a series of rules that were formulated by boards. The first was set up at Livingstone, the territorial capital in 1911, followed by Lusaka in 1913 and Kabwe in 1915 (Seymour, 1976; Mutale, 2004). As towns grew, the boards and ordinances also changed from village, to town and later municipal corporation ordinance. It was only in 1929 that the Townships Ordinance established administrative systems for small urban settlements, which had elected councils although the franchise only extended to owners of property (Rakodi, 1986).

The 1929 Town Planning Ordinance was the first town planning legislation to be enacted. This legislation together with the 1930 ordinance influenced by the British Town Planning legislation, and guided by crown control and the utopian ideology, developed to address inadequacies in housing quality and standards respectively, were primarily concerned with the health and welfare of Europeans and did not apply to Africans. These stringent British-type ordinances and building regulations totally ignored conditions in African housing (Rakodi, 1986; Tait, 1997).

In 1933, planning authority powers were given to the mine townships through the Mine Townships Ordinance with powers similar to municipal and township councils for provision of houses and services to their employees. The newly devised policy of 'balanced stabilisation' declared in 1945, legalised the permanent residence of Africans with their families in towns for the duration of their active working life. But it did not at first remove the rural bias of African development. It was not until 1947 with the implementation of the Ten-year plan that priorities were finally set on urban investment and that local municipalities became responsible for African housing and settlements (Tait, 1997).

By 1948 therefore, the Urban African Housing Ordinance was passed to give powers to Management Boards to build African suburbs. The suburbs were to have houses for rent for married couples and hostels for bachelors. In addition employers were required to provide housing for their employees or pay economic rents to Management Boards if their employees were housed in local authority suburbs. The search for low-cost housing therefore started at this point. The African Housing Board, a forerunner to the National Housing Authority, was set up for this task. Armed with these regulations, different Township Management Boards and other government agencies and employers embarked on housing schemes for both Africans and Europeans (Muyangwa, 1974).

In 1961 a revised Town and Country Planning Act (Cap 475), was enacted and it came into force in 1962. This legislation based on the 1947 British Town

Planning Legislation, provided for the preparation of town development plans, which would contain a general land use scheme to be implemented by means primarily of a development control system with safeguards for the private owner, and it also established the planning tribunal.

Despite the changes in time and the developments that occurred, these regulations have stayed in their original state albeit minor amendments in line with the cyclic political and economic changes that have occurred in Zambia (mentioned in Sections 2.4 and 2.8).

In summing up the pre-independence era, it is clear that colonial policies disrupted and disadvantaged personal and local economic development; they also perpetuated dependency on multi-national corporations, leading to localised poverty. All the rules and regulations formulated by colonialists had a number of flaws in them notable amongst which were that:

- Indigenous people were treated as second class urban citizens, who belonged to their villages, their stay in urban areas was temporal.
- Indigenous people were not allowed to decide their own urban destiny, even where it involved their welfare, alien laws were enacted for them and they were compelled to follow them. Thus locals were not exposed to democratic debates and affairs.
- The labour African workers provided was regarded as temporary, they were therefore not given any chance to advance and improve their economic and socio-political status in urban areas. They could only achieve this by investing in their villages.
- Lack of adequate educational facilities meant that indigenous people remained illiterate or semi-literate and never challenged for better jobs and conditions of service. They could also not be trained to take up decision making and planning functions.
- Because of stringent controls imposed, Africans had no opportunities to own, control, and utilise their houses in any way they deemed fit, they got what they were given, and this deprived them of the ability to improve their livelihood apart from what they got in formal employment.
- Housing if and when available, lacked adequate social infrastructure and traditional norms were discarded. Immigrants either had to adapt to an alien housing type or try and build their own houses outside the designated areas, which was very difficult.

5.3 Post-independence housing and planning policies (1964-to date)

This section constituting the second part of the genesis of Zambia's housing problems looks at the policies the newly independent government introduced in order to address the challenges it faced in trying to bridge the perceived

Table 5.1 Housing challenges faced at independence

Housing challenge	Action area	Approaches
Qualitative aspects	Housing quality	Improving all houses to meet minimum housing standards (such as those set by UNHABITAT, and the new Government of Zambia)
	Macro-level	Providing quality services to meet the minimum requirements for all housing units
	Micro-level	Improve the quality of rooms and services to suit individual family needs
Quantitative backlog	Housing quantity	Providing enough housing to all citizens
	Macro-level	Building enough housing to meet existing backlog
	Micro-level	Increasing number of rooms to suit family sizes
Spatial integration	Segregation	Integrate segregated urban areas
	Macro-level	Integrate towns
	Micro-level	Integrate communities regardless of ethnic background
Socio-economic	Affordability	Enhance the economic standing of all citizens to improve their housing affordability levels

Source: Author

housing gulf between African and their European counterparts. This section therefore analyses the extent to which the colonial legacy was redressed. Bearing in mind that under the colonial regime the residential circumstances of Africans were perceived as an integral part of the racist and segregationist system, it was inevitable that high expectations were raised by the housing policies of the independent national government. But the abolition of colonial restrictions on freedom of movement and place of residence by the new Zambian constitution was not complemented by indiscriminate provision or access to housing. Contrary to the promises of the ruling UNIP government to provide housing for everybody, the inequalities of state housing provision in fact quickly became one of the most pronounced manifestations of emerging class divisions among Zambians (Tait, 1997).

At independence in 1964, Zambia inherited the colonial legacy mentioned in the last section. It faced a number of challenges in its quest to develop acceptable shelter and livable urban areas. As indicated by Table 5.1, these challenges were: qualitative, quantitative, spatial, and socio-economic.

On a qualitative level there was need to improve the size and appearance of the existing housing stock in order to give a measure of decency and dignity to all citizens and to reduce the gap which existed between European and African housing areas. This required two approaches: at the macrolevel there was need to provide quality infrastructural services to all housing units; at the microlevel there was need to improve the quality of rooms by constructing them to acceptable standards using approved building materials, and providing quality services. This therefore meant that new houses had to be built, and some existing houses needed to be upgraded physically, with the addition of utilities such as electricity, water and roads.

On a quantitative level there was need to increase the housing stock in order to avail adequate shelter to all citizens, and to meet the housing backlog, which had accumulated since independence. Two approaches were needed, at macrolevel, there was need to build enough housing to meet the exist-

ing backlog, and at microlevel, there was need to increase the number of rooms to meet the needs of the large families, which started occupying housing units initially meant for bachelors.

Emerging together with the qualitative and quantitative needs were the spatial level needs, to integrate segregated housing and ethnic groups both at national, metropolitan, community and individual level. In addition to all these, the issue of the poor also needed attention. There were imbalances in salary scales, income levels and economic standing between the European and African workers in Zambia's industries (Beveridge and Oberschall, 1979), engendered by racism and disparities in educational levels between the two races.

Through out the First Republic therefore, the country was grappling with balancing regional inequalities it had inherited, especially regarding the level of development between the original line of rail provinces with the rest of the country.

5.3.1 The UNIP government (1964-1991)

The newly independent Zambia government took over administration of the country, sensitive of its colonial past in which Africans were treated as second-class citizens. The main priority was to cover the quantitative and qualitative housing needs of the majority of the people and to balance racial segregation in the physical composition of housing and on the spatial layout of towns. In its haste to reduce these gaps, a number of tactical errors with serious repercussions on the economy and the outcome of policy objectives were made. There was an immediate effect on class transition, tolerance of squatter settlements, and moves to empower the economically deprived.

During the transition from minority-colonial rule to majority rule, most Europeans who had occupied the high- and medium-cost areas moved out of the country and their 'envious' place was taken over by those who had been restricted to low-income areas. All formal housing areas experienced a class transition (Knauder, 1982). Although the spatial layout remained the same, there was a bottom-up type of class gentrification. The areas experienced a change from racially segregated housing to income-segregated housing. A new urban elite was being created with a view to development that hoped to emulate that of its former colonial rulers (Tipple, 1981; Rakodi, 1986a). All housing classes were now more than ever dominated by lowly paid and at times even unemployed Africans, creating a problem when it came to paying for utility services, consequently calling for subsidisation. Subsidies, which were inevitable, drained the national treasury and contributed in weakening the economy (Rakner, 2003; IMF, 2004), because they were consumption- and not investment-based.

The post colonial period witnessed the emergency and addition of another housing class, informal housing, composed of squatters and other self-

built housing areas, which had initially been confined to the periphery and ignored. These housing areas were now incorporated in city boundaries with the intention of upgrading them to acceptable minimum standards. They in turn posed an additional dimension to the housing problem.

On the economic front, due to the limited opportunities for Africans to enter into enterprise under the colonial administration, the emerging private sector required state support as it could not dislodge non-Zambian private businesses on its own (Beveridge and Oberschall, 1979; Rakner, 2003), and this is when the nationalisation of economic factors of production took root. It has also been observed that with one of the highest urbanisation levels in Africa, the government supported urban consumers with direct and indirect subsidies to keep the prices of the main staple food, maize, affordable (Hawkins, 1991; Bates, 1981; Rakner, 2003). It was therefore not surprising that agricultural policies implemented after independence were also based on rural policy objectives such as reducing the dominance of large-scale, expatriate commercial farmers, and seeking to ensure fairness, national unity and economic justice (Rakner, 2003). As a result, farming interests in Zambia did not constitute a strong lobby for economic reforms in the direction of reduced state control (Bates and Collier, 1993; Rakner, 2003).

In reaction to the housing and urban development policies it inherited, the government reacted by trying to change most of the policies introduced under colonial rule (mentioned in Section 5.2.2). This was attempted in the following ways:

■ rural urban migration – was ignored, but fuelled by the 'Freedom of Movement' policy;
■ industrialisation without urbanisation – attempts were made to change this by expanding existing urban areas and to build more;
■ migratory labour – was banned and people could now live permanently anywhere;
■ employment-tied housing – attempts were initiated to change this, by encouraging people to build and own houses;
■ settlements and urban segregation – attempts were made to change this through the integrated policy;
■ the pass system – was outlawed and completely done away with.

The intended goals and objectives and how effective these policies were in relation to housing and urban development in Zambia forms the basis of this chapter and will now be analysed in-depth.

1. Freedom of movement ('amayendele')
The policy of freedom of movement allowed people to migrate into towns at will and exacerbated the urban housing problem.

Restrictions on movements of people through the pass system, and strin-

Table 5.2 Increase in population during 1963-1969

Province	Proportion of urban population increase during 1963-1969		Increase in urban population during 1963-1969 (in %)	
	Male	Female	Male	Female
Central	27.6	25.9	67.5	93.0
Copperbelt	65.0	65.8	51.6	77.5
Eastern	1.1	1.3	51.5	88.5
Luapula	0.9	1.0	60.4	106.6
North-Western*	-	-	-	-
Northern	0.4	0.7	21.9	58.3
Southern	3.4	4.0	27.5	49.8
Western	1.6	1.3	134.7	161.5
Total	**100**	**100**		

*) The North-Western Province was then still part of the Western province.

Source: CSO 1963-1969

gent land use, controlled through settlements and urban segregation, effectively enforced during the colonial period were considered abominable by the new government and its indegenous citizenry. These and other policies were seen as one way of excluding Africans from enjoying the fruits of urbanisation. Faced with no other alternative, the new government lifted all restrictions and restored 'freedom of movement' to citizens, locally known as *amayendele*.

Article 22 of the Constitution (GRZ, 1991) states that 'Freedom of Movement' means: (a) the right to move freely throughout Zambia, (b) the right to reside in any part of Zambia, and (c) the right to leave and return to Zambia. Given freedom to work and live anywhere, most people chose the urban areas. The immediate consequence was a dramatic increase recorded in the urban African population. Although internal growth was one attribute, the main one was rural/urban migration, and a similar situation was happening elsewhere in many developing economies.

This period witnessed an upsurge in the movement of people from the rural hinterland to the urban areas in search of better economic opportunities. As seen in Table 5.2, rural-urban migration led to a dramatic increase in urban populations between the periods 1963 and 1969 (GRZ, CSO, 1969). Since there was no indiscriminate provision of housing to match this upswing, this increase in population led to an increase in the demand for housing, exerting a lot of pressure on the urban areas' ability to absorb new settlers and those who could not find accommodation in formal housing areas turned to squatting in un-planned settlements, described in Section 2.11. This was translated spatially in the development and expansion of squatter settlements. Statistics shown in Table 5.2 indicate a much higher increase in the female than the male urban population. This is because females, who had been barred, were now free to join or accompany their spouses. Even if most existing squatter settlements were incorporated into municipality's jurisdictions, there was a noticeable increase in the number of new ones being set up and a noticeable increase in the spatial size and population of squatter residents during this period.

Because of the high influx of population into urban areas, by 1967 housing in Kitwe had become a major problem. The council's waiting list had risen from 5,000 in 1964 to 12,965 in 1967 (Tipple 1978). To keep the spiraling backlog in check, and also to appease people for the newly gained independence, the government embarked on a house building and provision exercise in all urban areas.

In Lusaka 2,732 houses and 905 plots were constructed and serviced, by 1967 (Rakodi, 1986a). For Kitwe, Tipple (1978) notes that the four-year housing fund proposals could only provide 1,630 houses in Ndeke township and 858 site-and-service plots in Bulangililo. This proved too little too late to the housing needs, which at this time had skyrocketed. Development was so rapid that by 1975, Kitwe already had 46 squatter settlements (ibid.); whilst Martin (1976) reported that there were 34,000 families living in unauthorised houses in 1976 in Lusaka. These are all a clear indication of the failed ability by the government to handle housing policies, and the negative effects they entailed. As a result of this movement Kitwe now has a lot of unauthorised settlements dotted along the Kafue River on its eastern fringe and a few scattered within the city.

The policies used in attempts to address the housing and urban development problems have all been documented in 5-year national development plans, which will now be analysed in-depth.

2. National Development Plans

From 1965 onwards, development in Zambia was spearheaded by 5-year National Development Plans, and these documents contain policy attempts, strategies, and general proposals of the whole country to guide housing and urban development. The development plans also document results achieved in redressing housing and urban development imbalances confronting the nation. These development plans were being formulated and implemented at a time when the world order was being guided by modernisation policies, the effects of which have been extensively covered in Section 3.9. Hansungule (2007) points out that a development plan is a feature of socialist planned economies propelled by the 20th century worker-driven socialist states, the basis on which a number of third world countries pursued their development. It is not a legally-binding covenant even if it is tempting to perceive it as such. It is therefore not a contract that can be enforced in a court of law, even if it is implied through other clauses in the constitution of Zambia, which may be binding.

The next section of this chapter is therefore devoted to discussing how the objectives set in national development plans were implemented and what outcomes were achieved. Since the other areas covered by the National Development Plans are beyond the scope of this study, focus will only be on housing and urban development.

■ *Housing and planning policies in the Transitional National Development Plan (TrN-DP; 1965-1966)* – This one-year development plan was initiated soon after Zambia's independence, as a transition from colonial to the newly independent governments' policies. The problems encountered were much more than just housing-related, they were mostly related to the geographical dispersal of population over vast thinly-populated areas. The scenario confronting Zambia was one of regionally imbalanced development where the main urban areas along the original line of rail had a high rate of urban concentration while the rural areas outside these main urban areas had a reverse of the situation. Housing and Local government policy therefore evolved with these two quite opposite phenomena in mind, i.e., that of preventing urban overcrowding and the development of slums on the one hand, and that of knitting together widely dispersed communities on the other hand. The government was therefore seeking ways to even out the dispersion between more and less well-favoured areas and thus to bring them closer together (GRZ, NCDP, 1965).

■ *Policy objectives in the TrNDP* – The main objective of the TrNDP was to significantly ameliorate the urban housing shortage, which was increasingly being stretched by new government policies, and to bring the dispersed rural communities more fully into the development plan. The government aimed at having all civil servants and especially expatriates occupying houses, built to approved standards.

To this effect, it planned to spend £3.5 million[38] to construct nearly 5,000 new houses in the main towns along the original line of rail – with just over half of them planned for the Copperbelt and about one quarter in Lusaka. Loans would also be availed to local authorities for home building, sewerage and electricity reticulation (GRZ, NCDP, 1965).

■ *Successes and failures* – At that time, it was not clear how much qualitative and quantitative housing deficit existed in both rural and urban areas, but almost a fifth or 17.6% of the national budget was committed to housing and local government sector programmes. As noted earlier, the government planned to construct new housing units in urban areas and to make improvements to existing housing units.

It is not easy to understand the success and failures of this transitional plan because the plan period was only a year, which is too short to develop any housing or develop any urban areas and the FNDP, which followed immediately after, is 'silent' on achievements that were made (GRZ, NCDP, 1970). Since the government was preoccupied with redressing the regional imbalance it had inherited, documenting the successes and failures of this plan period may have posed some difficulties since it bordered on combin-

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38 Zambia was using the pound until 1968, when the Zambian Kwacha (ZMK) was introduced.

ing both qualitative and quantitative elements in assessment (see also the problem cluster matrix Table 3.4).

One of the failures of the 1965 Local government Act was that it imposed ill-defined legislative, administrative, and functional divisions between councils and the provincial government. The most striking of them was the failure to streamline the control of peri-urban areas, under which squatter settlements fell, at this time already accommodating a high proportion of urban dwellers. They were left largely undefined and fell under the control of the provincial government (Tait, 1997).

■ *Results at the end of the plan period* – This plan period was spread over one year and not much was achieved as it was just a transitional period from colonial to post-independence housing policies.

To counter the growth of squatter settlement and to provide housing for the poor who were flocking to towns in search of better opportunities, an improved machinery for the implementation of site and service schemes was established in 1966 (GRZ, 1966; Rakodi, 1986), but of course at this time it was too early to put it into effect and to produce anything on which to judge its effects.

The plan anticipated some future problems in two areas: (1) there was concern that rising prices would later translate in high cost of building inputs, and consequently translate into expensive buildings, which would affect plan projections and lead to overruns, and also (2) there was concern at the low number of available contractors to carry out construction projects in the country (GRZ, NCDP, 1965). It was later reported that a number of contractors operating in Zambia had left the country and some well established construction companies based outside Zambia had stopped receiving contracts after independence (GRZ, 1966a).

However, it is noted that problems of contradictions in policy formulation and application by the new government started with the onset of the TrNDP. In this plan period the government advocated for owner occupied low-cost housing, but constructed high quality civil servant rental housing with standards similar to colonial housing which they despised (Rakodi, 1986a). This action continued the process of producing high quality and expensive housing, which colonialists had set in motion. It was later to prove unsustainable and expensive to maintain (see also Tipple, 1981).

3. Housing and planning policies in the First National Development Plan (FNDP, 1966-1970)

In this plan period the housing backlog was estimated to be 24,000 units, a figure arrived at by calculating the number of people on the housing waiting lists and those seeking employment (GRZ, NCDP, 1970). To satisfy this need, the government committed £4.2 million to construct 6,800 houses annually. Since this was in the modernisation decade, housing was defined as a so-

cial investment, except where it was necessary to obtain key personnel for economic projects. From the pronouncements of the plan objective it is clear that the policies were sympathetic and aimed at fulfilling the 'Basic Needs Approach' and the "Redistribution with Growth" (RwG) strategy as explained by Chenery *et al*. (1974). As alluded to in Section 3.9, it was towards the end of this plan period that the World Bank started a systematic attempt to elaborate a broader 'Redistribution with Growth' (RwG) goals at the sectoral lending level and to use the leverage of the matching funds system to implement basic housing systems through out the third world, and Zambia was one of the beneficiaries.

The government of Zambia, which was also following world trends in addressing the housing problem, responded by advocating for basic 'site and service' schemes to allow more lowly-paid civil servants afford accommodation. Notable amongst these was Bulangililo "the show piece" developed in Kitwe in 1967 (UNCHS, 2003, p. 127). The amount of subsidies on rental housing, which the government was trying to do away with, was to be reduced. The concept of village regrouping meant to reverse rural urban migration by encouraging people to go back to the land to develop the rural areas as part of rural development strategy was also introduced (GRZ, NCDP, 1972). Although nothing was done during this plan period.

■ *Policy objectives* in the FNDP – During this plan period, the government aimed at providing owner-occupied housing as a fundamental human right for all Zambians, in direct contrast to policies before independence (GRZ, NCDP, 1972; Tipple, 1978). To achieve this, a number of objectives were outlined focusing on eight areas: (1) high-density housing, (2) loans for self-help housing, (3) unauthorised settlements, (4) housing subsidies, (5) town planning, (6) civil servant's housing, (7) village regrouping, and (8) regional planning. This was to contribute to satisfying house demand, which was expected to increase to 28,800 units by 1970.

In the high-density housing sector the government was faced with the task of supplying 56,000 housing units over a period of four years39. During this period, it was planned to provide 6,800 units of housing per year, of which 4,750 was to be housing costing on average £800 each, and 2,050 plots would be serviced with piped water and water borne sewerage, nationally, at a cost of £200 each. This objective was to contribute to solving the housing problem and accommodating newly employed civil servants.

Loans for self-help house building totaling £1.3 million were to be availed and

39 (24,000 + 8,000 x 4). 24,000 was the waiting lists for houses and used to estimate demand, 16,000, was taken as being men in search of a house, and only half of these were used in the calculation because the other half was taken to be too young to be in search of a house. So the estimate was arrived at by multiplying 8,000 by 4 years and adding this to the 24,000 on the waiting list.

were intended partly to supplement the site and service funds by assisting small-scale builders on site and service plots to complete their houses in permanent materials. This objective was to reduce dependency on employment tied housing.

The problem posed by the juxtaposition of unauthorised squatter settlements such as Kalingalinga in Lusaka, which was partly inside the city boundary was acknowledged, and left to the Commissioner of Lands and local authorities to solve. It is clear from this that the government was still not ready to confront the squatter problem, just as the case was in the Transitional National Development Plan. This objective was to improve the quality of squatter housing.

The government was to continue subsidising house loans at a reduced rate from 6.5% to 4%, which was the minimum at which the government itself was able to borrow money. Another attempt at reducing dependency on employment tied housing.

Each of the major local authorities was to produce plans for the progressive integration of housing areas for the workers with low-density housing and other areas of the town. A total of £7.1 million was allocated for the provision of housing for civil servants, who would be recruited to the civil service, out of which £4.4 million was to be spent in the 1966-68 period. It was also planned that the NHA would eventually take over the provision of this type of housing on a commercial basis once operationalised. The overall objective was in line with improving settlements and reducing urban segregation.

Village regrouping programmes to tie in with the 'back to the land' policy[40] were to be spearheaded by the Department of Town and Country Planning by instituting four year development plans. Already in this plan period, the government was failing to control the influx of rural migrants into towns. So the little attempt made at housing provision and improvement was already being outstripped by demand. This investment therefore proved to be inadequate to meet the demand for housing, which at this time was already higher than what was planned. This objective was meant to reverse rural-urban migration and was to counter the effects of freedom of movement.

The objective of promoting owner-occupied housing was pushed further in the FNDP. Under this plan period, local authorities were to give as much priority to owner-occupied housing as to rented housing. To achieve this, large numbers of plots were to be made available by local authorities for their own or government-rented housing, and for owner-occupied site

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40 A policy the government initiated soon after independence to reverse the rural-urban migration phenomena by encouraging people to return to the village, and taking up agriculture.

and service schemes. The growing squatter problem, the attendant public health, and the social hazards this posed, together with the public dissatis-faction poor housing engendered, were acknowledged (GRZ, NCDP, 1972).

■ *Successes and failures* – According to the Second National Development Plan (SNDP 1972-1976), which documented an assessment of the performance of various strategies of the FNDP programmes between 1966 and 1970, a sum of ZMK 33.6 million was allocated for the construction of 19,000 houses and 8,000 serviced plots. ZMK 2.6 million was set aside for loans to self-help houses on serviced plots. Approval was given by local authorities for schemes involving a total of 15,067 houses and 12,070 sites and service plots during the FNDP plan period. A privately contracted company also designed 2,000 site and service plots in Lusaka's Kaunda Square (GRZ, NCDP, 1972).

The housing target was missed by 3,933 units, but the planned serviced plots were increased by 4,070 plots. It is clear here that the government had shifted its policy emphasis towards self-help housing provision in line with global and especially World Bank approaches. Reasons for the short-fall in the construction of sufficient authorised housing to accommodate the growing population included inefficiency, cumbersome decision making and administrative procedures, and disagreements on suitable standards, but also included the inappropriateness of the strategies adopted to meet the needs of a rapidly growing population (Rakodi, 1986).

Rakodi (1986) observed that recognition that cities would continue to grow at a rapid rate; past policies, if not totally misconceived, were nevertheless failing to deal with the housing problem, and that the government could not afford to continue to subsidise housing for the urban population, gave rise to changes in policy which were embodied in the SNDP (GRZ, NCDP, 1972).

■ *The integrated housing policy* – The integrated town planning system, (see Appendix 3), was launched in 1968, in line with the philosophy of human-ism. A post independence philosophy referred to as, 'a Christian, non-cap-italist view of a good society, seeking to maintain African traditions and cooperation while promoting economic growth' (Beveridge and Oberschall, 1979, p. 46; Rakner, 2003, p. 46), which the government was pursing at that time. Imbedded in this system was the "Integrated Housing Policy" formu-lated and implemented to guide housing development.

The need to eradicate the colonial heritage of segregated housing, under-pinned by the good copper prices and a sound economy, and influenced by the work of Clarence Perry's, Neighbourhood Unit Principle in America in 1929[41] (see also Hall, 2002), the government of Zambia was committed to promote the creation of integrated neighbourhoods, where all people, with-

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41 Clarence Perry, and others pioneered the work of a neighbourhood unit, in which a residential unit, of a given population was planned for pedestrianised traffic and provided with basic social services.

out distinction would enjoy similar amenities and services. Under this policy, the government embarked on the construction of new integrated towns in Maamba in Southern Province, Kafue Estates in Kafue, and three housing estates in Lusaka, Chakunkula in Chelston, Old Kabwata re-development scheme in Kabwata, and Nyumba Yanga in Woodlands.

This policy was directly linked to the objectives of town planning and those of providing high-density housing, and that of providing more civil service housing in the FNDP (see also GRZ, NCDP, 1970). Under this policy, the classification of various residential areas into low, medium and high density, was abolished, and replaced with 'R' (for residential), but this was physically impossible to achieve, unless all the houses were demolished and integrated housing built in their place. Abolition of zoning therefore remained only on paper. Very limited changes based on these new developments took place leaving existing segregated developments untouched. In some cases, zones which had been acting as boundaries were built up, removing the little green spaces available in the cityscape. There was literary no change in the spatial layout of existing segregated cities which remained exactly as the colonialists had planned them. In fact, as the security situation deteriorated, most cities became even more segregated as they were fenced in and became gated city communities. Only these new townships showed signs of integration, the rest remained as segregated as they had been built.

This policy was not properly catered for in the FNDP (1966-1970), so it was formulated and implemented using government circulars (GRZ, 1967; 1968), and it was hoped that the funds would come from the copper mining industry, which at this time was being nationalised. Unfortunately, by 1973, the world copper prices slumped and the Zambian economy nose-dived (see also Section 2.8). As was the case with most policies implemented in Zambia, this one too was very ambitious, had contradictions, and there was no capacity built to handle the planned changes (see also Knauder, 1982). Money couldn't be found, and because of this and other issues, this policy could not be continued, and was abandoned with some projects still in midstream, especially at Kafue Estates, the biggest and most ambitious[42].

A critical analysis of the circular (see Appendix 3), indicates a number of contradictions arising in intent especially for items 4 and 5. Item 4, aimed at building houses of various types and sizes on different plots and providing services for a certain type of people possessing special skills, differing from a general residential area which a man was able to pay for, made it exclusionary (Knauder, 1982). Many poor people could never afford to pay for these services, and full integration could have excluded them. It also direct-

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42 It was planned to accommodate 10 communities each with a total of 10,000 people, and localised community centres and shopping areas.

Table 5.3 Implementation of the integrated housing policy

Township	Location	Year planned	Start/End duration	Number of units				
				High cost	Medium cost	Low cost	Units planned	Units achieved
Chakunkula/Avondale	Chelston Lusaka	1964	1965-1969	227	677	1,816	-	2,720
Kabwata Estates	Kabwata Lusaka	1965	1973-1976	0	483	723	1,221	1,206
Kafue Estates	Kafue	1966	1968-still incomplete	84	494	2,480	100,000	3,058
Maamba Township	Maamba Southern Province	1964	1968-1976	3	95	555	-	653
Nyumba yanga	Woodlands Lusaka	1966	1973-ongoing	-	1,300	600	-	1,900

Source: Knauder (1982); NHA Brochure (2004)

ly contradicts item 5, which did not condone the mushrooming of buildings of various sizes, shapes and standards devoid of social or economic patterns. This was in direct contradiction to the idea of promoting integrated neighbourhoods, in which "Zambian people without distinction would enjoy similar amenities and services". It also seems to reinforce Adshead's philosophy when planning Lusaka, that different people should enjoy different amenities (see Kay, 1967). Knauder (1982, p. 29) also noted that 'the premise that human beings have different needs is apt to perpetuate class structure based on the belief that there must exist a lower class for which smaller houses, plots and mediocre services are suitable, and an upper class for which the best and biggest houses and services are reserved because they "really" need them.' This was diametrically opposed to the aspirations of the post-colonial Zambian ideology, which (as discussed in Section 4.4) was trying to reverse and eradicate the colonial legacy and its imbalances.

It is clear from the policy pronouncements that the 1968 Integrated Housing Policy only dealt with new housing areas to be opened up, but did not make any proposals on how the existing segregated residential areas would be integrated, especially in relation to the opening up of low-density housing to low-income groups (Mukozomba, 2005)

■ *Results at the end of the plan period* – Due to poor macroclimatic indicators, leading to uneven cashflows, which interpreted into technical and community development problems etc., coupled with poor planning, performance fell very much below expectations. The impacts of site and service programmes appear even less significant in relation to the contribution made by unauthorised settlements outside the control of the urban local authorities. The programme compared unfavorably in terms of numbers of dwellings, in standards of construction and servicing, and in the spatial distribution of its sites in relation to urban infrastructure (GRZ, NCDP, 1972).

The proposal for loans for self-help house builders was put into effect, although the long yielding results could not be assessed under this plan period (GRZ, 1966).

One of the most tangible results of the plan period was the implementation of the Integrated Housing Policy (tabulated in Table 5.3). It should be noted that although the implementation of the policy started under the FNDP, most of the projects were carried over well into other development

plans. For Kabwata Estates in Lusaka, Gwebu (1982) explained that despite the demolitions of the old rondavels at Kabwata, construction only started by 1973. Observations indicated that it actually started in 1974. For Kafue Estates, even if construction started by 1968, infills were still being built at the time of privatisation in 1996. Up until now, there are still some incomplete multi-storeyed structures and a lot of open spaces (see photo).

Another tangible achievement was the setting up of parastatals to develop rental housing for their employees and for others. Notable amongst these were the Zambia National Provident Fund (ZNPF, now NAPSA), INDECO Estate Development Company (IEDCo), the Zambia State Insurance Corporation (ZSIC), the Worker's Compensation Fund Control Board (WCFCB), the Zambia National Building Society (ZNBS), etc. The approach then was not to raise capital but to provide a service in line with the government philosophy, and even if most of the houses they provided were beyond the reach of the poor, at least they added housing to the national portfolio.

4. Housing and planning policies in the Second National Development Plan (SNDP, 1972-1976)

This plan period has gone down in the annals of Zambia's housing history as the time when the social, political and significance of squatter settlements were officially recognised (Tipple, 1981; Rakodi, 1986a). Because of this a number of changes, some of which were only recently implemented[43], took place. Pursuant of the goals of 'Redistribution with Growth' and 'Basic Needs' strategies (mentioned in Section 3.9) the SNDP recognised that squatters represented assets in both social and financial terms and required planning and services. It also noted that the demolitions of 'good and bad houses alike' was not a practical solution (GRZ, NCDP, 1972; Tait, 1997). Tait (1997) observes that for the next 20 years after this, local authorities (e.g. Lusaka City Council), tended to tolerate settlements under the customary law, if it did not conflict with public interests and land-use plans. But for one reason or another, demolitions did not stop.

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43 The home ownership schemes were only implementation in 1996, almost 3 decades after being advocated for.

■ *Policy objectives of the SNDP* – The primary objective in the SNDP was to meet the housing needs of low-income earners (unemployed and self employed) in urban areas through the provision of fully serviced sites, in accordance with the overall policy of encouraging home ownership and to reduce dependency of employment tied housing, as opposed to rental accommodation featured in previous development plans (GRZ, NCDP, 1979). Although it was considered that 85,000 new urban dwellings would be required over the plan period, the target set in the SNDP was to provide 67,000 serviced plots at an estimated total cost of ZMK 35.0 million. Local authorities were to be funded to enable them to build houses for rental purposes to low-income groups, mainly civil servants in the lower wage bracket. The government laid emphasis on its investment in housing squarely on home ownership, with councils acting as providers of serviced plots. Since stress was laid on individual homeownership, the government subsidies were removed and the local authorities were expected to operate on full cost recovery basis (Rakodi, 1986a).

The policy objective was therefore shifting from housing provision to upgrading, facilitated by the 1974 Housing (Statutory and Improvement Areas) Act. During this plan period, basic site and service schemes which had been implemented in the FNDP in 1968 were still being carried over up to 1974. It was recommended that a selected number of squatter settlements be upgraded while continuing with site and service schemes (GRZ, NCDP, 1972). Home ownership was affected by the provision of finance at commercial rates for house construction or purchase, while subsidising rental housing (Mutale, 2004).

■ *Successes and failures* – To accommodate the changes that took place in housing during this development plan period, the Housing (Statutory and Improvement) Areas Act was formulated in 1974. The Watershed speech was made and it was followed by the 1975 Land Act, altering the course of housing development in Zambia. The period also saw the formation of the NHA, which replaced the Zambia Housing Board.

Although national development plans made provisions for housing, no national housing programmes were implemented. There were no significant achievements made by the construction of council rentals housing, simply because rentals were kept so low that it was difficult for local authorities to produce their own housing stock and therefore continued their dependence on the central government for funding of local programmes.

In Lusaka, four major squatter settlements – Chawama, (1975); George, Chaisa and Chipata (1976) – were upgraded with World Bank assistance (Schlyter, 1981; Rakodi, 1986a; Tait, 1997). In order to increase the number of houses, standards were lowered and new schemes such as basic site and service schemes, started in the previous plan period, were pursued. In these schemes, plots with the barest services were availed to developers and

houses, such as those at Kitwe's Bulangililo Township, were constructed. With the aim of providing housing faster and cheaper, highly conventional formal housing types, whose plans were based on a model of a nuclear family, were erected using prefabricated concrete components (Tipple, 1981). With building regulations still very tight, house transformations to accommodate extended families were not very common and it was not possible to extend them, since they were still public property. So problems of extending a property built with prefabricated components didn't pose complications then as is the case now after privatisation.

Although there were attempts at providing low-cost housing for the majority of Zambians, squatter settlements also kept on increasing due to rural-urban migration and due to the high rentals for houses in newly constructed townships or local authority housing, which were too high for the incomes of the majority (Martin, 1976).

■ *The Watershed speech* – After the energy crisis of 1973, the Zambian economy experienced a downward spiral, which exacerbated the ability of the central and local authorities to address and meet the housing needs. To redress the subsequent poor economic performance, which followed a fall in copper prices and a rise in oil prices, the then President, Kenneth Kaunda, delivered the "Watershed speech[44]" (GRZ, 1975). This had been preceded by the Mulungushi and Matero Economic Reforms of 1968 and 1969 respectively and the 1970 Land Acquisition Act, which was enacted to redefine land legislation according to the requirements of town planning. The President blamed spiraling land prices on unscrupulous estate agents and nationalised land by banning the involvement of private investors in land and real estate speculation. These pronouncements completely changed the course of investments in housing and its related infrastructure.

The 1975 Land (Conversion of Titles) Act was enacted to enforce pronouncements from the speech and to combat land speculation. Provisions of this Act included the compulsory state acquisition of any land of public interest, the general prohibition of real estate, the abolition of freehold and replacement with 99 year leasehold titles, and the appropriation of vacant or un-utilised land by the state or the local authorities. Housing loans to expatriates were forbidden, building loans from the Zambia National Building Society (ZNBS) were not to be issued to individuals and private companies. The sale of urban land by individuals was abolished, because land was assumed to be a 'gift from God' and had no value. Only local authorities were allowed to deal in land issues. All vacant land around cities and towns was taken over and became property of the local authorities. All

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44 Addressed to the National Council of the ruling United National Independence Party, at Mulungushi International Conference Centre, which sat from June 30-July 3, 1975.

real estate agencies were closed down and all issues pertaining to houses and buildings were passed on to the ZNBS. Land under the administration of real estate agents or any organisation dealing in real estate was seized. Banks and law firms forfeited the land they held to the central or local government. Loans could only be given to public organs such as the central and local government, the NHA, public corporations and co-operatives and card carrying members of the ruling party, UNIP. No individuals were allowed to build houses for rent. Existing blocks of flats were taken over by the state and further private investments in blocks of flats were abolished. Those who already owned high-rise flats were to sell them to the state. As a measure to curb the proliferation of unauthorised townships, local authorities were directed to ensure that no un-authorised buildings were erected in their jurisdiction (GRZ, 1975).

The World Bank (1993) notes that policies which nationalise land, have the immediate effect of creating a monopoly in the supply of the main key input and in effect reducing the market's responsiveness to changes in demand. In this case also, since private and foreign capital investments and participation were stifled, investors shifted from housing and real estate development to other areas, or simply left the country. The effect of this speech was that *ba pungwa*, a local term for hawks, these being dubious, illegal and clandestine estate agents, filled the void left by the withdrawal of registered and trained estate agents. Land distribution was stifled and became much more difficult to access, giving rise to corruption. Legal procedures of land acquisition and land delivery by the council remained an intricate and time-consuming process, particularly when mixed forms of state owned and privately owned land occurred, involving compensation for the former private owners (Tait, 1997).

Private investors began concentrating on building houses for their own consumption or alternatively, registering false owners, such as spouses and relatives, especially if they were government officials, who were guided by the leadership code[45]. There was capital flight because most leaders opted to invest their money offshore. Control of squatter settlements failed to work because serviced land became much more difficult to access and the economy was worsening, thereby diminishing people's chances of accessing credit. Nationalisation was not just limited to land and housing but was also extended to industry, mining and the news media (GRZ, 1975).

Implementation of the Watershed speech effectively killed off private and foreign investment in land and housing delivery and shelter provision. Consequently, from 1975 there were no serious investments in housing

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45 This code barred any leaders from undertaking other economic investments in the country apart from their employment.

from private capital until 1995, when the Land Act was repealed, and foreign investments started trickling back. For almost two decades there were no private investments in housing delivery, and yet prior to nationalisation, especially during the 1960-75 period, Zambia had recorded some tangible achievements in shelter delivery (GRZ, MFNP, 2006). Nationalisation of land and housing rendered vital public institutions ineffective.

■ *The National Housing Authority (NHA)* – The NHA, established in 1971 as a statutory body, by an act of Parliament, under the provisions of Cap 426 of the Laws of Zambia, was operationalised during this plan period (GRZ, NCDP, 1972). Its mandate included, i.a., advising the government on matters pertaining to housing, promoting home ownership through provision of affordable shelter, providing technical assistance to local authorities in the housing sector, constructing, managing and maintaining housing estates, and undertaking research and development on low-cost housing.

After reforms in housing policy, there was need to amend the NHA Act to bring it in line with current reform thinking. In addition, a housing fund was set up within the ZNBS from which mortgage loans were to be given. In the same period, financial institutions were asked to put aside in their annual budgets, money for housing loans (GRZ, 1975). In this plan period it was too early to assess the effectiveness of this housing institution.

■ *Site and service schemes* – These schemes were set up in the FNDP (1966-70) and have been discussed in almost all development plans because they were being carried over before being abandoned. Otherwise, their primary objective was to meet the housing needs of low-income earners in urban areas through the provision of nominally or fully serviced sites in order to encourage home ownership as opposed to rental housing.

According to Rakodi (1986a), most site and service schemes, which were introduced and started in the mid 1960s under the FNDP (1966-70), were carried over and implemented in 1974 in the SNDP (1972-1976) sometimes even much later. In Lusaka a total of 4,328 serviced plots comprising of 3,353 normal standards, and 975 basic standard plots were availed. In Kitwe, a total of 2,300 plots located at Bulangililo, were serviced. These were 1,579 serviced sites and 721 houses completed by 1975, while at Luangwa and Twatasha, two 'basic' schemes of 1,000 plots each for the resettlement of squatters whose homes were threatened by mining operations were also completed long after the plan period (Tipple, 1981).

A national annual target of 2,050 serviced plots, with water-borne sanitation, at a cost of £200 (ZMK 400) each, was set. In addition the standards of services to site and service plots was to be economised to enable a greater number of plots to be serviced from available funds. Even then Tipple (1981) notes that standards were reduced in order to meet the toned down costs yardstick and to bring authorised owner-occupied housing within the affordable levels of the lowest paid worker. Some services were to be

Table 5.4 Performance of the various strategies during SNDP period, in large urban areas

Location	SNDP provision		Implementation				
	Total	Self-help plots	Sites planned	Sites serviced	Sites under construction	Sites allocated	Sites planned but pending
Lusaka	22,000	12,100	20,895	1,163	3,800	400	15,932
Copperbelt	32,000	18,800	34,137	5,030	4,405	4,500	24,702
Southern (Livingstone)	2,500	1,500	2,550	1,050	-	100	1,500
Central (Kabwe)	2,500	1,700	2,504	695	-	100	1,809
Total large urban areas	59,000	34,100	60,036	7,888	8,205	5,100	43,943
Townships/Rural Councils	6,000	4,900	2,710	250	150	-	2,310
Grand total	65,000	39,000	62,746	8,38	8,355	5,100	46,253

Source: TNDP (1979-1983)

grouped on plot boundaries and further savings were proposed in a circular (GRZ, 1968). Basic site and service schemes had plots with a standpipe but no sanitary facilities were provided, plot holders were expected to dig their own pit latrines. These developed as a result of lack of funds to provide fully serviced plots. In this way the cost for the cheapest plot measuring about 300 m² found in Kitwe, in which an owner-occupied house could be built was reduced to ZMK 140 (£70) on which the monthly rental was ZMK 1.75 (90 p), (Tipple, 1981).

■ *Results at the end of the plan period* – The Third National Development Plan (GRZ, NCDP, 1979), which assessed the performance of the SNDP programmes, notes that the success rate of most housing schemes under the SNDP shown in Table 5.4, was far from satisfactory, and was such that out of 62,746 planned sites only 8,138 were serviced in the whole country. Of the serviced plots only a few had been allocated for development to self-help participants and for conventional housing projects by the end of 1977. A lot of plots thus remained to be serviced compared to the targeted serviced plots with completed dwellings.

Tipple (1981) observes that the implementation of SNDP policies was delayed by acute shortage of capital funds, owing to the depressed price of copper on world markets. Therefore, by January 1975, no new housing had been provided for under the SNDP. Official estimates put the number of site and service plots provided nationally up to January 1975 at 18,579. The majority were built in Lusaka (7,908) while Kitwe had only 2,595 sites (5% of total dwelling stock) but led the copper-mining towns.

Poor performance was attributed to a number of encumbrances such as lack of human, material and financial resources, organisational, institutional and legal framework. Most local authorities actually had no human resource and financial capacity to undertake the added responsibilities that central the government kept on delegating. There was no deliberate effort made to enhance their capacities. In fact although local governments were receiving more responsibilities, their institutional and regulatory frameworks were being changed thereby reducing their ability to undertake most responsibilities (Lungu, 1985). Credit repayment was the biggest problem, as

a result of political interference in the recovery schemes. A lot of politicians enticed their supporters to vote for them so that they could in turn lobby for non-payment of house loans (World Bank, 1981; Martin, 1982). Beneficiaries therefore refused to pay back the credit, claiming the houses were their reward for their contribution to the independence struggle.

In line with SNDP policy (and World Bank preference), the project was planned on the basis of cost recovery, but due to issues of poverty and administrative inefficiency, after constructing the first few schemes, there was no scaling up or even carrying over due to lack of money and as such, there was nothing significant done after the initial credit facility ran out. The government of Zambia defaulted on a World Bank loan and could not borrow more money. Therefore, there was nothing left to develop and service new housing schemes and eventually they became unsustainable (World Bank, 1981; Rakodi, 1986). At this time the World Bank was also changing its shelter approaches from projects focused on one city to national programmes. As a consequence, it was shifting from site-and-services and slum upgrading projects to broader housing policy and housing finance loans or programmes. In the words of Buckley and Kalarickal (2006, p. 15): 'from the "bricks and mortar" of traditional infrastructure projects to policy-and institution-building loans.' Therefore, funds to support site and service schemes were also being shifted and consequently drying up.

It should be noted that although good and costly communal services and infrastructure such as street lighting, roads and drainage systems were installed, lack of preventive maintenance engendered by the poor economy, coupled with vandalism, i.a., led to their quick deterioration (World Bank, 1981). What remains now are just 'tell-a-tale' signs of what once existed.

5. Housing and planning policies in both the Third and Fourth National Development Plans (TNDP, 1979-1983 and FoNDP, 1989-1993)

It becomes imperative to analyse these two development plans together because they did not produce any new housing policy approaches apart from recycling the same old ones using new jargon. The TNDP was launched in 1979 and ran up to 1983, while the FoNDP was launched in 1989 but was abandoned in 1991, by the new government, in preference for an open market system that was hoped would bring momentous change in the country (GRZ, MFNP, 2006). The effects of this plan therefore remain unclear since it came at a time when there was a change of government from UNIP, with its welfare approach, to the MMD, which propagated a market economy. Due to this change, no provisions of this development plan were implemented. Instead the MMD government came up with its own Transitional National Development Plan (TrNDP, 2002-2005), which is beyond the scope of this study since it was launched after the 1996 NHP.

The TNDP described housing as a basic social need, and that any solution designed to improve the standard of housing must be based on the over-all objectives for the distribution of both economic and social benefits (GRZ, NCDP, 1979). On this score it was acknowledged that past policies had failed to achieve these objectives because they continued to deliver expensive dwellings in the private, parastatal, as well as the government sectors, which consumed a high proportion of the nation's resources. On the other hand there was a rapid growth of unauthorised housing areas in which the underprivileged, managed with varying degrees of success, to provide their own shelter with a minimum call on scarce resources.

■ *Policy objectives of the TNDP (1979-1983) and the FoNDP (1989-1993)* – The Third and the Fourth National Development Plan (TNDP 1979-1983 and FNDP 1989-1993) had the following objectives:

1. enabling the maximum number of families to attain the minimum shelter standards as adopted by the National Participation Committee of the UN-HABITAT, and upgrading all households not enjoying sanitation facilities, i.e. the basic site and service areas as provided for in the FNDP;
2. to promote home ownership schemes financed by personal savings and long term institutional credits;
3. setting civil servants housing to meet the national resources and the ability of employees to rent these houses;
4. alter the investments pattern by giving low-income groups the highest priority for housing;
5. high priority would be given to be given to institutional housing;
6. implementing a more flexible integrated housing policy by developing core units with shared facilities;
7. adopting an integrated planning approach towards urban housing by regarding it as an integral part of urban improvement and development, and also stressing the integration of informal and formal housing into human settlement planning approaches; and,
8. Promoting rural housing as an integral part of rural development strategy (GRZ, NCDP, 1979; 1989).

■ *Successes and failures* – The overall housing policy in these development plans were still aimed at attaining minimum shelter standards (GRZ, NCDP, 1979; Rakodi, 1986a). Institutional housing was to be promoted, with employers being encouraged to provide housing for their employees. The integrated housing policy was to be pursued more vigorously with shared facilities. The promotion of low-income housing continued, and the significant change was the gradual shift away from squatter upgrading projects, in line with the World Bank shelter lending policies.

In the FoNDP it was envisaged that a housing bank would be established with the sole aim of assisting low-income earners. It was also suggested that personal savings should finance home ownership. As mentioned ear-

Table 5.5 Financial investment in different housing sectors during the TNDP (1979-1983)

Scheme	Planned (ZMK millions)	Share of planned	Actual (ZMK millions)	Share of actual
Conventional housing	20.3	22.4%	10.6	4.3%
Site and service/Squatter upgrading schemes	40.5	44.7%	19.5	8.0%
Institutional finance low-cost housing	5.1	5.6%	42.4	17.3%
Medium and high-cost housing	24.6	27.2%	172.5	70.4%
Total	**90.6**	**100%**	**245.0**	**100.0%**

Source: Draft Report Fourth National Development Plan (FNDP 1989-1993); (GRZ, NCDP, 1989)

Table 5.6 Implementation of the various low-cost sectors in the TNDP and FNDP housing programmes

Housing type	Targets	Achievement	Shortfall	% Achieved
Serviced plots	14,600	4,963	9,637	34.0
Upgraded units (squatters)	110,900	13,162	97,738	11.9
Low-income units	26,700	3,500	23,200	13.1
Other lower and middle income units	7,000	700	6,300	10.0
Very low-income units	250,000	0	250,000	0.0

Source: Ministry of Decentralisation (GRZ, MoD, 1985); the National Housing Authority (NHA, 1989)

lier, these objectives were never achieved.

■ *Results at the end of the plan period* – Tables 5.5 and 5.6 manifest how ineffective the TNDP and the FNDP were in alleviating the housing situation.

According to Table 5.5, the budgeted expenditure during the TNDP period was overshot more than twice. Out of the total amount planned for conventional housing, only 4.3% of the actual amount was spent. Out of 44.7% of the amount planned for site and service and squatter upgrading schemes, only 8.0% of the actual amount was spent, while 17.3% of the total amount was spent on institutional financing of low-cost housing instead 5.6%, which was planned. Finally, out of the 27.2% of the original amount earmarked for expenditure on medium and high-cost housing, 70% of the actual allocation was spent (GRZ, NCDP, 1989). These figures indicate a high amount being spent on conventional housing, than on site and service and squatter upgrading.

According to Table 5.6, out of the targeted number of plots only 34% were serviced. Out of the total targeted for upgrading only 11.9% were upgraded, and only 13.1% low-income units targeted for development were achieved. Out of the planned 7,000 units from other lower and middle-income units, only 10% of the targeted number of units was achieved. In the very low units category, nothing was built, despite a very large target having been set (GRZ, MoD, 1985; NHA, 1989). Suffice to say that these two plan periods were set to run over more than a decade from 1979 to 1993.

Both Tables 5.5 and 5.6 reinforce the biasness Zambian authorities have had towards institutional housing, which had higher standards and there-

fore produced less housing units compared to site and services, which had lower standards and would produce more units for the same amount of money, even against a backdrop of poor economic performance, and where the government had clearly stated that the bulk of the houses built in these plan periods would be biased towards the low-income earners, especially in site and service schemes (Mashamba, 2005).

■ *UNIP government's legacy* – This section summarises the UNIP government era in which housing policies were aimed at trying and deface the colonial legacy of housing in areas such as segregation, by bridging the gap between the high-cost and the low-cost housing areas. Although they had no other choice, allowing freedom of movement to all citizens was the policy which exacerbated the urban housing problems. If it were possible, the strict control of urban inflows implemented during the colonial period should have been maintained until the government found an amicable solution on how to deal with the housing problem before allowing all immigrants into the urban areas.

Integrating housing and urban settlements were difficult to achieve because it entailed giving the same social facilities to those who could afford to pay for them and those who couldn't. Otherwise it required an articulate and equitable cross-subsidy system to be devised. Policy also needed to be geared at ensuring that serviced land was availed and those who were poor, were assisted to attain the minimum standards of services, which they could afford and sustain. Since almost everybody had a 'house', interventions to assist the poor attain these minimum standards could have been geared more at upgrading existing dwellings to acceptable levels, without the trauma of demolishing and shifting people to different housing areas provided by others.

Attempts at tackling segregation could have been aimed at using in-fills by the use of mixed urban developments, such as shopping malls and housing complexes, and more concerted efforts in the application of the integrated policy needed to be applied. The next section is a recap of the overall performance of the National Development Plans implemented from independence up to 1996.

5.3.2 Overall performance of National Development Plans

Effective implementation of National Development Plans in the past, mainly failed to meet their desired objectives due to, i.a., the following six factors: (1) poor economic performance, (2) contradictions in set objectives, (3) recycling and rephrasing the same objectives, (4) setting unrealistic goals and wrong priorities, (5) failure to match needs with ability, and (6) development project overruns. These will now analysed in-depth.

1. Poor economic performance

As already alluded to in Section 2.8, Zambia's copper-based economy has been cyclic and has not always performed well. Because of this dependence on mining, which is capital and labour intensive and mostly dependent on external factors, the industry needs continuous injection of capital (GRZ, MFNP, 2002; OECD, 2007). Even if there is no need to interfere too much in the economy, there is still need for constant recapitalisation to sustain profitable mining operations (IMF, 2002; 2004). This way, cross cutting issues are mitigated against, when the price of copper nose-dives and the economy turns to burst (Bigsten and Kayizzi-Mugerwa, 2000). A low-income country cannot depend solely on a capital-intensive economy and such an economy cannot be run using state-driven policies, because proceeds from the mines were being used to subsidise underperforming parastatals, and for consumption, with very little being ploughed back. As a result the government, through its poor economic policies failed to stabilise the national economy (IMF, 2002; Rakner 2003).

Poor economic performance led to an unstable economy, which usually recorded negative GDP. The treasury did not have enough money for low-cost housing investments, which was considered risky both in transferability and in terms of security of tenure (GRZ, MFNP, 2006). Poor past political and fiscal policies exacerbated by this view of low-income housing and also prevented most people from investing in housing.

2. Contradictions

There were contradictions of various nature inherent in all National Development Plans. One such policy was the TrNDP (1965-1966), where the main objective of the government was aimed at having people occupying houses with legal entitlement, contradicting what the government actually did on the ground, to continue with the policy of housing tied to employment at subsidised rentals, and demolition of some settlements.

As seen in Section 5.3.1, objective 2 of the TNDP (1979-1983) and the FoNDP (1989-1993) were both advocating for the promotion of home ownership schemes financed by personal savings and long term institutional credits while at the same time objective 5 advocated giving the highest priority to institutional housing (GRZ, NCDP, 1979; 1989). In a weak economy, the two aspects would be very difficult to reconcile and undertake at the same time by one implementing authority. Unless the government concentrated on funding and promoting home ownership for low-income groups, using equity and allowing parastatals and other large employers to prioritise institutional housing, and could make profits from it.

Almost all development plans advocated for the provision of housing with minimum affordable standards but as shown by Tables 5.5 and 5.6, provided high conventional housing at high costs, which produced less units, and also negatively affected and overran the budgets. This meant sacrificing upgrading

schemes, which were actually cheaper to undertake than constructing new housing. It also meant that some other social areas of the budget suffered.

3. Recycled objectives

Some objectives were recycled by merely rephrasing the terminology, without checking and rectifying reasons for their failure in the previous plan period. This problem was very apparent in the TNDP and the FoNDP (ibid.), where some objectives which were not implemented or which failed under the former, were repeated in the latter (see item in Section 5.3.1). The 1968 Integrated housing policy was still being pursued in the FoNDP despite having proved difficult to achieve in earlier plans. Other objectives were veiled in different jargon to make them look different and yet they were just the same. Recycling the same objectives without reformulating or refocusing them, gives them very little chances of implementing them, and even if implemented, they stand little chance of succeeding.

4. Setting unrealistic goals and wrong priorities

In a weak economy like Zambia, it is important to set realistic goals. This aspect has not been abundantly clear in a number of policy strategies that have been set. A case in point is the National Housing Policy, (see Section 4.6), advocating for the allocation of a minimum of 15% of the national annual budget to housing, and yet the same policy was talking of investments in housing having dropped from about 3.0% of GDP in 1969, to less than 0.5% of GDP by 1992 (GRZ, MLGH, 1996). This proposal meant jumping from 0.5% of GDP to 15% but where would such colossal sums of money come from and what would happen to other competing social areas that needed investment?

Establishing a housing bank would have been a case of setting wrong priorities, as it would have mainly assisted those in formal employment and not so much the growing informal sector in urban areas. Banks in Zambia require a certain minimum amount to open and maintain an account as 'book' balance,[46] which most people in the informal sector let alone those in the lower formal sector bracket fail to manage.

Collateral in form of fixed assets is required to borrow money from banks, which most low-income groups do not have. It was also ironic in the sense that a housing bank, which had proved difficult to run elsewhere[47] (see also Lusugga-Kironde *et al.*, 2003), and was being planned when Zambia's economy

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46 Although it is not clear how much the minimum bank balance was in 1979, in 2010 it is ZMK 250,000 (about US$ 70) on average, some banks are now asking for up to ZMK 750,000 (US$ 210). This is quite a substantial amount for someone to keep in the bank without use.

47 The Tanzania Housing Bank collapsed in 1993, when the banking sector was liberalised and the government subsidies were removed.

was at its lowest ebb and even well-to do Zambians were finding it difficult to save in conventional banks. In any case, how could people in a country with 68% of its population classified as being poor, save in a housing bank and sustain its operations? In relation to the theoretical discussions in Section 3.3.1 it is found that people living in poverty would be biased towards satisfying their physiological needs and savings only come after these needs have been met. On this premise a housing bank, although aimed at helping people meet their shelter, a physiological need, would fall under safety needs and can therefore not be sustained with such a high rate of poverty.

5. Mismatched needs and ability

There has always been a problem to match housing needs with the ability to deliver. This study identifies two main problems, i.a.: the first is because the end users are never involved in the planning process. This has resulted in setting unrealistic goals and as long as policies continue being set without the full participation of the poor, this problem will be difficult to eradicate.

The other one stems from inability to accurately indentify the size of the need, which leads to inability to approach the problem with the correct solution required (see the problem matrix in Section 3.7.1). As indicated in Table 5.6, one of the targets set was the implementation of 250,000 very low units, but at the end of the plan period nothing was achieved. This could be a case of failing to match the needs with the ability to deliver. As we shall see later, this problem still persists.

6. Development plan project overruns

In almost all development plans no projects ran within the set time frame. A case in point was when the FoNDP was overtaken by a change of government and it was abandoned. Another case is exemplified by Table 5.3, which indicates the time that lapsed between the planning period of some of the integrated housing projects and the time they were implemented, and between the projected time and the completion time. Some structures in Kafue Estates are still incomplete today, long after the houses have been privatised. Although this was usually a result of lack of budgetary allocations, it also shows lack of seriousness in planning, and lack of strict adherence to time scales.

Experience gained in such projects shows that the architects and planners will blame the contractor, while the contractor will blame a horde of things such as: delay by the client to release funds which also delays the procurement of materials, inflationary pressure which keeps changing prices, and lack of suitable materials. All in all, this usually resulted in the project being overtaken by events such as inflation and other external factor beyond control. Project overruns create problems if they are donor funded and may lead to withdrawal of money not used in the stipulated time. This happened with the Health Sector Support Program (HSSP) in 1998, when the World Bank with-

drew some unutilised funds meant for the rehabilitation of rural health cen-
tres, and some were left incomplete (GRZ, MoH/CBoH, 1998).

5.4 What was pertaining now?

5.4.1 The MMD government (1991-to date)

In 1991 the Movement for Multi-party Democracy (MMD) came into power, in
the midst of the FNDP. As alluded to in Sections 1.4 and 3.9, this was at a time
when the world was shifting its shelter policy from pre-1980 policies and was
embracing the 'enabling approach' and the 'Global Shelter Strategy'. These
shifts called for radical changes in policy approaches and urged for the with-
drawal of the state from direct provision of housing. They were in all essence
shifting mainly from welfare to neo-liberal policies. As a result, new policies,
new land and planning regulations which could rise up to new challenges,
were needed to guide this approach.

The 1975 Land Act, which was formulated with the overriding social-
ist factor of removing value on undeveloped land (see also in Section 5.3.1),
was repealed and replaced with the 1995 Land Act, which gave land use and
exchange value. The 1961 Town and Country Planning Act, which, as men-
tioned earlier, was still in force albeit with minor changes, and was also
revised to include preparations of structure plans in addition to develop-
ment plans (Mwimba, 2002). When interviewed about this Act, Mwimba, a
renowned Zambian planner, explained that: "in terms of content, the revised
Act was based on the 1947 British Town Planning Legislation bearing very lit-
tle relevance to Zambia's prevailing situation and any revisions have not
been accompanied by changes in planning agencies or planning frameworks.
Before independence, legislative changes in town planning or management
of towns were accompanied by institutional reforms, which has not been the
case after independence, when the same structures were expected to handle
different and new responsibilities without any capacity building being under-
taken" (Mwimba, 2006).

After these two Acts had been enacted, the NHP (described in Chapter 4 and
Appendix 2), which is the subject matter of this study, was also launched. In
retrospect, when the provisions of the 1996 NHP are analysed and compared
to the colonial and post-colonial approaches, it is found that the NHP was
indeed an innovation and a milestone. It could have been groping in the dark
because unlike the post-colonial housing policies which were reacting to colo-
nial policies, this one was trying to innovate and move in line with modern
trends, such as globalisation, and taking in stride the impacts of rapid urbani-
sation. At the time it was formulated it was well beyond its time, and it is only
now that its foresight is emerging.

5.4.2 MMD's housing policy approaches (Third Republic 1991-to date)

Prior to reverting back to multi-party politics and neoliberal economic approaches, the political scenario in Zambia was dominated by one party, which as alluded to earlier on, formulated and implemented policy. The economy was highly regulated (AfDB, OPEV, 1987), and since the Watershed Speech and Land Act of 1975, land and housing speculation by the private sector were also regulated. As noted earlier, it was also very difficulty to push policy processes through without consulting higher offices.

As mentioned in Section 2.8, the MMD government reverted back to a neoliberal economic system of governance when it came into power, but did not change the inherited UNIP political structure in any significant way. The same political hierarchy, administrative system, together with all legal and institutional frameworks UNIP inherited from the colonial bureaucracies, were taken over, despite changes in the government's approach. For instance, attempts at decentralisation turned out to be no real decentralisation. Hierarchical layers were merely added on an already centralised structure and power was still retained at the top (Rakner, 2003). As can be seen from this approach, the same structures were now being called upon to handle similar functions, but with a different approach.

In an economy moving towards a system of state capitalism, national development planning required an amendment of housing policies that were no longer to rest on free or subsidised service provision by the government. The new policies were to include the promotion of home ownership, modifications of the housing allowance system, the introduction of cost-recovery principles, and the abolition of subsidies for low-cost housing (Tait, 1997).

These have been instituted to a varying degree of success. Unfortunately, up to now, all decisions regarding housing provision and especially issuance of land to a certain acreage have to be made solely by the Republican President and decisions for land acquisition have to pass through many layers before it can be effected. This is to prevent corruption.

The next section looks at what was pertaining now in relation to new approaches aimed at meeting the provision of adequate housing. Most of the issues were mentioned in the housing policy, and are also related to other areas the government committed itself to undertake, such as withdrawing from the public realm. Since it mainly involved reforming the approach, most actions do not account for any tangible production of housing, and can therefore be mistaken as inaction in housing policy implementation if the number of units produced is used as a pre-eminent yardstick for progress.

Research indicates that so far the following have been undertaken: (1) setting up a department responsible for housing within the ministry, (2) regulating legal and institutional frameworks, (3) regularising the land markets, (4)

implementing the housing policy, (5) privatising housing (6) opening up housing investments to the private sector, and (7) liberalising the housing mortgage and finance sector. The success and failures of each one of these is indicated in the in-depth discussion that follows.

1. Setting up a Department of Housing in the Ministry

The Department of Housing and Infrastructure Development (DHID) was set up in 1988 to replace the former Department of Housing within the Ministry of Local Government and Housing (MLGH). It was mandated to provide support services to local authorities development programmes in form of consultancy services, technical guidelines, policy formulation, legislation, and resource mobilisation for many infrastructure projects in various parts of the country. It facilitates projects associated with infrastructure development (i.e. construction, rehabilitation, repair and maintenance) of urban, peri-urban and rural water supply and sanitation services, roads and market places in order to provide decent trading places and a clean environment. The departmental goal is to facilitate infrastructure development, improving co-ordination between the Ministry and local authorities, donors, NGOs and other stakeholders. The programmes are funded through the national budget and donor supports.

In relation to peri-urban housing, DHID considers regularising an unplanned/ informal settlement if it meets four conditions: (1) 60% or more of the land on which the settlement is located is publicly owned, (2) the settlement has been in existence since 1974[48], (3) development for which the land is zoned on the development plan is not imminent, and (4) 50% or more of the dwelling structures in the settlement are constructed of conventional materials.

Normally, after a settlement is declared an "improvement area", the city council is able to issue 30-year occupancy rights. Most occupants of houses in informal settlements deem this to be an acceptable form of tenure that gives them adequate security. The 30-year occupancy license is renewable. However, there does not appear to be a clear policy and strategy as to how to deal with informal or unplanned settlements, and much of the existing legislation needs to be modified and streamlined to ensure that it is relevant and enabling (World Bank, 2002).

Results from setting up a department responsible for housing
Regularising informal settlements has not been as aggressive as it was in the 1960s and the 1970s, and as already noted, even those who get occupancy licenses do not easily get title deeds. In road infrastructure, this task is handled by the National Roads Board, and the activities of the DHID are confined to peri-urban roads, which have never been worked on for a long time. Water

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48 When the Housing (Statutory and Improvement Areas) Act was enacted.

supply and sanitation is an area where a lot of progress is being made. Urban water supply was implemented by the World Bank and water and sewerage utility companies were set up in each district, and they fall under the DHID. On markets, after it was noticed that the majority of Zambia's were subsisting through the informal sector, there has been an upsurge in the construction of urban, peri-urban and rural markets and the rehabilitation of dilapidated structures.

The problems are mostly to do with administrative, coordinating and funding bottlenecks, which also interpret into operational hurdles. The DHID lacks adequately qualified manpower, and most of their projects have to be done in conjunction with other ministries such as the Lands Ministry. This means coordinating two or more ministries each with their own inherent challenges. Most of the projects are undertaken with financial assistance from cooperating partners. This means they have to meet very strict schedules and tight budgets, which is difficult for a poorly staffed department.

2. Regulating the legal and institutional frameworks

Housing related legal and institutional frameworks which had been hindering progress were ably identified by the 1996 NHP and were itemised in Section 4.6.1. They have also been mentioned in different parts of the study in relation to housing finance, land, building materials and housing standards. In all these areas, it was found that these were mostly a remnant of the colonial system and needed to be regulated to make them function better to meet current aspirations. The same applied to institutional frameworks, which were found to be hindering housing delivery and needed to be restructured.

Almost all legal and institutional frameworks were regulated, when the Third Republic was ushered in and have been amended once in a while to adapt to changing needs. Yet some still prove ineffective and need to be streamlined further.

Results for regularising legal and institutional frameworks
Results for regularising these legal and institutional frameworks cannot easily be directly computed since most of them may not be dealing directly with housing.

Appendix 7 highlights all the legal and institutional frameworks related to housing development that have been amended and the years they were undertaken. In relation to the issue at hand frameworks dealing with land, policy implementation, housing privatisation, housing investments liberalising the finance and mortgage sector are discussed in-depth in the following passage.

3. Regularising the land market

In Chapter 2 (Section 2.10) the land tenure system was alluded to, and as already mentioned, there is need to articulate land issues with a more positive

approach than has been the case before. Three issues may need immediate attention. First, there is the disparity in land classification and out of all the land available in Zambia only less than 6% constituting state land is available for economic development and for the land market. Included in this are the countries' lakes, rivers, game parks, and forest reserves, which are not available for development. This actually leaves very little usable land and is a big hindrance to housing development, which needed urgent attention. Second, the history of the land made it very difficult for foreigners to invest in land, real estate and housing, especially after it was nationalised, the government has been working to restore investor confidence. Third, it has been very difficult for both local and foreign investors to invest in traditional land or build real estates and housing in rural areas, where their investment would only have a use value and no exchange value.

From the above and from Chapter 2, it shows that the land tenure system in Zambia has been riddled with administrative hurdles, thus inhibiting easy entry by the private sector into the housing market. Repealing the 1975 Land Act removed some obstacles to land markets by allowing state land to be sold and customary land to be leased with the consent of the chiefs (GRZ, MoL, 1975), it re-attached value to land and enhanced security of tenure, thereby creating land markets and initiating major economic activities. It is this kind of development that needs to be enhanced so that more land is availed on the market.

Results from regularising the land market
Land is still a major obstacle to housing development and mechanisms need to be developed on how to avail it to those who need it.

A lot of progress has been made to avail land on the market, and this does not pose a big problem to large urban projects, as they can easily obtain land especially in Lusaka and Kitwe, which still have some empty pockets. What is still a problem is serviced land in the right places, at the right prices. Most urban areas have now started setting aside land for housing and urban development, and with concerted effort, the situation can be scaled up so that more land is available.

In 1969, a national referendum granted the National Assembly power to change the constitution and the opportunity to make radical revision of land rights, which included the right for the government to impose compulsory purchase and compensation levels to those who lost land (Siddle, 1971). The urgent need to increase the amount of land available on the market for housing development, therefore calls for another referendum to ask chiefs to surrender some of the land for commercial development.

As indicated by Box 5.1, a lot of chiefs in both urban and rural areas are willing to donate land for agricultural development. Most chiefs interviewed agreed that they would give up some land for commercial develop-

> **Box 5.1 Two chiefs surrender land for development**
>
> Two senior chiefs in Northwestern Province have handed over 100,000 hectares of arable land to the government for creation of commercial Farming Blocs. Senior chiefs Mujimansovu and Kalilele of Solwezi handed over the land to the North-Western Province Permanent Secretary (PS), at a signing ceremony in Solwezi. Receiving the land on behalf of the government, the PS thanked the two senior chiefs for the gesture saying the spirit exhibited would help the government to attract investors in the agricultural sector. The PS said the government's purpose of acquiring the land was to promote both local and foreign investment in rural areas where there is great agricultural potential.
> Source: Sunday Mail, 22 June 2008

ment, which they lacked and this would also expose their subjects to employment opportunities and would improve the local economy in their kingdoms. A mechanism to compensate those who suffered from loss of land could be developed, so that they cushioned the impact of the loss. This could also curtail the prevalence of chiefs selling land secretly and illegally.

4. Implementing the housing policy (the Presidential Housing Initiative, PHI)
As mentioned in Section 4.7, the housing policy did not have an implementation strategy, and although nothing was ever mentioned about the intention to set up the Presidential Housing Initiative (PHI), this organisation was suddenly and abruptly inaugurated in 1998, to spearhead implementation of the NHP. The PHI was tasked with creating a housing revolving fund, creating more serviced plots, and upgrading squatter settlements. To begin with, an initial 5,000 units were planned throughout the country. In Lusaka three sites were identified for the construction of at least 1,192 units comprising of 728 low-cost houses, 286 medium-cost houses, and 178 high-cost houses.

The PHI had three main objectives: (1) reviving housing construction, (2) upgrading unplanned settlements, and (3) to create employment.

Results from the PHI
The objective of reviving housing construction and allied industries, which had become almost dormant, was expected to have the multiplier effect of jumpstarting the stagnant economy, enhancing home ownership and easing the demand for quality housing. Unfortunately, the PHI only delivered slightly over 500 low, medium and high-cost housing units in Lusaka and 102 low and medium-cost houses in Ndola. It did little to revive housing construction.

Nothing was done about the proliferation of squatter settlements, and none were upgraded. A chance was missed to upgrade and integrate about 45% of the urban housing stock comprising of squatter settlements into the housing portfolio and expanding the housing market. Had it succeeded, then 65% of houses classified as poorly serviced nationally (see also GRZ, CSO, 2000) would have benefited in the process.

Because of the low activity, employment and income generation were never raised to expected levels. Very few building professionals, tradesmen, material suppliers and manufacturers were employed, because PHI management imported labour from Malaysia at the expense of indigenous Zambians.

This led to capital flight, and unemployment and poverty levels remained undaunted.

The PHI did not perform to expectations due to the following, i.a.:

- The policy was too ambitious in an economy, fraught with unstable prices, which escalated costs during the construction process.
- The cost of infrastructure was improperly factored in at the beginning and it disturbed the projections when it emerged.
- There was no capacity building prior to setting it up. A career journalist was appointed chairman, instead of a qualified professional.
- The legal and regulatory frameworks under which it operated were not clearly spelt out, it turned out to be a duplication and contradictory, but with better financed structures than, the National Housing Authority, which was already well established.
- The government policy was to withdraw from direct housing provision and to create an enabling environment for the private sector. The direct involvement of the PHI in the design, construction and sale of houses was a direct contradiction.
- Priorities were not clearly set, and the PHI missed the target group. To quickly recoup its investments, it was producing more high-cost houses than low-cost ones.

Due to the above, the houses produced proved too expensive and were beyond the reach of the needy. Only the affluent, who in most cases already had other houses, elsewhere could afford them. In 2001, the PHI was disbanded and integrated back into the NHA. The Chairman and some close members of his committee were imprisoned for abuse of office and funds, flouting contractual regulations, and other vices.

5. Housing privatisation

In 1999, the housing privatisation policy, one of the longest standing and recurring objective of promoting home ownership in the FNDP (1966-1970), was finally and abruptly implemented, when publicly owned housing[49] was sold to sitting tenants. Schlyter (2002) observed that this exercise was in many countries a reform integrated into the processes of market liberalisation and structural adjustment. In this reform package it has more or less been taken for granted that privatisation stimulates a housing market and increases investments in housing. In Zambia, this policy was implemented somewhat later than in many other countries, but was done in a very short period of time.

This was meant to redirect public expenditure into other more profitable

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49 This included the government, local the government, parastatal, mine and company owned housing.

ventures than the social housing sector, and funds raised from the sale were supposed to form a revolving fund to cross subsidise the servicing of infrastructure for other housing developments or the delivery of new housing for sale under the PHI. But since the houses were either sold at give away prices (albeit only paying ZMK 10,000.00 (approximately US$ 2.0 or €1.4 in 1999 and 2000)), or simply given out freely. Critics saw this as a political maneuver to woo support for the Presidents bid for a third term in office. However, the general consensus is that it improved access to home ownership.

Results from housing privatisation
The money realised from the sale of public housing was to be used for the construction of new housing under the PHI. This could not be realised because very little money was raised and most of what was raised ended up in people's pockets due to rampant corruption and thefts during President Chiluba's regime.

In criticising housing privatisation Mutale (2004) contends that while this benefits sitting tenants, disposing of all public housing without building more, does not improve the supply of housing, especially if bought for consumption, unless such housing is released on the market. It is only the function from consumption to investment which changes when such housing is put on the market, the absolute level of supply still remains unchanged. Research findings from fellow workers at the Copperbelt University, who benefitted from this exercise supported this assertion and indicated that although it has improved access to housing for the sitting tenants, the sale of public housing did not improve the total supply of housing, and indeed even restricted access for other households. For instance, lured by the high rental income, some home owners let out their houses and moved into cheaper accommodation, increasing demand for low-cost housing and consequently leading to increased values, and also moderating values on former institutional houses being surrendered for re-sale or rental. With the sale of rental houses, the public role in housing is diminished. Because a completely private land and housing market is unlikely to respond to the housing requirements of the poor, housing should move from the public domain to alternative semi-private land and housing market, only when conditions are ready for a complete private provision. The economic reality is that an immediate and complete state withdrawal in the supply of housing is not possible. A level of the government presence, if only to mediate between conflicting economic and social goals, is necessary (Mutale, 2004). 'Applied properly, low-interest mortgages or subsidies can be an effective tool for regulating land and housing values on the market' (Angel, 2000).

Further criticism has been directed at the fact that some families bought more than one house, while some women were unfairly excluded from the process (Schlyter, 2002), indicating that the process was improperly handled.

Table 5.7 Housing units projected or produced by private investors in 2008

Institution	Location	Year	Number of houses projected	Number of houses constructed
Meanwood Housing Development Corporation	Ndeke Village, Lusaka	2005-2009 (4 years)	5,000	Ongoing
	Kwamena, Lusaka	2005-2009 (4 years)	2,500	Ongoing
Lilayi Development Holdings	Lilayi, Lusaka	2005-2009 (4 Years)	3,700	Ongoing
National Housing Bond Trust	Lusaka, Kitwe, Solwezi, Chipata and Livingstone	2008, ongoing	1,211	Yet to start
Eagle Park	Kanyama, Lusaka	2008-2013 (5 years)	1,200	Ongoing
Total			**13,611**	

Source: Author

6. Opening up housing investments to the private sector

Research undertaken by the author indicates that after liberalising the money market, and apparently withdrawing the government's monopolistic tendencies in housing provision, different commercial developers have emerged on the residential market offering several options in the supply of housing that had been lacking previously. Respondents from both professional bodies and parastatals concurred that policy should focus more on improving the role the private sector played in housing development. They viewed private initiatives as a positive development in the housing sector, not only with the competition this brought, but with the financial and human capital it came with and also the variety of choices people got as a result of private involvement. However, they were all of the opinion that the government should steer the direction in terms of finance and investments. The government could do a lot more to help developers play their role. In addition, respondents felt that the government needed to be more supportive to all stakeholders in the housing process in order for actors to play their identified roles efficiently and effectively.

Most of the housing developers are accessing land, long held by individuals or corporations and they are providing basic road infrastructure, cadastral and title deeds, housing designs, obtaining approval from planning authorities, and building expertise when these are required. In most cases they are even providing, complete housing units.

Results from opening up housing investments to the private sector
Although the NGO Habitat Fund for Humanity and Shelter Afrique has been operating in Zambia for sometime now, it was noted that other actors had come on board in the last four years. Meanwood Housing Development Corporation (MHDC), which is developing Ndeke and Kwamena Villages, with a total projected development of 7,500 housing units complete with infrastructure, and the Lilayi Development Holdings, developing the Lilayi Housing Estates with a projected development of 3,700 housing units, the National Housing Bond Trust piloting five projects shown in Table 5.7 with an initial 1,211 units, Eagle park with a projected total of 1,200 units in Kanyama township, etc., are notable.

Meanwood Housing Development Corporation was one of the first commercial investors to emerge. It started by developing the Ndeke Village, which

comprises the so-called low and medium-cost conventional housing units (MHDC, 2007). Research findings indicate that its projects are so far the largest ever produced commercially by private initiative since independence. According to the interview with the MHDC Investments Manager, this project initially targeted the high-income market, but this was found to be saturated and proved unsatisfactory for two reasons. First, there are very few people in the high-income bracket in Zambia. Second, most high-income groups were already adequately housed to offer a good commercial market for serious investors, having benefitted from the housing privatisation exercise (where some tenants sold their houses immediately after buying). Others had already benefited from the PHI. Anyway, after a poor response from the higher-income groups, MHDC shifted its focus to the middle-income bracket. Unfortunately, it was discovered that this income bracket had shrunk to very few individuals after privatisation and sale of parastatals. It then finally shifted its target to include low-income brackets. This seemingly poor targeting of income groups by commercial developers is a clear demonstration that commercial developers cannot give a good response to the needs of the poor, without the government involvement in one way or another.

7. Liberalising the finance sector and housing mortgage market

■ *The housing finance situation* – A significant problem to housing delivery in Zambia, second to the land issue, is housing finance, this being the amount of money a nation invests in the maintenance of existing stock and the provision of new shelter. It is probably the best single indicator of the quality and quantity of housing in a country. There are two funding methods, short-term and long-term finance, which can be divided into private, non-institutional and public institutional (Gardner, 2007). A number of financial institutions to finance housing in Zambia had collapsed. The need for housing remains unfulfilled and the income levels are still not enough for people to buy or build houses from their own resources (GRZ, MLGH, 2001). Because of this, investment in housing had dropped (see Section 4.4).

The government policy towards subsidies, interest rates and savings and the financial sector generally helps to determine the availability and direction of housing finance (UNCHS, 1996). Since 2000 changes towards a generally affordable market based mortgage finance system have become apparent (World Bank, 2006). The World Bank (2006) acknowledged that a remarkable change in the policy environment in recent years has been the speed at which market-based housing finance has spread throughout the world. Since about 2000, the world changed from one in which most of the population did not have access to mortgage finance to one in which most of them now live in countries with a market-based mortgage finance system offering generally affordable terms. In this regard, Zambia's urban areas now have a well functioning financial system, especially after liberalising the money

market, although housing finance and hence the housing supply situation are not operating at levels which satisfy the demands of the general population. The cost of borrowing money for investment in housing is still too high to foster growth[50] (BoZ, 2006), because most people locally cannot afford to borrow for housing development. Mortgaging is very rare for almost the same reason and banking services to rural populations and low-income groups are still poor due to perceived high risks and lack of tangible collateral. Actually mortgages in Zambia have been so high that most people who took them failed to repay and lost their houses, they have been like a 'Trojan horse', which borrowers could only ride to their economic destruction.

Despite this negative view, the UN-HABITAT (UNCHS, 1995; 1996d) observes that housing finance systems have to reconcile affordability to borrowers, viability to lenders, and resource mobilisation for the sector as a whole. But because of the risks involved in lending to low-income groups the first of these goals often loses out to the others. When deliberate action is taken this problem can be overcome. The success of the Grameen Bank in Bangladesh and many other similar NGO-led schemes, demonstrate conclusively that the "poor are bankable" if restrictions on collateral are eased, repayment schedules are phased properly, and due attention is given to group organisation in order to encourage equity in access and sustainability through high repayment rates.

The prolonged poor state of the economy, which entailed two or three digit inflationary figures and interest rates, affected the affordability of the majority of the population, and for a long time self-built housing delivery remained poor in Zambia (IMF, 2004). This has meant that the country was too dependent on the policy directions of bi-lateral and multi-lateral institutions, which provided most of the financing for housing development, and when they changed their policies, the country was also forced to align its own in line with these institutions.

The financing difficulty of the nation leads local government, which should concentrate on equitable distribution of services to give priority to projects that yields quick profits, and low priority to housing. Corruption and bureaucracy in the government result in money from the national budget not reaching the local people. Sometimes the finances are misplaced and do not go to people in need. The poor investments in housing in the past were partly compelled by the government policies, which excluded the private sector from participating in housing delivery.

- *The mortgage sector* – Similar to the finance sector, the housing mortgage sector was for a long time affected by the macroeconomic performance of the national economy and government policy. The context within which

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[50] Bank interest rates were until recently pegged at 40%.

financial institutions in Zambia operated, greatly affected the services they extended to the productive sectors. Their perception of risk in these environments was reflected in unaffordable loan terms (high collateral requirements, short loan periods, high interest rates, etc.) in addition, the supply of funds that could be used to extend credit to potential investors was limited. Freedman (2006) attributes this in part to the preference of banks for less risky, short-term investments to counter the heightened macroeconomic risk and volatility. He explained that it was prudent for financial institutions to maintain a healthy volume of liquid assets in order to sustain their operations. For the housing sector this translated into unaffordable housing finance and by implication unaffordable housing. This also placed housing produced through mortgages and other forms of credit beyond the affordability levels of the poor.

Consistent implementation of fiscal policies linked to the overall policy of neo-liberalism, has changed all this around. However, liberalising the mortgage and finance sector still needs to be looked at critically. All the private developers interviewed expressed sentiments regarding technicalities involved in bringing finance into the country. Both the MHDC and Lilayi Development Holdings explained that they were compelled to develop a mortgage product for their projects, necessitated in part by the virtually non-existent mortgage market. So in addition to developing the product, they also had to raise funds to support the planned developments involving amounts of over US$ 100 million worth of housing, but due to the small local commercial banking sector they could not raise this kind of money locally and had to borrow it offshore. Empirical evidence shows that this scenario has changed in the past four years and commercial banks are now willing to lend this kind of money. The other option is to go into private public partnerships to source and avail huge amounts for development.

■ *Results of liberalising the finance sector and mortgage market* – The housing mortgage and finance sector has not been fully liberalised, despite recent changes. There are still some problems for low-income groups to access mortgages, as the terms demanded exclude their participation as an income group. A respondent explained that 'as long as one earned less than ZMK 4,000,000 (US$ 1,000), there was no way they could access a mortgage, because by Zambian standards, this cut was only for top senior civil servants'.

Although the economies of the two countries are very different, Zambia could take a leaf from the US[51] and establish a mortgage guarantee company to operate like the Overseas Private Investment Corporation (OPIC). OPIC

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51 The USAID through its development Credit Authority programme promotes economic growth through its guarantee programme aimed at stimulating lending to the private sector (Freedman, 2004).

is a US the government agency established in 1971 to support and stimulate American overseas investment. It promotes economic development in new and emerging markets in developing countries by acting as a risk mitigator in uncertain business environments (OPIC, 2006). In the housing sector, their involvement in the Meanwood property development process has benefited low and middle-income households who previously found it difficult to access affordable housing finance. Establishing such a company would help medium and low-income groups and firms access finance and mortgages for housing development.

As mentioned in Section 2.8 private actors have now re-emerged in Zambia's housing finance sector. They now include: (1) development banks, (2) pension and provident funds, (3) commercial banks and building societies, (4) micro finance institutions, and (5) the insurance industry. Most recently, a particular housing development has also seen the establishment of a Special Purpose Vehicle to facilitate the complex financing arrangements necessary (Gardner, 2007). These sector players are now analysed in-depth.

- *Development banks* – Two international development banks, the Development Bank of South Africa (DBSA) and the Export and Import (Exim) Bank of India have bought shares in the Development Bank of Zambia (DBZ). For a long time DBZ, which was the only bank responsible for sourcing and financing development projects in Zambia, was challenged by lack of long-term credit. It was recently restructured through the removal of nonperforming loans, and it is being recapitalised via equity investments. The DBZ has been negotiating with other institutions about the prospects of engaging in financing the housing sector.

- *Pension and provident funds* – Pension and provident funds such as the National Pensions Scheme Authority (NAPSA), Public Sector Pension Fund (PSPF), the Local Authorities Superannuation Fund (LASF), and the Workmen's Compensation Fund Control Board (WCFCB) have always been major potential sources of capital in Zambia. Even when there were restrictions, these were allowed to invest through the Industrial Development Corporation (INDECO). For instance NAPSA was until 2007 still holding large stocks of housing in various towns, which it has been off-loading to raise finances for other real estates investments. Pension and provident funds together manage the combined retirement assets of around 550,000 Zambians, their capacity in terms of public and private sector funds is estimated to be greater than ZMK 2.5 trillion (US$ 600 million), a large proportion of which must be invested within Zambia (ibid.).

Box 5.2 indicates recent approaches that the NAPSA has been engaging in. Some of these pension funds are limited in their actions by their legal and institutional frameworks. For instance, the PSPF is able to provide mortgage finance only to its members, although it has now started engaging other finance institutions such as the Finance Building Society to make mortgag-

Box 5.2 NHA, NAPSA sign ZMK 73 billion (US$ 18,250,000) housing contract

The National Housing Authority (NHA) has signed a ZMK 73 billion (US$ 18,250,000) housing contract with National Pensions Scheme Authority (NAPSA) to build 264 housing units for the pension authority in Lusaka's Nyumba Yanga Township. Labour and Social Security Minister said the project would be carried out under NAPSA's revised investment guidelines. He said that unless deliberate moves were taken by institutions like NAPSA, the deficit in housing units would not be overcome. The NHA would provide consultancy services in form of designing the houses while NAPSA would fund and own the project. Works had already started at the site in Nyumba Yanga Township on Leopards Hill Road.
Source: Times of Zambia Reporter, 6 December 2007

es available to their members, based on a guaranteed repayment. The LASF is only mandated to provide limited volumes of mortgage finance to its members at below-market rates. However, insufficient capital in the LASF has constrained its ability to expand its lending for housing.

■ *Commercial banks and building societies* – Out of the 14 registered commercial banks in Zambia in 2008, 6 were subsidiaries of international banks, and only 8 were local. These are the only financial institutions that have a real presence, extended branch network and financing capacity of any consequence, most of which just commenced mortgage lending in the last 4 years and were yet to establish proper resource bases and still had complicated and unreliable lending procedures. All of them have high interest rates. It is not even clear how they will fare after the current world economic melt down, which was triggered off by mortgage finance. The key players with respect to housing financing are now discussed in-depth.

Barclays Bank has been running its mortgage finance for a long time and was the first bank to launch a home loan scheme in Zambia in 2004. Currently, it offers 12-year mortgage loans with interest rates scaled down to 17% per annum from 23% (see Box 5.3). Clients wishing to buy property in Lusaka can access a minimum of ZMK 96 million (US$ 24,000), those preferring the Copperbelt and other major towns can get ZMK 80 million (US$ 20,000). Most of the local banks, even the government-owned Zambia National Commercial Bank (ZANACO), have been suffering from capitalisation and to survive. They are seeking equity partners. Rabobank (the Netherlands) acquired 49% of ZANACO's shares in 2007, to expand its capital base. Standard Chartered Bank (SCB) launched its mortgage product in 2003-04. It re-emerged after being forced to withdraw from the market because of poor response emanating from high interest rates and a 20% deposit requirement, which few Zambians could afford due to low finances and a bad economic climate.

Building societies on their part have only started increasing. Since 1975 there was only the Zambia National Building Society (ZNBS), which was plagued by liquidity and management problems, but now seems to be finding its feet. According to regulations, they are required to have a liquidity ratio of 15%, but most of them were until recently failing to attain this due to substantial under-capitalisation by their shareholders (BoZ, 2006). There are three major players: (1) ZNBS, (2) the Finance Building Society, and (3) the Pan African Building Society.

Box 5.3 Barclays Bank's approval of about ZMK 16 billion for home loan

Barclays Bank has approved approximately ZMK 16 billion (US$ 4.0 million) under the home loan facility which was introduced early this year. The Managing Director said the credit facility had received overwhelming response from customers and about ZMK 12 billion (US$ 3.0 million) had already been disbursed. About ZMK 20 billion (US$ 5.0 million) had been allocated to the programme in 2006 and it was anticipated that the Lilayi Housing Development Project would induce more inquiries for the credit. The home loan facility is a long-term housing credit initiative aimed at enabling customers to acquire mortgages and use the same properties as security in the repayment of the credit. The facility attracts interest at 23% and a 12-year repayment period is available to the public. Source: Business Reporter, Times of Zambia, 12 September 2006

The longest player in the mortgage market is the ZNBS, where the author was a Board Member from 1999 to 2002. It was making losses throughout this period, and the government was failing to re-capitalise it. To improve its mortgage lending portfolio and its capital base, the government offloaded some shares to the International Finance Company (IFC). It also secured a ZMK 10 billion credit from the ZANACO. At the time of research, ZNBS was not offering long-term loans, as it was still facing serious administrative and financial constraints, which have dodged it historically affecting its lending practices. Non-performing loans now comprise less than 10% of the mortgage portfolio. ZNBS now offers a two-to-three year unsecured 'Building Materials Loan' at 24% interest for materials purchase based mainly on payroll deductibility. This automatically disqualifies unemployed or self-employed borrowers. In any case at this interest rate, anyone looking for a housing loan would opt for Barclays Bank which was charging 17%, and this can explain why the Building Society has problems generating finances through loans.

Finance Building Society (FBS), owned by Finance Bank, has also been offering mortgage loans since 2004. Its current interest rates were at one time pegged at between 25% and 28%, but this was under review at the time of research. Lending was at one time restricted to members of the bank and local clients were only allowed to borrow in local currency, while hard currency was restricted to foreigners, and as a protection against default, all borrowers were required to take out a Mortgage Protection Policy. To improve its operations, Shelter Afrique has pledged US$ 2 million to finance the future growth of FBS's portfolio.

The Pan African Building Society (PABS) has also joined and started undertaking housing mortgage lending. This building society has managed to extend its lending portfolio through a 'twinned financing' arrangement via a competition proposal call through British Aid programmes.

- *Micro finance institutions* – To cater for small scale borrowers who find it difficult to access financial capital from formal financial institutions such as MFIs[52] are a viable option. Research findings established that there are now more than 20 MFIs in Kitwe alone, most of which are NGOs,

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52 Micro-finance includes small scale credit, savings facilities and insurance.

although more recently there has been a growth of commercial institutions that have commenced operations, many with a presence across the whole country. Gardner (2007) explains that the Bank of Zambia issued the first MFI regulations, in 2006 to give credibility and structure to the sector, in order to improve the chances of MFIs obtaining financing from other financiers.

There are also numerous informal micro-finance individuals and organisations that operate clandestinely and illegally amongst low-income groups. They also play an important part and assist in providing finances to low-income groups to finance incremental housing, although their role has not been recognised or taken seriously in housing finance debates and programmes.

■ *The insurance industry* – The insurance industry has been solely dominated by the Zambia State Insurance Corporation (ZSIC), since 1975, after others were nationalised. The ZSIC has also invested in real estate and housing, in addition to its insurance portfolios. The industry has now witnessed a number of actors who have emerged to play an important part in housing finance and delivery.

In summing up, research indicates that all financial and mortgage market sector actors face three problems related to the government policy. The first is the non-remittances of a large proportion of funds held by the government. The second is the high taxation regime that applies to these institutions in relation to housing lending, while the third was the cumbersome or absence of current investment guidelines. Respondents felt that these should be reviewed in the context of giving actors incentives to invest in housing, to provide more latitude for the application of these funds in housing investment and to make it easy to enter and leave housing investment circles.

Although a lot remains to be done in the economic realm, as noted by observations from Saasa (2002), the International Monetary Fund, and World Bank (IMF, 2002; 2004), Rakner (2003) and the government of Zambia (GRZ, MFNP, 2006) itself, what is pertaining now has been explained in Chapter 2, and this has been covered in-depth in Section 4.3.1, summed up as being that:

■ a conducive environment has now been created in the financial and mortgage market sector for the private sector initiative by the changes both the UNIP and MMD the governments have made since 1987 (AfDB, OPEV, 1987; OECD, 2006; 2007);

■ both deregulation and regulation to appropriate Acts have been done and different private sector actors can now speculate in land, finance and housing development, which had been banned since 1975.

From the foregoing, it is clear that the environment is now ready to take on the responsibilities of providing adequate shelter for all.

5.5 Conclusions and discussions

In the process of answering this chapter's research question, it emerges that the situation pertaining in Zambia today has its roots in colonial and post-colonial urban development policies. Different policies have been implemented to react to existing situation at different times.

During the colonial era the type of urban and housing development-related policies imposed were related to attracting labour for extractive industries that emerged along the line of rail. To achieve this, existing subsistence livelihoods had to be destroyed and new resource-dependant methodologies developed in their place. These policies disrupted and disadvantaged local economic development and also perpetuated dependency on others, especially multi-national corporations, leading to localised poverty. On this score colonial policy was very effective. After labour was attracted into the urban areas, it was realised that existing infrastructure was unable to cope with the flow of immigrants into urban areas. Based on their ideology, colonialists were discriminatory in the provision of infrastructure as they were not prepared to cater for everybody, on this their policy was a failure and it is from here that the housing problem emerged.

After independence, the postcolonial government inherited urban areas, in which CBDs were zoned from the residential areas and housing and urban areas were inadequate, made of high quality materials, racially segregated and sprawled. This resulted in towns, with long distances to and from work, involving high quality and expensive housing and its infrastructure, which has been difficult to maintain. On the fringe of all urban areas was a potential challenge: the squatter settlements. The policies the new the government implemented covered some aspects but generally failed to reverse the imbalanced development and to integrate or eradicate the housing problem. In the process of attempting to eradicate these urban and housing problems, the mono-based copper mining economy suffered from external shocks emanating from the world economy and there weren't enough resources to use. Financial assistance from bi-lateral and multi-lateral partners was also not easily forthcoming.

The change in government in 1991 brought in a new regime, which reverted back to neo-liberalism from welfare economics and one-party politics propagated since 1973. Most of the housing and urban development policies, especially those related to land, finance, housing delivery and legal aspects, which had been changed to suit welfare economics, were changed back to neo-liberal ones. Ever since this was done, there has been a noticeable change in the delivery of housing. Although these changes were mostly done after 2005, they still need time to take full effect. What is cardinal is that new actors have emerged in all spheres of housing and are bringing with them new approaches to enhance housing delivery.

As mentioned in this chapter, the NHP was a product of the MMD's neo-liberal policies aimed at providing adequate shelter for all by 2010, in line with world trends. Since this housing policy is the core of this study, its provisions, described in full in Chapter 4, will be tested and evaluated in the next chapter. In addition to this, the next chapter, a critical analysis of the NHP, will also assess how feasible in attaining the set goals, the NHP was, given the strategies that were to be used in realising its objectives. It will evaluate the ends, the means, and the ways, and it will also shed light on what lessons can be drawn.

6 Critical analysis of the 1996 National Housing Policy

6.1 Introduction

The three elements of a policy, which may also be used in its evaluation, were described in Chapter 3. These were also identified in Chapter 4 with a view to understanding how they were planned to be operationalised in the NHP in pursuit of the policy goal and its objectives. This chapter, a critical analysis of the NHP, and therefore the core of the analytical research, builds on this. It reviews the approach used in the formulation of the 1996 NHP and analyses to what extent the policy goal and its objectives were fulfilled. It will therefore continuously refer mainly to Chapters 3 and 4 on which it is based.

This chapter addresses subquestion 4: *How feasible in attaining the set goals was the policy, given the strategies that were to be used in realising its objectives, and moreover, what can we learn from this?* In the process of addressing this question, the chapter also assesses the validity of the four aims of the NHP, which were to: (1) provide a comprehensive assessment of the housing situation in Zambia, (2) provide a vision for resolving the housing problem, (3) spell out the roles of the various stake-holders in the housing matrix, and (4) identify the coordinators for an effective housing delivery system, stressing private initiative whilst strengthening the government's role as the provider of requisite enabling environment for sustainable housing delivery (GRZ, MLGH, 1996, p. 1).

The chapter uses both ex ante and ex post ante approaches in analysis because it places primary emphasis on the results of action, and it also analyses information about the goals and objectives of policy, which are associated with prospective analysis (Dunn, 2008). The methodology used is exploratory and combines review of literature related to policy formulation and implementation with interviews of selected stakeholders in the housing sector. It employs both secondary and primary data sources. Secondary data is obtained through desktop surveys, involving the review of the NHP (GRZ, MLGH, 1996), Appendix (2), the draft National Housing Development Programme (GRZ, MLGH,1996a), the draft Revised National Housing Policy (GRZ, MLGH, 2007), the National Shelter Strategy for Uganda (GoU, MLHUD, 1992), the Revised National Housing Policy of Kenya (RoK, 2005), and others.

The study also includes review of primary sources involving fieldwork and the administration of semi-structured and structured questionnaire surveys to a cross section of actors involved in formulating the housing policy (see Appendix 4). Reconstructions of lived experiences was done by talking to people affected by the piecemeal implemented policy, while participant observations involved site visits and walking through all four housing types mentioned in Section 2.11, including on-going and completed housing projects.

To evaluate the processes used in formulating the NHP, a selected number of evaluation techniques and matrices are used. The chapter then examines the extent to which the policy goals have been implemented and how much has been achieved. Lessons and conclusions drawn are summarised in a rec-

ommendation and follow up matrix. These together with the missing quanti-
fication will be used to formulate future paradigms in policy formulation and
to develop an implementable strategy in Chapter 8.

6.2 Structure of the analysis

The structure of analysis in this chapter is based on the elements of a hous-
ing policy identified by Solesby (1974) and Turner (1976), described in Section
3.3.3, as being: (1) the way, (2) the means, and (3) the ends. Since this study is
a critical review of the approach used in the formulation of the NHP, the anal-
ysis also follows its order. Based on the policy analysis approach advanced
by Patton and Sawicki (1993), described in Section 3.4, this study also breaks
the NHP into its component parts for analysis, and because of this, the chap-
ter is structured into three parts, all of which aim at addressing the first part
of the question on how feasible in attaining the set goals was the policy, giv-
en the strategies that were to be used in realising its objectives. The first eval-
uates the ends involving the goal and its objectives. The second evaluates the
means, focusing on the means and instruments while the third, "evaluates"
the ways, focusing on the strategies. The conclusion and recommendations
aim at addressing the second part of the question, which asks, moreover,
what can we learn from this? It therefore includes lessons drawn from this
study, which will be used in working towards developing future paradigms in
policy formulation and in developing an implementable strategy in Chapter 8.

A new strategy is developed based on Stuart's (1988) four key elements of
policy analysis described in Section 3.4, using the ends and means that are
available in the NHP (GRZ, MLGH, 1996). While keeping in mind the two inter-
related aspects of evaluation mentioned in Section 3.7 (see also Dunn, 2008),
three evaluative methodologies: the SMART Objective Testing Framework
(OTF), the Objectives Tree Mapping Technique (OTMT), and the Force Field
Analysis (FFA), were selected, i.a., for use in understanding the viability of the
NHP, and are used as follows:

1. The SMART Objective Testing Framework (OTF) is used to test how SMART
   the set objectives were (UNCHS, 1989; Hunsaker, 2005; see also Drucker,
   1954; 1994). This is described in Section 3.3.3, together with an interpreta-
   tion of the acronyms, which strongly indicates the presence of both ele-
   ments of effectiveness and efficiency. The equity element does not come
   out as strong.
2. The Objectives Tree Mapping Technique (OTMT) to test how clear, consist-
   ent and feasible the policy objectives were (Kuypers, 1980; Dunn, 2008). In
   this technique the element of equity does not come out as strongly as those
   of effectiveness and efficiency.
3. The Force Field Analysis (FFA) to understand how the means and instru-

ments could be operationalised to enable the policy bring about change (UNCHS, 1989; IHS, 1995; Lewin, 1951), and move from the status quo towards providing adequate affordable housing for all income groups. In this analytical method, the idea is to bring about change. Effectiveness of the means and instruments takes precedence over both efficiency and equity.

The results are tested for their impacts in an Impact Assessment Matrix (IAM). Since the implementation strategy (the way) was never developed, it cannot be evaluated directly, but in its place a retrospective logical framework matrix (Appendix (7), based on the Project Performance Evaluation Report (PPER)[53] (AfDB, OPEV, 1997) is used, to verify what has been implemented since the policy was developed in 1996. Finally, conclusions are tabulated in a recommendation and follow up matrix.

6.3 Evaluating the main goal and policy objectives (the ends)

The main goal

Turner (1997) explained that valuable precedents are often and rightly dismissed by potential users as inapplicable for their institutions because the transferable and adaptable elements are not clearly identified and described. To avoid this pitfall, this study would have ideally started by analysing the main goal of the NHP. However, the existence of abundant literature to the effect that most of the policies drawn from both developing and undeveloped countries tend to be vague, as discussed in Section 3.3.4, it may not be necessary to test the main goal of the NHP in the SMART objective test, since it is clear that it will also be vague. So only the objectives of the policy which are specific goals will be evaluated.

Policy objectives

The objectives reproduced in Section 4.6 describe the goals that were specifically meant to be implemented in pursuit of the NHP goal. These are tested in a SMART objective testing framework described under Sections 3.3.3 and 6.2, also shown in Table 6.1.

Instead of testing each objective separately, the letters corresponding to each objective are used in the framework. Each objective is then tested by answering the question set in each column and placing it in the relevant box, as shown by Table 6.1.

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53 The approach in developing this matrix is based on an evaluation conducted in Zambia by the African Development Bank Group.

Table 6.1 The SMART objective testing framework

Policy objectives: a, b, c, d, e, f, g

a)	an allocation of a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme;
b)	making serviced land available for housing development and streamlining the land allocation system;
c)	streamlining building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population;
d)	encouraging the production and use of local and affordable building materials;
e)	assisting the poor to acquire decent shelter through alleviation of their affordability problems;
f)	fostering housing areas that are functional, healthy aesthetically pleasant and environmentally friendly; and,
g)	preparing a national housing implementation strategy

Indicators: (How to know if the objective was achieved)? By scoring 100% "yes" for all criteria

Criteria for the objective: Is the objective SMART?	yes	no
Specific in time and place?	a, e, f,	b, c, d, g
Measurable in quantitative terms?	a, b, c	d, e, f, g
Attainable (within national resources)?		a, b, c, d, e, f, g
Realistic (stands a chance of being achieved and supported by stakeholders)?	a, b, c, d, e, f, g	
Time-bound (by meaningful timeframe)?		a, b, c, d, e, f, g

Source: adapted from UNCHS (1989); Hunsaker (2005)

According to Table 6.1, the SMART objective testing framework indicates that:
- only 3 out of 7 (or 42.8%) of the objectives were specific in time, and place;
- only 3 out of 7 (or 42.8%) of the objectives were measurable in quantitative terms and the rest were not, even then objective (b) and (c), are not as clearly measurable as objective (a);
- none of the objectives were attainable within available national resources;
- all objectives stood a chance of being realistically achieved, and it was possible all of them could be supported by stakeholders; and,
- there was no single objective in the policy, which was time-bound by any meaningful timeframe.

As stated above, since all the objectives had no's, they were not SMART enough to achieve their intended goals and they needed to be revised.

In summing up the evaluation of the ends, it is clear that the set objectives would not have achieved their intended goals and needed to be reformulated, to meet all criteria set out in the framework. To improve performance, the objectives needed to be worked on until there were no objectives left in the "no" column, and all of them fell under the "yes" column (UNCHS, 1989; Hunsaker, 2005).

6.4 Evaluating the means and instruments (the means)

The 11 measures identified under Section 4.6.1 as the means and instruments to operationalise the NHP goals and objectives will now be evaluated for their effectiveness, efficiency and equity. To do this, each measure will be tested

by the use of an Objectives Tree Mapping Technique (OTMT). As an evaluation technique objective mapping was explained in Sections 3.3.3 (see also Dunn, 2008). In this technique identified objectives are ranked hierarchically in a tree. More general objectives are put at the top and the tree becomes progressively more detailed as one moves lower in the hierarchy. The uppermost part of the objective tree is a more abstract level and contains broad purposes, i.e., the ultimate goal, while lower levels are more concrete and represent specific goals, prime objectives, and sub-objectives at the lowest of the four levels. Objectives mapping is useful for purposes of mapping the complexities of policy implementation (i.e., the "how" questions), and for clarifying the ends of an action (i.e., the "why" questions) and most objectives can be regarded as both ends and means.

This study borrows elements from Dunn's (2008) approach and in constructing individual objective trees, these measures are taken as goals to be achieved in the pursuit of the main goal of the NHP (see also Weimer and Vining, 1998). The four hierarchical levels are maintained but they are changed to suit the approach adopted by the study, into the goal, objectives, means and instruments (see Figures 6.1 to 6.11).

When the tree is read downwards, in a top-down approach, the questions attributed to Sabatier (1997), described in Section 3.7.1, are asked. In addition to this, the question 'how should this objective be accomplished?' shown in the figure is answered. In this approach, the identified goal is inserted in the tree, then the objectives are identified and added, and the means to achieve these goals are added. Finally, the instruments to drive the means are identified and added to the tree. There is generally no difference between means and instruments but for purposes of this study, some means were found to be readily available and much more detailed than the others. These are identified as instruments and placed at a much lower and more concrete level than those means which are not readily available and are less detailed, they are placed under the column for means. Those placed under instruments could be used to operationalise the means. When the tree is read upwards, in a bottom-up approach, the question 'why should we pursue this objective?' also shown in the figure, is answered. In this approach, the instruments to drive the means are analysed and formulated, then the means to drive individual policies are identified and added to the tree. Suitable objectives are then identified and added to the tree, after which the specific objectives to be operationalised as goals are identified and inserted (Dunn, 2008).

Two problems are encountered in making a decision: (1) the NHP identifies these objectives as measures and principles but never explained how these terms related to the policy (an assumption of how these terms are interpreted in this study was made in Section 3.3.3 and Section 4.6.1), and (2), each objective tree contains an option for the government to react or simply turn a blind eye to a problem, mentioned in Section 3.7.1 (this option is figurative and not

an objective, so it is shown with a broken line).

In relation to the first part of the research question 'how feasible in attaining the set goals was the policy, given the strategies that were to be used in realising its objectives?' each measure is evaluated by answering the four questions indicated against each approach (see also Kuypers, 1980). In the following sections an iterative process is used to evaluate the means and instruments of different approaches for impacts in objective trees. For each of the approaches rankings of 4, 3, 2, 1, and 0 are used as follows:

- 4: all the objectives, means and instruments were identified and the approach was sufficiently effective, efficient and equitable to all;
- 3: some elements in either the objectives, the means or instruments were not identified and the approach was almost sufficiently effective, efficient and equitable to all;
- 2: a lot of elements in the objectives, means and instruments were not identified and the approach was not sufficiently effective, efficient and equitable to all;
- 1: most elements of the objectives, means and instruments were not identified and the approach was far from being sufficiently effective, efficient and equitable to all;
- 0: most of objectives, means and instruments were not identified and the approach was insufficiently effective, efficient and equitable to all.

To improve performance, new means and instruments have to be re-worked out for all selected approaches that show the absence of any of the element in the hierarchy.

6.4.1 The Housing Finance approach

The objective tree shown in Figure 6.1 is used to evaluate the means and instruments that were meant to operationalise the Housing Finance approach, mentioned in Section 4.6.1 (see Appendix 2). In this figure Housing Finance is taken as the goal, while the principles were itemised as (a) to (g), these are located on the level of objectives. For space considerations, only the first three are displayed in the objective tree hierarchy. To obviate and remove the financial constraints in order to realise the set of principles in the policy, the measures planned to be taken are shown as means. At this level, there are some detailed pronouncements within these measures, which this study identified as instruments.

In relation to the research question and in order to evaluate the feasibility of the objective of Housing Finance approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.1 indicates that the objectives to achieve the goal of availing Housing Finance, were identified (as main principles to be

Figure 6.1 The objective tree for housing finance
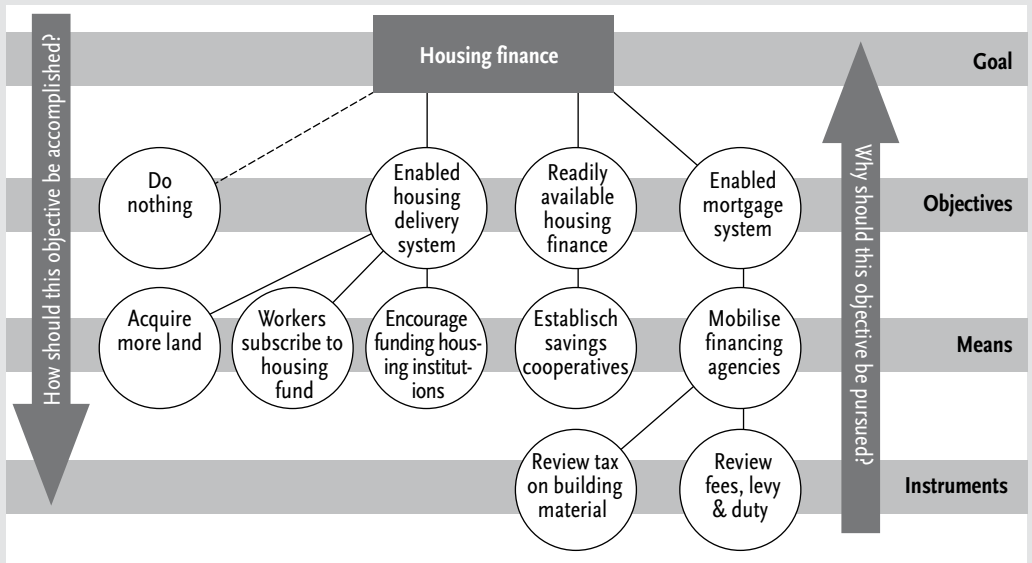
Source: adapted from Dunn (2008, p. 246)

	Objective: Housing finance	yes	no
a	Were all necessary means included?	X	
b	Have all the necessary instruments been used?	X	
c	Are these means effective, efficient and equitable to all?	X	
d	Are these instruments effective, efficient and equitable to all?	X	

Source: adapted from Kuypers (1980)

followed) and tabulated as items (a) to (g). It is also clear that the means were identified (as measures to be taken) and tabulated as items (ii) to (vii), although item (ii) seems to contain both means and instruments. This study identified the means (i.e., measures identified and tabulated) under item (i), and from items (viii) to (x), as instruments because they are available and a bit more detailed and more specific than the means.

Despite mixing some means and instruments, it is clear that the means and instruments to operationalise the Housing Finance approach to achieve its goals and objectives were included and used. It therefore follows that this approach was feasible to achieve its goal and if implemented, it would have produced positive impacts. This approach is ranked 4.

6.4.2 The Land Delivery approach

The objective tree shown in Figure 6.2 is used to evaluate the means and in-struments that were meant to operationalise the Land Delivery approach, mentioned in Section 4.6.1 (see Appendix 2). In this figure Land Delivery is taken as the goal, but in this approach only four pronouncements identi-fied as objectives were itemised from (a) to (d). For space considerations, on-

Figure 6.2 The objective tree for land delivery approach

Source: adapted from Dunn (2008, p. 246)

hObjective: Land delivery	yes	no
a Were all necessary means included?		X
b Have all the necessary instruments been used?		X
c Are these means effective, efficient and equitable to all?		X
d Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

ly items (a), (c) and (d) are inserted in the figure; these are located on the level of objectives. As shown in Figure 6.2 there were no means and instruments identified in the NHP for this approach.

In relation to the research question and in order to evaluate the feasibility of the objective of Land Delivery approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.2 indicates that the objectives to achieve the goal of Land Delivery were identified and tabulated. However, it is also clear that the means and instruments to operationalise the approaches of the Land Delivery goal and its objectives were not included.

The core component of Land Delivery's objectives, means and instruments ought to have been indentified in the NHP. Since they were missing, it therefore follows that the proposed approach was not feasible to achieve its goal and if implemented it would not have been effective, efficient and equitable to all. Consequently, it would have been weak and would not have produced positive impacts. This approach is ranked 2.

To improve this situation, the missing means and their instruments needed to be identified, and included in the objective tree.

Figure 6.3 The objective tree for home ownership approach
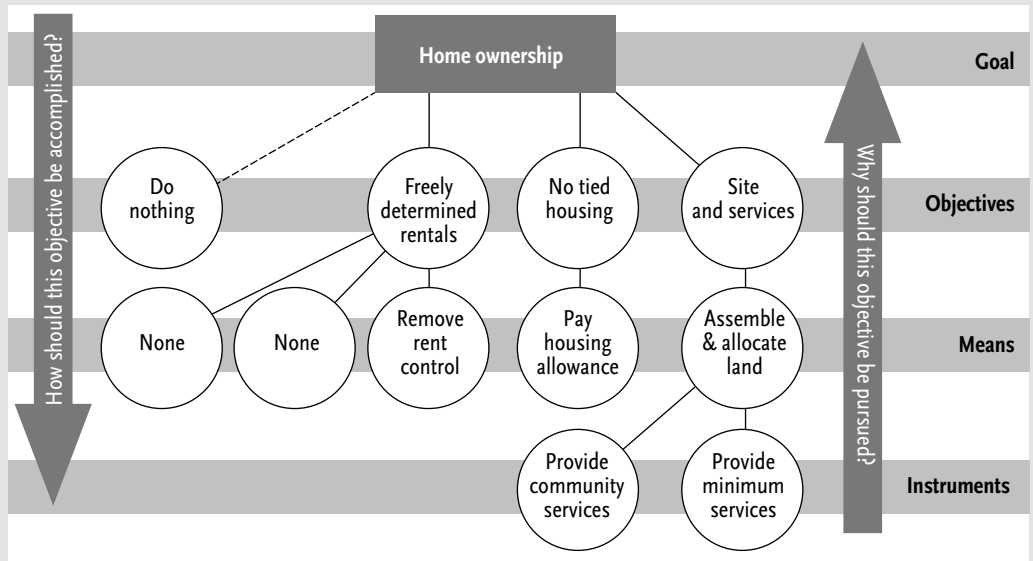
Source: adapted from Dunn (2008, p. 246)

	Objective: Home ownership	yes	no
a	Were all necessary means included?	X	
b	Have all the necessary instruments been used?	X	
c	Are these means effective, efficient and equitable to all?	X	
d	Are these instruments effective, efficient and equitable to all?	X	

Source: adapted form Kuypers (1980)

6.4.3 The Home Ownership approach

The objective tree shown in Figure 6.3 is used to evaluate the means and instruments that were meant to operationalise the Home Ownership approach, mentioned in Section 4.6.1 (see Appendix 2). In this figure Home Ownership is taken as the goal, the four objectives are identified as items: (1) rent control, (2) withdrawal of tied housing, (3) site and service, and (4) squatting and settlement upgrading. For space considerations only the first three are displayed in the figure. To obviate and remove the home ownership constraints in order to achieve the goal, a number of actions were to be undertaken; these are placed on the level of means and instruments in the objective tree hierarchy.

In relation to the research question and in order to evaluate the feasibility of the objective of the Home Ownership approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.3 indicates that the objectives to achieve the goal of availing Home Ownership (also shown in Section 4.6.1) were identified and tabulated. It is also clear that the means and instruments to operationalise the approaches of Home Ownership were included, but it is noted that they

were not very clear and were mixed up. The means to operationalise the withdrawal of tied housing were missing, but since this issue has been overtaken by events[54], it has become irrelevant to the analysis. The instruments to operationalise the means to remove rent control were included, and so were the instruments to operationalise site and services.

Despite mixing some means and instruments, it is clear that the core component of home ownership's objectives, means and instruments to operationalise the approaches of the Home Ownership goal and its objectives were indentified and used in the NHP. It therefore follows that if this approach to Home Ownership was operationalised, it would have produced positive impacts. This approach is ranked 4.

6.4.4 The Building Standards and By-Laws approach

The objective tree shown in Figure 6.4 is used to evaluate the means and instruments that were meant to operationalise the Building Standards and By-Laws approach, mentioned in Section 4.6.1 (see Appendix 2). In this figure Building Standards and By-Laws is taken as the goal. In this approach the pronouncements to revise building and construction standards is identified as an objective, while reinforcing building inspectorates through training and encouragement are identified as a means and instruments respectively. They are therefore placed under the appropriate levels in the objective tree hierarchy.

In relation to the research question and in order to evaluate the feasibility of the objective of Building Standards and By-Laws approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.4 indicates that the objectives to achieve the goal of Building Standards and By-Laws (also shown in Section 4.6.1) were identified. It is also clear that the means and instruments were also identified as being training and encouragement.

However, it is also clear that these instruments identified were peripherial and were not the core instruments to revising by-laws. Core instruments to this goal would be in form of amending existing Acts or formulating new ones[55]. There was nothing mentioned about what would happen to those who deliberately flouted the existing measures. It is therefore concluded that not all necessary instruments were used, and those used were not effective, efficient and equitable. From this, it follows that if the goal of Housing Standards and By-Laws was implemented, it would not have produced positive impacts, this option is ranked 3.

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54 After the government privatised most of the public housing stock.

55 The Act on By-Laws is only mentioned much later under Section 4.6.1, under the heading The Legislative Base.

Figure 6.4 The objective tree for building standards and bye-laws approach
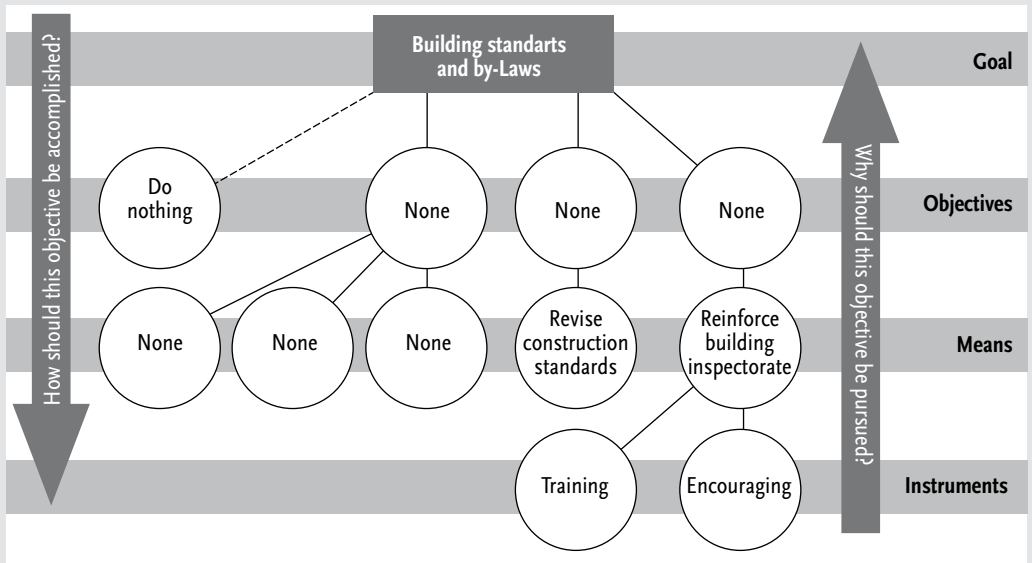
Source: adapted from Dunn (2008, p. 246)

Objective: Building standards and by-laws		yes	no
a	Were all necessary means included?	X	
b	Have all the necessary instruments been used?		X
c	Are these means effective, efficient and equitable to all?	X	
d	Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

To improve this situation, the missing instruments should have been identified and included in the objective tree.

6.4.5 The Promotion of Local Building Materials approach

The objective tree shown in Figure 6.5 is used to evaluate the means and instruments that were meant to operationalise Promoting Local Building Materials, mentioned in Section 4.6.1 (see Appendix 2). In this figure Promoting Local Building Materials is taken as the goal, while the measures to be undertaken were itemised from (a) to (g). For space considerations, only the first three are inserted in the figure, these are located on the level of objectives. Only item (b) is identified to have means attached to it and this is located on the appropriate level in the objective tree hierarchy. No other instruments were identified.

In relation to the research question and in order to evaluate the feasibility of the objective of the Promoting Local Building Materials approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.5 indicates that the objectives to achieve the goal

Figure 6.5 The objective tree for promoting local building materials approach
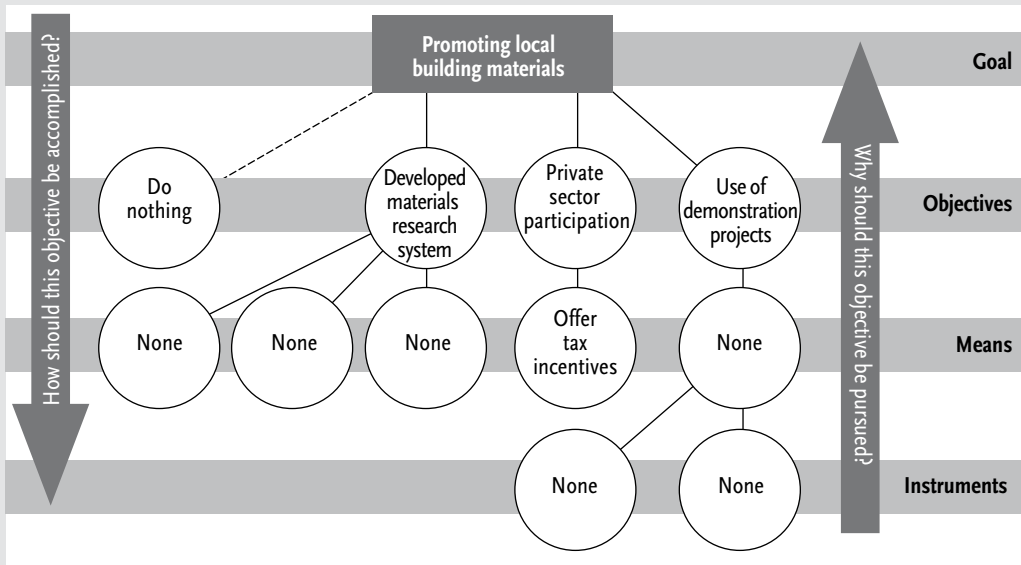
Source: adapted from Dunn (2008, p, 246)

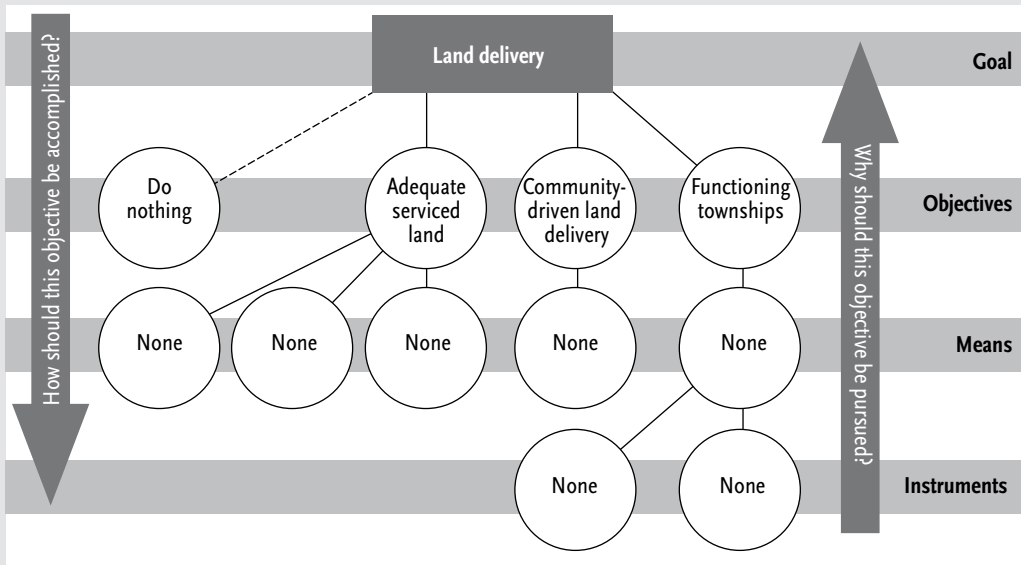| Objective: Promoting local building materials	yes	no
a	Were all necessary means included?	X	
b	Have all the necessary instruments been used?		X
c	Are these means effective, efficient and equitable to all?		X
d	Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

of Promoting Local Building Materials, also shown in Section 4.6.1, were iden-tified. It is also clear that the means were also identified. However, the instru-ments were not identified and were missing.

It is clear that these means and instruments identified were peripherial and were not the core to Promoting Local Building Materials. Core instruments to this goal would have involved mentioning some building materials such as cement, bricks, roofing sheets, timber etc., or their components. It is conclud-ed that not all necessary instruments were used. It therefore follows that the proposed approach to Promoting Local Building Materials was not feasible to achieve its goal and if implemented it would not have been effective, efficient and equitable to all; consequently, it would have been weak and would not have produced positive impacts. This approach is ranked 2

To improve this situation, the missing means and instruments should have been identified and included in the objective tree.

6.4.6 The Infrastructure Development approach

The objective tree shown in Figure 6.6 is used to evaluate the means and in-struments that were meant to operationalise the Infrastructure Development

Figure 6.6 The objective tree for infrastructure development approach
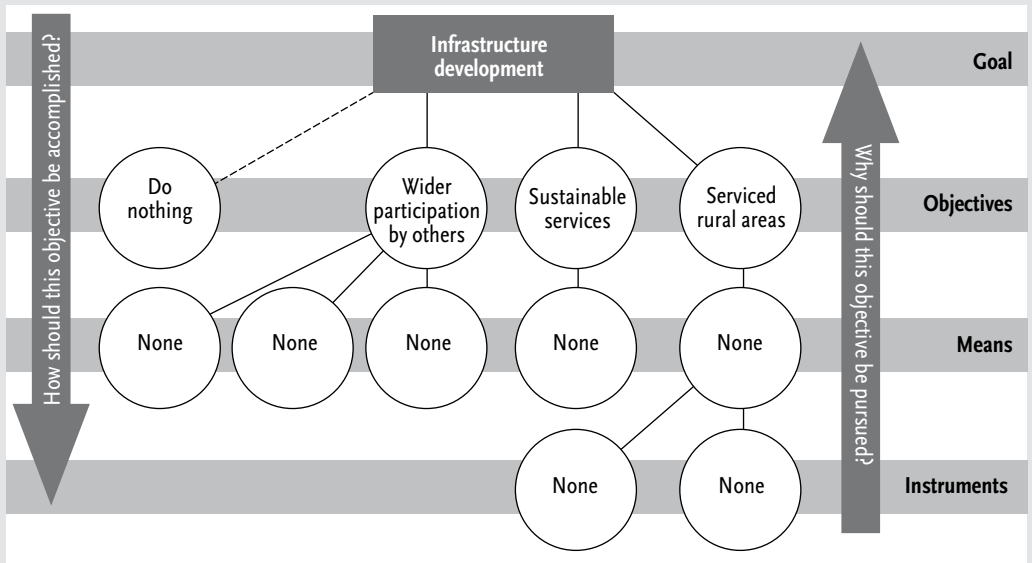
Source: adapted from Dunn (2008, p. 246)

	Objective: Infrastructure development	yes	no
a	Were all necessary means included?		X
b	Have all the necessary instruments been used?		X
c	Are these means effective, efficient and equitable to all?		X
d	Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

approach, mentioned in Section 4.6.1 (see Appendix 2). In this figure infrastructure development is taken as the goal, while the measures to be undertaken were itemised as (a) to (c). These are located on the level of objectives in the hierarchy. There were no means and instruments identified in this approach.

In relation to the research question and in order to evaluate the feasibility of the objective of Infrastructure Development approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.6 indicates that only the objectives to achieve the goal of availing infrastructure development were identified, the means and instruments were missing.

The core component of infrastructure development's objectives, means and instruments ought to have been indentified in the NHP. Since the means and instruments to operationalise the approaches of the Infrastructure Development goal and its objectives were missing. It therefore follows that the proposed approach to Infrastructure Development was not feasible to achieve its goal and if implemented it would not have been effective, efficient and equitable to all; consequently, it would have been weak and would not have pro-

Figure 6.7 The objective tree for rural housing approach

Source: adapted from Dunn (2008, p. 246)

Objective: Rural housing policy	yes	no
a Were all necessary means included?	X	
b Have all the necessary instruments been used?		X
c Are these means effective, efficient and equitable to all?	X	
d Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

duced positive impacts. This approach is ranked 1.

To improve this situation, the missing means and their instruments should have been identified, and included in the objective tree.

6.4.7 The Rural Housing Policy approach

The objective tree shown in Figure 6.7 is used to evaluate the means and instruments that were meant to operationalise the Rural Housing Policy, mentioned in Section 4.6.1 (see Appendix 2). In this figure, Rural Housing Policy is taken as the goal, and it was aimed at improving living conditions in (1) villages, (2) agricultural schemes, (3) commercial farming areas, and (4) rural centres. These are identified as the objectives of the rural housing policy and are placed at the objectives level in the hierarchy. It was mentioned for the first time that a housing strategy would emphasise four issues itemised as (a) to (d), these are identified to be the means, and for purposes of space only the first three are identified in the objective tree hierarchy. There was nothing more concrete than this and therefore no instruments were identified.

In relation to the research question and in order to evaluate the feasibility of the objective of the Rural Housing Policy approach in realising its objec-

Figure 6.8 The objective tree for the impact on the building industry approach
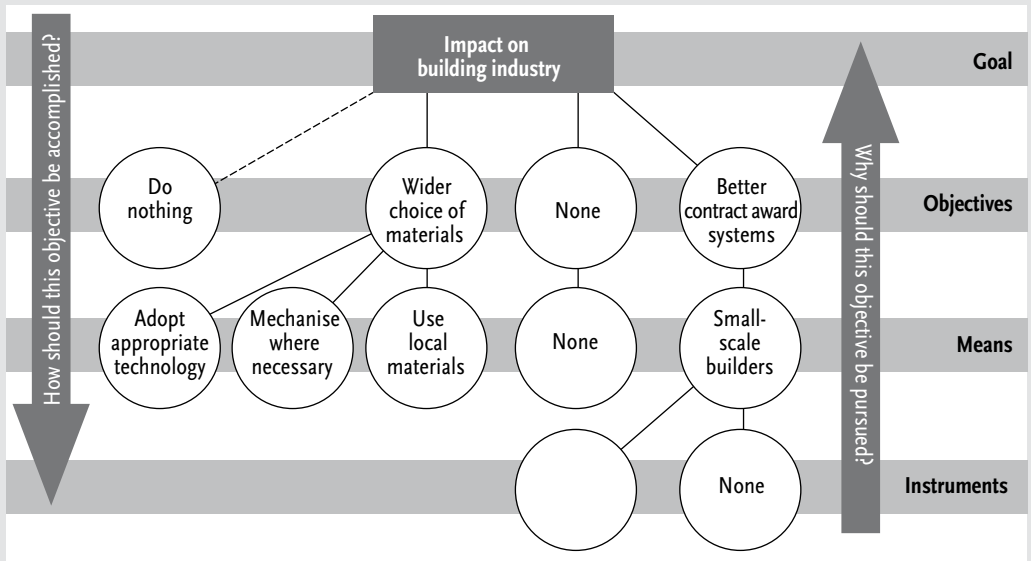
Source: adapted from Dunn (2008, p. 246)

	Objective: Impact on the building industry	yes	no
a	Were all necessary means included?	X	
b	Have all the necessary instruments been used?		X
c	Are these means effective, efficient and equitable to all?	X	
d	Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

tive, the questions that following are asked and their answers are provided in the table.

The evaluation in Figure 6.7 indicates that the objectives to achieve the goal of developing a Rural Housing Policy were identified. It is also clear that the objectives and the means were also identified. However, there were no instruments identified to operationalise these means. It therefore follows that this approach to Rural Housing Policy was not feasible, and if operationalised, could not have produced positive impacts. This approach is ranked 3.

To improve this situation, the missing instruments should have been identified, and included in the objective tree.

6.4.8 The Impact on the Building Industry approach

The objective tree shown in Figure 6.8 is used to evaluate the means and instruments that were meant to operationalise the Impact on Building Industry approach mentioned in Section 4.6.1 (see Appendix 2). In this figure the impact on the building industry is taken as the goal, while the objectives and the means are mixed up under items (i) to (iii). This study identifies the choice of building materials and award of contracts as objectives and these are placed

Figure 6.9 The objective tree for employment approach
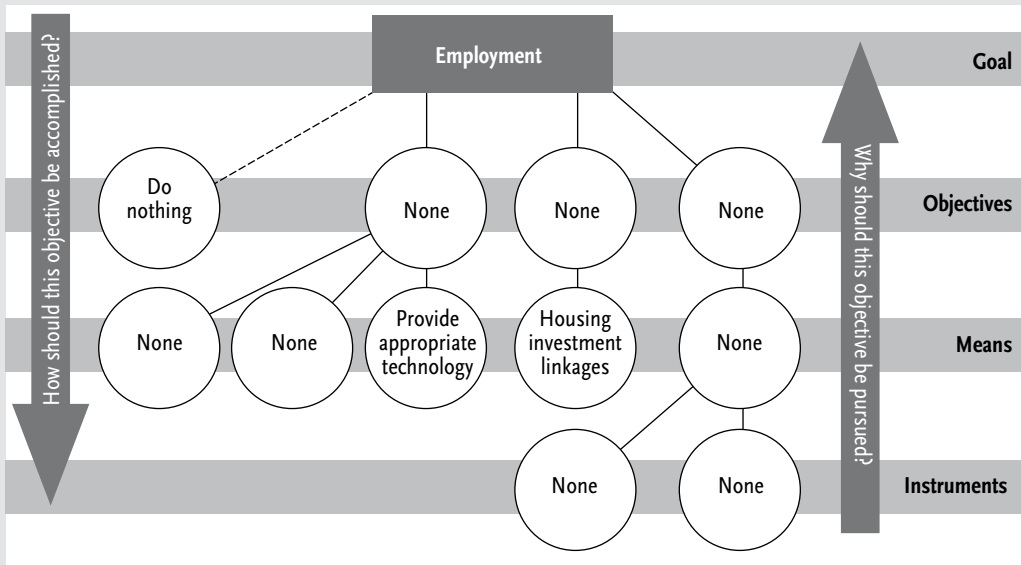
Source: adapted from Dunn (2008, p. 246)

Objective: Employment	yes	no
a Were all necessary means included?	X	
b Have all the necessary instruments been used?		X
c Are these means effective, efficient and equitable to all?		X
d Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

on the appropriate level on the objective tree hierarchy. The following: adopting appropriate technology, mechanising where necessary, use of local materials, and use of small-scale builders were identified as means. There was nothing more detailed than this, so no instruments were identified in the objective tree hierarchy.

In relation to the research question and in order to evaluate the feasibility of the objective of the Impact on the Building Industry approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.8 indicates that the objectives to achieve the goal of enhancing the Impacts on the Building Industry were identified. It is also clear that the means were identified, however there were no instruments identified to operationalise these means. It therefore follows that the approach of enhancing the Impacts on the Building Industry was not feasible and if implemented, it would not have produced positive impacts. This approach is therefore ranked 3.

To improve this situation, the missing instruments should be identified, and included in the objective tree.

6.4.9 The Employment approach

The objective tree shown in Figure 6.9 is used to evaluate the means and in-struments that were meant to operationalise the Employment approach, mentioned in Section 4.6.1 (see Appendix 2). In this figure employment is tak-en as the goal, but in this approach there are no objectives identified. Instead, the two pronouncements (a) providing appropriate technology, and (b) provid-ing housing investments are identified as means. There is nothing more de-tailed than these and therefore no instruments to operationalise these means are identified.

In relation to the research question and in order to evaluate the feasibility of the objective of Employment approach in realising its objective, the ques-tions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.9 indicates that the objectives to achieve the goal of Employment were not identified, but the means to operationalise the miss-ing objectives were identified as items (a) to (b). However, there was noth-ing more detailed than this level, so the instruments to operationalise these means were also missing. The core component of Employment's objectives and instruments ought to have been indentified in the NHP. Since the objec-tives and instruments were missing, it therefore follows that the proposed approach to Employmnet was not feasible to achieve its goal and if imple-mented it would not have been effective, efficient and equitable to all; con-sequently, it would have been weak and would not have produced positive impacts. This approach is ranked 1.

To improve this situation, the missing instruments and the objectives should be identified, and included in the objective tree.

6.4.10 The Legislative Base approach

The objective tree shown in Figure 6.10 is used to evaluate the means and in-struments that were meant to operationalise the Legislative Base approach, mentioned in Section 4.6.1 (see Appendix 2). In this figure, Legislative Base is taken as the goal. Although the objectives, the means and instruments of this goal were mixed up as items (i) to (xii), the study was able to identify and place them on the appropriate levels of the objective tree hierarchy. For purposes of space considerations, only amending the first three: the Nation-al Housing Authority (NHA) Act; the Housing (Statutory and Improvement Ar-eas SIA) Act, and the Land Conversion of Titles (LCoT) Act, are identifies in the tree. The means are identified as being to undertake the necessary reviews of all these acts, and are placed under the appropriate level in the objective tree. The dilemma comes when trying to identify the instruments, since the whole approach is based on legal instruments, should these be assumed to have been identified when they were not? So it is taken that the instruments

Figure 6.10 The objective tree for the legislative base approach
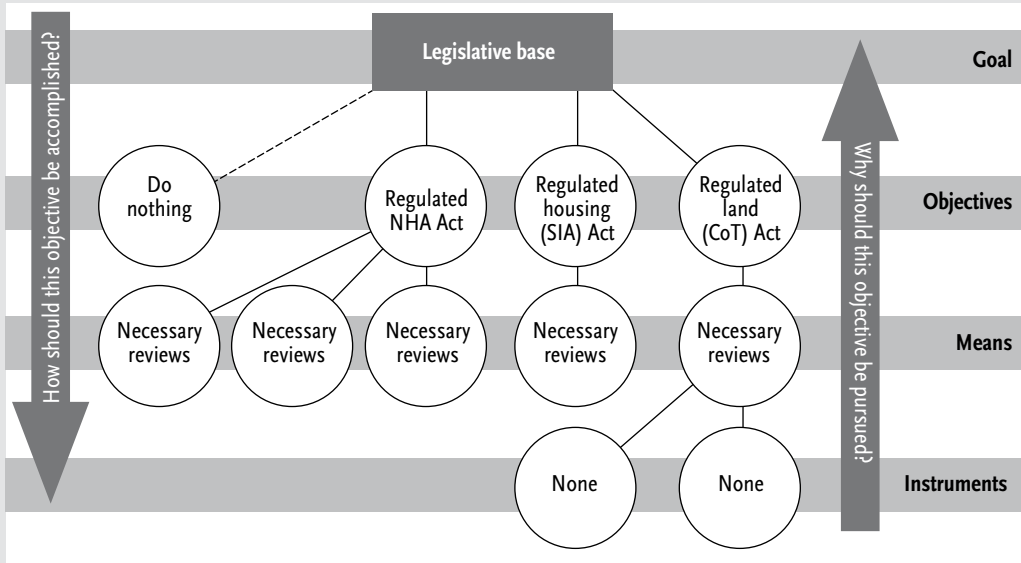
Source: adapted from Dunn (2008, p. 246)

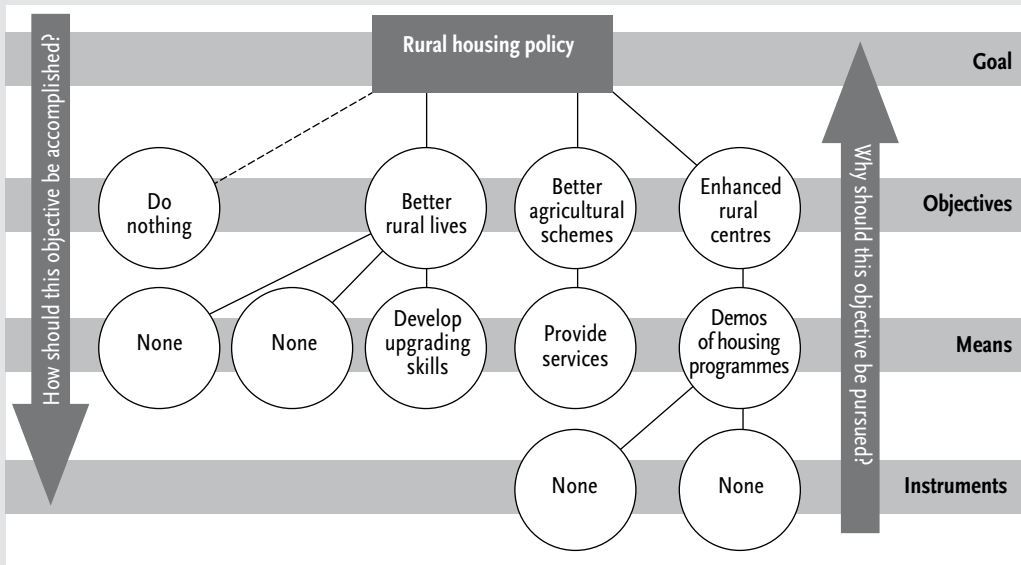| Objective: Legislative base		yes	no
a	Were all necessary means included?	X	
b	Have all the necessary instruments been used?	X	
c	Are these means effective, efficient and equitable to all?	X	
d	Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

were not indentified.

In relation to the research question and in order to evaluate the feasibility of the objective the of Legislative Base approach in realising its objective, the questions that follow are asked and their answers are provided in the table.

The evaluation in Figure 6.10 indicates that the objectives to achieve the goal of reviewing the Legislative Base (also shown in Section 4.6.1) were identified and tabulated as items (i) to (xii). It is also clear that the means were identified and tabulated as items (ii) to (vii), although item (ii) seems to contain both means and instruments. The instruments were also identified and tabulated as item (i), and from item (viii) to (x).

Although the means to undertaking the review and amendments to the Legislative Base were identified and used, it is not clear that the instruments to operationalise the approaches of the Legislative Base goal and objectives were included and used. It therefore follows that if this approach to reviewing the Legislative Base was operationalised, it was not likely to produce positive impacts, because it was only almost effective, efficient and equitable to all. So it gets a ranking of 3.

To improve this situation, the missing instruments should have been identified, and included in the objective tree.

Figure 6.11 The objective tree for rationalising institutional frameworks approach
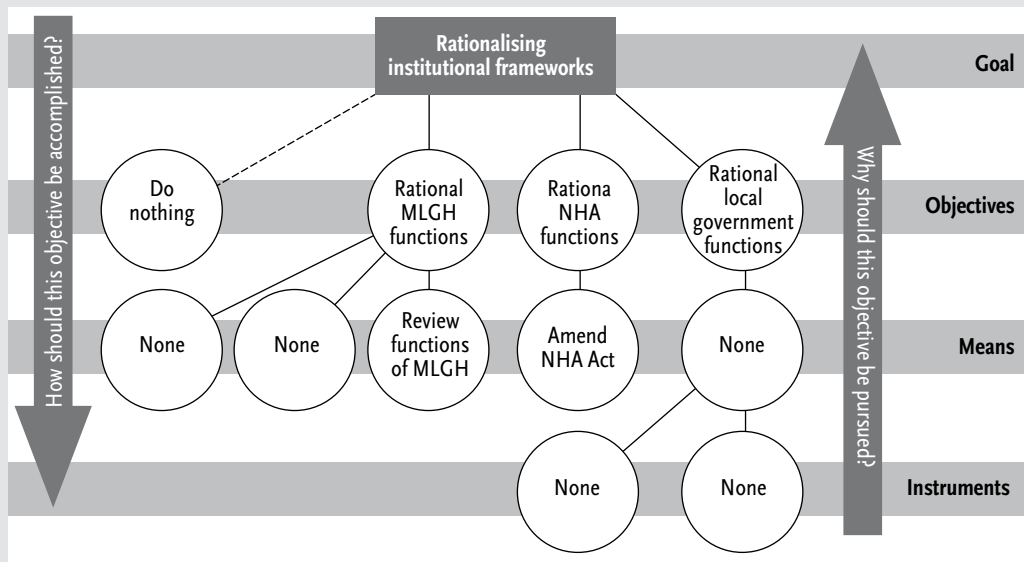
Source: adapted from Dunn (2008, p. 246)

Objective: Rationalising institutional frameworks	yes	no
a	Were all necessary means included?		X
b	Have all the necessary instruments been used?		X
c	Are these means effective, efficient and equitable to all?		X
d	Are these instruments effective, efficient and equitable to all?		X

Source: adapted form Kuypers (1980)

6.4.11   The rationalising Institutional Frameworks approach

The objective tree shown in Fgure 6.11 is used to evaluate the means and instruments that were meant to rationalise the Institutional Frameworks goal, mentioned in Section 4.6.1 (see Appendix 2). In this figure, Rationalising the Institutional approach is taken as the goal. While the seven housing institutions (1) the Ministry of Local Government and Housing (MLGH), shown in Section 4.6.1, from (a) to (g), (2) the National Housing Authority (NHA), shown in Section 4.6.1 from (a) to (d), (3) local authorities (LA), shown in Section 4.6.1, from (a) to (k), (4) private sector developers, shown in Section 4.6.1, from (a) to (e), (5) financial institutions, shown in Section 4.6.1, from (a) to (c), (6) community and co-operative housing development, shown in Section 4.6.1, from (a) to (e), and (7) local planning authorities, shown in Section 4.6.1, as being to ensure that land for housing was identified and planned for in good time, and that appropriate standards were in place for the quick and efficient development of housing are identified as objectives, and are placed under the appropriate levels in the objective tree hierarchy. For space considerations, only the first three are inserted in the figure.

In relation to the research question and in order to evaluate the feasibili-

ty of the objective of Rationalising Institutional Frameworks approach in real-
ising its objective, the questions that follow are asked and their answers are
provided in the table.

The evaluation in Figure 6.11 indicates that the objectives to achieve the
goal of Rationalising Institutional Frameworks were identified and tabulated
under different components of Section 4.6.1.

Although the functions of all housing institutions were well tabulated, it is
clear that only the means related to rationalising the functions of the MLGH,
and those related to amending the NHA Act were identified and tabulated.
There were no means identified for the other housing institutions. There
were also no instruments identified to operationalise the means for any of
the institutions mentioned. It therefore follows that the proposed approach to
rationalising Institutional Frameworks was not feasible to achieve its goal and
if implemented it would have been ineffective, inefficient and inequitable to
all; consequently, it would have been weak and would not have produced pos-
itive impacts. This approach is ranked 2.

To improve this situation, the missing means and their instruments should
be identified, and included in the objective tree.

6.4.12 Appraisal, impact and prioritisation

To summarise the above assessments, and to understand whether the objec-
tives, means and instruments were likely to be implemented and the extent to
which they were likely to meet their objectives with available resources, these
factors are now subjected to an appraisal, impact and prioritisation analysis
(UNCHS, 1989; Davidson, 1996; IHS, 2009). An appraisal aims to assess whether
the plan was likely to be implemented and the extent to which it was likely to
meet its objectives with the available resources. An impact analysis looks at the
wider impact of the project if the plan had been implemented. Only five crite-
ria: (1) focus, (2) feasibility, (3) resource availability, (4) adequacy, and (5) com-
mitment, out of an array of existing criteria suitable to evaluate the policy pro-
cess and its implementation are used for the test (see Sabatier, 2007).

In addition to criteria described in Section 3.7.1, the impact analysis
includes the STEP factors mentioned in Section 3.3.5. To these, the cultural
and environmental aspects are also found relevant and are included in the
analysis because implementation can only be done within the realms of avail-
able resources. It can also only happen in certain environments influenced by
an existing culture[56].

Using the key to Appendix 6 a scale of 2, 1 and 0 is used. It is assumed that
if a chosen option is directly related to the criteria it scores 2 points. If the

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56 Technological factors fall under technical feasibility.

option is partially related to the selected criteria, it scores 1 point and if the option is not related to the criteria it is given no points. The maximum score possible is 30 points, and if a developed strategy scores less than 24 points, then it should be reconsidered before implementation. The matrix in this figure also acts as a checklist because those strategies, which score less than 24, are usually those with incomplete means and instrument, and are those which cannot produce positive impacts, since they are not directly related to any of the criteria. The results in Appendix 6 help to understand three scenarios as follows:

- those strategies with higher scores on the criteria and correspondingly higher ones on the impact score are technically feasible to implement;
- those strategies with median scores on the criteria and on the impact score, or even those with mixed scores on both sides may be sitting on the fringe; and
- those strategies with weaker scores on both the criteria and the impact score may be weak and not suitable to implement without changes.

Those strategies, which are technically feasible, may be implemented first, even if they would have conditions or assumptions attached, while those sitting on the fringe may be implemented after adjustments, they would also have conditions and assumptions, but those which show weaknesses would need to be worked on before decisions to implement them are arrived at.

Assumptions or conditions mean that in case of change in the external or even internal environment, some strategies especially those on the fringe will also change, as they may become more useful or irrelevant depending on the change. In Appendix 6 each policy element consists of unique characteristics to the criteria that is used for testing, and it shows unique impacts. For instance the first objective (a) an allocation of a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme, exhibits the following characteristics:

- the option is focused on supporting a housing development programme, and not directly on housing provision, so it is given 1;
- the feasibility of this option is highly doubtful because in the past the government has failed to allocate 15% of the total National Budget to housing due to other pressing issues that needed attention, the option is given 0;
- because of item 2 above, it is noted that implementation resources for the option can be garnered albeit with difficulty, so the option gets 1;
- the option is very adequate in meeting the challenges stated in the objectives, and it gets 2;
- since the policy was developed with government support, it is expected that top leadership will commit immediately to this option, so it get 2.

If this is all added up the total is 6. This objective is now checked for its expected impacts:

■ the economic impacts of the option are expected to be unclear in the short run as the scenario is being set up and streamlined, 1 for this and 2 for the long run because the economic impacts are expected to be positive, after housing provision has taken off and all encumbrances are streamlined;

■ the social impacts are expected to be positive from the beginning to end, so this option gets 2 for each;

■ the political impacts are expected to be good in the beginning as people feel the government has their interests at heart, 2 for this, and as they get used to having housing, i.e., their housing need is satisfied, then their needs will change as they may aspire for higher needs (see Section 3.3.2), and the impact in the long term will be unclear, the option gets 1 for this;

■ the cultural impact of housing is unclear both in the short and long term, so the option gets 1, for each;

■ environmental impacts are expected to be unclear in the short term, because there are uncertainties how environmental factors will be mitigated against, so 1 for this, but after housing provision has been established, it is expected that environmental impacts will be positive, so 2 for this;

■ the option gets a total of 15, and when this is added to the 6 obtained in the first part, the total is 21. This is below 24, and as such this option should be seriously reconsidered before being implemented. This confirms the findings made under the SMART objective test (see Section 6.3, Table 6.1).

This is an iterative process, which can be repeated for each element and triangulated to counter check the results.

6.5 Operationalising the ends, means, and instruments

In summing up, two scenarios emerge from evaluating the ends and the means: scenario 1 the ends (both the specific goals and all objectives) have failed the SMART objective test, and scenario 2 only Housing Finance, Home Ownership, and Legislative Base from the means (both the means and instruments) satisfied the Objective Tree Mapping Technique. The rest of the measures did not. This means that there can be very little or even no progress made in changing the status quo in the existing housing situation. This is because the current housing situation is being acted on by two forces; driving forces, which are encouraging this change (assumed to have a strength of 100 points), and restraining forces, which are resisting and discouraging this change (also assumed to have the same strength, 100 points). These two opposing forces are cancelling each other and causing this state of equilibrium (UNCHS, 1990), which is assumed to be 0 (neither positive nor negative).

This state of equilibrium is the qualitative and quantitative deficits identi-

fied by the NHP. (mentioned in Section 4.4). It indicates the status quo (current position), shown in Figure 6.12. The process of moving to the new desired position where adequate affordable housing is provided to all income groups and a corresponding change in the existing status quo is held in equilibrium (UNCHS, 1989). As long as the forces remain equal, there will be no change in the status quo, and housing development will stagnate until action is taken to change this.

From Figure 6.12 it can be assumed that this is roughly where the NHP currently stands. Of course this is simplistic because there is always housing demolition and housing provision going on at any moment, i.e., construction goes on with or without a housing policy. To initiate change therefore, a Force Field Analysis (FFA) (described in Section 3.3.3) is used to test the driving and restraining forces. The driving forces are the eleven measures identified in Section 4.6.1 of this study, which were meant to change the pattern of housing development and restore growth of the housing sector (see also GRZ, MLGH, 1996, p. 16). Restraining forces on the other hand are the twelve housing issues and constraints shown in Section 4.4.

The process of moving the NHP from the status quo to achieving its desired goal, involves change, which will in turn produce negative or positive impacts. To initiate change, three basic strategies can be used (UNCHS, 1989):

- the strengths of the driving forces can be increased by adding value as indicated by the assumed figures in brackets, from 100 to 128 – this is generally less desirable since adding value to the driving forces usually results in more opposing forces, which increases tension;
- removing or reducing restraining forces from 100 to 60 – this is usually more desirable and less obvious; and,
- adding value to different driving forces, bringing the assumed total to 128 and at the same time eliminating or reducing the value of restraining forces, to 60 – this is the most used strategy (ibid.), and is adopted by this study, because it is seen as the most feasible and effective way to bring about change.

The first strategy will produce no significant impacts because this will also raise the value of opposing forces, which will cancel out the driving forces, while the second and third strategies would produce positive impacts. Negative impacts can only be produced if the resisting forces turned out stronger than driving forces.

According to the NHP, and as shown by Figure 6.12, some factors such as Land, Housing Finance, Infrastructure, etc., appear as both driving and restraining forces. This is because there are some components which are partially available (driving force), and partially scarce (restraining force). The UN-HABITAT (ibid.) explains that in many cases where opposing and driving forces appear to be the same, removal of the restraining forces turns them into

Figure 6.12 Force Field Analysis for the main goal of the 1996 National Housing Policy

Driving forces (Drivers)	National housing deficit = 846,000 units (1996) and approximately 1,710,500 units (2006)	Restraining forces (Constraints)	Provide adequate affordable housing for all income groups in Zambia
Housing finance 12 (15)	→	Housing finance 12 (8)	
Land delivery 15 (20)	→	Access to land and tenure 15 (10)	
Home ownership 6 (10)	→	Existing housing situation and rate of supply (6)	
Infrastructure development 12 (15)	→	Infrastructure 12 (9)	
Local building materials 8 (10)	→	Legislation and housing 8 (5)	
Building standards and by-laws 8 (10)	→	Housing standards 8 (5)	Objective
Building industry 9 (12)	→	Building materials 9 (6)	
Rural housing 6 (6)	→	Rural housing 6 (6)	
Employment 6 (8)	→	Institutional housing (0)	
Legislative base 10 (12)	→	Informal housing 10 (5)	
Institutional frameworks 8 (10)	→	Housing for the disadvantaged (0)	
		Population (0)	
Total 100 points (128)	Status quo (the difference in strength brings movement towards the...)	Total 100 points (60)	(...desired position)

Source: adapted from UNCHS (1989); IHS (1995); see also Lewin (1951)

a driving force (e.g. lack of training may be a restraint, but once people are trained, they become a driving force). In terms of land in Zambia (see also Section 2.10), only 6% of the land is available on the market – this is a driving force. At the same time, 94% of the land is not available on the market – this is the restraining force (making land scarce). Lack of land may be a restraint, while available land is a driving force, by availing more land on the market, the driving force relative to land is increased, and simultaneously land scarcity, a restraining force, is reduced[57].

As indicated by Figure 6.12, the value of forces for factors such as (1) rural housing, (2) the Zambian population, (3) institutional housing, and (4) housing for the disadvantaged, cannot easily be changed. In reality, rural housing is not a constraint to the provision of adequate housing. It could even be a driv-

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57 In the analytical framework the points are arbitrary but the value is based on how important this factor is to housing development, and the length of each arrow is equivalent to its strength.

Table 6.2 Feasibility of changing restraining and driving forces

Criteria: (I) Can this force be realistically changed? (influence)
(II) Can the force be changed to an advantage within the time required to help meet the goal? (time)
(III) Are there enough resources to bring about the change? (resources)
(IV) Can commitment be harnessed from others to effect change? (commitment)

	Influence		Time		Resources		Commitment	
(A) Restraining forces	Yes	No	Yes	No	Yes	No	Yes	No
Housing finance	X			X		X	X	
Access to land and tenure	X		X			X	X	
Infrastructure	X		X			X	X	
Legislation and housing	X		X		X		X	
(B) Driving forces								
Housing finance	X		X			X	X	
Land delivery	X		X			X	X	
Infrastructure development	X		X			X	X	
Legislative base	X		X		X		X	

Source: UHCHS (1989)

ing force since it helps meet housing needs for a certain segment of the population. It also helps to retain some segments of rural populations instead of everyone trekking to the urban areas to exacerbate the housing situation, this force is not changed. The Zambian population is zero rated because its size cannot be a constraint (see Section 2.5), what may be a constraint is its uneven distribution, which tends to be concentrated in a few large urban areas, leaving others empty. Institutional housing is also zero rated because it cannot be a constraint since it is no longer valid after the bulk of it was privatised. Finally, housing for the disadvantaged is also zero rated because it is not a constraint, but can be a drive since it alleviates the problems of disadvantaged groups.

As mentioned earlier, the NHP aimed at bringing change in the housing arena, and accordingly, there are four criteria related to change: (1) influence, (2) time, (3), resources, and (4) commitment (UNCHS, 1989). Out of all the identified forces, Housing Finance, Access to Land, Infrastructure, and Legislation and Housing, which are found both as restraining and driving forces, are selected to be tested as shown in Table 6.2 for their feasibility to be changed and to bring about change.

According to Table 6.2, it is apparent that apart from some doubts regarding the existence of enough resources to effect change, it is possible to change these forces by decreasing their resistance and increasing their drive. This is done by availing the missing component of the restraining force, e.g. by availing housing finance, access to land and its tenure, more infrastructure and also by streamlining housing legislation, the force of their drive is increased, while their restraining forces are reduced since there is more of the factors available. The driving forces are increased to 128, while the restraining forces are reduced to 60, the strengths of new forces are put in brackets as shown in Figure 6.12, and the difference of 68 is the force of the drive, which will

change the status quo and move the housing situation in the country to the desired position (the goal).

6.6 Evaluating the implementation strategy (the ways)

6.6.1 The implementation strategy

As mentioned in Section 4.7, the NHP, the revised Draft National Housing Policy (GRZ, MLGH, 1996), and even the 1996 draft National Housing Development Programme (GRZ, MLGH, 1996a) did not have an implementation strategy, as defined in Section 3.3.3 (see also GRZ, MFNP, 2006). Reasons for this were never advanced, but it should be noted that the formulated NHP was the first of its kind, and Noyoo (2008) opines that the culture of policy formulation, implementation and analysis has not been embedded in the Zambian public sphere since independence and this has resulted in serious social problems in the country.

The absence of an implementation strategy did not deter progress, although its absence made it difficult to measure how much has been achieved and in what areas. This made it difficult to achieve what Lane (1997) called policy accomplishment 'par preference', or simply successful implementation, as described in Section 3.7.1. In this study therefore, an ex post evaluation based on verifiable indicators is prepared as shown in retrospective logical matrix of the 1996 NHP in Appendix 7. The approach used in preparing this evaluation is mentioned in Section 6.2. The evaluation is based on the performance of indicators observed before or in 1996 at the time of policy formulation, compared with the way the same indicators were performing at the time of the last visit to Zambia (evaluation) in January 2009.

For each policy element, verifiable indicators are tabulated as they existed at the time of policy formulation in 1996, and the stage at which this element had reached at the time of the last evaluation. As mentioned in Section 4.7, this will validate the claims by the Fifth National Development Plan (GRZ, MLGH, 2006) and clarify claims that there has been no housing delivery because of the absence of an implementation plan. The means of verification and the assumptions are indicated, before a conclusion is made. Since all element analysed consist of unique combination of key characteristics needing special attention, each row represents an individual element and its characteristics. For instance in Appendix 7, the objective (a), an allocation of a minimum of 15% of the annual budget to housing to support a sustainable housing development programme, is represented as a case where:

- Prior to 1996, the government used to allocate less than 3% of the national budget to housing and its infrastructure development. Recent allocations were 2.9% in 2006, 6.5% in 2007, and 6.7% in 2008.

- The last evaluation indicates that this has already dropped to 3.8% in the current budget. This could be attributed to the poor economic situation currently ravaging the developed world which has translated into lower demand for copper, and reduced the government revenue to spend on housing; it may be considered temporal.
- These were verified from the Fifth National Development Plan, and the National Budgets Speeches.
- It is assumed that as long as there is no sustenance of economic growth, and policy reversals this situation will continue.
- Based on past budgetary allocations, it is concluded that this particular objective was ambitious and needs to be toned down to manageable levels.

This process has been done for each element of the policy, and conclusions from here will be useful in Chapter 8 when formulating new paradigms to policy formulations and in the final concluding chapter, when making recommendations.

6.7 Conclusions and recommendations

6.7.1 Conclusions

This chapter set out to test how feasible the policy was in attaining the set goals given the strategies that were used. In the process of doing this, it also analysed how the three elements: the ends, the means, and the way, which were introduced and identified in Chapter 3 and 4, were planned to be operationalised in the NHP. Although in Chapter 4 it was found that the policy generally followed the acceptable process and approach, in this chapter the policy's feasibility in attaining its set goals has been tested and found to be limited. A number of flaws in the design of the elements of the process have been identified and highlighted.

The four aims of the NHP mentioned in the introduction to this chapter that the policy would provide a comprehensive assessment of the housing situation in Zambia, provide a vision for resolving the housing problem, spell out the roles of various stake-holders in the housing matrix, and identify the coordinators for an effective housing delivery system, stressing private initiative whilst strengthening the government's role as the provider of requisite enabling environment for sustainable housing delivery, have also been found to be limited. The limitation placed on policy performance has been traced back to the means and instruments that were set. From the evaluations done, it has been proved that most of these were not properly formulated to produce positive impacts and achieve policy accomplishment 'par preference', or successful implementation. The results are included in the lessons learned.

In this chapter it has been found that in addition to lack of adequate finance, alluded to by the Fifth National Development Plan as a factor hindering satisfactory housing performance throughout the country, a horde of other selected sectoral issues such as access to land, lack of infrastructure, lack of building materials, and restrictive building regulations also contributed.

The statement that the policy has not been fully implemented due to the absence of an implementation plan, has been checked in the retrospective matrix, and it is found that even without an implementation strategy progress in a number of areas related to beginning the march towards adequate shelter for all, has been made. What was lacking was the actual delivery of tangible quantitative and qualitative housing units, as these could not just begin without preparing the ground adequately. Preparing the ground would also have meant preparing an implementation strategy together with a checklist of achievements, which could then have been used to measure progress on the ground. This chapter proves that the NHP suffered from what may be called implementation failure and not policy failure (see Section 3.7.1). Reasons for non-implementation are deep rooted and the lessons learned from this are also varied.

6.7.2 Feedback and recommendations

Lessons drawn from this policy

Before pronouncements that the government would provide housing for all income groups in Zambia, it was important to look at what other factors needed to be addressed before housing delivery could start. It is noted that all the socio-economic, geopolitical and technological factors needed to be adequately addressed and aligned towards the production and delivery of shelter for all. To achieve this task may be even more daunting to available national resources than accomplishing the actual delivery of housing. This is because for a developing country like Zambia to accomplish the design and delivery of over 846,000 units around 1996, would have involved mobilising the largest human, financial, administrative and logistic resource base ever imagined by Zambian standards.

After analysing the NHP process, it becomes apparent that what happens before the policy development process begins, could greatly influence the entire process. As such, the UN-HABITAT (UNCHS, 1990) recognised that not all the needed analyses could or should be undertaken as part of the strategy development effort per se. Rather, most should be done in advance if the strategy-development process is to be properly streamlined.

In analysing the lessons learned from a study of four housing strategies (Barbados, Jamaica Kenya, and Zimbabwe), and some broader experience in strategy formulation, the approaches are broken into three sections (ibid.): (1) those dealing with beginning the process, (2) those concerned with devel-

oping the strategy statement, and (3) those focused on implementation. This study will also follow these steps in outlining what has been learned.

Getting started

The first part focuses on getting started. Consequently, it addresses factors dealing with beginning the process. Under this aspect, before embarking on policy formulation, specifically three types of prior activities can increase the odds for a comprehensive, cogent strategy being successfully developed and its implementation undertaken. These are that: (1) designers of the strategy with experience in the formulation of sector level housing policies must preferably be selected, (2) key technical analyses, such as housing needs, housing demand and the existing housing situation must be assessed and selected sectoral analysis (involving housing finance, building regulations etc.), and (3) identifying, availing and servicing, land and infrastructure for housing development, must be undertaken and completed in advance.

- *Selecting experienced policy designers* – Regarding the selection of experienced policy designers, the UN-HABITAT (ibid.) notes that experience gained from previous policies by members of the steering committee appears to raise the ability to think about policy changes in a broad way and to enhance the consideration of ways to organise the process effectively – both the technical process and building support for the new policies. Where such experience is lacking it may be appropriate to begin with a more limited policy development objective.

  It has emerged from this study that steering committee members were all selected from the housing and building industry, and although it is not clear what prior experience they had gained from formulating previous policies, it was however clear that the consultant had worked on policies from other countries. The Steering Committee also had a number of documentation to consult and enhance their knowledge. This means that the preparation process of the NHP took care of this concern.

- *Availing key technical analyses and up to-date data* – In relation to availing key technical analyses and up to date data, it was explained that as the time over which strategy development occurs is reduced, there is often insufficient time to commission and execute studies regarding key technical issues such as housing needs, housing demand and the existing qualitative and quantitative housing situation, which must be completed in advance. As a result undertaking important selected sectoral analysis involving housing finance, building regulations and others may be missed out. It is clear from the policy document that a number of data, such as the existing housing situation and rate of supply highlighted, were only partially available. This information alone was inadequate for policy makers to design responsive policies, because housing needs, housing demand and the full extent (qualitative and quantitative) of the existing housing situation were not

assessed and selected sectoral analysis (involving housing finance, building regulations, etc.) were also not properly documented.

Three technical analyses missed were: (1) illuminating the extent of the total housing need, (2) the total amount of money required to provide 'housing for all' at local and national level, both in the short term and the long term, and (3) a market analysis of the lower-income households and some form of needs assessment.

The total housing need encompassing housing required for (1) accommodating newly formed families, (2) replacing dilapidated stock, (3) easing overcrowding, and (4) accommodating the homeless, were missed out in the NHP.

There were no actual figures given for each aspect in order to understand the costs involved to accomplish each task. Despite already being outdated by now, the quantitative housing need mentioned in the policy (see Section 4.4) were quite substantial. It was important therefore to clearly define what the country proposed to do with the available human, capital, and material resources in terms of, say, clearing these deficits entirely or parts thereof in a specific time period, say in the next 5 to 10 years or more. The policy also needed to address these housing shortages in various categories of population in terms of their affordability and not just by putting a sweeping statement like providing affordable housing for all, etc. Past studies, lived experiences, and the existence of squatter settlements in almost all urban areas of the third world, indicate that the majority of shortages fall in the category of the economically weaker sections whose affordability is the least. Policy makers needed to make an effort to include category-wise shortages, they needed to indicate how many units would be required to satisfy the low income, how many for the middle and how many for the rich. Since they were aiming at providing housing for all, they also needed to propose targets for addressing each category.

More emphasis needed to be placed on a market analysis to understand the operations of the low-income segment of the housing market, i.e., the "informal market", which delivers most housing (UNCHS, 1990). Such an understanding has generally been lacking in Zambia as a basis for devising policies and this is often reflected in their lack of attention to the government working effectively with households and small-scale entrepreneurs to produce low-cost housing. A clear understanding of the operations of this housing market and some form of needs assessment are essential to strategy formulation. Unfortunately, these were missed out. The UN-HABITAT (ibid.) notes that this omission is problematic as it means the necessary basis for truly enabling policies is absent for most components of the strategy. Moreover, housing-related infrastructure services, the demand for rental housing and the role of housing in economic growth and employment generation would only receive light treatment also. To avoid a repeat of this mistake in this study, needs assessment and an understanding of how the

housing market works in Zambia, will be done in Chapter 7.

■ *Assessing available land and infrastructure for housing development* – Assessing how much land and other infrastructure is available, and how much could be mobilised for housing development is a cardinal preparatory exercise to precede policy formulation (ibid.). Related to this would be knowledge on how much current and future demand there was for available land. Findings from interviews conducted by the author, on both private housing developers and local government employees, highlighted the view that Zambia's urban areas including Lusaka, do not have a shortage of land for development. However, three factors were hindering the availability of this land for development: (1) most of it was still held in private hands, (2) some areas had unclear ownership, and (3) the rest of it was located on hard to develop land (see also Williams, 1986a).

It became apparent that most of the open areas around the CBD and other prime areas of Lusaka, were acquired (as described in Section 2.12) and are still held in private hands. A lot of this land has no clear ownership, because the owners have held on to it. After land liberalisation through the 1995 Land Act, and from lessons learned from the Zimbabwe land crisis, a lot of private landowners have started demarcating and selling excess land off or developing it.

In Kitwe (also mentioned in Section 2.13) most land lying under the slimes dam and the high voltage power cables is currently not available for development, despite being traversed by high quality infrastructure. All these huge tracts of land could alleviate the scarcity of developable land on the market if properly serviced.

Observations on the ground indicate that the government has been availing land only to big developers and not to small scale and individual housing developers. Land for big investors to develop shopping malls, industrial economic processing zones, and big housing estates etc., has been availed in the recent past. This view was confirmed by the investment manager of the Lilayi Housing Project in Lusaka, who explained that they did not have any difficulties accessing their land, but they encountered problems when demarcating individual plots within this land for titling. They had to get an American Company, the Overseas Private Investments Company (OPIC), to assist them with the process, as they had no capacity to handle it themselves. Unfortunately, individual developers of low-cost housing category find no readily available land, a situation which needs to be addressed.

In summing up this part it follows that starting the strategy development process involves selecting experienced designers, availing them key technical data, and availing land for infrastructure and housing development. From these, only selecting experienced designers was done. Availing key technical data and land for infrastructure development, imbedded in the first part of the lessons learnt, were not done and were consequently miss-

ing from the NHP. These will be classified under missing but vital quantifi-
cation and analysed in Chapter 8.

Developing the strategy statement
This second part focuses on formulating the strategy. Consequently, it ad-
dresses factors concerned with developing an implementable strategy. Per-
haps the clearest lesson is that diverse approaches and processes are capa-
ble of producing solid, useful strategy or policy statements, which have been
implemented to varying degrees (UNCHS, 1990). Hence, as concluded in Chap-
ter 4, there is no single step-by-step formula, which should be followed in de-
veloping a strategy for success to be assured. Nevertheless, there are some
common patterns associated with the development of policy analysis, strong
strategy statements and the initial stages of implementation. Under this
theme, the following will need to be addressed, i.a.: (1) choosing the best
strategy to use, (2) the need to design policy strategies as vehicles to drive the
shelter delivery process, and (3) addressing the effects of lack of available da-
ta to enable housing developers make informed choices.

■ *Choosing the best strategy* – There is no blanket rule in selecting which strat-
egy is the best for any particular situation. In the same vein as there is
no step-by-step approach suitable for use in strategy formulation. These
depend on the prevailing environment in the country and the amount of
turbulence the policy is expected to undergo during the implementation
stage.

The UN-HABITAT (ibid.) explained that some guidance can be based on
experience gained in dealing with similar issues before and as long as one
or a combination of the three policy formulation models are used then the
strategy developed should be sound. It would be useful for the steering
committee to have a short training period a few weeks or months before
embarking on the strategy formulation process just to get acquainted with
the needs and requirements. This also ensures that everybody is thinking in
the same lines and looking in the same direction.

It was noted in the NHP that "a good housing policy, is only as good as
it is implementable. Thus however notable the goals and objectives of the
housing policy, it will remain an illusion as long as the necessary financial,
institutional and human resources are not applied for its realisation" (GRZ,
MLGH, 1996, p. 28). The only way to understand how effectively available
and necessary resources could be applied to achieve the desired goals and
objectives was through developing an implementable strategy, which was
not done. This led to a lack of systematic implementation of the NHP pro-
nouncements.

Since an implementation strategy was not developed, it was not possible
to assess and understand how feasible the set goals of the policy were in
realising their objectives. To fill this knowledge gap, this study has devel-

oped a retrospective logical matrix (see Appendix 6), which summarises the performance of a number of verifiable indicators outlined in the NHP.

■ *Designing the strategy as a vehicle to drive the shelter delivery process* – Amongst the lessons learnt it is also found that to achieve any tangible results, the formulated policy should be directed towards identifiable and achievable goals and objectives, which as a number of tests have proved was incidentally not abundantly clear in this housing policy. Nevertheless, by measuring the set goals and objectives against verifiable indicators, as shown in Appendix 7, the level of success can actually be assessed.

Through the policy goal and its objectives, the policy makers should have decided exactly what they wanted the policy to achieve, they could have done this by testing the specific goals and objectives on any of the methods shown, but especially on the SMART objective test. By adding a time limit to most specific goals and objectives, they could have instilled a sense of urgency in goal achievement. As it turned out all set objectives failed to satisfy the SMART objective test. This is a clear indication that it would have been difficult to implement any of them without making serious amendments because in its current form, the policy was not feasible as attested to by the Impact Assessment Matrix in Appendix 6.

Following up on this, it is apparent through the objective tree analysis that not all necessary means and instruments were advocated for and included in this policy. Even where they were properly identified, it is apparent that some of them were either being mixed up or simply misapplied. Whereas the means and in some cases the objectives to identified goals were outlined in a number of approaches, only the fiscal (Section 6.4.1) and the legal instruments (Section 6.4.10) were identified, and the rest were not. The social, political and technological instruments were not clearly identified. In most cases they were usually veiled as legal instruments, and yet it is clear that for any policy to succeed the whole-hearted political will is a must and to sustain this success, it must be ensured that the objectives of the policy are not only clearly defined, but must be practically achievable, socially balanced and technically appropriate for making the policy implementable.

In Section 6.3 all policy objectives were tested in a SMART OTF and found to be too broad, and ineffective in producing positive impacts. A way to improve their effectiveness, efficiency and equity was developed in Section 6.5 of this study and they were subjected to a Force Field Analysis (FFA). It emerged that performance of selected factors could be improved by reformulating and refocusing them. Housing policy strategies must be designed as vehicles to drive the shelter delivery process. Misapplying any of its elements would lead to implementation problems.

In summing up this part it follows that since choosing the best strategy and designing it as a vehicle to drive the shelter delivery process, imbed-

Table 6.3 Recommendation and follow-up matrix

Main findings and conclusions	Recommendations	Follow-up action	Responsibility
Main goal			
The main goal was well formulated, but as with all others, it was vague.	Could be left as it is to act as a pointer of intent.	Could be left as it is.	MLGH and the NHA.
Specific goals and objectives			
None of the specific goals and objectives were Specific, Measurable, Achievable, Realistic and Time-bound (SMART).	Specific goals and objectives should be defined in SMART terms.	Define and cast all specific goals and objectives in SMART terms.	MLGH and the NHA could outsource experts.
Means			
The objective tree test showed that, only the housing finance, home ownership, and legislative base approaches had clearly defined indicators to produce positive impacts.	Clearly define more means for achieving the goals and its objectives.	Develop more workable means to achieve the goals and their objectives.	MLGH and the NHA.
Instruments			
The legal and fiscal instruments were well established, but social, technical and political instruments were either veiled, not well developed, or missing altogether.	Clearly define more social, technical and political instruments to operationalise related means.	Develop more social, technical and political instruments for the new implementation strategy.	MLGH and the NHA.
Implementation			
There was no systematic implementation because of a lack of an implementation strategy.	There is an urgent need to develop an implementation strategy to operationalise the housing policy.	The Government to provide funds to transform the National Housing Policy Development Programme into a Housing Implementation Strategy, and create an even more conducive environment for other players and market forces.	MLGH and the NHA, to use the same steering committee, but with different TORs. Banks and financial institutions, NGOs, CBOs, and individuals could also be involved.
Results			
Positive results are emerging albeit with a lot of challenges: (1) land is increasingly being availed on the market, but is still expensive and slow; (2) infrastructure is being provided, but it is poor quality and only roads and not enough water, sewerage, and drainage systems are being availed; (3) new housing units and estates are coming on board, but it is still too little and therefore very expensive and beyond the affordable levels of the majority, and (4) finance is available in form of house loans and mortgages, but the cost of borrowing is still astronomical.	Government should accelerate the pace of cost sharing infrastructure delivery, request land from traditional rulers, speed up the pace of land development, and provide security to housing financial institutions to assist the poor afford the loans.	Government to provide infrastructure paid for by the end user. Government to mitigate the risk of lending to the poor.	Traditional rulers, MLGH, MFNP, banks, mortgage companies and other financial Institutions.
Input	All actors should be involved.	Indentified actors and assign roles.	MLGH, NHA.

Source: Author

ded in the second part of the lessons learnt, were missing from the NHP, they will be classified under missing but vital quantification and analysed in Chapter 7.

Assessing the viability of the policy
In terms of delivering adequate shelter, the third part focuses on implementation, and it consequently addresses factors dealing with: (1) assessing the viability of the building industry and if possible building its capacity to meet the challenges of delivering housing, and (2) implementing the delivery of adequate shelter. These will be done in Chapter 8.

■ *Assessing the viability of the building industry* – Before implementing the delivery of adequate shelter, it is important to assess the viability of the building industry in Zambia.

How lessons learned from this and past chapters could be used to improve policy formulation and implementation, will be the subject matter of the next 2 chapters. The implementation strategy, which together with an assessment of the viability of the construction industry was also missing, will be done in Chapter 8.

6.7.3 Implementing the delivery of adequate shelter

To implement the delivery of adequate shelter, does not just involve the actual delivery of tangible housing units. Rather it initially involves putting in place the necessary social, technological, economical and political factors for the systematic delivery of housing. As demonstrated by the Zambian experience, this can be done with or without a shelter implementation strategy. In retrospect, and also based on findings from Chapter 5, it is clear that with the implementation of factors related to housing delivery that have taken place, it is undeniable that the preparation of the ground for housing implementation has been in progress for a long time.

What is required is a strategy against which the achievement of tasks can be measured and evaluated. This is developed in Chapter 8. Table 6.3 summarises recommended action based on findings from this chapter.

It is found that to deliver adequate shelter the following based on the follow up matrix in Table 6.3, should be done:

■ *Main goal* – Apart from the main goal, specific goals should be reformulated and be made time-bound. This could act as a control measure for implementation. This task could be undertaken by the MLGH and the NHA.

■ *Specific goals and objectives* – Since none of the objectives scored a 100% yes on the SMART objective test, all objectives need to be re-defined in SMART terms. A task which the MLGH and the NHA could undertake.

■ *Means* – Only the Housing Finance, Home Ownership and Legislative Base approaches had clearly defined indicators, which could produce positive

impacts. Indicators for the other means need to be redefined to enable them achieve their goals and objectives, and be situated to produce positive impacts. This is also a task which the MLGH and the NHA could undertake.

■ *Instruments* – Only the legal and fiscal (economic) instruments were well defined and established, but the social, technical and political means were not. They were either veiled in other areas, or completely missed out. The MLGH and the NHA need to undertake the task of clearly defining these instruments as they are equally important for the success of the policy.

■ *Implementation* – There was no systematic implementation of the policy because of the absence of an implementation strategy, and vice versa. There is an urgent need to redevelop this. It is suggested that the existing Draft National Housing Development Programme (GRZ, MLGH, 1996a) could be refocused into a strategy. This is also a task for the MLGH and the NHA but other stakeholders such as banks and other financial institutions could support the steering committee and other suitable individuals to undertake this exercise.

■ *Results* – There are already some positive results regarding the delivery of land, infrastructure, new housing estates, finance, etc., which have been emerging albeit with a number of challenges. The government should accelerate the provision and servicing of finance and infrastructure. Traditional rulers and other stakeholders should be involved to avail even more land to enable housing development progress smoothly.

■ *Input* – To deliver adequate shelter requires the involvement of all actors. The MLGH and the NHA should undertake the task of identifying these actors and assigning them clearly spelt out roles and time frames in which to undertake their assigned roles. An implementation matrix similar to that in Appendix 9, could be developed.

In summing up this part it follows that since assessing the viability of the building industry and implementing the delivery of adequate shelter, imbedded in the third part of the lessons learnt, were missing from the NHP, they will be classified under missing but vital quantification and analysed in Chapter 8.

6.7.4 Missing but vital quantification from the housing policy

From the summaries in the lesson learned, it is clear that a number of cardinal issues were missing from the policy (GRZ, MLGH, 1996). These are itemised as follows:

■ in starting up the strategy development process, availing key technical data and land for infrastructure development, imbedded in the first part of the lessons learnt, were missing;

- when developing a strategy statement, choosing the best strategy and designing it as a vehicle for shelter delivery, imbedded in the second part of the lessons learnt, were missing; and,
- instead of focusing on implementation, by taking action under item 2 above and assessing the viability of the building industry and developing an implementation strategy for the delivery of adequate shelter, imbedded in the third part of the lessons learnt, nothing was done.

For all the above items an in-depth analysis will be done in Chapter 7, followed by the development of an implementation strategy in Chapter 8.

7 Quantifying the housing need

7.1 Introduction

From the lessons drawn in the previous chapter, it emerged that one of the two types of prior activity needed to increase the odds for a comprehensive, cogent strategy being successfully developed and implemented, was the advance completion of key technical analyses, such as housing needs assessment, housing demand, and selected sectoral analysis of housing issues such as housing finance, building regulations, and access to land (UNCHS, 1990).

Since other sectoral analyses have already been done, this chapter is an inventory of housing needs in Zambia. It analyses the housing problem by relating unsatisfied housing needs to the supply situation in the country.

It aims to answer subquestion 5: *How are Zambia's housing problems related to needs, supply, provision and underlying policy structures and, what are the most rationale and feasible solutions in meeting related costs on a national scale?*

The methodology used is mainly a census survey, using data obtained from the Central Statistical Office (CSO), complemented by in-depth interviews, a few case studies and a literature review. Each of these instruments served a unique purpose, but together, they were able to supplement, control and strengthen each other as well as the data collected (Silverman, 2001).

The chapter begins by contextualising the type of data required to complete the key technical analyses and explains why. It describes the housing problem in Zambia and looks at the problems encountered when working with dearth data. It analyses the housing needs of different categories of people and looks at housing demand. To understand the number of housing units required on a national level, the study looks at the quantity and quality of the existing housing stock. In order to understand the quantitative needs the study relates census data to general demographic developments such as migration, economic and political outlook to housing needs and delivery. Projections based on surveys done by the Swedish Institute for Public Administration (SIPU, 2003) and the Finnish International Development Co-operation Agency (FINNIDA, 1985), are made. To understand the qualitative deficit required to bring the housing units to acceptable level, the study looks at the minimum acceptable standards, as provided for by the relevant laws of Zambia. The chapter then describes the housing market and housing supply. Using the ruling price of materials, the chapter quantifies the quantitative and qualitative costs required to clear the housing deficit in both the short and the long term at national level and in two cities Kitwe and Lusaka. Finally, before making conclusions, the chapter relates housing problems to underlying policy structures and explains how factors imbedded therein could supplement the financial costs involved to ensure accessibility to housing for all.

7.2 The type of data needed

In the previous chapter it was noted that those formulating strategy need-ed solid technical analysis as the foundation for their work. Some form of needs assessment, in-depth analyses of particular sectoral problems, a clear understanding of the operation of the housing markets serving lower-income households and the costs involved in achieving housing for all at local and national level, both in the short term and the long term, were not computed in the 1996 NHP, but are essential. These and some mentioned key technical issues must be completed in advance before embarking on strategy formula-tion and housing implementation (UNCHS, 1990).

The absence of these data meant that there was lack of understanding how much housing was needed nationally, regionally, and at local level, and what costs were involved in providing both qualitative and quantitative housing units to satisfy housing both in the short trem and the long term, what type of problems each sector faced and how to deal with them, how the formal and informal market operated, etc. Lack of these data could complicate the formulation of an implementable strategy.

As this study builds towards the formulation of an implementable strategy, it is important to reflect on what was covered and what is still missing, after which new paradigms will be developed. The type of data needed involves housing needs assessment, sector by sector assessment of housing inputs and a clear understanding of housing markets. Housing assessment is an iter-ative approach designed to define the task facing the country. In addition to assessing the current and future needs, the exercise also helps to ascertain the extent to which the options provided are affordable by those in need of improved shelter. In this study, an assessment of current and future housing needs and a comparison of these needs with current production is attempt-ed using census data. These data provide a countrywide picture of the house-hold structure, thus providing the comprehensive facts and figures which make quantitative techniques important to policy makers (Munalula, 1996). But there is also a danger, which can tend to be the main weakness of using them. As mentioned in Section 1.10, they have a main limitation since they are only conducted once every ten years. With the rapid state of flux urban areas in Zambia are experiencing, available data could quickly be outdated, and of little value as indicators to the real situation on the ground.

Sector-by-sector assessment[58] involves the analysis of bottlenecks and con-straints to the necessary levels of production and the development of alterna-

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58 Including land, infrastructure, finance, government housing programmes, building materials, labour (avail-ability of workers with needed skills), and the organisation of residential construction, most of which has been extensively analysed in Chapter 6.

tives for overcoming them. The assessment begins by analysing current problems preventing an input (such as land or finance) from being available in adequate quantities or at reasonable cost. These analyses seek ways to permit the full potential of various actors in the housing sector to be realised (Struyk, 1988; UNCHS, 1990; Montgomery *et al*., 2004).

A clear understanding of the operation of the housing markets serving lower-income households and some form of needs assessment, which are essential, were missing in the NHP. Even for research done on Kenya and Zimbabwe's housing strategies (see UNCHS, 1990), it turns out that little effort was made to understand: (1) how the informal housing markets work, (2) how land is assembled, (3) how units are financed, and (4) what quality of housing under what tenure form is produced. Answers to these questions are the foundation of innovative government policies, and the basis for a good strategy formulation. Following these four items, how land is assembled and how units are financed are beyond the scope of this study. However, an understanding of the operations of the market was attempted by assessing the needs of various low-income and special needs groups, as well as the quality of housing and tenure form.

To complete the picture therefore, the type of data required is that which will enable policy-making and strategy formulation to proceed smoothly and to yield the required results. Development of the housing strategy using the above inputs, will typically involve an iterative process with various combinations of recommendations being tested in different forums for consistency and acceptability.

7.3   The housing problem in Zambia

Zambia has been faced with both quantitative and qualitative housing problems of a high magnitude. These problems often result from broad demographic trends such as population growth, socio-economic and political changes, health trends etc., (see also Van Vliet *et al*., 1985). Most of these may be easy to predict with reasonable accuracy if certain data were available. Unfortunately data which most developed countries may take for granted, is a cardinal issue when dealing with housing problems in developing countries like Zambia, where it is simply lacking, outdated or contradictory.

As described in Section 2.6, the country's population, which is directly related to the housing problem, has been changing rapidly and the socio-economic outlook (Sections 2.8 and 2.9), can be quite difficult to predict, although by looking at long-time trends of some indicators, there are some ways of projecting its growth with reasonable accuracy (UNDP, 2007). It is estimated that on average, for each housing unit built in an African city, ten new families migrate from the rural areas (UNCHS, 1995).

To tackle the housing problem therefore, the government needs to have a clear understanding of the effects of these factors. The policies used should logically be linked to some analysis of the nature of the problems being addressed. The governments can tackle the housing problem mainly from the demand side by trying to boost the effective demand of those with significant needs but are hampered by inadequate financial resources to exercise effective demand. Governments can alternatively tackle the supply problem by trying to increase the supply of housing of an acceptable quality (Oxley, 2004), or they can combine both approaches, which would of course be more effective. However, if the root cause of housing problems lies in cross-sectoral issues such as land use planning, unemployment, low incomes and social exclusion, a sectoral approach may have very little effect on housing provision (UNCHS, 1995).

7.4 Working with dearth data

It seems that housing and planning agencies tasked with collecting and disseminating data mis-state housing problems by applying quantitative measures to non- or only partly quantifiable realities (Struyk, 1988). Montgomery *et al*. (2004) explain that updated data are severely lacking in many world cities. A typical 10-year inter-censal interval presents a problem for policy analysis and planning for large cities, where the metropolitan population may easily grow by 1 or 2 million inhabitants in 5 years.

Struyk (1988) noted that despite reports by respondents of excellent cooperation from government agencies and other data sources, significant data problems were encountered in the majority of countries they studied. This study also found that different documents and sources gave outdated or simply contradictory and inaccurate data, which made it difficult to choose the data to use. For policy makers, this affects decision-making.

A respondent from the Meanwood Housing Development Corporation, (MHDC) a private sector actor in Lusaka, explained that "the figures we get from the government were either outdated or so inaccurate that it wasn't helpful. They don't seem to understand where the real housing problems are but seem to be depending on stereotype data or on foreigners to give us figures on issues they do not fully understand. The government seems to be getting arbitrary housing data that is tailored to satisfy aspirations of some outside agencies, but which do not reflect realities on the ground. This negatively affects our market decisions" (MHDC, 2007).

Reliable and up-to-date data on housing and other real estates formation is important, but it is very difficult to obtain. The UN-HABITAT (UNCHS, 1995) explained that examples of universally recognisable performance indicators or trends, on which further policies could be built, include GDP growth or

unemployment rate. In addition to these, affordable and adequate housing, capacity building, and finance are some of the housing indicators which can help formulate housing policies.

Without accurate data it is difficult to set clear goals. Policies of providing housing and tenure security to the lowest income groups require a greatly enlarged data base in order to understand the ambiguous appearance of their housing preferences. Much could be contributed by more knowledge on the citywide chain of moves and their determining factors. Due to lack of resident registration, most data in third world countries only become accessible if it is incorporated into a population census (Tait, 1997).

Since data problems are a potentially serious impediment to a technically sound application. Accurate and timely data on the key policy variables at city level are required, as well as performance indicators, which measure conditions and changes. It is this gap at the interface between policy and data that the indicators programme addresses (UNCHS, 1995; Subrata, 2004). For Zambia the need to have an accurate data bank at municipal level is very important if the country is to have a clear picture of the housing problem it faces.

7.5 Housing needs

The housing need concept was extensively covered in Section 3.3.2, here an attempt is made to understand the size of this need. It is noted that on one hand it is difficult to understand the quality of houses individual families need at any particular time, making it quite difficult to arrive at the qualitative costs involved, while on the other hand it is easy, from the household composition, to understand the amount and the size of housing units a certain number of people and certain family sizes need. A certain size of house of minimum standards could be provided to all and individual families could then be left to determine the optimum level of standard of housing they wanted to have, which they could then extend incrementally to meet their qualitative needs.

This study has established that housing needs are increasing at an alarming rate for two main reasons. On the one hand, for a long time, there has been very limited construction of new housing units taking place, and on the other hand the existing physical condition of the existing housing stock has been deteriorating without replacement. Coupled with improved trends in the economy and people's purchasing power (despite the recent economic meltdown), these factors have led to a high demand for housing. They have also contributed to the difficulty encountered in ascertaining the housing need and in meeting demand (Montgomery *et al.*, 2004).

As alluded to in Section 6.3, policies developed by most countries were vague, and did not specify the rate or period in which they aimed to satisfy

Table 7.1 Housing needs projections 1996-2009

Year	SIPU estimates		FINNIDA estimates	
	+45,000 units/ annum	Less 1,500 units/ annum	+68,000 units/ annum	Less 1,500 units/ annum
1996*	846,000	846,000	846,000	846,000
1997	891,000	889,500	914.000	912,000
1998	936,000	933,000	982,000	979,000
1999	981,000	976,000	1,050,000	1,045,500
2000	1,026,000	1,020,000	1,118,000	1,112,000
2001	1,071,000	1,063,500	1,186,000	1,178,500
2002	1,116,000	1,107,000	1,254,000	1,245,000
2003	1,116,000	1,150,000	1,322,000	1,311,500
2004	1,206,000	1,194,000	1,390,000	1,378,000
2005	1,251,000	1,281,000	1,458,000	1,444,500
2006	1,296,000	1,324,500	1,526,000	1,511,000
2007	1,341,000	1,368,000	1,594,000	1,577,500
2008	1,386,000	1,411,500	1,662,000	1,644,000
2009	1,431,000	1,455,000	1,730,000	1,710,500

Source: adapted from SIPU(2003) and FINNIDA (1985) estimates
(Based on the 1996 estimates from the national housing policy document.
These figures did not consider 10% yearly dilapidated housing stock.)

their housing needs. Even the 1996 NHP only looked at the number of housing units needed to clear the backlog in a decade; it made no commitments on whether it would attempt to achieve this as a target (see also GRZ, MFNP, 2006). In this study, the housing need will be determined before attempts are made on how they can be satisfied.

Two surveys undertaken in Zambia, by the Finnish International Development Agency (FINNIDA, 1985) and the Swedish Institute for Public Administration (SIPU, 2003) to determine the rate of housing needs growth are used. It is found that in the FINNIDA (1985) survey housing needs were estimated to be growing at 68,000 dwellings per annum. In the SIPU (2003) survey the need was estimated to be growing at 45,000 dwellings per annum. Both reports estimated the number of units being built annually to approved standards by both the public and the private sector at 1,500 units per annum. Taking these estimates as the lowest and highest needs respectively, and factoring in the quantity being delivered, the current housing need is estimated as shown in Table 7.1.

According to Table 7.1, for every year that passes the housing needs worsens. The number of units needed to satisfy the housing deficits since the 1996 NHP was launched is now estimated, ceteris paribus, at 1,710,500 for the highest deficit and 1,455,000 units for the lower deficit. The needs estimated here are general, and include those associated with special groups. The problems these groups face and the housing challenges they pose will grow as demographic trends augment the numbers of these households in future (Louie et al., 1998). Their needs will now be scrutinised with a view to contextualising and factoring them into future policy paradigms.

7.5.1 Housing needs for special groups

In the NHP, housing for the disadvantaged was identified in Section 4.4, as one of the factors constraining effective housing and its infrastructure delivery[59] (GRZ, MLGH, 1996), a view disputed in Section 6.5. It was expected that since this type of housing offers specialised shelter for 'special groups', it should be seen in a much higher esteem than as an encumbrance, and given special attention in the policy. While the households have diverse characteristics, the elderly and disabled people are all represented among them.

From a shelter point of view, disadvantaged groups are defined as those unable to have permanent, suitable, and affordable homes. These may be socially, culturally, economically, legally, physically, physiologically or medically disadvantaged (GoU, MLHUD, 1992), despite this they can still contribute to the socio-economic and cultural development, and they need shelter as much as the so-called 'normal people.'

In traditional societies of Zambia it was incumbent upon surviving members of the family or society to take social responsibility of their needs. In urban areas the government under its social welfare department looked after them. With the global spread of neo-liberalism, needs for special groups are being framed as processes to be individually managed as opposed to being state responsibility (cf. Schlyter, 2006). Their state of shelter needs may arise from absolute hopelessness to lack of secure homes, lack of rights to own homes or lack of rights to own land (Avramov, 1995). Lived experiences and observations indicate that there are no housing units specifically designed to cater for disadvantaged and special groups, in the whole country. This also confirms one of the most well understood and widely recognised sources of market failures, its tendency not to adequately serve the sick, disabled, or the poor (Morales, 2006).

The elderly, the handicapped, the youth, the chronically ill and people living with HIV/AIDS i.a., are the most vulnerable to health and safety threats posed by housing deficiencies. They may have special housing needs beyond that arising from insufficient funds and poor maintenance. Although there is no existing data about the estimated housing needs in these categories, these groups will receive due attention in this study, because with improved socio-economic facilities, their number is expected to increase especially in urban areas.

Housing needs of the elderly
As seen from Table 2.2, those aged above 65 constitutes only 2.5% of Zambia's population. Unfortunately, there is no data on their estimated housing needs

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59 Otherwise, this indicates the view held by policy formulators regarding housing for disadvantaged group.

and no break down to show their actual composition[60]. This would have been very helpful to indicate how many very old or frail people to consider. This is because the older people get, the more problematic they become and the more attention they need. This age group poses the biggest challenges, because they may need special home modifications such as ramps or reconfigured interior spaces, which are either non-existent or beyond their reach due to low incomes (Louie *et al.*, 1998).

HIV/AIDS has had a telling effect on the Zambia's elderly, and it is also one of the reasons so few have reached this age. Those who escape being infected usually end up nursing the ill, and looking after their multi-generational dependants after the early death of their parents (Schlyter, 2006). Zambia's poor social security system means that most elderly people either have inadequate or no social security covers to fall back on, let alone their dependants, and in the absence of state guarantee serious cases can only be assisted by their relatives or charitable organisations. Homes for the aged are also very limited.

Housing needs of the handicapped
Similar to the needs of the elderly, there are no houses or infrastructure specifically designed to cater for the handicapped, and yet it is a basic requirement for any architect to consider at least a certain percentage of all building users to be handicapped (ZIA, 1995). The reason for this lack of sensitivity to the needs of the handicapped traverses the legal, social, technological, economical, political and historical environments. Legally, it stems from lack of laws compelling designers and contractors to build housing for people with special needs. If there are any then they are never reinforced (Avramov, 1995).

Socially, some traditional beliefs view certain handicaps as a bad omen, and not long ago there were no special schools for handicapped children (GRZ, MoE, 1996), who still face stigma in schools and most end up uneducated, unemployed, and in poverty.

From a technological point of view, most multi-storey multi-habitation structures do not have ambulatory fittings to alleviate the mobility problems of the handicapped. Physically impaired people use the same facilities as the so-called 'normal' people.

From an economic point of view, Louie *et al.* (1998) observe that people in special groups, need special home modifications, which are out of their reach, due to the overbearing costs of developing and fitting special gadgets that could make their lives more bearable. Since they are mostly uneducated, most handicapped, especially the visually impaired, are economically challenged and are usually found begging on the street to eke out a living.

Apart from some political pronouncements that are made regarding the

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60 It is clear that being over 65 can mean those aged 70, 80, 90, and even those aged 100 and above.

plight of the handicapped, there is little political will towards addressing the needs of the handicapped.

From an historic point of view disregard for their needs in urban housing started during the colonial era (see also Section 5.2.2). Women, children and of course the handicapped were considered excess to the needs of capital. Housing for the handicapped was never provided because they had no ability to contribute any meaningful labour to the extractive industries colonialists were setting up (see Willis, 1985 for detailed discussion). That is why even multi-habitation family housing only started after the enactment of the Urban African Housing Ordinance in 1948 (discussed in Section 5.2.4).

There are no estimates of housing needs of this category, but since the numbers are expected to increase with improved health and longer life expectancies there is need to factor in their special needs whenever policies, and strategies are developed.

Housing needs of the chronically ill and people living with HIV/AIDS
According to the FNDP (GRZ, MFNP, 2006), the human toll from chronic illnesses such as HIV/AIDS is a tragic reality being experienced by families, communities and the nation at large. HIV/AIDS has become the major cause of illness and death among the 15 to 49 age groups, depriving households and society of a critical human resource base and thereby reversing the social and economic gains the country is striving to attain (OECD, 2007). Its effects are limiting the realisation of economic development and have the potential to continue diminishing the chances of alleviating poverty. It is also altering the population structure and the functioning of the productive sectors by limiting productivity and the supply of services, while simultaneously increasing the demand for adequate and qualitative health and other social services. Consequently, the nation has continued to witness a breakdown in social service delivery, reduction in household incomes, and a less than optimal national economic growth rate necessary for overall national development. The pandemic is one of the factors limiting achievements of the Millennium Development Goals (MDGs), as it disturbs the country's development efforts because it affects the most productive age group (GRZ, MFNP, 2006).

Because chronic illnesses require prolonged stay in hospital and places high demands on the limited bed spaces in hospitals, most ill people tend to be nursed in homes, which are not equipped to handle their ailments. This issue becomes cardinal for the policy-maker, and there is the growing need to factor into new policies, the design of houses that could easily be converted into nursing homes, when the need arises, and back into 'normal' houses when the ailment is over. As with previous categories this one also has no estimated needs.

Housing needs of the youth
Zambia is a youthful country, with young people aged 25 years and below ac-

counting for 68% of the population (see also Table 2.2 in Section 2.6). This population with a bottom heavy structure presents a major challenge for policy makers as it has far reaching consequences on the productive and social sectors of the country (GRZ, MFNP, 2006).

When it comes to planning for their future housing needs, the situation of the youth, which has been aggravated by the adverse social impact of economic restructuring and the HIV/AIDS pandemic, must be taken into serious consideration. Nearly 90,000 children in Zambia are infected with HIV/AIDS (GRZ, MFNP, 2006), whose link with poverty has worsened the problem, especially as it relates to orphans. It is estimated that about 650,000 children in Zambia are in the category of orphans, disadvantaged and vulnerable children (UNAIDS, 2008). Although youths are categorised in the 18-35 age group, the problems facing children are also reflected among them (GRZ, MFNP, 2006). These include i.a.: poor information flow on issues affecting their survival and transition into adulthood, lack of protection, limited participation in national development due to lack of practical skills, and decision-making and the absence of youth rights. The dearth of education facilities has also translated in a number of them failing to attain their full academic potential and inability to access jobs and earn incomes to sustain them.

Young single people usually lack the means, which the great majority of the elderly have acquired at some time in their lives, to enable them set up separate households. In fact in some other countries this category mainly constitutes students, who demand single or shared accommodation. The case in Zambia is different because students are very few and are usually housed in on-campus facilities. For the time being they do not constitute a serious group that can alter the housing needs of any city. If anything, most of them stay with their families until after they leave school. This may not be so for long, because recent census data illuminate a growing demand for small dwellings by young people who leave their parents' homes at an early age adding to the existing problem (ibid.). The housing needs challenge lies on how to go about planning for such a high number of people, who may not survive up to old age due to HIV/AIDS, and amongst those who survive, most of then will be sickly or unemployed as they lack education. In addition to this is the emerging threat of orphaned children, who after losing both parents to HIV/AIDS are now having to fend for themselves, usually on the street at a tender age. Because the number of orphans is expected to almost triple to 1.7 million by 2010 (UNAIDS, 2008), there is now an ever increasing number of child-headed households, and the real need to factor these into new shelter strategies.

7.5.2 Infrastructural needs for special groups

Related to the housing needs of special groups is the need to develop suitable infrastructure for them in all urban housing areas, especially for the few who

may be severely impaired. This is currently lacking. Ramps, special lifts, handrails and specially designed pavements for the blind are some of the facilities that are needed in most buildings to assist the physically impaired with their mobility problems.

The country has very few if any manufacturers of gadgets like wheel chairs, walking sticks for the blind and walkers for handicapped people, which have to be imported. Handicapped groups, especially the ambulant wheel chair users, cannot afford to buy or even repair their walking aids, and face extreme difficulties accessing most buildings let alone their own homes.

In addition to these is the need for specially designed recreational areas and facilities to ease the hardships they face. There are also very few specialist rehabilitation centres to assist in the preparation and assimilation of special cases back into society.

Providing infrastructural needs for special groups do not need much, other than amending existing policy and ensuring adherence by developers.

7.6 The quantitative needs gap

The quantitative housing needs have been projected in Table 7.1. Here an in-depth analysis is done based on data from the Central Statistical Offices (CSO).

The inter-censal period in Zambia, shown as Table 7.2 indicates that the number of houses built in all categories between 1990 and 2000, on a national level increased by 447,225 units (an average of 44.722.5 units annually) from 1,321,062 to 1,768,287 units, an increase of 33.9%. The two surveys mentioned in Section 7.5.1 both estimated only 1,500 housing units being built annually to approved standards. This means that a total of 432,225 housing units annually were being delivered for the clandestine market. Since demographic projections shown by Table 2.3 indicate an increase in population, an increase in the number of older people, longer life expectancy, and Figure 2.3 showed improvements in the economy, etc., (GRZ, CSO, 2003), should it be assumed that there will also be a corresponding increase in the number of units required to satisfy the new demographic changes? Or should it be assumed that the demand will not translate so much into quantities but in quality, or in both quantity and quality? Adequate answers to these and many more questions would enable policy makers clearly project the type and quantity of housing would be required in the short and long term.

Table 7.2 shows that in 1990, 63.2% of the national housing stock was all exclusively located in rural areas; this increased to 66.2% in 2000. It also indicates that the urban areas only contributed 36.8% of the total housing stock in 1990, which reduced to 33.8% in 2000. Between these two intercensal periods, the rural areas indicated a 40.3% rise in housing stock, whereas the urban

Table 7.2 Inter-censal location and percentage of housing units, 1990 and 2000

Residence	1990		2000		% Change
	Number of housing units	Total (%)	Number of housing units	Total (%)	
Zambia total	1,321,062	100.0	1,768,287	100.0	33.9
Rural	834,426	63.2	1,170,781	66.2	40.3
Urban	486,638	36.8	597,506	33.8	22.8

Source: GRZ CSO (2003b p. 3)

Table 7.3 Method of acquisition of housing units, 2000

Residence/ Province	Total units surveyed	Method of acquisition of housing unit (in %)						
		Purchased	Mortgaged	Freely acquired	Inherited	Self built	Other	Total
Zambia	1,467,446	12.0	0.5	4.0	2.7	79.9	0.8	100
Rural	1,118,313	2.4	0.3	4.2	2.0	90.6	0.6	100
Urban	349,133	42.9	1.3	3.4	4.9	45.9	1.5	100
Kitwe	40,444	64.5	1.0	2.7	4.2	26.1	1.5	100
Lusaka	77,981	29.1	2.0	4.2	7.7	55.1	1.9	100

Source: GRZ, CSO (2003b)

areas indicated a modest 22.8% increase (which may also include traditional housing types). The increase in rural housing is attributed to self-built traditional housing units, and does not change the situation in the housing market, since all these units are located in rural areas without a robust housing market (GRZ, CSO, 2003b). During this period, the high number of rural housing built could also be attributed to the poor economic activities urban areas were experiencing, which led to a general but temporal reverse in population (see Potts, 2005).

Table 7.3 indicates that self-building (79.9%) was the most common method of house acquisition for self-occupants in Zambia. 12% of the total housing units were purchased, 0.5% mortgaged, 4% were acquired freely, 2.7% were inherited, and 0.8% were obtained through other means. Mortgaging though very rare in Zambia, has been considerably higher in urban than in rural areas (GRZ, CSO, 2003b). This is because most rural housing have very little or no exchange value and therefore very little of it was on the market. As indicated by Table 7.3, only 2.4% of housing units in rural areas were purchased, while 42.9% of the units in urban areas were purchased. This indicates that there was very little or no need to finance housing in rural areas, which have minimal purchasing power, while the urban areas indicate the opposite.

Based on Table 7.3, out of a sample of 1,467,446 housing units surveyed, nearly 91% of housing in rural areas was self-built compared to nearly 46.0% in urban areas. Kitwe had a higher percentage of purchased housing units than Lusaka; mainly because of the housing units purchased when the mines privatised its housing, discussed in Section 5.4.2. Self-built housing was lower

in Kitwe than in Lusaka, again this also reflects the amount of influence formal sector employers had on the housing situation in the country.

7.7 The qualitative needs gap

As described in Section 2.11, observations still indicate strong contrasts in the quality of housing between the rural and urban areas and also within the settlements. The services provided also vary greatly, and depending on location of the house, it would either have exchange and use value or just use value.

With improvements in the economy, and in pursuant of the enabling shelter strategy, the country has been making positive strides in reducing the qualitative gaps in the national portfolio by improving the provision of housing services. Utility companies dealing with water supply and garbage disposal have been privatised and serious attempts have been made to unbundle the electricity company, with different degrees of success. Although most of these are still in their infancy, these steps have drastically changed the lives of both urban and rural families.

This section is an in-depth qualitative needs assessment of housing in Zambia. It does this by looking at the minimum acceptable standards, set out by law for both formal and informal housing. Wherever documented, social perceptions are also used.

7.7.1 Minimum acceptable standards

The minimum acceptable standards of houses to be built are stipulated by the Town and Country Planning Act (GRZ, 1995). This Act identifies six issues: (1) health, (2) safety, (3) order, (4) amenity, (5) convenience and general welfare of inhabitants, as well as (6) efficiency and economy in the process of development and improvement of communications. These are also meant to effectively promote the purpose, orderly, co-ordinated, harmonious and progressive development of regions and towns.

Imbedded in this approach are the do's and don'ts stipulated by acts dealing with public health, statutory housing (and improvement areas), factories and fire. Local authorities have to ensure that housing plans submitted for planning permission adhere to these provisions. The submitted plans have to pass the scrutiny of relevant departments before planning permission is granted.

Most provisions of these Acts are reminiscent of various colonial ideologies described in Section 5.2.2, and as Angel (2000) points out, this is typical for many developing countries which have been saddled with the legacy of colonial zoning laws left unchanged despite having been meant for a small majority of the high-income neighbourhoods. When trying to amend some acts, foreign consultants are used, some of who may be unfamiliar with local condi-

tions and could end up adapting zoning codes from industrialised countries. The next few sections analyse the six issues in-depth.

1. Health

In relation to health, the Public Health Act (1994a) makes it incumbent upon every local authority in Zambia to ensure that it maintains its districts within reasonable levels of clean and sanitary conditions, and to prevent the occurrence of any nuisance or condition liable to be injurious or dangerous to health. Despite local authorities being tasked to remedy these nuisances and conditions and if possible take punitive action against anyone causing them, this has never happened, despite the number of rules flouted. Similarly, any dwelling or premise which is deemed to be in a poor state of construction or in a dilapidated or infected state, and which in the opinion of the Medical Officer could cause injury or was a danger to health, or which could favour the spread of any infectious disease, should be demolished. Considering the state of housing in Zambia, most of the houses would have qualified for this before privatisation due to the neglect they suffered.

This Act stipulates the type of building that can be erected in designated areas and what type of rules to conform to. It deals with matters related to lighting, ventilation and disposal of noxious wastes to ensure the health and well-being of inhabitants. For the safety of room occupants, any room intended for sleeping, living, or work, must have windows with a total area of not less than one-tenth of the floor area, and sufficiently ventilated by two or more openings, which can facilitate cross ventilation. For this purpose, permanent air vents are usually fitted above the lintel. No noxious matter or waste water should be discharged from any premises into any public street, gutter, outside channel of any street, water-course, irrigation channel or bed unless with permission from the authorities. Any accumulation of rubble, or other building material if such, in the opinion of the Medical Officer, is likely to harbour vermin, will be considered a nuisance. This also applies to any occupied dwelling for which there is insufficient water supply within a distance of 5.0 kilometres (ibid.). When scrutinising plans all these are checked but they are never followed up to conduct a reality check on the ground, due in part to a critical shortage of resources.

2. Safety conditions

The Public Health Act (ibid.) on its part makes it incumbent upon local authorities to take necessary measures to prevent or remedy threats to humans posed by unhealthy or overcrowded dwellings. To maintain safety conditions, local authorities must also control: overcrowding, the level of cleanliness of dwellings and surrounding neighbourhoods, removal and disposal of rubbish and waste matters, control the keeping of animals or birds in clean surroundings, and to prohibit the establishment or operation of factories or trade

premises in unsuitable localities, which could pose a health hazard.

For local authorities, this means that all income generating activities such as urban agriculture, petty backyard trading etc., which help alleviate people's poverty, are banned as they contravene this Act. This is despite the various publications and research findings, which view these activities as factors that improve people's livelihoods and marginally contribute to city and national income (UNCHS, 1996d).

For reasons of fire control, houses are set back as shown in the next paragraph to allow the fire tender to circle the house in case of fire. Whether this is necessary or not is a matter for debate, but it is reminiscent of colonial ideologies. Modern fire tenders carry long hoses and do not need to go around a burning house to extinguish fires. It could even remain on the road, while the hose is maneuvered to the fire point. The reality on the ground is that fire tenders are never there, or they have no water in their tanks to douse a fire, whenever one is reported. As a fire precaution, roofs and doors must be made of materials, which can resist fire for up to 30 seconds; this precludes the use of thatch for roofing and walls. Doors must be made of a non-combustible materials or care must be taken to ensure that they can withstand fire for this stipulated period. There should be no direct link between the garage or a carport and any usable rooms in the house, otherwise an entry hall or a lobby must be provided to act as a firebreak in case of fire from the car (KCC, 1967; 1976).

3. Order

Perusing through a number of Acts, it was found that although existing regulations for maintaining order have been amended, they still depict colonial intonations, and are still perpetuating segregation, this time based on social economic status. It is still evident through the Town and Country Planning Act (GRZ, 1995), that the Minister may by statutory instrument make regulations and confer a range of powers and impose duties to the local authority to undertake mainly two functions in the general use of buildings and structures and their layout. These are: (1) regulating and controlling the type and quality of the structures and their use, and (2) defining and regulating building lines and setbacks.

Regulating and controlling the structures may include: the size, height, spacing and location of buildings, the density of development, the minimum cost per square metre, the use or occupation of buildings, demolishing or altering buildings, which do not conform to stipulated law, and external appearance and materials of buildings. Defining and regulating building lines and setbacks, involves the subdivision and general layout of building sites, controlling the quality of construction, plot numbering, controlling street widths, zoning land for different uses, and controlling the conduct of occupations or trades likely to cause nuisance in the neighbourhood.

In the use of land, local governments are allowed to undertake some functions, i.a.: the use and change of land zones and reservations, permanent restriction or prohibition of land development, and temporal restriction or prohibition of land development.

The above indicate an adherence to technical issues of land use planning and services, but do not do much to reflect the realities of a country that has shifted from a welfare to a market society. In a market society, property rights are equally important and need to be illuminated, enforced and easily traded. The government's role here is clearly that of regulating uses to reduce nuisance through zoning, which is an aspect of land use planning. Zoning attempts to deal with conflicting property rights and to prevent the actions of one property owner from diminishing the ability of another, to use land as desired or without additional costs (Angel, 2000). It is at this point that tenure, which involves a complex set of rules referred to as a "bundle of rights". becomes important. A given resource may have multiple users, each of whom has particular rights to a resource. Some users may have access to the entire bundle of rights, with full use and transfer rights. Others may be limited in their use of the resource (UNCHS, 2004). As mentioned above, zoning helps in defining boundaries for different uses. Securing the rights of those with limited use constitutes protecting their tenure rights, as defined in Section 1.6. Even if it appears as though local governments have been conferred with authority to handle these rights of an individual, the situation on the ground is different, and the Minister has the final authority before anything can be done.

4. Housing amenities

Local governments are tasked with the responsibility of facilitating public services by reserving land or any other measures such as the establishment, extension or improvement of works by local or township authorities or by subcontractors, in relation to certain housing amenities (GRZ, 1995). Accordingly, they should also ensure that they improve the welfare and wellbeing of their inhabitants by reserving public and private lands for parks, preserving views and places of natural beauty and interest, enforcing regulations dealing with the preservations of the aesthetic values of historical districts, and controlling the timing and form of development in archaeologically, architecturally, scientifically or historically interesting areas. In Kitwe, where land is compact, this issue has brought conflicts between citizens and city authorities, because large urban projects are now targeting land right in the middle of the city for development, which was once a park and a zoo. The city authorities need the money, as do the citizens, but the citizens also need the park and green areas in their city. A compromise had to be struck, where only part of the park was rezoned and allocated for a shopping mall.

City authorities should also prohibit, restrict or otherwise control the deposit or disposal of disused vehicles or waste materials, and the pollution of riv-

ers, lakes, lake shores and ponds (GRZ, 1994). This they never do and almost all police stations are clogged with abandoned motor vehicles, and all streams passing through urban areas are clogged with solid and liquid waste.

An important measure of the living conditions of the population is the extent of access households have to four different amenities including: (a) good housing, (b) safe sources of water supply, (c) good sanitation, and (d) other social and economic infrastructure, which must be located within a radius of 5.0 kilometres (GRZ, 1995; GRZ, CSO, 2000; 2003b; 2006).

The most striking aspect of results on households' access to facilities is that the proportion of households with access to these facilities was higher in the urban than in rural areas (GRZ, CSO, 2003). This is not surprising considering the scattered nature of rural settlements and rural people's lack of purchasing power. The following is an in-depth analysis of the four issues

a. Perceptions of good housing
The need for housing policies to consider the question of housing standards engendered by rapid urbanisation was alluded to in Section 3.11, here the study addresses the problem building codes and standards engender regarding the perception of what may be termed good housing, and who should define it. Angel (2000) notes that throughout the world official standards have been set by the dominant groups in society, essentially reflecting their own standards of health and comfort. As already alluded to in the last few paragraphs, such high material standards make it illegal to construct or inhabit substandard housing without regard to either the views or the resources of large segments of society unable to afford them. With this in mind, the acceptable standard and perceptions of good housing must depend on what the people themselves perceive as good housing.

Most of the respondents preferred concrete to mud for their foundations, floors and walls. They explained that they would rather have houses made of concrete blocks walls than mud[61] walls, and their roofs made of corrugated iron roofing sheets instead of thatch, because this was not only stronger, but also more permanent and did not need constant repairs. They also explained that access to water and electricity were the main amenities that would improve their perceptions of a "good house", citing affordability as their greatest encumbrance to accessing these amenities. Legally a good house must be built of durable and permanent materials as approved by relevant Acts. There is no minimum size specified but as a starting point, this can be as small as the owner can build and then progressively increase it to suit his household needs and affordability levels.

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61 Mud is not suitable for urban housing; its main drawback is its susceptibility to moisture and termites. Without any stabilisers, it wears away easily, and it needs constant maintenance.

Table 7.4 Housing units by construction material of floors, 2000

Residence	Total housing units	Construction material of floor (in %)									
		Concrete	Cement	Brick	Tiles	Mud	Wood	Marble	Terrazzo	Other	Total
Zambia	1,768,287	4.6	28.8	0.3	1.2	63.0	0.2	0.0	0.0	2.0	100
Rural	1,170,781	1.4	10.2	0.3	0.2	85.5	0.1	0.0	0.0	2.2	100
Urban	597,506	10.8	65.1	0.3	3.1	18.8	0.2	0.0	0.1	1.5	100
Kitwe	73,447	12.0	63.6	0.3	3.4	17.3	0.2	0.0	0.1	3.1	100
Lusaka	245,443	14.5	74.8	0.3	5.0	3.3	0.6	0.1	0.2	1.0	100

Source: GRZ, CSO (2003b)

The next few paragraphs describe in-depth the common materials used for: (1) floors, (2) walls (3) roofs, and (4) examines access to basic housing amenities. This is meant to understand how these can enhance the perception of good housing. The study will also give insights on how deficits can be cleared for all housing units. The study did not look at the materials used for the foundations, because these were not easy to observe and quantify since they are buried in the ground and could not be inspected. Otherwise, the Town and Country Planning Act (GRZ, 1995) stipulates that the foundations must be made of approved materials and waterproofed with malthoid.

■ *Construction material of floors* – The relevant Act does not specify the floor sizes or minimum areas of any building. These are guided by the amount of space given in a particular plot, in which the permissible plot usage may be up to 40% of the total plot size (see also GRZ, 1995).

Table 7.4 shows that the most common material used for floor construction is mud. It is used in most rural houses and in informal units except for a few. Cement together with concrete is used in 33.4% of the floors (GRZ, CSO, 2003b). Concrete floors have been rising in prominence and the figures may now be much higher than this. Observations by the author indicated that most newly constructed housing in informal settlements is made of mud floors, which are later replaced by concrete or cement floors. This is also dominant in formal housing units.

The use of bricks, tiles, wood, marble, terrazzo, and other materials for floors is not very common. This also indicates lack of variety of floor construction materials in Zambia. The manufacturing sector is underdeveloped, and importing was until recently very restricted. Opening up the housing market is slowly changing this. New and untested materials increasingly being offloaded on the market are proving to be quite popular. The use of wood is limited by diseases such as dry and wet-rot and the prevalence of termites (white ants). Preservation is expensive and chemicals are in short supply.

To improve the floors of these housing units, there is need to replace all floors made of mud (63%), and those in the other categories (2.0%), considered bad. This implies that a total of 1,149,387 (65%) of all existing floors in the country need to be replaced. The remaining 618,900 (35%), are considered good floors and can be left in their current state. Wooden floors do not necessarily have to be replaced, because treatment with chemicals would

Table 7.5 Housing units by construction material of walls, 2000

Residence	Total housing units	Construction material of walls (in %)										
		Burnt brick	Mud bricks	Blocks/ Slab	Cement blocks	Stone	Iron sheets	Asbestos h/board	Pole & dagga	Grass	Other	Total
Zambia	1,768,287	14.8	38.4	7.5	15.0	0.1	0.2	0.4	19.9	2.2	1.6	100
Rural	1,170,781	16.0	45.7	1.3	2.4	0.1	0.1	0.4	29.1	3.1	1.8	100
Urban	597,506	12.4	24.1	19.7	39.9	0.1	0.2	0.2	1.9	0.3	1.2	100
Kitwe	73,447	13.6	32.7	21.9	27.6	0.1	0.3	0.2	0.7	0.1	2.9	100
Lusaka	245,443	5.1	4.9	26.9	62.0	0.1	0.2	0.2	0.1	0.0	0.5	100

Source: GRZ, CSO (2003b)

suffice. The complication lies in that most of the houses with bad floors also generally have bad foundations, bad walls and poor roofing. In some cases, the housing unit may have to be completely replaced, and this becomes significant when calculating replacement costs at national level.

To calculate the costs required to replace the foundations, it will be assumed that the number of bad floors is the same as the number of bad foundations, and from this assumption there are 1,149,387 (65%) foundations and floors, that need to be changed countrywide, while the remaining 618,900 (35%) are considered good foundations and floors, these may be left in their state. Kitwe has 14,983 (20.4%) houses with bad foundations and floors, which need replacing, while the remaining 58,464 (79.6%) are considered good and can be left in their state. Lusaka has 10,554 (4.3%) houses with bad foundations and floors, which need to be replaced, while the remaining 234,889 (95.7%) are considered good and may be left in their state.

■ *Construction material of walls* – The minimum acceptable height of the wall from floor finished level to the ceiling is 2.7 m, but can also be 2.4 m if the ceiling is sloping. The walls can be made from any approved building material (GRZ, 1995). Table 7.5 shows the materials used in walls of existing houses. Legally, any durable building materials considered permanent is acceptable and can be used for the construction of walls. At 38.4%, mud bricks are the most commonly used material for walls, followed by pole and dagga (wattle and daub), at 19.9% and burnt bricks at 14.8%. These three are popular because they are the most readily available, free to obtain, easy to work and have been used for a long time as traditional building materials (see also Schmetzer, 1995). They are sustainable, non-polluting materials, which can last up to almost 30 years, given good maintenance.

Despite being so popular, mud bricks are not an approved building material and are also not liked by urban residents. Martin (1982) explained that despite mud being a prevalent material before upgrading, and an approved material in the regulations they were given during the upgrading of housing in Lusaka, in the 70s, only less than five houses in the new overspill areas were built with mud blocks, and about fifty used soil cement bricks, which are comparatively more difficult to make and more expensive. Varieties of mud blocks need to be tested and people need to be educated about

its good qualities. If mud bricks are cured in fire, and poles are treated with creosote, then their durability is enhanced. Mud and burnt bricks can also be plastered and painted to enhance their beauty.

To improve the walls of the housing units in Zambia, there is need to replace those made of mud (38.4%), iron sheets (0.2%), asbestos hard-boards (0.4%), pole and dagga (19.9%), grass (2.2%), and those classified as other, which are unidentified categories of materials (1.6%). This implies that 1,108,716 (62.7%) of the existing walls countrywide would have to be replaced as they are considered bad, the remaining 659,571 (37.3%) are good and can be left as they are. Kitwe has 27,102 (36.9%) houses with bad walls, which need to be replaced, the remaining 46,345 (63.1%) are considered good and can be left in their state. Lusaka has 14,481 (5.9%) houses with bad walls, which needs to be replaced. The remaining 230,962 (94.1%) are considered good and can be left in their state. Asbestos hardboards have been included in bad walls because they are considered a health hazard[62].

As is the case with poor floors, houses with bad walls always entail removing the roof when redoing the walls. Otherwise for those houses with good roofs on bad walls, which is rare, new walls have to be built around existing bad ones (see the last photo in Chapter 2), which would then be demolished upon completion. Even in this case some of the housing units may have to be completely replaced.

■ *Construction material of roofs* – The materials commonly used for roofing, are indicated in Table 7.6. The traditional thatched roof common in all rural and most informal housing units is the most commonly used material, followed by asbestos cement and corrugated iron roofing sheets. Tiles and slate are only used for very expensive houses, and are still not very common roofing materials. Except for those houses built by missionaries, who imported the technology from Europe and used it on their roofs, its use has been very limited.

Observations made by the author indicate that new lightweight plastic coated roofing sheets are emerging on the market and are proving popular and competitive, because they are cheap, attractive, easy to carry, and very user-friendly. These may be the future roofing material, especially if they could be manufactured locally.

To improve bad roofs, there is need to replace those made of asbestos (18.9%), grass/thatch (62.2%), and others with unclassified materials (1.1%). A total of 1,449,996 (82.0%) housing units need to replaced, because they are considered bad. The remaining 318,291 (18%) are considered good and can be left in their state. Kitwe has 44,361 (60.4%) houses with bad roofs that

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62 The use of asbestos, has been banned in many countries, due to its threat to human life. It is still a common material for roofing sheets and drainage pipes in Zambia.

Table 7.6 Housing units by construction material of roofs, 2000

Residence	Total housing units	Construction material of roofs (in %)							
		Concrete/ Cement	Asbestos sheet	Corrugated iron sheet	Grass/ Thatch	Tiles	Slate	Other	Total
Zambia	1,768,287	0.4	18.9	17.1	62.2	0.3	0.0	1.1	100
Rural	1,170,781	0.1	3.4	8.9	87.0	0.1	0.0	0.6	100
Urban	597,506	1.1	49.3	33.1	13.6	0.7	0.1	2.2	100
Kitwe	73,447	1.3	54.2	37.2	3.5	0.7	0.1	2.7	100
Lusaka	245,443	1.8	65.8	30.2	0.6	0.8	0.1	0.6	100

Source: GRZ, CSO (2003b)

need to be replaced. The remaining 29,086 (39.6%) are considered good and can be left in their state. Lusaka has 164,447 (67.0%) houses with bad roofs that need to be replaced, the remaining 80,996 (33.0%) are considered good and can be left in their state.

Of these, it is unlikely that owners of houses with asbestos roofs would agree to have them replaced. Despite the danger it poses, asbestos is actually regarded as a prestigious high-cost roofing material in Zambia. So nationally, only 63.3% of all existing roofs could certainly be classified for possible replacement.

Coincidentally but as noted earlier, the total number of housing units with bad floors, bad walls and bad roofs is 65%, 62.7% and 63.3% respectively. Do all these housing units need to be replaced? Not necessarily, because most of this is traditional housing situated in remote areas, which the owners do not consider bad housing. It is just unfortunate that in Zambia, any house located in rural areas is considered informal (GRZ, MLGH, 1996), and this classification must be revisited because it tends to add unnecessary numbers to houses classified as being of poor quality yet some of them are made of better quality materials than the so called formal houses.

b. Access to safe water

Access to clean and safe sources of water supply for households is a priority on Zambia's development agenda as it is highly related to health. Unsafe sources of water supply are a well-known cause of water borne diseases such as cholera, dysentery, bilharzias and diarrhea etc., and a deterrent to development (GRZ, CSO, 2000a). In Zambia, safe water is obtained from protected wells, protected boreholes and taps. Conversely, unsafe water is obtained from unprotected wells, unprotected boreholes and natural water courses such as rivers, lakes, dams, and streams, etc.

Table 7.7 indicates that by 2000 there was still a big disparity between the urban areas, which had 86.1% of the households with access to safe water compared to 29.5% of rural households. This reflects the difficulty in servicing rural areas due to the scattered nature of households (GRZ, MLGH, 1996; GRZ, CSO, 2003b). In between the provinces, urbanised provinces showed a higher proportion of availability of safe water than rural provinces. With 91.0% of households having access to safe water, Lusaka Province had the largest pro-

Table 7.7 Households with access to safe water supply, 2000

Resident/ Province	Households with access to safe water by gender of household head (in %)			Total households surveyed by gender of household head		
	Total	Male	Female	Total	Male	Female
Zambia	49.1	49.5	47.3	1,884,741	1,528,935	355,806
Rural	29.5	29.5	29.4	1,232,301	991,491	240,810
Urban	86.1	86.4	84.6	652,440	537,444	114,996
Kitwe	76.2	76.3	75.8	64,409	55,024	10,385
Lusaka	96.5	96.4	97.1	215,316	180,011	35,305

Source: GRZ, CSO (2003b)

portion, followed by households on the Copperbelt with 70.9% and Southern Province with 58.6%. At 21.0%, Luapula Province recorded the smallest proportion of households with access to safe water. This could be because the majority of people live next to a watercourse (either a river or a lake), and obtain their water from these natural supplies, which they consider safe, but are officially considered otherwise (GRZ, CSO, 2003b).

The first phase of the World Bank funded urban water supply to nine urban areas on the Copperbelt and Lusaka, was completed in 2002. This drastically reduced erratic water supplies. Although access to clean and safe sources of water supply for households is a priority, the 2000 census showed that only slightly over 49% of the households in Zambia had access. Access to safe water and to basic education by the year 2015 are some of the Millennium Development Goals (MDGs) which the Zambian the government seems set to achieve. If not fully, at least to a satisfactory level (GRZ, MFNP, 2006).

A lot of measures to ensure access to safe water have been implemented since 2006. In all urban areas, water utility companies have been unbundled and delinked from local authorities, and privatised. They have in turn devised different methods of supplying safe water to communities on a commercial basis, including the selling of water in kiosks. A devolution trust fund has been set up administered by the National Water and Sewerage Company (NWASCO) in Lusaka. The funds are being disbursed though water utility companies, such as the Nkana Water and Sewerage Company in Kitwe and the Lusaka Water and Sewerage Company in Lusaka (GRZ, MFNP, 2006).

To work out the number of households that need to be supplied with 100% safe water nationally, the deficit for each province must be computed and the total added up. On a national level, 925,408 (49.1%) of the households had access to safe water, the remaining 959,333 (50.9%) had no access, and needed to be supplied. In Kitwe 49,080 (76.2%) households had access to safe water, the remaining 15,329 (23.8%) had no access, and needed supply, while in Lusaka 207,780 (96.5%) of the households had access, the remaining 7,536 (3.5%) had no access and needed supply.

Arriving at the costs involved in providing clean water to urban areas does not present a serious problem because urban areas are dense and have existing networks, which can be tapped. Rural areas on the other hand, do not have any existing networks and their scattered nature and low paying capa-

Table 7.8 Households with access to proper toilet facilities by sex of household, 2000

Resident/Prov-ince	Households with access to proper toilet facilities by gender of household head (in %)			Total households surveyed by gender of household head		
	Total	Male	Female	Total	Male	Female
Zambia	14.9	15.4	12.8	1,884,741	1,528,935	355,806
Rural	2.1	2.3	1.4	1,232,301	991,491	240,810
Urban	39.2	39.8	36.6	652,440	537,444	114,996
Kitwe	53.4	54.0	50.2	64,409	55,024	10,385
Lusaka	27.7	26.9	31.3	215,316	180,011	35,305

Source: GRZ, CSO (2003)

bilities pose a big problem unless localised systems are used for clusters of about 100 housing units, in which case deep wells would suffice.

c. Access to proper sanitation (toilets and garbage disposal)
In terms of toilet facilities, Table 7.8 shows that in 2000 only about 15% of the households in Zambia had access to proper toilet facilities. The proportion of these households was comparatively higher in urban areas, which had 39.2% compared to only 2.1% of the households in rural areas (GRZ, CSO, 2003b)[63]. In Section 4.4 the NHP documented the number of households who used different toilet facilities. It also noted that the scattered nature of rural housing made it difficult to provide proper services (GRZ, MLGH, 1996). The 1996 and 2000 figures indicate a drop of 2% nationwide in the number of people accessing these facilities. This low level is of concern due to hazards posed to the health of individuals (GRZ, CSO, 2004).

According to Table 7.8, the total number of households having proper toilet facilities nationally is 280,826 (14.9%), the remainder 1,603,915 (85.1%) of the households have no proper toilet facilities, and various types of approved facilities need to be supplied. For Kitwe 34,394 (53.4%) households have access to proper toilet facilities. The remainder 30,015 (46.6%) of the households do not have and need to be supplied. In Lusaka 59,643 (27.7%) households have access to proper toilet facilities. The remainder 155,673 (72.3%) do not have and need to be supplied.

Improving the availability of proper toilet facilities involves sensitisation campaigns and training people in constructing ventilated improved pit (VIP) latrines for communities with no access to piped water and water borne sanitation. Communities with access to running water could be availed with community based treatment and disposal systems, such as localised septic tanks and soak-a-ways, or filtration processes where the liquid waste could also be used for irrigating food crops.

Almost all urban areas of Zambia have poorly developed garbage collection and disposal systems. This stems from lack of enforcement mechanisms

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63 It must be mentioned here that pit latrines, which are used in all traditional housing in Zambia are not considered proper toilet facilities, unless they are Ventilated Improved Pit (VIP) latrines.

Table 7.9 Households by main method of garbage disposal, 2000

Resident/ Province	Method of garbage disposal (in %)					
	Regularly collected	Irregularly collected	Burnt	Roadside dumping	Burying/ pit	Others
Zambia	3.6	2.5	7.7	15.4	62.0	8.8
Rural	2.2	2.9	8.4	13.4	61.1	12.0
Urban	6.1	1.9	6.2	19.1	63.8	2.9
Kitwe (65,409)	6.1	1.7	10.7	16.2	63.1	2.2
Lusaka (215,316)	6.6	1.9	2.6	27.7	58.7	2.5

Source: GRZ, CSO (2003b)

and properly worked-out levy systems. Residents have not been sensitised on the importance of correct garbage disposal to prevent diseases and the need to pay for this service. In the absence of reliable garbage collection systems, the most commonly used method of disposal was burying in a pit; this method according to Table 7.9 accounted for 62%. This was followed by roadside dumping, the worst type of disposal (see also phot in Section 2.8), which accounted for 15.4% of the households. Only 1% of the total households had their garbage regularly collected. Burning is increasingly used, although it increases haze, smoke and smell pollution in the city. It is a very unhealthy method, especially on the Copperbelt, where the towns are already polluted with waste from the mines, and other industries.

The costs involved in recycling industrial and domestic wastes are still a bit too high for poor families. To improve methods of garbage disposal, sensitisation campaigns are required. Households have to be taught the safest way to dispose of waste within their homesteads by composting or burying. These methods increase the ability of households to recycle their waste. Recycled waste regenerates and improves the soil for urban agriculture, which could be undertaken within the homesteads to grow food, for sale and consumption. This could contribute to improving family health and access to income.

d. Access to other social and economic infrastructure (health facilities, education and electricity)
From the perspectives of the housing sector, housing quality increases when it is serviced with good infrastructure networks, mobile services and public facilities, and when it is accessible to jobs and markets throughout the city through an efficient transport system. Conversely, housing quality declines when roads are in disrepair, drinking water is contaminated, neighbourhoods are flooded, sewage and garbage remain uncollected, when there are power blackouts, traffic congestion results in long commutes, waiting time for telephones in the neighbourhoods is impossibly long, or when neighbourhoods are crime-infested or fire prone. Moreover, the cost of transport and utilities is an inherent part of the cost of housing services (Angel, 2000). As observed in Zambia, under conditions of scarce housing, this deterioration in quality of housing does not always result in low house rentals and sale prices; these are determined more by demand than by the quality of the commodity on offer.

As a result houses served with poor quality infrastructure may still be quite expensive because of demand.

According to Aciory and Davidson (1996) one of the main arguments for encouraging higher densities is the efficient provision and maintenance of infrastructure. This is based on arguments that low density means long infrastructure runs and thus higher per consumer both for installation and for operation. Since the provision of public services such as health and education are based on the number of people to be served within a specified radial distance, low-density housing areas also impose longer journey on children and mothers. Schools and health clinics become more difficult to reach. For example, the scattered settlements with large plots and individual freestanding houses surrounding many Zambian towns mean that people live without municipal services or are obliged to cover long distances to reach them. This is partly because the municipalities do not function well, and partly because these areas are very expensive to service. The large plots and often unplanned forms of land occupation result in inefficient urban configurations.

Regarding access to other social and economical infrastructure, the only available data was that related to: (1) health facilities, (2) education, and (3) electricity. These will now be analysed in-depth.

■ *Access to health facilities* – The health situation in Zambia was described in Section 2.9.1, and despite its inherent problems this sector has undergone rapid development since independence. At national level, about 95% of the households had access to a health facility, 75.5% of them within a radius of 5 kilometres. Urban households were more advantaged in terms of access to all the facilities than rural households. About 93.0% of urban households were within this radius compared to 54.5% of their rural counterparts, and 96.2% of the urban households reported having used a health facility compared to 94.4% of their rural counterparts (GRZ, CSO, 2007).

Considering that people still believe in traditional solutions to ill health, the level of access and utilisation of health facilities was found to be good. To improve access to health, more facilities, personnel and medicines need to be brought closer to the people and the distance to the nearest health facilities must be reduced from this radius to about half, especially in rural areas where they are far apart and transport is a major problem.

■ *Access to education* – As shown by Table 2.2 in Section 2.6, Zambia has a bottom-heavy demographic structure, and the formal education system described in Section 2.9.1, is characterised by a similar pyramidal structure, with selection hurdles at various levels, which limits access to higher levels of education. Although progression rates have improved in recent years, due to the rapid development of the sector, they are comparatively low. For example, in 2005 the overall transition rate for grades 7-8 was 56.33%, and 41.20% for grades 9-10 (GRZ, MoE, 2006).

Table 7.10 Access to education, 2000

Residence/Gender of household head	Total household heads	Level of education completed (in %)				
		No schooling	Primary school	Secondary school	Higher education	Total
Zambia Total	**1,884,741**	**31.5**	**34.4**	**28.8**	**5.3**	**100**
Males	1,528,935	28.4	34.3	31.5	5.7	100
Females	355,806	44.5	35.0	16.8	3.7	100
Copperbelt	**289,647**	**18.0**	**48.0**	**27.2**	**6.8**	**100**
Males	240,068	16.0	51.5	25.3	7.1	100
Females	49,584	27.3	31.1	36.5	5.1	100
Lusaka	**272,094**	**18.7**	**41.3**	**25.0**	**14.9**	**100**
Males	227,633	17.2	43.9	23.8	15.2	100
Females	44,461	26.4	31.6	28.3	13.7	100

Source: GRZ,CSO (2003a)

The high HIV/AIDS prevalence rates shown in Table 2.4, together with the comparatively high levels of poverty shown in Table 2.5, estimated at 68% of the population in 2004, have had a negative impact on household's access to education (GRZ, MFNP, 2006).

The quality of housing a household occupies is usually determined by the level of income of the household head, which is also generally directly correlated to the level of education attained. However, this rule does not hold in conditions of rampant housing shortages and where people have gentrified to lower levels just to access shelter. According to Table 7.10, 31.5% of the population has never been to school, while 34.4% have attained primary school, and only 34.1% have attained secondary school or higher (GRZ, CSO, 2003b). There were no figures indicated for Kitwe and Lusaka, as individual cities and only provincial figures are reflected in the table.

To improve access to education therefore, the government faces the challenge of increasing access to vulnerable children: improving the retention rate for girls and ensuring they completed their education and actually benefited from it, and increasing school places for the 7 year old age group, all these are underlain by building more schools. It also must address the shortage of qualified teachers, the challenge of improving the quality, relevance, and delivery of the curriculum, and the provision of more teaching and learning materials to match increased enrolment. The enormity of the task necessarily requires a diversification of modes of educational delivery to include open and distance learning, and the entry of more private operators (GRZ, MoE, 2006).

■ *Access to electricity* – Most of the hydro-electric power generated in Zambia is consumed in industry, with mining-related industries consuming 68%, while only 19% is consumed in domestic homes, the rest (13%) is exported. This power resource potential stands at an estimated 6,000 megawatts, while the installed capacity is a mere 1,876 megawatts. Hydro-electricity represent 99% of electricity production in the country with the major sources being Kafue Gorge, Kariba North Bank, and Victoria Falls Power Stations (GRZ, MFNP, 2006). Due to its abundance, it is touted in this study as the main source for lighting and cooking.

Table 7.11 Households with access to electricity for lighting, 2000

Resident/Province	Household with access to electricity by gender of households head (in %)			Total households by gender of household head		
	Both sexes	**Male**	**Female**	**Both sexes**	**Male**	**Female**
Zambia	16.7	17.6	13.1	1,884,741	1,528,935	355,806
Rural	2.2	2.4	1.3	1,232,301	991,491	240,810
Urban	44.1	45.5	37.7	652,440	537,444	114,996
Kitwe	49.2	50.5	42.4	64,409	55,024	10,385
Lusaka	47.6	47.8	46.7	215,316	180,011	35,308

Source: GRZ, CSO (2003b)

Table 7.12 Households by main source of energy used for cooking, 2000

Residence/Province	Main source of energy used for cooking (in %)									
	Electricity	**Gas**	**Wood**	**Paraffin**	**Cow dung**	**Charcoal**	**Coal**	**Solar**	**Other**	**Total**
Zambia (1,884,741)	13.8	0.1	60.9	0.6	0.2	24.3	0.0	0.0	0.1	100
Rural	1.5	0.1	87.7	0.7	0.4	9.5	0.0	0.0	0.1	100
Urban	37.1	0.1	10.1	0.3	0.1	52.1	0.0	0.1	0.1	100
Kitwe (64,409)	41.8	0.1	4.2	0.4	0.1	53.3	0.1	0.0	0.0	100
Lusaka (215,316)	44.2	0.1	1.5	0.1	0.1	53.8	0.1	0.0	0.1	100

Source: GRZ, CSO (2003b)

The poor level of domestic consumption has more to do with distributional problems fraught with load shedding, than its availability. Due to increased mining activities, there has been a steep rise in demand and this has led to the expansion of existing facilities and exploration for new areas. New power generating techniques such as coal or nuclear generators, are also being planned as the current capacity is already proving inadequate for planned industrial and domestic consumption.

According to Table 7.11, only 314,752 (16.7%) households had access to electricity nationwide[64]. The remainder 1,569,989 (83.3%) households did not have access and needed to be supplied. The majority of those households lacking electricity were located in rural areas, where only 2.2% had access. In urban areas only 44.1% had access to electricity, while the remainder located mainly in squatter settlements, and other unapproved housing, had no access. Observations indicated that as a result of poor distribution for domestic use, people resort to tapping forest reserves for their energy needs.

In Kitwe 31,689 (49.2%) of the households had access, but the remaining 32,720 (50.8%) had not, and needed to be connected. In Lusaka, 102,490 (49.2%) of the households had access, while the remaining 112,826 households had no electricity and needed to be connected.

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64 With the intensification of the rural electrification programmes, this figure must have already gone up.

Tables 7.11 and 7.12 indicate that a slightly higher number of households accessed electricity for lighting, compared to those who accessed and used it for cooking. As indicated by Table 7.12 only 260,094 (13.8%) of the households used electricity for cooking on a national scale. The remainder 1,624,647 (86.2%) of the households used other sources and needed to be connected. In Kitwe 26,923 (41.8%) of the households used electricity as a main source for cooking. The remainder 37,486 (58.2%) used other sources and needed to be connected. In Lusaka 95,170 (44.2%) of the households used electricity for cooking. The remainder 120,146 (55.8%) used other sources and needed to be connected.

For a number of years now the rural electrification exercise has been undertaken and an increasing number of rural housing have access to electricity. Access to cheap electricity is one way of reducing dependence on forest resources for heating and cooking, which could also ease the pressure exerted on their depletion. Forest products such as wood and charcoal together adding up to 85.2%, constitute the largest component of households main source of energy used for cooking and of course heating. This also indicates the magnitude of rampant deforestation going on in the country.

An increasing number of rural households, which have not yet benefited from the rural electrification programme, were resorting to solar energy, although only 0.01% of the households in urban areas were using it. Observations made by the author indicate that the use of solar power has increased due to better marketing techniques and the energy problems associated to the worldwide economic meltdown on one hand, and an upsurge in mining activities on the other. The abundant solar resource in Zambia and other sub-Saharan African countries could be harnessed and used as an important source of energy, especially in areas far flung from the national electricity grid. It is cheap and easy to use and just like hydro electricity, it is renewable and does not pollute nor damage the environment.

Amongst all housing infrastructure, electricity is the easiest utility to provide, since it is above ground, and just involves the digging of holes at certain intervals and burying cable carrying poles in them (see also Angel, 2000). To improve access for households to electricity, the government has to leave it to utility companies concerned to generate and avail this resource to individuals who lack it. This therefore hinges on the companies strategic business plans, being factored into the government's housing policy.

5. Convenience and general welfare of inhabitants

As mentioned in Section 7.7.1, the different amenities used to measure the living conditions of the population, also contribute to the convenience and general welfare of inhabitants. Under appropriate laws, such as the Health Act (see Section 7.7.1), a local authority may obtain permission from the court to

give notice to the owner if a nuisance is proved with respect to a dwelling, to demolish and remove the materials from the site (GRZ, 1995).

6. Developing and improving communications

In the process of developing and improving communications, the Town and Country Planning Act (GRZ, 1995) empowers local authorities to facilitate establishing, extension or improvement of land, water or air transport systems, and telegraphic or telephonic communications.

Communications by access roads to housing areas and to individual plots here includes physical road networks, walkways and footpaths. These are important housing utilities for this study since they improve the quality of life particularly related to housing for low-income groups. Road networks are an important determinant of urban infrastructure and distinguish serviced and un-serviced plots, which is seriously lacking in Zambia's urban areas. In relation to this, local authorities are empowered to undertake street management through maintenance, signposting, closures or diversions, reserving land for parking and allowing access points from adjoining land to any road (ibid.).

7.8 The housing market and housing supply

7.8.1 The housing market

Based on the definition of a market advanced in Section 3.2, a housing market can be seen as an institution which facilitates the voluntary exchange of housing related commodities. In Zambia it has been affected by cyclical turbulence in the political and economic environment, following the three stages the country has gone through, as described in Sections 2.4 and 2.8. In the process of working towards new approaches in policy formulation and implementation it is important to reflect on the effects these changes have had on the housing market.

According to Nicol (2002), the housing market is unusual in three respects. First, the degree of fragmentation should be noted, with the housing market existing as a collection of various submarkets, disaggregated in terms of tenure, house type and geographical location. Second, the good is locationally fixed, and can only be sold in that geographical location, and cannot be placed on different markets. Third is that the establishment of the value in residential property is by comparison.

As already mentioned in Section 1.5, the best distributor of resources is the market and that competence must be enhanced given the size and differentiated nature of housing unsatisfied demand. It is argued that the unregulated market will necessarily tend to channel resources towards more profitable activities, and the private sector will be obliged to improve efficiency and lower

costs as the only way to attract resources for the development of its initiatives. It does this at the expense of equity, which only the government can handle.

There are a number of analytical divisions, which separate the 'overall' housing market into distinct smaller markets. These submarkets may be disaggregated in terms of (1) house type, (2) tenure, and (3) location.

■ *House types* – The housing types available on the Zambian market have been noted in Section 2.11, their state was discussed in depth under housing amenities in Section 7.7.1. Within these can be found different types such as: detached, semi-detached, terraced, flat or maisonette, and bungalow type of houses. Most of them have different tenure systems and all these categorisations may be further separated through the addition of the age of the dwelling and the size of the property (Maclennan, 1982; Nicol, 2002). The amenities already mentioned and the distance from the CBD are also important determinants of the value a house attracts on the market.

■ *Housing tenure* – Security of tenure was defined in Section 1.6, and the two different types of land tenure on the Zambian housing market have been described in Section 2.10. Nicol, (2002) explains that the markets for different housing tenures tend to contain different types of household, income groups, etc., and households on the margin of each tenure will consider 'neighbouring tenures, if the relative costs, benefits and choices are both comparable and available'. As explained in Section 2.10, the market for the two different tenures in Zambia is complicated, with demand for statutory housing being higher, because these houses are located in formal areas and are traded on the open-legal market. Housing on the traditional tenure, which includes squatter settlements, also called improvement areas, are traded on the clandestine, extra-legal market, whose exchange may usually be based on trust. There is usually no records kept for this tenure and therefore it is not easy to understand its size, and volume traded.

■ *Location* – Since housing is fixed, geography is important. This is more pronounced on the Zambian market where (as mentioned in Section 2.5) the urban areas are located in one belt and a few scattered towns around the country, leaving the rest rural. The housing market is also only "well developed" in areas confined to this developed belt, where housing tends to have both a use and exchange value, leaving the other parts, with mainly a use value. Nicol (2002) notes that when developing a housing strategy, it is important to provide a useful function "portioning" housing supply into these different parts of the housing market. The data gathering and coordinating role of a housing strategy examined in this research, would logically allow for a better understanding of how the demand for housing could be better met by more focused supply.

In summing up, these three possible ways of viewing housing markets are purely descriptive, because a housing market that falls into one type of ten-

ure may not always remain so. If squatter housing is upgraded and titles given, then the house moves into statutory tenure and can be traded on the open market. Similarly, if existing boundaries of an urban area are increased to include those once designated rural, housing found in these areas will in addition to the use value also have an enhanced exchange value, and will be traded on a different market than before.

7.8.2 Housing supply, whose task is it?

The two common systems existing in Zambia today largely determine whether housing is delivered under the formal or informal systems. In the formal sector, public and private suppliers are all competing for scarce resources and materials to satisfy the housing market. Due to restructuring and the consequent opening up of the housing markets, this sector has seen a lot of activities. In the informal housing sector, on the other hand, housing is still almost wholly owner built, supplied, and occupied, consequently the velocity of the land and housing markets is still slow and clandestine. The following is an in-depth analysis of these two types of delivery systems.

Formal supply systems
When looking at the need for policy interventions in the market (discussed in Section 1.5) the need for the government to find the right balance between intervention and non-intervention, was highlighted. In this section the same question, but this time focused on who should supply housing to the needy, is confronted. Van Vliet *et al*. (1985) explained that matching housing supply requires a central authority with distributive and coordinating responsibilities regarding the allocation of scarce collective resources. The type and extent of such government involvement varies according to levels of economic and technological development and demographic patterns. Housing needs cannot usually be met by exclusively local efforts; the government must be involved in one way or another because the provision of adequate shelter requires involvement of supralocal authorities with regards to the needed building materials, organisational and technical expertise, and financial resources. Production and consumption functions of housing have changed. Transactions in the free market are based on efficiency and effectiveness and fail to provide vulnerable groups with proper shelter, because they lack equity. Since disadvantaged groups often make up a large proportion of the population and contribute significantly to the reproduction of labour, there are pragmatic reasons for governments at least to overcome inefficiencies of the market mechanism.

   Table 7.13 indicates that private organisations have produced more housing than other public and government institutions (GRZ, CSO, 2003b). This also clearly reflects accepted trends in housing provisions, which assert that markets left alone produce more housing than governments (World Bank, 1993).

Table 7.13 Units provided free by various employers, 2000

Residence/ Province	Total number of housing units	Percentage of total	Housing unit provider (in %)			
			Central government	District council	Parastatal	Private organisation
Zambia	180,462	100	3.6	14.3	34.7	47.7
Rural	94,998	100	2.7	9.3	36.6	51.5
Urban	85,464	100	4.7	19.3	32.6	42.9
Kitwe	7,131	100	4.9	14.1	36.6	44.3
Lusaka	27,135	100	2.7	11.2	28.0	58.2

Source: GRZ, CSO (2003b)

Table 7.14 Number of houses built between 2002 and 2004, by public/semi public housing institutions

Year	NHA	AHF	MLGH	Total
2002	413	176	-	589
2003	265	212	-	477
2004	186	-	21	207
Total	**864**	**388**	**21**	**1,273**

Source: GRZ, MFNP (2002, 2003, and 2004)

This is further supported by analysing Tables 7.14 and 5.7, which illuminate the multiplier effect a combined investment effort between public (as enabler) and private (as actor) would have on the supply of housing. To be effective in delivering adequate housing for all, housing production by public institutions should be ceded to the private sector, which can be supplemented by private sector investments to develop new answers to deal with tenure, building materials, and the final product itself.

In the process of conducting research it was found that although the subsidiarity principle, mentioned under Section 1.4, advocates for state withdrawal from active participation in housing delivery, it was found that the state is still actively delivering housing not only to its own employees but for the general public, assertions supported by Table 7.14. This table shows that the NHA, the Low-Cost Housing Programme, formerly the African Housing Fund Project (AHF), and the Ministry of Local Government and Housing (MLGH), which are government-owned institutions, are still producing housing units (GRZ, MFNP, 2002; 2003; 2004). The NHA has even planned to expand this by embarking on the construction of a 100 housing units in all the 72 districts in Zambia in conjunction with local governments, who will be required to avail land and other logistics (ToZ, 2009; NHA, 2008). This was scheduled to begin in 2009, and if it starts, although it will defy the enablement part of the subsidiarity principle, it will still be a milestone in the march towards adequate shelter for all, especially if it is done through enablement as explained by Van Vliet and Fava (1985).

The NHA should be urged to withdraw because it is felt that an adequately enabled private sector could fill in the gap left. The big deficit indicated between the household formation and the total number of housing units provided can only be filled if there is money available, which usually results from a good economy, and can only be availed by the private sector. In poor economies that have pertained in most sub-Saharan African countries, including Zambia, self-help housing becomes the only alternative left for the poor to fill in this gap. The high level of unemployment in a suburban low-income area is always an opportunity for the creation of labour-intensive technologies, employment generation could be imbedded in approaches that are devised so that construction processes could also be used to alleviate the high poverty level in the country.

Based on findings of fieldwork conducted by the author, reproduced in Table 5.7, it is clear that private investment in housing is already producing more housing units than the public and semi public institutions. Unfortunately, at least for now the poor are not being reached yet. According to this figure, the total number of housing units earmarked for production by private housing developers was 13,611. If this is added to the number of housing units produced by the government as indicated by Table 7.14, the total production including projections comes to 14,884. This already indicates positive developments by the private sector in alleviating the housing situation in the country. All that needs to be done is to scale up the approach and include high-rise condominiums and semi-detached structures sharing common walls to produce more cost-effective housing for low-income groups.

In an attempt to arrive at the unit cost of a core unit shown in Appendix 8 the housing supplied by these organisations involving the full cost of the prototype house, will be analysed as option A.

Informal supply systems

This type of housing supply system depends on the initiative of individuals and is also called self-help housing. It includes all houses in squatter settlements and all traditional housing (but not all rural housing). Housing in this category experience qualitative deficits and usually lack social amenities in addition to being located in unrecognised or in rustic areas far away from urban areas (GRZ, MLGH, 1996).

Carmona and Schoonraad (2004) noted that to enable self-help housing processes proceed amicably, progressive achievements of housing and infrastructure involving mutual-aid modalities, four successive stages can be identified. These involve (1) infrastructure works, (2) production of building components, (3) construction of houses and utility buildings, and (4) finishes. Most of these functions are commonly performed by different building enterprises, following different building approaches.

■ Infrastructure works involves drinking water networks, paved roads, sew-

age and drainage system, electricity, telephone and television networks. In upgrading projects undertaken in Zambia, beneficiaries have undertaken this task successfully. The planning, building control and supervision are usually the responsibility of one of the various local government offices or sectoral parastatals. Technical design and engineering computations are usually done by private consultants, and subsidiarity would be in form of assistance in this area and in the development of prefabricated systems, community based housing systems, etc.

■ Production of building components, such as concrete bricks, pre-cast, pre-tensed, pre-fabricated wooden frames, pre-moulded, pre-manufactured steel work, door and windows frame, doors, shutterings and roof structure, can be accomplished informally by community groups. Beneficiaries can establish collective commitments regarding time, labor, capital and organisation for the production of building components to be used in the building work.

■ Construction of houses and utility buildings is a phase that can be done through contract work to small private enterprises, building cooperatives or mutual self-aid groups. It extends from the preparation of the site until handover. In many cases this stage is limited to the construction of the superstructure. It involves the construction of a core unit, which may be in the form of a cell, that can then be progressively expanded by the owner introvertly or extrovertly.

■ Finishes are more or less personal and can be done by individuals who may also chose a method suited to their affordable levels. Some people do opt to increase their house after this even if it was mutually done. As long as they pay for it themselves and it does not disturb the mutual construction process (ibid.).

At the moment, there is no existing integrated system targeted to assist in the delivery of informal housing, since these are done individually. Consequently, there are no statistics to show how many housing units are being produced in this sector. All that is known with certainty is that since the formal sector is riddled with supply bottlenecks and cannot satisfy the demand, the informal sector has been absorbing a large portion of the new demand. This is illuminated by Table 1.2, which clearly indicates that the rate of urban growth in sub-Saharan African countries is almost directly related to the growth rate of slums.

For the poor to be adequately housed, informal supply systems need to be enhanced through the provision of low interest or rotating credits in form of cash or materials. The most common way is to assist them with materials, while they meet their labour costs. This approach has been known to cut the costs of houses by about 15% in Zambia. In this study, an attempt is made at arriving at the cost of producing this type of housing using this approach, shown in Appendix 8. This will be analysed as option B.

7.9 Relating housing problems to underlying policy structures

Housing problems in a country are synonymous to housing needs and demand, and in the process of relating them to underlying policy structures, other issues do emerge. Addressing the question of available tools to solve the housing problem and controlling housing needs, involves undertaking a series of sensitivity analyses. These examine the impact on housing needs and the corresponding investment of changing key factors such as population growth rates, urbanisation rates, share of income households devote to housing, mortgage interest rates, and minimum building standards selected by the country (Struyk, 1988). In relation to this, it is noted that:

- it is more difficult to reduce total housing needs than the level of housing investment, as measured in the number of units of acceptable quality;
- there is no question that in the long run reducing population growth is a key element in reducing housing investment requirements and the subsidies that would be necessary if a government committed itself to meeting all of its country's housing needs; and,
- reduction in the required subsidies is highly responsive to three changes: lowering design standards for minimally acceptable units, reducing household's mortgage interest rates through macroeconomic policy, and increasing the share of income devoted to housing by those who receive the subsidies (ibid.).

To relate housing problems to underlying policy structures, this study takes a leaf from Struyk (1988), who explained that housing needs in many countries could be met with the resources now available – if the countries adopted policies that were economically realistic and relied on individual initiative. These applications show that the key to meeting housing needs with minimal government involvement requires developing appropriate low-cost building standards and managing the economy to assure growth and adequate credit. It is possible to meet a nation's housing needs with little or no subsidy, if realistic minimum building standards and progressive building approaches were adopted. Given the staggering dimensions of housing needs in some of these countries, the tool most immediately at a government's disposal is lowering the minimum acceptable standards. For Zambia, this implies amending relevant laws, which could streamline the issues mentioned in Section 7.7.1.

Many countries already have adopted lower standards; but many others have considerable room for reductions, at least for "starter solutions". The mere reduction of housing standards can lead to amendments of regulations, and amendments of building codes. These amendments would generate a number of implications related to: (1) policy, (2) demography, (3) subsidies, (4) housing of minimum standards (in terms of area, physical layouts/safety of

settlements and services provided), and (5) legal implications. These will now be analysed in-depth.

7.9.1 Policy implications

In addressing policy implications of the housing problem, the approach takes on a developmental aspect meaning that social, technical, economic, fiscal, legal and political issues should be considered. Policy implications for actions taken should be looked at from a wider context, because issues such as reducing the size of plots, reducing the type of infrastructure to the minimum, which are basically technical in nature, would produce much wider positive social, economic and fiscal ramifications than initially thought possible. Such action could enable more people afford housing, because if plots to be serviced are made smaller, and infrastructure reduced to the barest minimum, then there would be more to go around, and they would be cheaper, and people could easily start with the barest minimum and build their houses incrementally.

To assemble different components into a housing unit is a technical matter which depends on how well developed the materials production process is. It has implications for project options, type of allotments, type of houses, building materials, and construction processes, etc. It is dependent on how formal and informal delivery systems are. Formally it depends on how well trained the artisans are, and how well streamlined their training institutions are. Informally (as alluded to in Section 3.13) the social cohesion of a community is important in determining how well they can come together for a common cause such as providing self-help housing when the need arises. Traditionally most Zambian communities have been involved in this aspect in both rural and urban areas, and mobilising them again would be easy. Most of the processes involved in servicing land with infrastructure could be done using community labour.

To meet the materials needs, depends on how well developed existing manufacturing industries are and what building materials are available to the user. To transport the materials to the markets depends on how well developed transportation systems are, and availability of transport, all of which relate to economic aspects and contribute to the cost of houses, building materials, labour, and employment generation opportunities.

Fiscal matters such as savings, taxes, subsidies and mortgages relating to the purchase scales and housing needs depend on how housing finance is streamlined, the amount of money in the economy, and how easy it is to access it for housing development.

In addressing legal aspects, how well streamlined the legal process is, how easy legal documents can be processed, the type of legal organisation, land options, contracts and permissions, competence of different authorities etc.,

have implications on how quickly legal transactions can be completed.

Underlying all the above aspects is the type of political system existing in a country, which largely determines the type of instruments that will be pursued. These issues affect housing in various ways, and they should be analysed and ranked in order, from the strongest hindrance such as lack of urbanised land for development, lack of credit and lack of capital, to other subtle issues, such as lack of materials, and then addressing them in order of importance.

It is suggested here that the approach to satisfying the housing need should start by freezing further increments in the housing need. This can be done by eliminating the factors that relate directly to housing needs and demand mentioned in Section 7.5, and then the quantitative and qualitative needs could be addressed. If housing supply starts without freezing the problem, then a run-away housing situation, where housing needs keep on increasing and changing as the existing problems are being addressed, could ensure.

7.9.2　Demographic implications

Reducing population growth is a key long-term element in reducing housing investment requirements and the subsidies that would be necessary if the government committed itself to meeting all of its country's housing needs. As seen under Section 3.8, one aspect of development is that it fulfills the basic human needs, and in this way it has a bearing on population growth. With development, people are assured of a secure future with or without children, so the need to produce more children is addressed through developed social security systems (for instance).

This analysis suggests that reduced population growth rates will be more effective in limiting the total amount of investment necessary to meet housing needs, compared to other policies that might be pursued, such as reducing subsidy requirements. Population reductions will have more potential impacts the longer they are sustained (Struyk, 1988). Integrated development policies which target policy reductions in the long run have demographic implications and are therefore a pre-requisite for reduced population growth. Approaches to tackling this problem will be addressed in-depth in Chapter 8.

7.9.3　Implications for subsidies

Although it is clear from assertions by Burgess *et al.*, (1997), the World Bank (1993) and Oxley (2004) alluded to in Section 3.5 that subsidies are a viable option in reducing the costs of housing. In the course of conducting research for this study, it emerged that subsidies have not been a viable option in Zambia's housing finance approaches. As Angel (2000) notes, this is mainly because, like other subsidies and finances, they have been affected by de-

mands to contain budget deficits, by calls for fiscal austerity or 'smaller governments', by moves towards privatisation of government services, by political alliances that support a market-based allocation of resources in the name of efficiency, by structural adjustment interventions of the World Bank and the IMF, by pressures on the government for better risk management, by the devolution of responsibilities from the central government to lower echelons, by the insistency on transparency and accountability in fiscal management, or by the public disenchantment with the ability of welfare programmes to redistribute income and wealth effectively. They have in general been seen as a drain of meager resources and this has generally affected the general outlook of housing subsides too.

For the above reasons, subsidies have not been mentioned anywhere in the housing policy as a viable option to Zambia's housing finance solutions. They were simply abandoned together with other general welfare solutions to socio-economic problems. They should therefore be reassessed and used in future approaches.

Lessons can be drawn from the Chilean system of targeted subsidies, regarded as a best practice, which has influenced housing policy in many countries of Latin American, and elsewhere, such as South Africa (Gilbert, 2002; 2004; UNCHS, 2003). Otherwise, the implicit redistributive criteria involved, demands the elimination of market distortions that could lead to inflation and regression. This implies the elimination of hidden subsidies, and requires them to be related to the effective financial possibilities of the households. Progressive redistribution is also considered, allowing a greater subsidy for lower income households. One-time subsidies for extending infrastructure networks to low-income communities are usually the most well-targeted of all subsidies. At household level, it is economical for communities themselves or individuals or even the private sector to provide the services, because even through incremental building, a number of households could afford to build their houses over a certain period of time.

Reduction in the required subsidies (or closing the gap between what lower-income households can afford and the cost of minimum housing solutions) is highly responsive to three changes: lower design standards, increased credit availability to reduce mortgage interest rates, and increased share of income devoted to housing by those who would receive the subsidies. To be effective, they must be selectively done and applied only to deserving households.

7.9.4 Minimum standards

According to Struyk (1988), the minimum dwelling and infrastructural standards of a nation and the volume of construction being undertaken are important determining factors on which housing investment levels depend. As long as it is erroneously assumed that a house of materially higher standards is

necessarily a better house, then housing problems will be mis-stated in terms of the number of substandard units needed (Turner, 1976). Changes focus on lowering what the government has defined as minimum acceptable standards, in relevant Acts (mentioned in Section 7.7.1) to reduce the housing sector's total investment requirements and cut the volume of subsidies this implies (Struyk, 1988).

For a single housing unit, this study advocates for a core unit of a minimum size measuring 25 square metres, to include the living room, the kitchen, a squat toilet/shower, and a bedroom (see Appendix 7). Enough space should be allocated in the plots to enable progressive incremental extrovert and introvert extensions. As a way of assessing and quantifying the resources needed to meet the quantitative needs gap on a national and a local level, involving Kitwe and Lusaka, the developed prototype house is quantified using five aspects of minimum standards. These relate to (1) space standards, (2) physical and safety conditions, (3) services provided, (4) densities, and (5) legal implications. This way they tie in with the factors mentioned under item 7.9, and they will now be analysed in-depth.

Space standards (area)
Space standards guide the minimum size of plots, the rate of occupation of land, and the floor rate standards, the number of buildings or units per plot, and to an extent, the number of person per room. According to Aciory and Davidson (1996), whether land is squandered or efficiently occupied will basically depend on the standards used for roads and plots. The size, width, length or depth and shapes of plots, plot coverage regulation and dimensions of roads will significantly affect ultimate density. The narrower the plots the more they will fit in a particular cluster pattern, which is often pre-defined by design regulations. However, narrow plots impose limitations to housing design and usually imply very narrow houses, narrow rooms with a housing expansion pattern towards the backyard, especially if minimal setbacks to allow circulation, ventilation, and catchment are respected. It also encourages the implementation of row houses to optimise the use of land.

Wider roads tend to increase the costs of plots when the trade-offs are made between the available land that was subdivided for private use and the total area for services and infrastructure. The traffic system – streets and main roads – is the most costly component in a project, especially if they are paved or surfaced. The size of residential plots in many African countries, including Zambia, exceeds 250 square metres, a factor that differs greatly from other parts of the world and influences density outcomes. Certain traditions affect these outcomes such as the need for private open spaces in the vicinity of the houses, large houses and plots and the traditional use of these spaces.

The world over, the minimum sizes of plots in popular settlements has been reduced considerably, from 200 square metres 30 years ago in many Lat-

in American countries to 100 square metres in the 1990s and even 24 square metres in the case of New Delhi (Carmona, 2004). The relation between floor space and densities should answer to scientific evaluation capable to guaranteeing the minimum conditions of quality that have to preserve the environmental conditions of the neighbourhood.

As the plan in Appendix 8 indicates, based on the minimum standard, the area of the house is set to the barest minimum possible, which as mentioned earlier is set at 25.0 square metres. It is envisaged that regardless of family size, the government can work from this size, and provide it to the poor as core units, on barest plots measuring 12 x 27 m, which is the smallest plot size in Zambia. Individuals could then be left with the option of extending their houses incrementally to suit personal needs as their finances and households grow.

Physical layout and safety conditions of settlements

Acioly and Davidson (1996) point out that a high density generally allows for more efficient provision of infrastructure as the lengths per unit served decrease and more people have access to public services. An efficient network layout combined with certain sanitation technologies and high population densities accomplish substantial gains in lowering the overall cost of the system per household. At the other extreme, low density can allow the use of on-plot water supply and sanitation which can provide a flexible and cost effective means of upgrading over time. In public health terms, low densities allow the use of low-cost on-site sanitation systems and reduce health hazards.

There is little doubt that extremely high densities result in poor health conditions, although it is difficult to separate what is caused by density and what is caused by the poverty which is associated. It is important to plan settlements to a manageable density. The layout of a planned residential area is the result of a design action that subdivides available land for development and defines the public and private domains. That is why the gross density in housing is greatly affected by its urban configuration. The density equation embraces some important practical conditions beyond the urban configuration that must be culturally and environmentally appropriate (Aciory and Davidson, 1996).

In the planning of settlements therefore, low-income groups need technical guidance in terms of physical layouts and the safety of the settlements and its occupants. These could be planned and laid out to tie in with relevant planning regulations (mentioned in Section 7.7.1) which need to be streamlined. Beneficiaries could then be involved in some form of self-help housing provision processes (mentioned in Section 7.8.2), such as the delivery of services (roads, sewer lines and drainage systems) instead of subcontractors. The money saved from mutual-help labour of this sort, could then be paid to the community; this has been done in Zambia before (see Martin, 1982). This

approach could help sustain people's livelihoods and some of who could also use this income to improve their houses. It also instills a sense of ownership into the communities and helps prevent vandalism of installed services.

Services provided

Services provided to low-income settlements could improve the living environments and enhance people's lives. Considerations for the diversity of different people's culture and customs need to be made, as some may demand special services that are not common to others. The best approach is to come up with services that may be adapted to the specific needs of different people, thus preserving the quality of housing and environmental conditions.

As mentioned earlier, infrastructure and other service provided could be connected to existing networks in the neighbourhood. Where they do not exist, they could be provided on mutual-help basis. A socially adapted typology will consider possibilities for a progressive development of the infrastructure network and appropriate technologies. Some systems such as upgradeable combined road and drainage, upgradeable ground-infiltration waste-water system connected to city network when available, local infiltration system as definitive solution for waste water collection and treatment through local evaporation, oxidation or anaerobic processes, ventilated improved pit (VIP) latrines, etc., which have long been used in Zambia, could be adapted to local conditions and used.

Carmona and Schoonraad (2004) explain that the living environments of low-income settlements can be substantially improved at relatively modest per capita cost through the provision of basic infrastructure such as piped water supply and sanitation systems as well as services such as garbage collection and primary health care. The cost constraints of making such facilities and provisions available seem to have been overstated, while the willingness and ability of poorer groups to pay for improved services appears to be underestimated (see also Angel, 2000). In many cities it is not so much lack of demand for basic infrastructure and services that is the problem, but rather a lack of sectoral coordination of the various services, a lack of institutional capacity at community level to support the provision of affordable and effective services, and a reluctance of professionals and bureaucrats to accept alternative local innovations.

The costs of infrastructure and public utilities will depend on the optimisation of the layout solution and the percentage of land allocated for residential use, public space (traffic, streets, pedestrian pathways, parking areas), semi-public spaces (schools, playgrounds, public facilities, recreational spaces) and the level of services. If the solution reserves substantial land for public use, then it is logical that there will be for other purposes a high burden on public and community sectors in terms of maintenance costs, taxation, etc., long distances to be covered by on foot journeys and infrastructure networks, and

costs to serve it with public utilities. The layout must enhance an efficient and balanced trade-off between the private and public domains. This can usually be achieved by balancing densities (Aciory and Davidson, 1996).

Home densities

As described in Section 3.12 home densities indicate the number of houses, or homes, per unit area of land. In working out the densities in this study, the Netherlands approach, where the ratio between a number of houses and a hectare of land is recommended for density calculation (Handleiding bij de voorbereiding van uitbreidingsplannen, 1942), a measure still widely used in town planning practice.

In Appendix 1 densification processes of different areas of Lusaka are used to show how the process is taking place simultaneously. Densities could serve as instruments for urban planners, urban designers, architects and engineers to design and assess the performance and efficiency of subdivision plans. Inhabitants per hectare and dwellings per hectare are used to express specific qualities and development potentials of a site in relation to residential densities. It is common to find indicators expressed as net and gross densities. The former includes only the area allocated for residential use, and the latter refers to the whole settlement area including roads, public spaces and other uses.

The size of the plot, the amount of plots which can be built up (plot coverage) and the height of the building (Floor Space Index or Floor Area Ratio) give the dimensions of the most visible aspect of density: the amount of space which is built. This is what designers determine in the design phase, which officials can reinforce and control in planning and building permissions and in development control, but which does not necessarily guarantee success, since density is sensitive to external factors such as land and housing policies, real estate market developments, etc. (Acioly and Davidson, 1996).

The most common situation where density should be seriously considered is when new formal (legal) development is being planned. The decision may be direct when a government implements a programme, or indirect, when the development is promoted by the private sector. In the latter situation the government influence will be a combination of regulations and negotiation (Acioly and Davidson, 1996). In Appendix 1, the first page indicates the densification process beginning with an un-planned area (farmland) with only 1 house per hectare served by localised services such as a gravel road, water wells or boreholes, septic tank and soak-away with electricity grid form the nearest grid. Centralised services may be too costly to provide in this case as the density is too low. The next plates indicate increasing densities with 2 houses and later 5 houses per hectare and an increase in the level of services. As densities increase it may be justifiable to provide centralised services. The following page shows Kabulonga (high-cost low-density housing), Cha-

wama (un upgraded low-cost high-density area), and Kabwata (medium-cost low-rise medium-density social housing) with different densities and levels of development. These settlements indicate different densities, which may be too low, too high, and of an acceptable level respectively. The density levels depicted by Kabwata Estates, a mixed urban development with medium to low-rise structures, is found suitable and is recommended. Very high densities may also engender their own health and social as well as emotional problems. This therefore raises the need for balancing density in urban and housing development.

7.9.5 Legal implications

In many countries major policy changes require years of consensus building before they actually occur; a process which may be on-going for a long time (Struyk, 1988). In Zambia it has been observed that whenever the government is involved in upgrading schemes, it uses its array of resources to eradicate the barriers that hinder housing development and this way delivery becomes quicker and easier. Out of all resources which the government and local authorities control (discussed in-depth in Section 3.6.1) it can summon its legal resources to clear any legal hurdles that may be foreseen or encountered in the process of housing development. These regulations could be used to regulate and streamline land development approaches and building densities mentioned above, and the use of cross subsidies to support efforts of the poor. Otherwise, a number of NGOs and the private sector do muster enough legal resources to sort out these hindrances, although it is costly.

At individual level access to legal resources are a limiting factor, and assistance needs to be rendered. Most individuals do not even know how they can make land and house transactions, sign contracts, and what their general obligations in housing are as individuals.

7.10 Financial costs involved in bridging the gap

In Section 4.4 it was mentioned that the NHP recognised the mammoth task housing in Zambia was facing (see also GRZ, MLGH 1996, p. 6), but did not go on to quantify the size of the problem. It neither gave the cost involved in clearing the backlog, nor did it give the strategies to be used in clearing this backlog. The actual size of this problem is seen when consideration is made that in 1996, Zambia had a housing backlog of 846,000 units which required a building rate of about 110,000 units per annum to be offset in a decade (ibid., p. 7).

In Table 7.1 housing needs up to 2009 were projected. In this section, as a way of assessing and quantifying the required financial resources, calcula-

Table 7.15 The quantitative and qualitative costs of improving housing on a national scale (Zambia)

Item	Unit cost in approach A	Costs of approach A on a national scale	Units cost in approach B (<15%)	Costs of approach B on a national scale (<15%)
Quantitative needs – Total number of units to be constructed estimated to be 1,710,500 units nationwide				
Quantitative costs	27,210,000	44,733,240,000,000	23,128,534	38,023,254,000,000
Qualitative needs – Number of units to be improved varies according to defect of housing component				
Foundations*	3,003,060.00	3,451,678,124,220	2,552,601	2,933,935,405,587
Floors (1,149,387)	3,160,000.00	3,632,062,920,000	2,686,000	3,087,253,482,000
Walls (1,108,716)	14,812,460.00	16,422,811,401,360	12,590,591	13,959,389,691,156
Roofs (1,449,996)	2,196,800.00	3,185,351,212,800	1,867,280	2,707,548,530,880
Services				
Electricity (1,569,990)	1,329,200.00	2,086,830,708,000	1,129,820	1,773,806,101,800
Water (942,371)	1,868,520.00	1,760,839,060,920	1,588,242	1,496,713,201,782
Toilets (1,602,030)	840,000.00	1,345,705,200,000	714,000	1,143,849,420,000
Qualitative costs	27,210,000	31,885,278,627,300	23,128,534	27,102,486,833,205
Grand total		76,618,518,627,300		65,125,740,833,205

*) Note that it is assumed that all houses with bad floors will definitely have bad foundations, so the same figure is used for floors and foundations.

**) US$1.00=ZMK 3,500.

Source: Author

tions are made to try and find out how much is required to provide adequate housing in terms of quantities and quality. From the figures shown in Appendix 8 and Table 7.15 the cost of the smallest standardised house measuring 25.0 square metres (the smallest possible size that can be availed with a minimum of facilities) is estimated at ZMK 27,210,000 (about US$ 7,800) for option A (see Section 7.8.2), for a house funded and developed using formal channels of construction, and ZMK 23,128,534 (about US$ 6,608)[65], for option B (see Section 7.8.2), if the process involves some form of self help, where end-users contribute their own labour[66].

On a national scale, if the projected need is met by providing houses delivered using formal approaches, the estimated cost of both the qualitative and quantitative costs would be ZMK 76,618.5 billion (US$ 21.8 billion), and if elements of self-help are factored in, this figure drops to ZMK 65,125.7 billion (US$ 18.6 billion). On a local level the cost of meeting the quantitative and qualitative housing needs for Kitwe and Lusaka are shown in Table 7.16.

Based on the population projections (GRZ, CSO, 2003d), also shown in Table 2.3, Zambia's population was projected to grow to 13,175,314 by 2009, while Kitwe's population was projected to grow to 474,864 (3.6%) and Lusaka's population was projected at 1,372,462 (10.4%) of the total projected national population, respectively.

For purposes of arriving at a workable figure, assumptions are made. It is assumed that these percentages also directly translate into housing needs,

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65 At the rate of 1 US$ =ZMK 3,500.

66 15% is deducted as the labour component on most items indicated.

Table 7.16 Quantitative and qualitative costs of housing in Kitwe

Kitwe (64,409 housing units)	Unit cost		Total costs	
	Option A	Option B	Cost option A	Cost option B
Quantitative needs (61,578 units)				
Quantitative costs	27,210,040	23,128,534	1,675,539,843,120	1,424,208,866,652
Qualitative needs				
Foundations (14,983)	4,973,060.00	4,227,101	74,511,357,980	63,334,654,283
Floors (14,983)	3,256,560	2,768,076	48,793,038,480	41,474,082,708
Walls (27,102)	12,745,900.00	10,834,015	345,439,381,800	293,623,474,530
Roofs (44,361)	2,196,800.00	1,867,280	97,452,244,800	82,834,408,080
Services				
Water (16,011)	2,588,520.00	2,200,242	41,444,793,720	35,228,074,662
Electricity (37,486)	1,329,200.00	1,129,820	49,826,391,200	42,352,432,520
Toilets (30,272)	120,000	120,000	3,632,640,000	3,632,640,000
Qualitative costs	27,210,040	23,128,534	661,099,847,980	562,479,766,783
Grand total	27,210,040	23,128,534	2,336,639,691,100	1,986,688,633,435

Source: Author

Table 7.17 Quantitative and qualitative costs of housing in Lusaka

Lusaka (215,316 housing units)	Unit cost (ZMK)		Total cost (ZMK)	
	Option A	Option B	Option A	Option B
Quantitative needs (177,892 units)				
Quantitative costs	27,210,040.00	23,128,534	4,840,448,435,680	4,114,381,170,328
Qualitative needs				
Foundations (10,554)	4,973,060.00	4,227,101	52,485,675,240	44,612,823,954
Floors (10,554)	3,256,560	2,768,076	34,369,734,240	29,214,274,104
Walls (14,481)	12,745,900.00	10,834,015	184,573,377,900	156,887,371,215
Roofs (164,447)	2,196,800.00	1,867,280	361,257,169,600	307,068,594,160
Services				
Water (19,378)	2,588,520.00	2,200,242	50,160,340,560	42,636,289,476
Electricity (120,146)	1,329,200.00	1,129,820	159,698,063,200	135,743,353,720
Toilets (157,181)	120,000	120,000	18,861,720,000	18,861,720,000
Qualitative costs	27,210,040	23,128,534	861,406,080,740	735,024,426,629
Grand total	27,210,040	23,128,534	5,701,854,516,420	4,849,405,596,957

Source: Author

and based on this, it is assumed that Kitwe will need 3.6% and Lusaka 10.4% of the housing units projected under Table 7.1. For a total higher projected need of 1,710,500 units for 2009, it will be assumed that Kitwe will need 61,578 housing units; this figure is factored in its quantitative needs in Table 7.16. Lusaka is assumed to need 177,892 units and this figure is factored in its quantitative needs in Table 7.17.

Figures in Table 7.16 indicate that the cost of meeting the assumed quantitative costs in Kitwe using option A, where housing is provided by oth-

Box 7.1 Extract of the 2009 Budget Speech, by the Minister of Finance and Economic Development

Mr. Speaker, to support the planned expenditures for 2009, an amount of ZMK 11,714.9 billion or 76.7% of the budget will be raised from domestic sources. Tax revenues will account for 66.7%, non-tax revenues 3.0%, and domestic borrowing 7.0% of the total budget. The remaining 23.3% of the budget will be financed through foreign assistance and grants from our cooperating partners projected at 18.1% and foreign loans accounting for 5.2% of the total budget. In this regard, our cooperating partners have committed ZMK 2,768.7 billion in official development assistance. Of this, ZMK 810.1 billion will be through direct budget support. Furthermore, ZMK 409.6 billion is expected in sector budget support.
Source: National Assembly of Zambia, 2009

ers, is ZMK 2,336,639,691,100, while option B, where individuals contribute their labour, comes to ZMK 1,986,688,633,435. The figure for Lusaka is ZMK 5,701,854,516,420 for option A, where housing is provided by others, and ZMK 4,849,405,596,957 for option B, where the owners will provide labour.

Either approach indicates that the amounts involved are quite substantial for the majority of the low and medium-income people in urban areas. This means that in addition to the slow rate and complicated process of land development and allocations, the high cost of materials and consequently unaffordable standards of building designs are the major constraints for new housing construction. From the projections made it is clear that the government going alone and spending all the budgetary allocations on housing provision cannot satisfy either alternative in the near future. The question is: how could these colossal amounts of money be raised in a weak economy?

Rationale for meeting related costs on a national scale
To understand how housing related costs could be financed, the study looks at the government's effort towards this issue. Box 7.1 is an extract of the 2009 Budget speech for the year 2009.

It is clear from Table 7.17 that the estimated cost of clearing the housing backlog far outstrips the national budget (almost six-fold), and there are no clear sources from where such an amount can be obtained. The country depends on the goodwill of donors even to finance its yearly national budget. Because of this, housing development initiatives would have to rely on other approaches.

Table 7.18 indicates the amounts allocated to housing in the last three years. In 2007 it was 6.7% of the total budget, which was ZMK 802.7 billion, while in the 2008, this dropped to 6.0% although it appears slightly higher at ZMK 830.6 billion. In 2009 only 3.8% totaling ZMK 587.3 was allocated. Whether all these consecutive drops in budgetary allocations shows a slackening of the government commitment towards the housing goal was not investigated. What is clear though is that all the allocations fell short of the planned 15% of the national budget to housing by the 1996 NHP (GRZ, MLGH, 1996). It is not easy to tell whether the government has been trying to achieve this target allocation or not. But these figures are considerably higher than the 0.5%

Table 7.18 Expenditure by functional allocation of the 2009, 2008 and 2007 budgets

Budgetary item	2009		2008		2007	
	Allocation (ZMK billion)	% of total budget	Allocation (ZMK billion)	% of total budget	Allocation (ZMK billion)	% of total budget
General public services	4,865.5	31.8	4,514.2	32.8	3,809.5	31.7
General government services			2,691.9	19.6	2,543.2	21.1
Legislation			655.0	4.8	451.8	3.8
Centralised administrative services			535.6	3.9	493.9	4.1
Executive			361.6	2.6	320.6	2.7
Defence	1,068.0	7.0	981.3	7.1	798.2	6.6
Public order and safety	6,10.7	4.0	581.3	4.2	455.8	3.8
Police services			437.0	3.2	342.9	2.8
Others (law courts, prisons, immigration, etc.)			144.8	1.1	112.8	0.9
Economic affairs	3,021.2	19.8	2,300.8	16.7	2,370.6	19.7
Transport	1,507.7		1,181.4	8.6	919.4	7.6
Agriculture, forest, fishing, and hunting	1,096		800.5	5.8	1,064.8	8.8
General economic commercial other (mining, tourism, fuel and energy)			157.0	1.1	201.4	1.7
Environmental protection	117.3	0.8	95.7	0.7	103.3	0.9
Housing and community amenities	**587.3**	**3.8**	**830.6**	**6.0**	**802.7**	**6.7**
Water supply and sanitation			**399.4**	**2.9**	**331.1**	**2.8**
Other housing and community amenities			**431.1**	**3.1**	**471.6**	**3.9**
Health	1,823	11.9	1,586.6	11.5	1,289.5	10.7
Recreation and culture	183.2	1.2	174.1	1.3	137.1	1.1
Education	2,628.0	17.2	2,118.5	15.4	1,807.0	15.0
Social protection	374.2	2.5	577.7	4.2	460.6	3.8
Total	**15,279.0**	**100**	**13,761.4**	**100.0**	**12,034.4**	**100**

Source: National Assembly of Zambia Budget speech, GRZ, 2007; 2008; 2009

allocated in 1990, and could be a good strategy to raise it progressively up to the targeted 15% in the long run, without disturbing other components of the budget. A drop in allocations is not good as it indicates that the housing problem may never be achieved in the projected time. Investigations revealed that none of these allocations went to new housing directly, although allocating some of it towards water supply and sanitation means that at least some money went into improving the qualitative element of housing.

It is clear from the foregoing that it would not be feasible for the government to meet the costs related to the delivery of such a large number of housing units and at such astronomical costs, considering that there are competing needs in the country. A number of approaches such as enabling market forces, direct financing, as well as subsidies from government side could be adopted. While from the private sector NGOs and individuals could also be encouraged to participate in housing delivery either for sale or consumption. To bridge the gap between the resources of low-income households and the costs of formal construction, various forms of household and institutional subsidies could be introduced.

Table 7.19 Analysis of housing supply issues, their location and timing of action

Location of action	Significant results in the next 1-5 years (short-term) using local resources		Significant results over 5 years (long term) using local and external resources	
	Activity	**Resources ZMK (total number of units x unit cost)**	**Activity**	**Resources ZMK (total number of units x unit cost)**
National level	NHA embarks on the construction of 7,500 housing units*	204,075,300,000	NHA scales up the project to 10,000 units annually**	272,100,400,000
Regional level	100 units per district x number of units per district	2,721,004,000 x the number of districts/ province	140 units per district x number of units per district	3,809,405,600 x the number of districts per province
City level (Kitwe or Lusaka)	NHA constructs 100 at each district*** annually	2,721,004,000 spent in each district annually	The number of units scaled up to 140 in each district annually	3,809,405,600 spent at each district annually
Local level	Construct 25 units per neighbourhood in 4 neighbourhoods	680,251,000 for each of the 4 neighbourhoods	Scale this up to 35 units per neighbourhood	952,351,400 for each of the 4 neighbourhoods

*) A surplus 300 units could all go to Lusaka, which has the biggest need. So Lusaka gets a total of 400 units annually.

**) Not all districts can absorb this annually. A mechanism can be worked out so that the smaller districts can continue receiving their normal 100 units and forfeit the balance to large urban areas (Lusaka, Kitwe, Ndola, Livingstone, etc.).

***) There are 72 districts in Zambia.

Source: Author

Since the costs involved in covering the quantitative and qualitative deficits are beyond the country's ability, one of the approaches recommended is to break up the action into national, regional, city and local levels. These are similar to the levels where action is undertaken in the policy hierarchy mentioned in Section 3.7.2 and depicted by Figure 3.5. In Table 7.19 the action is broken into what is achievable in the short term as well as in the long term, including the costs involved. The matrix shown is based on the plans by the NHA to embark on the construction of 100 houses in all the 72 districts in Zambia in 2009, described in Section 7.8.2. This only reflects the provision of new housing and does not cover upgrading, although a similar approach could be done in upgrading existing units.

As indicated by Table 7.19, to be effective, the study finds that this could be done in a decentralised structure beginning at local level, where in the short term, 4 neighbourhoods could be selected and 25 housing units constructed, at a cost of ZMK 680,251,000 or alternatively all of them could be grouped in one neighbourhood. In the long term, this could then be scaled up to 35 units per neighbourhood at a total cost of ZMK 952,351,400.

At city level, this interprets into a 100 housing units annually at a cost of ZMK 2,721,004,000 in the short term. In the long term the number could then be scaled up to 140 housing units annually, at a cost of ZMK 3,809,405,600.

If 100 units are constructed in each district annually, then at regional level there would be 100 units multiplied by the number of districts in each province (7,200) at a cost of (ZMK 2,721,004,000 x the number of districts in each

province), in the short term. In the long term, when the action is scaled up, this will be 140 units annually multiplied by the number of districts in each province, at a cost of (ZMK 3,809,405,600 x the number of districts in each province).

At national level, in the short term, this interprets into the planned 7,500 housing units at a cost of ZMK 204,075,300,000, and when the action is scaled up to 10,000 units in the long term, at a total of ZMK 272,100,400,000. There is a surplus of 300 housing units in the short term and a deficit of 80 units in the long term.

As explained by the footnotes to the table, a surplus of 300 units could go to Lusaka, which has the biggest need. Lusaka could instead be getting a total of 400 units annually. Alternatively, this figure could be distributed among the largest urban areas, Lusaka, Kitwe and Ndola, where the problem is greatest so that they get 200 units each annually. In the long term, it is noted that some districts are very small and cannot absorb these housing units on a continuous basis annually. A mechanism could be worked out that the smaller districts continue receiving their normal 100 units, while forfeiting the balance to large urban areas. Eventually the provision of units in small urban areas could be scaled down and stopped and the action shifted to large urban areas, where the needs tend to grow continuously.

7.11 Conclusions and discussions

This chapter sets out to illuminate how Zambia's housing problems are related to needs, supply, provision and underlying policy structures. It has emerged that Zambia's housing problems have not been fully understood, and as such, are a result of unmet housing needs, and inadequate supply coupled with underlying unclear and sometimes restrictive policy structures. It is clear from this chapter that too little effort has been made to understand, i.a. how formal and informal housing markets work, how land is assembled, how units are financed, and what kind and quality of housing under what tenure form is produced. Answers to these questions, some of which are beyond the scope of this study, are the foundation of innovative government policies.

It is also clear that demand and supply factors determine housing sector outcomes, which in turn influence broader social and economic outcomes. Demand for housing is continuous and increases with marked increases in income or population. If these drop, then theoretically the housing need also drops, in the long run at least. That is why housing supply must be continuous and move in line with the growing need, otherwise if there is a break in supply then there will inevitably be a backlog and the longer the supply stalls, the higher will be this backlog and the bigger will be the housing need.

Issues of housing supply are related to development. They depend on exist-

ing capacity to manufacture and meet current needs and it is also a factor of good transport infrastructure, in relation to the ability to transport the materials to their markets quickly, safely and easily. Streamlining underlying policy structures is important because it directs the way housing data is used for the development of housing. Inaccurate and outdated data has proved to be a significant obstacle in understanding and addressing the housing problem. At the moment it not yet clear how much of a housing problem is faced in Zambia, and accurate housing data regarding the needs of the population, including those of special groups, are still unclear. This makes it difficult to understand which areas need intervention, and the housing problem is therefore always misstated.

In the absence of good building materials, housing standards should be lowered by the promotion and use of locally available materials, which most of the population is familiar with and can easily access. Most of these are available everywhere and almost everyone, including women and children are very conversant with their application. This chapter has indicated that despite indigenous materials, such as mud, being popular in both rural and urban areas and despite having all good environmental and sustainable qualities, they have been rejected by most urban families. This has been compounded by restrictive regulations authorities use to control construction activities to ensure safety and health in the built environment. These regulations conversely prohibit the use of certain materials, which are normally accessible to low-income populations and therefore limit the delivery of low-income shelter. Inadequacies in existing regulations stipulate standards which are far too costly for the target groups and which, even if they were provided, could not be maintained with local resources and know-how. Hence, this study advocates for the need to reconstruct the existing codes based on local conditions and requirements to make indigenous materials acceptable for formal housing, to enhance the ability of low-income groups to meet minimum housing standards.

From this chapter it has become even more apparent that the costs involved in meeting the quantitative and qualitative housing needs are colossal, and the government working alone can never hope to eradicate the housing problem now or in the near future. Projections indicate that it would take a long time of concerted effort to get rid of the housing deficits. To alleviate the housing problem therefore, a multisectoral approach is needed which factors in responsive policies, demographic projections, different subsidy approaches, responsive regulations, factoring minimum space standards and indigenous building materials and basic services, which will in turn involve all actors.

At this point, one of the two prior activities required to increase the successful development of a comprehensive and cogent strategy, which emerged from lessons drawn in Chapter 6, this being, the advance completion of key technical analyses also mentioned in the introduction, has now been met in

full. The next chapter will focus on using the housing issues identified in Section 4.4 as constraints to housing development to develop new paradigms in housing policy formulation and implementation. It will build on issues raised in Section 6.7.2 to develop new strategies. Housing strategy formulation and refinement, which is a critical part of the strategy-development process will now involve the transformation of the often large volume of technical analyses that have been done in this chapter and recommendations for dealing with specific problems into a coherent strategy, which will be the subject matter in the next chapter.

8 Towards new paradigms in housing policy formulation and implementation

8.1 Introduction

This chapter brings together in summary form lessons learned from Chapter 6, where the first of the two prior activities required to increase the successful development of a comprehensive, and cogent, strategy emerged and was later addressed in Chapter 7. This chapter adds on to this and addresses the second activity, this being, assessing the viability of the building industry and implementing the delivery of adequate shelter. The chapter will use lessons learned from Chapter 6 together with key technical analyses done in Chapter 7, i.a., to map a way forward by looking at new paradigms in housing policy formulation and implementation. It also develops a strategy against which the achievement of tasks could be measured and evaluated.

The chapter takes into consideration the fact that social technical economic and political factors are in a state of flux based on changing paradigms. Despite differences and the difficulties of evaluating the significance of events and processes as they occur, four fundamental processes or trends alluded to in Chapter 3, are dramatically transforming the contemporary world and shaping the new. They are: (1) the continued rapid urbanisation of the world population, (2) the globalisation of economic, social cultural and political activities, (3) the intensification of globalisation of an 'environmental crisis', and (4) the changing relationship of the state to civil society (Burgess *et al.*, 1997). The chapter will therefore look at emerging themes from the case study and compare them with those from elsewhere in sub-Saharan Africa and to broader debates in new paradigms used in approaching housing policy formulation and implementation.

To achieve the above stated objective, the chapter aims to answer the question *How could an implementable policy be formulated? and does enough capacity to meet the challenges of providing adequate shelter for all exist?*

The methodology used is exploratory and combines desktop surveys and review of relevant literature related to policy formulation with participant observations. It employs both secondary and primary data sources. Secondary data collection was through desktop surveys, involving the review of the NHP (GRZ, MLGH, 1996), Appendix 2, the draft Revised National Housing Policy (GRZ, MLGH, 2007), the draft National Housing Development Programme (GRZ, MLGH,1996a), The National Shelter Strategy of Uganda (GoU, MLHUD, 1992), various Acts from the Laws of Zambia and, other relevant literature related to housing policy. Primary data sources involved fieldwork and the administration of semi-structured and structured questionnaire surveys to a cross section of actors who were involved in formulating the housing policy (see Appendix 4). Reconstructions of lived experiences was done by talking to people affected by the 1996 NHP, while participant observations involved visit-

ing and walking through all four housing types mentioned in Section 2.10, extended to on-going and completed housing projects.

Since there are two parts to the question, this chapter is also divided into two parts, the first part has a demand side based approach covering an internal issue, which can be adequately addressed and influenced by developing an implementable housing policy. The second part addresses the supply side of housing, which is external to the influence of the housing policy, and can therefore only be best addressed by a different policy, such as, a policy in the construction industry.

This chapter relies on ex post evaluation of results of the NHP to postulate ex ante approaches, and takes a prospective analysis to assist in charting new paradigms towards future housing policy formulation approaches in Zambia. From the onset, the chapter advocates for disengaging what Considine (2005) calls stare decisis, or the law of precedence. A rule which encourages decision makers to decide new cases in the same way that prior cases were decided. This is because a number of options have been tried before but with little success. It is noted from this study that new approaches and improvements are required to achieve desired results, and to succeed there is need to institute new paradigms in housing policy formulation and implementation.

8.2   New approaches in formulating an implementable housing policy

In developing new approaches to use in formulating an implementable housing policy, the study uses the ideal of an enabling housing policy advanced by both the World Bank (1993) and Angel (2000) described in Section 3.5, to identify and remove distortions on the demand side, supply side as well as the management side of the housing sector. In this case this is done in relation to the 1996 NHP. This way the new policy developed will satisfy the attributes of an appropriate policy as already defined and it will qualify to be regarded as an implementable policy capable of achieving tangible results.

From the analysis in preceding chapters, it is undeniable that the NHP had some good elements imbedded in it. Unfortunately, it was rigid in the sense that it did not anticipate much in terms of projecting the outlook of housing issues and constraints pertaining to the policy environment at the time of policy formulation. While it ably highlighted these pertinent issues and constraints, it did not use the same to strategise on the way forward. From the results of the analytical models used in Chapter 6, and the retrospective logical matrix in Appendix 7, it is clear that the policy needed to be taken one or two steps further than its broad outlook. This would have enabled it to focus more into how the strategies could be implemented and who would have been responsible for accomplishing each of the different tasks involved.

Building up on the lessons learned in Chapter 6, it is found that in order to develop and formulate a workable housing policy, new strategies for implementing the policy must be built. This means that the internal and external environments in which each strategy operates must be studied carefully using a SWOT analysis, explained in Section 3.3.3. Identified encumbrances to the formulation and implementation process (described in Section 3.7.3), should also be considered carefully, and ideal ones could then be selected and included in new approaches.

8.3 Building a new strategy

Even if it has already been pointed out that there is no particularly good way to organise the strategy-development process, proper analyses of particular sectoral problems, a clear understanding of the operations of markets serving lower-income households, and an assessment of the housing needs are essential ingredients towards building a new strategy (UNCHS, 1990). For each of the factors under consideration, the following approach is taken:
- the existing situation as explained above, is fully analysed-this has been done in the preceding chapters;
- a SWOT analysis outlining underlying structures and constraints in the Zambian context is conducted;
- the best approach and where possible alternatives are identified and the best available solutions advanced;
- policy objectives should be set and housing options and strategies developed; and,
- basic conclusions will be advanced.

8.4 Factors under consideration

In looking at these new paradigms towards housing policy formulation and implementation, the study bases its approach on the assertion by Ansoff and McDonnell (1990), who alluded to the interchangeability of strategies and objectives at different points in time and at different levels of organisations (see Section 3.3.3). Although many factors influence housing delivery, this study adheres to the 12 factors, which the NHP cited as constraints to housing development in Section 4.4 (GRZ, MLGH, 1996). These are repeated here and they are: (1) population, (2) existing housing situation and rate of supply, (3) access to land and land tenure, (4) infrastructure, (5) legislation and housing, (6) housing standards, (7) building materials, (8) housing finance, (9) institutional housing, (10) informal housing, (11) housing for disadvantaged, and (12) rural housing. For clarity, the following has been done:

- items (5) legislation and housing, item (6) housing standards, and item (7) building materials have been merged and analysed as legislation, housing and building material standards;
- item (10) informal housing and item (12) rural housing have the same characteristics and needs. They are merged as, informal settlements and rural housing;
- item (11) housing for disadvantaged groups will be analysed together with housing for special groups[67];
- most institutional houses have been privatised, and the government is 'withdrawing' from provision of housing, institutional housing is no longer valid and is omitted, instead housing institutions have been analysed;
- housing development of this magnitude is expected to have serious impacts on the environment, as indicated by Appendix 6, the environment has been added for analysis; and,
- participation has been included in the analysis because it is an integral part of legitimising the policy process.

This study will therefore elaborate on these selected factors, and in line with item 8.3 the identified factors are classified into the three categories, depending on whether they are dealing with: (1) demand side, (2) supply side, or encompass both, and (3) the management of the housing sector.

Those related to the demand side are: (1) population and its rate of growth, and (2) housing finance. From the supply side, they are: (3) mass participation, (4) access to land and land tenure, (5) existing housing situation and its rate of supply, (6) housing related infrastructure development, (7) legislation, housing and building material standards, (8) informal and rural housing, (9) housing for disadvantaged and special groups, (10) shelter policy formulation approaches, (11) shelter related manpower, (12) housing related institutions, and finally (13) the environment.

It is clear from the above factors that attention was not paid to the third element to cover the management of the housing sector. This involves developing and managing institutional frameworks to support and guide the housing sector and will be done in this study to complete the range of approaches that constitute an appropriate housing policy.

8.4.1 Streamlining the socio-economic structure of population and its rate of growth

Many factors responsible for the size and growth rate of the Zambian population were highlighted in Section 2.6. Reasons for large families are varied and

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67 This was not included in the 1996 NHP classification.

make it difficult for the government to control and predict population growth consequently failing to balance it with economic growth and the provision of social services. Even if the rate has continued slowing down, population itself continues growing at a rate which the economy has been unable to sustain, this leads to unprecedented pressure on the limited available urban services, proliferation of squatter settlements, lack of employment, environmental degradation and failure by planning authorities to move abreast with its growth (UNFPA, 2007; 2008). This ultimately leads to the social economic and political problems manifested in urban areas.

In Section 4.4, the NHP alluded to the need to balance population and economic growth and highlighted the characteristics of the demographic picture of Zambia (GRZ, MLGH, 1996). Since population is such a wide subject, only a few factors related to its socio-economic structure are selected for consideration in the SWOT analysis. These are: its rapid growth, its concentration in certain areas, the age structure, household incomes, and cultural beliefs.

Streamlining the socio-economic structure of population
Pressure exerted on infrastructure and social services countrywide by rapid population growth (compounded in the case of urban areas by migration from the country side) has been most felt in the housing sector than in any other (GRZ, MLGH, 1996). Improving the control and management of population growth (touched upon in Section 7.9.2) requires a combination of strategies of all categories mentioned in Section 3.7.3.

Having many children may be desirable, but to be a viable investment for the future they have to be well educated. If they are uneducated they may become a social liability. Once population growth becomes stable and is matched by the ability of planning authorities to provide services, then urban life for the poor could also becomes sustainable. Table 8.1, shows a SWOT analysis for sustainable population growth.

Recommendations and way forward
Streamlining the socio-economic structure of the population in Zambia, just as anywhere else, is not easy because it falls outside the realms of direct political, social, technological as well as legal control, and cannot easily be done using any instruments. Factors that bring change in people are usually external and hinge on socio-economic development trends in the nation, etc. Except for China, people cannot be forced to either stop or to produce fewer children, but can be encouraged to do so by changing conditions in the country's social economic environment as a whole.

The recommended approach in this study is three pronged, and involves: (1) improving existing and where possible introducing new social security schemes, (2) sensitising people on the benefits of birth controls, and (3) looking at the legal and administrative instruments. These could be effected

Table 8.1 SWOT analysis for streamlining the socioeconomic structure of population

Strengths
- rapid population growth means the availability of cheap labour, a big and ready market for housing;
- policy focuses in selected areas with high population concentrations;
- high concentrations of urban populations offers a good recipe for expanded industrialisation oriented to an internal market, it facilitates the demand and consequently supply of goods and services;
- major part of the population is composed of the youth, with a potential need for housing;
- high populations challenge service providers to improve their services; and
- high concentrations of people calls for more developed land.

Weaknesses
- housing produced may not be aimed at the majority, who are either too young or too poor to demand and afford good quality housing;
- poor social security systems, coupled with cultural beliefs make people produce more children as insurance for a secure future;
- a large poor population disturbs the country's development process. The majority become "free riders" and fail to pay taxes, but at the same time they survive through unorthodox means, such as Illegal tapping of unaffordable but available social services, and over exploit and harm the environment; and
- policy focuses on areas with high concentrations of people leaving others with serious housing problems.

Opportunities
- large urban agglomeration provides conditions to develop a 'developmentalist' state oriented approach to creating conditions for private sector expansion;
- a big population means a large market for goods and services and availability of cheap labour;
- cheap and organised labour attracts investments, which in the long run, could bring in resources required to improve the provision of social services, income and power; and
- expected population growth requires foresight by developing comprehensive plans for urban development, and creating conditions necessary for the development of real estate and housing.

Threats
- rapid population growth in weak economies outstrips provision of new and maintenance of existing infrastructure, and could lead to social pathologies;
- uncontrolled migration from the hinterland unbalances policy aims; and
- unsatisfied housing markets could engender social and political instability.

Source: Author

through long-term and short-term strategies such as national development plans, or national budgets.

- Improving social security schemes such as the Superannuation Fund, the Worker's Compensation Fund and the National Pensions Scheme could ensure that those who contribute their pensions enjoy a secure future, and do not have to depend solely on their children in old age.
- Sensitising adults, especially from low-income families, on the benefits of having a limited number of children, who can all access available social benefits that go with a good standard of living, such as education and health services, could ensure that they produce less children, who may grow up as strong and health citizens capable of contributing to national growth.
- Some new laws may need to be enacted, others need to be changed and administrative procedures may also need to be refocused to complement and support changes in people's behaviour. Only in the long run and after

these and other approaches have been instituted, would there be controlled and manageable population growth, which can be matched by the provision of adequate services.

8.4.2 Availing housing finance

The cyclical nature of the Zambian economy (alluded to in Section 2.8) engendered an underdeveloped financial sector, which has also translated into the dearth of housing finance. For a long time, this had a direct negative effect on the development and delivery of housing because for many people who need better housing the primary issue is access to credit with the cost of this credit being secondary (Angel, 2000). Limited sources of local, long-term (over three years) capital is considered to be one of the greatest impediments to the growth of the housing finance sector specifically, and the economy in general. There are indications that this situation is easing, but it remains a critical area for intervention (Gardner, 2007). In Section 4.4 the NHP highlighted the effects on housing finance by the government's failure to formulate a comprehensive and coherent policy (GRZ, MLGH, 1996). This situation is expected to change because, as explained in Section 2.8, for a consistent period of time now, the country has achieved positive trends in a number of macro-indicators.

Despite doubts surrounding the economic meltdown currently ravaging world economies, the immediate challenge for Zambia in the short term is to take advantage of the good economic policies that are in place to improve the availability of housing finance. While in the mid term, the challenge is to create the fiscal space that will allow the marshalling of both human and financial resources, enabling the nation to accelerate the implementation of housing delivery, which is also imbedded in the aspirations of the FNDP (GRZ, MFNP, 2006).

Improving the availability and flow of housing finance
In Section 1.5 the ability of markets to deliver a wide range of housing at more affordable prices than the public sector was alluded to. During the course of the interviews, most respondents from financial institutions viewed the evolution of housing finance as interplay of complementary and mutually supportive actions of the private and the public sector (see also Angel, 2000). They explained that the onus was on the private sector and the government to forge relationships to work together to finance housing programmes and projects to enable them deliver to expectations. Financial institutions have to be more accommodating to enterprises and potential homeowners on one hand, and on the other hand the government was to continue playing an increased regulatory role in ensuring the macro-environment was conducive for business by enabling markets to work.

The most basic policy instrument for the development of a vibrant housing finance regime is the creation of a property rights regime (mentioned in Section 7.7.1) that would make it possible to own, buy, sell and mortgage houses. In the absence of clear and undisputed ownership rights, properly documented and legally transferable, the dwelling unit cannot function effectively as collateral for a mortgage loan, and cannot fully participate in the housing market as a commodity. Furthermore, in the specific case of the development of the home mortgage contract, the key regulatory instrument is an effective and enforceable foreclosure law, which makes it possible to evict a homeowner who fails to meet the contractual obligations towards the mortgage lender (ibid.).

There are a number of viable approaches in improving the availability and flow of housing finance, for middle and low-income groups, amongst which are: (1) mortgage loans, (2) rotating savings and credits associations (Roscas), (3) cooperative housing loans, (4) micro-finance loans, and (5) subsidies.

In an enabling housing finance regime, mortgage lending responds to demand and services the entire housing market. It is available for the construction and purchase of all forms of housing, for purchase of land, its subdivisions and service with infrastructure. Lending is not discriminatory or exclusionary, but allows entry by a wide spectrum of both private and voluntary actors. In countries, prone to inflation, such as Zambia, mortgages should be protected by appropriate indexation and variable-rate mortgages must be permitted. Mortgage loans have been extensively covered in Section 5.4.2, where they were found to be a viable option to target well-to-do borrowers and those with steady incomes, but improving the availability of housing finance in a country with about 68% of the population living below the poverty datum line is a daunting task, and needs to look at the affordability levels of this large number of the needy and for these, different approaches are subscribed.

Rotating savings and credits association schemes are one source of finance for low-income groups, where a group of people pool their incomes together. The equal periodic savings of every member are pooled and given to each member in turn (Matin, *et al.*, 2002). Those who borrow pay back an agreed amount after an agreed period of time, then the next person in line borrows until the whole groups has benefitted. The cycle automatically comes to an end when each member has taken their 'prize', after which the process can either stop or continue.

Housing cooperatives were floated as an idea in the Second Republic, but were never really established. Even at present there are still very few cooperatives of this nature for the urban poor in Zambia. These mainly operate in rural areas and are agricultural oriented. However, the urban poor on their own can also establish formal savings arrangements in form of cooperatives, where they can contribute some money and after sometime they may be eli-

gible to get lump sums in form of loans to build their houses incrementally. This could be modeled on the Women Thrift Cooperatives in India, where self-managing and self-financing cooperatives have been established and are flourishing (ibid.).

As mentioned in Section 5.4.2, micro-finance institutions have recently emerged as an option for small guarantee free loans. They are filling in the gap left by formal financial institutions, which need collateral, and do not usually target the poor. This option has still not been tried for housing development, but since low-income groups have been using this method it can be a viable option for incremental housing.

The major attractions to such savings arrangements as a means of financing housing are: (1) possibility to borrow at short notice, (2) being able to save and borrow in small amounts, which is of course attractive to low-income groups, (3) convenience and absence of formalities – no long procedures as in the formal arrangements, and (4) meeting liquidity preferences by permitting savings to be hidden away from demands of friends and relatives (Matin, *et al*., 2002). This informal arrangement of saving has become very popular in Zambia, especially in urban areas among the low-income groups, but it is still to be tried as an option for incremental housing delivery.

As explained under Section 7.9.3, subsidies have not been a viable option in the Zambian housing finance approaches, mainly due to bi-lateral and multi-lateral lending policy conditionalities, which generally discouraged them claiming they drained the government coffers. This affected the general outlook of housing subsides too. They have until recently been considered as fiscally irresponsible, risky, distorting, regressive, humiliating, or failing to achieve their desired goals (Angel, 2000). Before they are implemented therefore, the Zambian the government has to test the reaction of its cooperating partners who fund most if its activities. Every subsidy regime is, according to Angel (2000), in principle a social experiment that must be measured and evaluated as to its efficacy, so that it can be corrected if it fails to meet its objectives. Targeted application of subsidies, based on the Chilean housing policy, with the poorest getting higher or free housing, while the well-off get less subsidised could also be attempted in Zambia (see Smolka and Amborski, 2000).

Subsidies could also be targeted at the demand side as well as supply side of housing consumers and suppliers. Demand-side subsidies can be targeted at dwellers as consumers of housing services developing property rights, giving selective housing allowances, rent supplements or tax relief on mortgage interests that bridge the gap between prices or rents and ability to pay organising communities especially for self-help programmes. On the supply side, they can be targeted at producers, lenders and owners of housing units, in this approach, the state works on factors that reduce housing costs such as availing serviced land, providing infrastructure, organising the building indus-

Table 8.2 SWOT analysis for housing finance

Strengths
- improvements in the economy for almost a decade; and
- more money is available in the economy.

Weaknesses
- past failures to formulate a comprehensive and coherent NHP, led to lack of a consistent approach to housing finance;
- most people do not understand the benefits of borrowing and investing their money in housing;
- unclear tenure;
- poorly developed methods to capture surplus value; and
- lack of data base to register and recognise the poor.

Opportunities
- the big housing deficit is a readily available market, for private investors to exploit;
- readily available capital from an improved economy;
- more housing credit firms and building societies are expected to finance housing; and
- instituting selective subsidies to assist the poor.

Threats
- exploitation of the poor by loan sharks;
- peoples' uncertainty and fear for the security of their investments after private housing was nationalised in 1975;
- the perception potential from investors have on investing in uncertain environments; and
- resistance and failure to accept change.

Source: Author

try by creating competition. Then there is the price control, targeted at both consumers and producers of housing and related services, which combines the two. These are in form of limits on rent, house price or interest rates.

On improving availability and flow of housing finance, respondents expressed the common view that in addition to registered financial and mortgage institutions, the pension and insurance schemes could also be a source of finance for housing development, as was the case in the Kaunda era (mentioned in Section 5.3.1) when parastatals were actively involved in housing development. All respondents agreed that mobilisation processes of finance for housing development needed to be streamlined. In addition, and of course more important for developers, was the need for the government to work out how they could help private entities mobilise finance from external sources into the country. In so doing, the government would assist the private sector by increasing options to access housing finance.

Recommendations and way forward

Now that more financial options from the private sector and nonprofit organisations are available, it is imperative that the government finally withdraws from direct provision to "enable" shelter development by others. It should put in place a supportive legal, financial and regulatory framework, to effectively develop the urban housing sector through initiative and entrepreneurship in markets, communities and households. After the government withdrawal, some of the parastatals involved in housing delivery, could be transformed into housing corporations, similar to those in the Netherlands.

The government should also concentrate on ensuring that serviced land,

infrastructure, and building materials, which are the key physical resources for the production and improvement of shelter, are provided and become readily available, and also ensure that the poor who cannot access these formal approaches are assisted. Two options are open here. The first targets low-income groups in the formal sector with steady incomes. These could be assisted by formal financial institutions, with the government offering toned down demand- and supply-side incentives. The second, category could cover all those who operate in the informal sector, with irregular incomes. The government could give away housing or offer full demand side and supply side subsidies to these groups. Rotating finance, materials credits, and micro-finance institutions could be targeted to operate incrementally in this group. Micro-finance institutions and rotating short-term group loans given to organised local communities offer the best opportunities for the poor to access capital for housing investments. Group loans have the advantage of pooling risks and reducing the high transaction costs associated with availing small loans to individuals (GRZ, MLGH, 1996a). Research has also shown that peer pressure, effected in small groups, motivates members to meet their repayments on time (see also Mutale-Makasa, 2007). Generally, small repeater loans of short maturity could be made to support building materials production and other micro-enterprises.

8.4.3 The need to improve participation of the poor

If equipped with the virtues they lack, the needy can participate in both the policy formulation process and in implementing infrastructure development and housing delivery projects through mutual or self-help community building approaches. Lack of participation leads to exclusion from the housing market and when called to participate, the poor are most likely to shun the call. Lack of tangible benefits may also lead to resistance and as a result, decisions end up being made by others who also have their own interests to serve. This contributes to housing provided on the market always being beyond the reach of needy groups. Local resistance to higher-level control is a result of three elements: a relatively entrenched localism that defines neighbourhoods as distinct units within the wider metropolitan area, strong local government units, reinforced by an effective local government code, and a strong political culture of particularism that makes coalitions difficult to achieve (Laquian, 2004; Montgomery *et al*., 2004).

   Corruption suppresses the effective and peaceful participation of civil society institutions in political decisions at the community and national levels. The effective participation of the poor in such bargaining or transaction-centered approaches to local governance require the dedicated interventions of technical assistants and service organisations which can assist the poor to "cross borders" into proficient bargaining positions. This approach to govern-

Table 8.3 SWOT analysis to improve participation by the poor

Strengths
- the poor are the majority, harnessing their support, improves the likelihood of policy to succeed;
- a higher number of the poor means availability of cheap labour; and
- a higher number of participants.

Weaknesses
- lack of participative and debating skills;
- lack of education and ability to contribute to national growth;
- lack of income to afford housing and social services may lead to squatting in unplanned, unpleasant and unhealthy settlements; and
- lack of the necessary resources, time, and know-how.

Opportunities
- availability of latent capacity to be exploited;
- availability of employment opportunities when the economy is booming;
- availability of formal and informal capacity building institutions; and
- challenge to service providers to improve delivery.

Threats
- other priorities areas and pressing issues to attend to instead of participating in housing related issues;
- high poverty levels entail spending scarce resources elsewhere;
- easily fall to corrupt practices because of lack of alternatives; and
- refusal to participate, if not properly informed.

Source: Author

ance tacitly recognises the disparities in power of various actors and a general drift toward social polarisation configured as a by-product of global economic forces (Simone, 2000).

The need for capacity building to improve participation

Recognising the community's right to participate is fundamental, but finding explicit ways to enable them participate effectively is important (Navarro-Åstrand, 2004). To impart the necessary skills takes time, and policy-makers are often impatient with the slow pace at which the poor seem to acquire participative skills for development, and never bother to assist them through capacity building (Considine, 2005). Improving people's participative skills involves attending to items (3) and (4) in those factors that hinder housing policy development (mentioned in Section 3.7.3), which may impede participation in policy formulation processes. Here the move for capacity building (mentioned in Section 3.6.4) becomes more relevant.

Recommendations and way forward

Education is a fundamental need for imparting certain skills in people, and in Zambia it is a commonly observed that the poor are always uneducated and illiterate. Increasing organisational effectiveness through decentralisation makes the policy-making process more participative and legitimate, it also brings decision making nearer to the people through participatory democracy and efficiency in the provision of services. Participation improves communication between various levels of the organisational hierarchy, and capac-

ity to achieve organisational goals. Decentralisation is also potentially useful in increasing participation in decision-making, especially through delegated authority and responsibility. It has also been credited with enabling information flow from the lower levels of the organisation to the top, thus helping to improve the quality of decision-making at the centre (Navarro-Åstrand, 2004).

It is recommended here that as a long-term measure, policy makers should ensure that national education is strengthened to reduce illiteracy levels in the country and to increase available options for skills training in building trades, and other areas. In the interim, policy makers should ensure that they undertake capacity-building programmes and community awareness programmes prior to undertaking any policy formulation and implementation. In this regard, educational programmes and awareness campaigns in form of posters, musical, radio and television or even open-air drama performances could be used to educate people on the need to be involved in the policy process. Local dialects using simple language and easy graphics, to enable the illiterate understand the benefits of being involved in the policy process, should be promoted.

Common to most of these new institutional approaches are three main elements: (1) greater involvement of NGOs and community groups in local governance, (2) greater transparency and accountability in both the planning and implementation of local policy, and (3) the devolution of more legal and constitutional responsibility for urban affairs from the national to local level. These elements, are manifested through the emergence and more active participation of civil society at the local level (often together with or as an offshoot of other social movements, involving human, environmental, and indigenous rights), the connection of municipalities and their activists with networks of other municipalities and elected officials, the decentralisation of powers and functions from national to local government units, and the new power and influence that cities – especially large cities – are assuming in a competitive and globalising world (Montgomery *et al.*, 2004).

8.4.4 Access to land and land tenure systems

Research by the author reveals that access to land has for some time now been much easier than in the past. This can be attributed to the repeal of the 1975 Land Act. Most local governments are availing land huge tracts of land especially for Large Urban Projects such as shopping malls, to raise and supplement their coffers. They are also providing development corridors with mixed land uses.

Land is the single most important and basic requirement for shelter, housing development or home ownership, be it in rural or urban areas. Its supply and availability will definitely influence housing prices. Land is by its nature very scarce and thus the residential sector competes with other sectors for

it (Dowall, 2003; Golland and Gillen, 2004). Availability of residential land, in ample supply and at affordable prices is regarded as the first essential condition for a vibrant and well-functioning housing sector (Angel, 2000). The key influences on the availability of residential land are the three components of the housing policy environment: the property regime, infrastructure development and the regulatory regime. It is therefore important that people who need shelter have minimum impediments to its access. The underlying fact about Zambia (also alluded to in Section 2.10) is that there is no critical shortage of land for shelter and other socio-economic activities, and there does not seem to be any foreseeable problems in the near future. However, about 94% of this land under the control of traditional rulers is excluded from the land market and has no exchange value. To make matters worse, in cities such as Lusaka and Kitwe, eligible land is for one reason or the other not available for development. This is coupled by a full range of administrative, management, technical and legal problems, which adversely affect land delivery for those who need it at the right time, in the right place and at the right cost. This has made land supply cumbersome and also very expensive. Parallels can be drawn between supply in housing and land markets, such that as housing demand increases (e.g. through population growth or a rise in incomes) the price of land increases too. Unless the supply of land increases with this demand, its price will be substantially high.

As mentioned in Section 5.3.1, for a long time the Land Act was inhibiting easy entry by the private sector into the housing market, due to political and legal hurdles. This was also seen as a constraint by the NHP, which itemised major constraints related to this, in Section 4.4 (GRZ, MLGH, 1996). Presently land acquisition procedures have remained highly centralised and cumbersome. The Land Act of 1975 had major restrictive provisions in allocation (e.g. discrimination against women), and a number of flaws. For a long time it impeded land development. Although it was later replaced by the 1995 Land Act, which allowed for undeveloped land to have exchange value, this Act has not yet been fully exploited to have a noticeable effect on the status quo.

Improving access to land and land tenure systems
The aims of housing policy stretch wider than those addressed by planning. They will sometimes include a desire to promote particular housing tenures, especially owner-occupation, and increasing home ownership has been and is a policy objective in many countries (Oxley, 2004). Land is one commodity that cannot be effectively traded in markets without government assistance. For land markets to function well, real property rights must be well established in ways that carefully define the location of land, the rights to use land, and the limits to which property rights extend, this is where relevant acts mentioned in Section 7.7.1 come into play. The development of a land cadastre, for example, is a prerequisite for any well functioning market.

Table 8.4 SWOT analysis for improving access to land and land tenure systems

Strengths
- abundant unutilized tracts of land; and
- need for good planning for the benefit of all citizens in the country.

Weaknesses
- archaic regulations, which hinder housing development;
- poorly developed and complicated land delivery structures;
- lack of manpower to handle the land improvement and cadastral surveys;
- over-centralisation of land delivery;
- lack of updated and adequate information on land;
- 94% of national land in the hands of traditional rulers is consequently excluded from the market and has no exchange value, only less than 6% is on the market and has exchange value;
- lack of social vision of how to utilise so much available but undeveloped land;
- lack of social vision for city development, housing and recreational facilities; and
- inability to match the protection of natural land, land resources, tourism, and other land use activities.

Opportunities
- streamlining land tenure systems to improve the rating system;
- new demand and the need for qualified cadastral surveyors, legal officers etc., the resultant multiplier effect and positive spin offs;
- work out a mechanism to compensate traditional rulers and encourage them to release some of their land for development; and
- giving traditional land exchange value to bring it on the commodity market.

Threats
- some traditional rulers may be reluctant to release their land for development; and
- social-cultural conflicts brought about by negative impacts caused by large-scale commercial activities on the livelihood of local communities with regard to issues concerning land tenure.

Source, Author

Improving access to land and land tenure systems involves a combination of all strategies listed in Section 3.7.3. Most particularly, it has a lot to do with streamlining the land procurement process and providing security of tenure to beneficiaries. All respondents, both private and public developers, emphasised land mobilisation and allocation as ways to improve access to land. They explained that compulsory acquisition and compensation to affected land owning individuals was a viable option. Although it was generally agreed that it was detrimental for traditional rulers to own 94% of all the land in the country, and for just a few individuals to own large tracts of the remaining land around major cities. It was felt that existing developable state land has not yet been exhausted. There was still plenty of it for the current needs of development to be adequate (GRZ, MoL, 1995; 2004). Many respondents did not even cite land as a big encumbrance to their development needs, but they acknowledged that readily available serviced land was a big hindrance.

Even then, this does not mean the government should stop preparing and availing land for development. Traditional rulers and other land-owning agents need to put their land on the market for the short as well as the long term to ease its flow.

Recommendations and way forward

Squatter settlements are potential land and land tenure markets, because if upgraded and approved, these settlements and their informal land subdivisions could give way to formal land and housing markets.

The government needs to liaise with traditional rulers to sensitise them on the needs and benefits of putting their land on the market and giving it value. Negotiating with traditional rulers is an easy process and does not involve costly approaches other than enforcement from the government's side and commitments from the custodians of land. In fact, all the chiefs interviewed indicated their willingness to demarcate some land for development, so the onus is on the governments to document and undertake legal procedures.

The government must prepare land use plans, which could be used in: the provision of critical public infrastructure, regulating certain activities, zoning, definition and enforcement of property rights. In this process it should also incorporate the planned land audit exercise to include all the land with unclear ownership, such as former mine, railway and parastatal lands in cities, and defining them for use.

Now that the land market is open, land must be procured in an amicable manner from those individuals who have been holding it for speculation. Compensation packages must be worked out to the mutual agreement or these land-owning individuals could simply be requested to sell excess land. Land use in some cities such as Kitwe and Lusaka, where large empty pieces of land still exist, should be deliberately changed (e.g. from residential to commercial) to increase land values. This will force people occupying them to pay rates according to the size of their plots, a factor, which could entice them to subdivide their plots and sell off excess land, in order to cover the costs of land rates. This way, landlords would indirectly be assisting in densifying the cities. Vacant and underutilised land must be incorporated in the principle of efficiency and compactness, to avail it to potential investors and realise its actual value.

Land becomes a matter of concern in consideration of the titling process. Title deeds are a necessary pre-requisite for property transfer and mortgage financing. The Zambian environment presents a major constraint in this regards emanating from complex, lengthy and expensive land administration processes. As seen in Section 6.7.2, the Lilayi Housing Project in Lusaka had no problems accessing land, but it had to go for outside help to overcome the titling hurdle. More land offices should therefore be opened up in the short term in all provincial capitals, and where they already exist they should be strengthened. In the long term offices could be opened at district level, where they could be integrated within the local government administration systems, to streamline the handling of land and other tenure issues.

8.4.5 The existing housing situation and its rate of supply

For a country that is one of the most urbanised in sub-Saharan Africa, Zambia's existing housing situation and its rate of supply documented by the NHP, is very poor (see Section 4.4, for the 1996 estimates), (GRZ, MLGH, 1996). The situation hasn't changed much because by 2001, out of the nation's 2.3 million housing units, only 541,916 units (23.5% of the total housing stock) were formal and fully approved. The remaining 1,770,072 (76.5%) were informal and poorly serviced or not serviced at all (GRZ, MFNP, 2006). When these percentages are compared to those in 1996, it is found that the level of services has deteriorated despite an increase in the number of units.

Improving the existing housing situation and its rate of supply
Since housing problems are multi-sectoral and transpose the technical, the political, the social as well as the economic part of social life (O'Sullivan and Gibbs, 2003), its solution also lies in a multi-sectoral approach that includes removing demand-and supply-side constraints mentioned in Section 3.5. Even if housing provision is the responsibility of individuals, the poor, who for one reason or the other cannot access available funding options, such as the housing bonds and other forms of mortgage, should be assisted in their affordability efforts through alleviating their supply-side and demand-side encumbrances. In this regard therefore, the UNCHS (1996e) notes that NGOs and CBOs are necessary in assisting and ensuring that low-income groups also benefit from markets[68]. The government being the main actor should ensure that there are legal, regulatory and fiscal frameworks in place to enable NGOs and other voluntary groups assist the poor access the money market through micro-finance. Each of these groups needs the other to perform effectively and all perform better through partnership than alone. By linking low-income borrowers with the formal financial system, for example, NGO credit schemes can scale up dramatically and achieve much higher levels of sustainability.

To improve the quality and quantity of the existing housing situation and rate of supply requires a combination of all the strategies in the five categories mentioned in Section 3.7.3, to bring about change. Action must be targeted at the demand side and supply side of the housing equation, while actors to contribute to their effective solution must also be selected from both sides of the equation. From the demand side, action is needed to enhance peoples ability to consume housing. This can be achieved through effecting housing subsidies, housing allowances, tax relief on mortgagee interests that bridge the gap between prices or rents and ability to pay, and direct transfers aimed at redistributing incomes so as to make housing more affordable. While on

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[68] Since without intermediaries their market power is too weak.

Table 8.5 SWOT analysis for improving the existing housing situation and its rate of supply

Strengths

- an existing portfolio of over 1,770,072 informal units that can be improved and offloaded on to the housing market;
- the big housing deficit, is a challenge for private and public investors; and
- government can play the enabling role;

Weaknesses

- too much dependency on bilateral and multilateral lending partners prevents application of some demand-side actions (such as subsidies, tax relief, etc), which may contradict lending policies;
- the major part of housing is located in rural areas, with negligible exchange value, and little contribution towards alleviating the urban housing problem;
- difficult to access housing inputs (e.g. land for development);
- narrow options for housing consumers to choose from;
- lack of adequate credible investors, and housing experts, e.g. lawyers, real estate agents, cadastral surveyors, architects, engineers, etc.;
- inadequate financial and credit facilities;
- lack of locally manufactured materials; and
- lack of skilled manpower.

Opportunities

- an improved economy and investment climate, which followed liberalisation and structural adjustment.
- improve housing related finance and credit facilities;
- available abundant land for development;
- existing informal urban housing that can be upgraded;
- improve the availability of credible investors, and housing experts, e.g. lawyers, real estate agents, cadastral surveyors, architects, engineers, etc.; and
- improve availability and quality of locally manufactured materials.

Threats

- land invasions;
- unskilled and unregistered manpower, taking over the management of real estate and housing in the country;
- local markets being flooded with expensive and unsuitable imported materials;
- housing of a poor quality being availed on the market;
- drain of meager foreign exchange; and
- restrictive building regulations.

Source, Author

the supply side housing costs must be reduced (Angel, 2000).

Research conducted by the author indicates that on the demand side, action has been slow as it involves restructuring and reforming the financial climate in Zambia, re-negotiating some terms with bilateral and multi-lateral lending institutions, which are not easy. While on the supply side, despite having declared its intention to withdrawal from direct provision of housing, the government is still delivering housing through the MLGH and the NHA (see Table 7.14 in Section 7.8.2). Research also indicates that in the process of withdrawing, the government set up a private sector driven National Housing Bond Trust (NHBT) in 2007 as a special purpose vehicle (SPV), using seed capital from of the MLGH. Empirical data indicates that the Trust seeks to assist in solving the accommodation crisis in the country in collaboration with local authorities (NHBT, 2008). The Trust started piloting the sale of housing bonds

in the first three of the five districts: (1) Livingstone, (2) Solwezi, (3) Kitwe, (4) Lusaka, and (5) Chipata. At the time of interview, these projects were at evaluation stage and the main contractor was being sourced to develop the first sites. By using bonds these developers identified the option of borrowing money from the public through the issuance of housing bonds on behalf of the local authorities in order to cross subsidise the deliver of housing infrastructure to all 72 districts in Zambia, with a primary goal of providing about 5,000 quality and affordable housing units by 2015.

Recommendations and way forward

The government should welcome more actors on board, as it cannot go alone. As a priority, land should be procured from traditional rulers by local governments and land tenure systems should be streamlined. Then Public Private Partnerships could be forged to develop infrastructure and housing estates, or to sell developed land to individual developers. Where possible, land could be availed to the poor for self-help assisted infrastructure and building development.

Improvements to existing houses can be achieved first by availing security of tenure to over 1,770,072 (76.5%) of informal housing where it is lacking, by upgrading their houses. This would mean offloading the same number of units to the national housing portfolio and to the housing market for exchange as a commodity. The act of giving security of tenure and upgrading the settlement would bring about a lot of economic spin offs, which are beyond the scope of this study.

As the current situation indicates, with the coming on board of housing investors in the last four years, a lot of financial institutions and individuals have been moving into the housing supply market. More should enter as the atmosphere becomes more conducive. A public-private partnership approach like the mechanism adopted by the National Housing Bonds Trust (NHBT) is one of the most sustainable ways of handling the housing crisis in the country. Such an institution, focusing on the construction of estates in different districts in the country was meant to derive greater benefit of both public and private stakeholders in the development process. This approach, which is the first of the two, could be targeted to assist low-income groups in the formal sector, with a regular income, such as office clerks, teachers, policemen and soldiers. Individuals from the private sectors, who aim to make returns on their investments in low-cost housing, could supplement the efforts of financial institutions.

The second approach could target low-income groups who have no jobs and access incomes on an irregular basis. In this approach self-help options are more viable. All effort to provide new accommodation could be supplemented by the government and housing associations, targeting the upgrading of existing squatter settlements and providing security of tenure to beneficiaries of these schemes.

8.4.6 Providing housing-related infrastructure

The efficient and equitable provision of residential infrastructure is according to Angel (2000), without doubt, an essential component of an enabling housing policy environment. It is a support system without which a well functioning housing sector cannot be sustained. It is also a fundamental form of support for the poor, since they benefit most if they have access to citywide services, even without any subsidies, because they usually pay more if they are not part of the system. Unfortunately, in the process of implementing some of the provisions of the 1996 NHP, this element is not being seriously undertaken. During the course of the research it was observed that improvement in the allocation of land is not being matched by the provision of infrastructure. Even where developers pay full service charges, the best they can get is a graded access road to their site. Money for services is collected upfront and used elsewhere "for more pressing needs" by local governments.

Infrastructure complements housing development in many unique ways. Road networks, waste disposal, sanitation, water supply, drainage, energy, communications and social facilities are the basic infrastructure, whose availability enhances the quality and value of shelter. Most infrastructure is classified as public goods, which the market cannot adequately supply (World Bank, 1993) because the economic incentive is not there and therefore this role is left for the government. This is also because its provision is very costly and usually involves difficult technical and political issues which border on overall economic performance (Angel, 2000).

The most basic way of providing infrastructure is by extending the road network; this is also seen as an essential mode of increasing land supply and therefore housing supply. Nevertheless, the economic consequences of infrastructure investments and other development initiatives are considerable since they create business opportunities, raise the cost of land, and have an impact on rents and property values (Tannerfeldt and Ljung, 2006). The costs of providing infrastructure can be recovered through cross subsidies, by factoring them as part of the overall land costs, which within planned subdivisions can be captured and paid for by the landowners who buy or own land adjacent to these services. Another way is by capturing unearned increment in land value resulting from the provision of infrastructure and services (World Bank, 1993; Angel, 2000; Dowall, 2003). A comprehensive planning of housing development and integrated implementation of the plan imply the inclusion of all essential infrastructure. It is only by doing this that the quality of existing shelter can be improved.

In Section 4.4, the NHP highlighted the complementary role infrastructure played in housing provision, and noted the cause of its inadequate supply in Zambia. Lack of off-site infrastructure to support commercial development projects is highlighted as a major constraint. In Lusaka for example where

mixed urban developments are not allowed in the CBD, large scale mixed urban developments can only be done outside the centre.

Housing in rural areas is differentiated from that in urban areas because of the type of infrastructural services required. Provision of infrastructure in rural areas is less cost effective and more difficult because of the dispersed pattern of settlements; on the other hand, urban areas need more infrastructures because of their densities.

Improving the provision of housing-related infrastructure
Improving the provision of housing-related infrastructure involves attending to all the factors mentioned in the five categories in Section 3.7.3. Since infrastructure provision is very expensive and is mainly a technical matter (involving design and planning of layouts and densities), the best approach would either be the provision of the services by involving the public and the private sector in partnerships, cross subsidisation, or in situations of inadequate or unavailability of funds, this could still be achieved through community mutual-help incremental provision processes.

The different possibilities available for improving housing related infrastructure are: (1) universal and welfare, (2) cross subsidies, (3) capturing surplus values from large urban projects, (4) Public Private Partnerships or private sector with subsidies, and (5) amending restrictive legal frameworks.

The universal and welfare approach involves the provision of infrastructure through government welfare policy of subsidies from the general tax fund to provide minimum standard infrastructure for people who cannot afford it. In general, this approach targets subsidies to the people who need them most, and administer them efficiently, achieving broad coverage even within severe fiscal constraints (Angel, 2000). Although this has the disadvantage that there are too many competing needs within the government budget and it is always very difficult to focus on the right target groups since free riders may also take advantage. The best approach is always to ensure provision of infrastructure through community based mutual and self-help processes. This has the advantage that the beneficiaries provide the labour and learn the skills, which they could use in maintaining the services. They earn some income, which they can use to alleviate their poverty, and they associate themselves with the project in question and will tend to protect it against vandalism. The other advantage is that communities can develop their infrastructure incrementally as resources allow.

Through cross subsidies, costs for on-site infrastructure can be recovered as a part of the overall land costs, which within planned subdivisions could be recouped as part of the overall land costs, and could also be captured and paid for by landowners who buy or own land adjacent to these services. Cross subsidies could be done with land-related services, where high-cost plots are charged much more than low-cost plots and the difference goes to serv-

Table 8.6 SWOT analysis of providing better housing infrastructure

Strengths

- an upsurge in housing investment and development being experienced in the country;
- the continuous need for more and better infrastructure;
- availability of vacant land in well serviced areas; and
- challenges to the authorities to avail more land on the market.

Weaknesses

- country's vast size requires huge investments in infrastructure development, which the economy cannot support;
- government's policies barring private sector participation in infrastructure delivery;
- rural and local communities are not involved in infrastructure development, this excludes them from accessing income to alleviate their poverty situation;
- vandalism;
- underdeveloped construction sector, and incompetent local contractors;
- underutilised capacity in infrastructure provision; and
- poor equipment and backup facilities for contractors.

Opportunities

- possibilities for lot subdivisions to densify areas, if a more socially oriented legislation is passed;
- involve rural communities in infrastructure development to enable them access income to alleviate poverty;
- country's size offers investments opportunities in infrastructure development, which could lead to positive impacts in the economy;
- government withdrawal in infrastructure provision offers an opportunity to forge and improve performance of Public Private Partnerships (PPPs) in infrastructure delivery;
- improve on preventive maintenance for both infrastructure and equipment, and reduce costs of projects;
- involving local communities in infrastructure development reduces vandalism;
- chance to improve the construction sector, and build the capacities of contractors;
- existing low capacity in infrastructure provision;
- setting up locally based manufacturing companies for both equipment and materials, to reduce the costs of imported machinery; and
- improve quality of equipment and backup facilities for contractors.

Threats

- lack of preventive maintenance for infrastructure and equipment, leads to constant break downs and project overruns, consequently to expensive projects;
- cheap and inferior imported materials flooding the local markets resulting in poor infrastructure, which breaks down as soon as it is installed;
- huge costs of imported machinery; and
- unfamiliarity of local manpower to use and maintain good quality imported equipment and materials, leading to poor achievement.

Source: author

ice provision for low-income areas. Finance for off-site infrastructure can be recouped by capturing unearned increment in land value resulting from the provision of infrastructure and services (World Bank, 2003).

Surplus value capture policies rely on fiscal and regulatory approaches. Fiscal tools require some form of either a tax or fee to be paid by the private landowner to facilitate the capture of the value for the public sector. These can be targeted at large urban projects like shopping malls, economic processing zones and other mixed urban developments that are now being developed

to raise money to use in providing infrastructure for low-income housing. Regulatory instruments, on the other hand, will lead to some form of public benefit that the landowner essentially finances out of his increased land values. This may be imposed through some type of "in kind" contribution by private landowners for the benefit of the public (Smolka and Amborski, 2000).

Infrastructure provision can also be encouraged through public private partnerships or private sector initiatives with subsidies provided by the government.

Amending regulations stems from recognising that most of the housing regulations in Zambia are archaic and need to be amended to meet the changed housing environment. Effective application of relevant acts could accelerate the delivery of land especially to the poor. This could be complemented by additional serviced land in order to expand overall housing supply and to attract investment in housing from other income groups and the corporate sector. Initially, a small number of pilot projects could be launched in selected towns and later extrapolated to other towns, although most such projects have only benefited the pilot towns and failed to scale up after the project financiers leave.

The private sector has the ability to employ manpower resources and the capacity to raise financial resources. But to be effective they need legal and institutional frameworks to enable them operate in a conducive atmosphere (Dool, 2005). There seems to be a lack of capacity by local governments to plan and implement land use plans and to coordinate other service delivery companies in the private sector to carry out infrastructure development. Local governments also lack capacity to enforce planning and building regulations which results in uncontrolled development. Here again the need for capacity building seems to be the main issue.

Recommendations and way forward

The need for good infrastructure to attract investments in neo-liberal economies, brings to the fore the need for increased financing and capacity building for manpower to deliver. Increased financing involves analysing how the following ways can be utilised to finance infrastructure:

- the government could increase tax in mining or other areas, so at to have more to use in the universal and welfare tax to fund infrastructure;
- cross subsidies could be integrated with surplus value captured from large urban projects like shopping malls, economic processing zones and others, which are now coming into effect, money raised from these projects could be used to provide infrastructure for low-income housing;
- public private partnerships and subsidised private sector initiatives are areas that need to be fully exploited as a source of infrastructure provision;
- all initiatives mentioned need the amendment of restrictive legal frameworks for them to work.

Capacity building involves training facilities and varieties of courses in line with the demands of a booming economy as the case is now. Existing formal and informal or community based shelter delivery skills training for artisans and other simple building skills should be developed and increased. Existing formal institutions of higher education such as universities, the Local government Training Institute, all Trades Training Institutes in Zambia, which offer training in various building trades and skills, could enhance their curricula and offer infrastructural-related courses. After liberalisation, state-run institutions are now being supplemented by a number of private academic institutions offering training in housing related infrastructure development,

In low-income communities, construction of roads, sewers, and the laying of water pipes could be undertaken by residents on a cost-sharing basis. Water sales to residents and recycling of selected solid waste are potential income generating activities which could also be undertaken by communities. The rural electrification programme being under taken by the Rural Electrification Agency should also be fully supported and accelerated so that rural families can also benefit from electricity-based heating and lighting. This will ease the pressure currently exerted on forests for firewood.

The institutional frameworks of the Department of Physical Planning and Housing (DPPH) within the Ministry of Local Government and Housing (MLGH) need to be streamlined. Alternatively, a separate Ministry for Housing and Construction could be created so that together with established institutions, it could focus on building capacity to improve infrastructure and shelter delivery.

8.4.7 Streamlining legislation, housing and building material standards

Despite Zambia being one of the most urbanised countries in sub-Saharan Africa, for a long time there has been no serious attempts made to formulate a comprehensive urban development policy. Much of what might be considered urban policy is embedded in numerous outdated legislation, statutory instruments and the government gazettes (GRZ, MoL, 2004). As a result, there is no clear vision for urban development and its management.

Research conducted by the author reveals the existence of extensive literature to the effect that policy in general and regulations in particular relating to land supply have significant impacts on the production of housing. This particular aspect is perhaps the most emphasised in discussions on regulations and standards in the housing sector. Muth (1989) and Alonso (1960), whose contributions to the development economic theory in relation to housing greatly influenced contemporary writers, questioned the validity of the role that these regulations played in achieving economic efficiency, a view shared by others (Quigley and Rosenthal, 2005; Glaeser and Gyourko, 2003).

The World Bank and some of the researchers that influenced its shelter pol-

icies, question the 'economic merits' of inherited standards and regulations applied in most sub-Saharan African developing countries. The underlying disdain in most of these types of regulations is that they restrict land supply thus causing an increase in prices of one of the most important inputs of housing production (cf. Angel, 2000; Malpezzi, 2005). Everywhere else urban development is a complex process involving housing and technical systems for infrastructure provision, all with high investment costs. Social services must be developed, including parks and recreation facilities, all of which need building regulations to guarantee public safety, hygiene and environmental protection, and taking future expansion into account (Tannerfeldt and Ljung, 2006).

Research for this study highlights that the current legal and regulatory structure does not adequately support private initiative. These initiatives tended to move faster than the outdated legislation that currently governs all matters in the sector – from mobilisation of finance for large scale developments to project planning and approval process. Lack of an effective policy makes it difficult for the government to coherently plan and implement urban development programmes or co-ordinate donor, NGO and private sector urban programmes. Due to a weak policy and regulatory framework, the government has minimal influence on donor and NGO programme design, location and implementation. Many urban actors get away with their own urban development visions, agendas and approaches. There is very little regard given to availing and servicing land for the poor as this has more social and little financial returns compared to servicing land for large urban projects which may have higher financial than social returns. So local governments in need of finances to boost their coffers are more likely to concentrate on areas which have more financial returns than on areas that have less or no financial returns. The effect is manifested in the ad hoc, piecemeal and highly compartmentalised and uncoordinated urban development, which is highly sectoral and project oriented with many public and private institutions involved in various urban programmes.

A number of statutes and regulations have a direct bearing on the ability of public and private institutions to deliver housing, and to a large measure they also influence the capacity of local authorities to supply land. In the face of changing circumstances, existing legislation related to urban management in general and to housing in particular, is also related to legislation regulating the approval and use of certain building materials against others. Regulations have a significant effect, and could either stifle or accelerate supply.

As indicated in Section 4.4, the NHP highlighted inappropriate legislature, encumbering housing provision and some building standards and materials, hindering the achievement of adequate affordable housing.

Amending legislation, improving housing and building material standards
The need to improve production, supply and also delivery of good quality local

Table 8.7 SWOT analysis for amending legislation, improving housing and building material standards

Strengths

- existence of a strong and independent legislature, which can easily formulate new and amend existing housing regulations;
- existence of a big local and un-explored markets in neighbouring countries for new materials and new housing;
- existing tradesmen and materials developed through traditional and colonial systems, which can be exploited; and
- existing building materials factories, some of which are currently being expanded or under construction, which could improve availability of building materials.

Weaknesses

- archaic regulations mostly inherited from the colonial rulers, which still depict colonial aspirations based on outdated challenges need urgent amendments and approaches;
- lack of qualified manpower, and lack of parliamentary draughtsmen to draw the Acts, delays the implementation of new and proactive regulations;
- lack of adequate manufacturing plants; and
- local markets flooded with imported materials.

Opportunities

- design housing of different typologies to include high density low rise structures from locally available materials;
- reduce bureaucratic hurdles and processes that limit participation by creating ease of entry into the market;
- explore existing surplus plants and materials in neighbouring countries;
- cheap imports help reduce cost of houses;
- allowing private capital to go into partnerships with foreign manufacturers of building materials, to mitigate the shortages being experienced; and
- existence of unexplored markets in neighbouring countries, which could buy new materials and new housing

Threats

- domination of foreign experts hindering the participation of locals consequently blocking the benefits from trickling down to them;
- powerful foreign organisations monopolising the market;
- proliferation of cheap and poor quality materials, which easily flood the market; and
- lack of qualified local manpower to handle imported and unfamiliar materials.

Source: Author

building materials has become cardinal. Rapid urbanisation, translated in the expansion of housing and other related activities in Zambia's urban areas, has brought about an urgent need to improve the quality and supply of building materials to meet the rising demand. Improved building materials and housing standards result directly into aesthetically pleasant living environments. Since the quality of housing is too high for the people it aims to serve, and legislation is also too prohibitive, the need to amend them comes to the fore. This will ensure that even those households who have a need for decent housing but lack the financial resources necessary to afford such housing, access at least housing of a minimum standard. In order to improve the response of legislation to the delivery of housing, it has been found that existing laws which have outlived their usefulness must be done away with, and those which can still be used in the changed circumstances should be amended.

Torre *et al*., (2006) contends that imperfections in the legal system, which lead to market imperfection, should ideally be addressed through reform in the system itself rather than through intervention. This was in reaction to an argu-

ment put forward by Vogel and Adams (1996), to the effect that market imperfection on its own does not provide sufficient justification for a loan guarantee programme, as there may be other interventions that are more appropriate to dealing with this imperfection. However Freedman (2006) argues that without this imperfection there is actually little basis for intervention. There is then general consensus that an intervention through subsidies must be targeted as directly or as closely as possible to the perceived imperfection.

In order to amend legislation and improve housing and building material standards, the impediment posed by all the five categories in Section 3.7.3, need attention. The NHP identified some regulations, building by-laws and other related regulations, which needed review and appropriate action (GRZ, MLGH, 1996). The problem such changes and amendments face, is that they take too long to be effected, by which time the circumstances may have changed, rendering the amended regulations ineffective.

In 2007, the Swedish International Development Agency (SIDA) funded a study to undertake research into how building and housing standards could be streamlined, and regulations relaxed. This was aimed at enabling the poor afford basic shelter and access the housing market. Results of this research are still not out yet.

Recommendations and way forward

Streamlining most regulations involve actions in concerned ministries. Ministers could appoint consultative groups to work with communities in drawing up or amending legislation related to their field. Use of expatriates should only be limited to areas where capacity is seriously lacking and must include knowledge transfer for continuity after the project is completed and to have a reservoir to tap for future use. In this regard, local experts and community groups, with lived experience must be empowered with capacity to revise some legal frameworks so that they can reflect the realities on the ground. This way the practice of turning to expatriates every time there is need to streamline regulations can be avoided. It is at the point of undertaking capacity building and knowledge transfer that expatriates can assist. This transfer could then be extrapolated to other needy areas.

Aesthetically pleasant living environments, which have now become cardinal to conserve the environment, are a direct result of improved building materials. There is an urgent need to improve the quality, supply and delivery of building materials to meet the demand, which has come up through rapid urbanisation, expansion of housing and other related activities in urban areas. Universities and other institutions must increase their research into cheap but functional local building materials, such as stabilised soil cement blocks, sisal-reinforced cement roofing sheets and tiles, which have for many years remained at the pilot stage. They should now be applied and promoted.

Over the past few years the government has been opening up the hous-

ing market and giving incentives to investors. These incentives have mainly targeted large-scale investors, who have for now concentrated in Lusaka for both large urban projects and housing. Very little is being given to small-scale, mutual and self-help housing providers. Although it is still too early to judge whether the right incentives have been offered or not, what is apparent however, is that incentives given to building materials manufacturers are never passed on to the end-users, especially the low-income groups. In the 2008 national budget the government reduced income tax on cement and other building products to enable more people to build houses, instead of Chilanga Cement (Lafarge Group of Companies, the manufacturer) passing on this incentive to its customers through price reductions, with which they created an artificial shortage, claiming the plant was being modernised. As a result the price of cement rose to an all-time high of ZMK 80,000 (almost US$ 23.50) per pocket[69] from ZMK 35,000 (US$ 10.30)[70]. These types of misplaced incentives must be avoided as they don't benefit the needy. They should instead be properly targeted to avoid subsidising the wrong beneficiaries.

8.4.8 Informal settlements and rural housing

In Section 4.4 the NHP described the main components and characteristics of informal housing and also rural housing. The inability of local authorities to anticipate, articulate and execute well-designed land and housing policies is also part of the informal sector development equation. Many policy makers have not fully understood the complexity of informal land development and the nexus of land markets, housing, and slum development in their cities, and therefore their ill-conceived policies continue to stimulate rather than slow informal development (Acioly, 2007).

The functions of these types of housing and the problems they shared were also highlighted (GRZ, MLGH, 1996). These houses now comprise 76.5% of latent although tangible housing, if these could be upgraded or recognised by issuing security of tenure, the national housing portfolio would increase by the same percentage. So this type of housing can only offer advantages and not otherwise.

Improving the quality of informal settlements and rural housing
As seen from Table 2.7 (Section 2.11), both squatter settlements and rural areas constitute the major part of housing in Zambia. The realities are that a

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69 Coincidentally this was the time of high demand for the commodity in South Africa, which was constructing Football Stadiums in readiness for the 2010 World Cup, the company vehemently denied they were supplying it there.

70 1US$ = ZMK 3,400.

Table 8.8 SWOT analysis for improving the quality of informal settlements and rural housing

Strengths
- latent potential of informal and rural housing, which comprise the major part of housing, to be upgraded to increase the housing market portfolio;
- materials such as poles, clay and grass are readily available and reduce the use of cash;
- most urban elders already have experience gained from upgrading settlements in the 1970s, these latent skills could be rekindled and passed on to younger members; and
- requires low construction skills, which can easily be transferred through hands-on experience.

Weaknesses
- houses do not conform to any standards, and use uncertified materials;
- lack of secure tenure;
- very little or no exchange value, but only a use value;
- unsuitable for building in high density urban areas; and
- some materials pose a fire risk, and are not durable.

Opportunities
- amend archaic regulations to make them more responsive for people to change from informal and rural housing to formal housing;
- develop, test and evaluate models for self-help poverty alleviation and housing programmes;
- develop, test common building materials (such as stabilized mud blocks, adobe, sisal reinforced roofs etc), for use in low cost housing;
- train relevant manpower as extension workers to be part of capacity building;
- improve the aesthetic appearance of housing, and change units from informal to formal housing with enhanced user and exchange value;
- process of modernising housing poses a readily available market;
- upgrade low latent building skills, which could then be used on modern materials; and
- develop and test new materials and appropriate technology.

Threats
- imported materials overwhelming locally based materials;
- new materials involve costs, and have to be bought and transported from shops to sites, a feat, which is insurmountable if people do not have enough money;
- people may be reluctance to adapt to new materials, and bear the cost this entails; and
- those who fail to afford upgraded housing could relocate and start new squatters.

Source: Author

flourishing illegal, clandestine and informal market already provides housing alternatives for the poor, middleclass, and even some high-income families and since these areas will continue to be the largest contributor to the housing portfolio for a long time to come, measures must be taken to improve quality especially in terms of material and durability. This housing category needs to be enhanced so that it can also be added to the housing market to realise its true value. The case now is that these housing types, especially rural housing, is neglected and cannot in most cases be exchanged for money.

Any attempt to tackle the problem of existing settlements must take into account the deep-rooted causes of this phenomenon in order to design measures that will prevent it from continuing at the present speed and scope (Acioly, 2007). Thus while addressing lack of basic infrastructure, accessibility, and

public services, as well as unclear tenure rights, governments must look at policies to either stop or decrease the speed at which urban informality grows in its various dimensions.

To improve the quality of informal settlements and rural housing, policies addressing this category must be linked to a coherent rural policy related to global trends, and to enhance their contribution to the national housing portfolio requires attention to items (1), (2), and (3) from the factors mentioned in Section 3.7.3. It involves improving the quality of existing houses and infrastructure in informal settlements and rural areas. This involves transforming informal and rural housing into approved formal housing. This can be through upgrading, recognition, and improving security of tenure through issuance of title deeds to beneficiaries in existing settlements. Security of tenure is cardinal to the improvement of houses and consequently the settlements by beneficiaries. Besides security of tenure, basic infrastructure services are an important facet of the upgrading process. Priorities for infrastructure improvements must be set by the communities themselves, having regard to local conditions and availability of community resource. For this reason the local authorities and other actors at community level must be expected to investigate feasible ways of providing and maintaining infrastructure services.

Recommendations and way forward

Throughout this study it has been found that lack of security of tenure constitutes the biggest impediment for the upgrading of settlements into permanent and formal settlements, which can contribute to the sustainability of housing. The Housing (Statutory and Improvements areas) Act of 1974 was enacted to facilitate the establishment of legal framework for regularising informal settlements, through the provision of security of tenure to residents of upgraded areas and to beneficiaries of site and service schemes. This Act has fallen short of its aspirations, because up to now, people have not been given their title deeds. Those who were lucky were only given 30 year occupancy licences, which have now expired. If anything, new developments such as multi-habitational use, income generation, and physical extensions, coupled with the need to include housing in informal settlements, and rural housing in the national portfolio, have necessitated the need to amend and enforce this Act. It is recommended that different types of secure tenure must be issued to deserving households to allow them improve their houses and enter the land and housing market.

Most legal frameworks dealing with housing issues are archaic and still reflect past aspirations. Mechanisms for improving the quality of informal settlements and rural housing, and for making them cross into formal and approved housing, must be streamlined so that people can aspire to cross the informal/formal divide.

Table 8.9 SWOT analysis for improving the quality and supply of housing for disadvantaged and special groups

Strengths
- no housing to cater for the aged and people with special needs; and
- almost all existing housing requires certain adjustments to make them user friendly to special groups.

Weaknesses
- inability by most people with special needs to afford specially designed or adapted housing, and infrastructure; and
- lack of integrated housing to cater for both able bodied and handicapped people.

Opportunities
- revise zoning regulations to cater for disadvantaged groups; and
- potential need to satisfy the demand for the aged and special needs housing.

Threats
- no laws to compel housing designers and developers to cater for special groups, despite their increase in number; and
- lack of specialists in manufacturing and maintenance of special fitting to houses.

Source: Author

8.4.9 Housing for disadvantaged and special groups

As Zambia's population increases and ages, a higher proportion of the population will grow older and the proportion of the disadvantaged will increase. Special groups needing special types of housing have been identified in Section 7.5.1, and they constitute the most vulnerable to health and safety threats posed by housing deficiencies.

As indicated in Section 7.5.1, there are very few facilities designed to cater for the needs of people with special needs, because past government policy either took care of them or the extended family system did. In a neo-liberal system, the government has withdrawn to leave special needs groups in the care of welfare systems, which are still underdeveloped, or in the care of their families, who may also be in need of assistance of some sort.

Improving the quality and supply of housing for disadvantaged and special groups
In the new paradigms of formulating and implementing housing policies, the need to seriously address housing for disadvantaged groups has become cardinal. To do this requires addressing all the five factors mentioned in Section 3.7.3, especially those requiring legal measures in the form of amendments to existing legislation and enactment of new legislation in order to ease and strengthen the implementation of existing statutes.

Recommendations and way forward
If the aim of any policy is to provide adequate shelter for all income groups, then there is need to add the special needs and disadvantaged groups too. Being faced with the prospects of an ageing population in the next few decades, and an ever increasing awareness of the existence of people with special needs, there is need to cater for special needs housing and infrastructure. Special needs policy must be developed to cater for disadvantaged members of society to productive areas to improve their livelihoods. Special needs

housing units should be integrated in the so called 'normal' housing. Laws compelling designers and developers to build a certain percentage of all housing to cater for disadvantaged and special groups, should be formulated and enforced to ensure compliance.

8.4.10 Shelter policy formulation approaches

The multi-sectoral science domain, which housing encompasses, was contextualised in Section 1.8, and it was also noted that the shelter policy formulation process should be designed to cover and adequately address this domain. Actors should also be drawn from all these fields in order to ensure that all sectors are adequately addressed. To avoid a feeling of intimidation during policy formulation and implementation processes, the hierarchy should be avoided or veiled as much as possible, and a network approach where all actors feel equal, should be adopted and used.

As noted in Sections 2.12 and 2.13, the history of urban and housing development between different parts of the country, such as Lusaka, the Copperbelt and the rural areas, the socio-economic base, the demographical patterns and the housing deficits experienced by these areas are different. For this reason, formulating blanket solutions to housing and urban development policies from a central point is unworkable.

In the neo-liberal approach it is advocated that a global approach is taken to formulate locational specific policies. This is to ensure that localised (micro) solutions contribute to solving national, regional as well as global problems. This therefore means that even if solutions should be approached from a micro-level and should focus on micro-problems, they eventually become global in their effect.

Enhancing shelter policy formulation approaches
To enhance shelter related policy formulation approaches, requires addressing the impediments situated in all the five categories in Section 3.7.3. Previous attempts to achieve this are noted.

After formulating the NHP, the government later realised that it was not producing the desired effects as it lacked an implementation strategy (GRZ, MFNP, 2006). Then the MLGH prepared the National Housing Development Programme (GRZ, MLGH, 1996a), and the NHA prepared a Draft Revised National Housing Policy in 2007 (GRZ, MLGH, 2007). The effect of these documents has been alluded to in the conclusion to Chapter 4.

As mentioned in Section 3.7.2, individuals at community level need to be involved in the preparation of shelter policies to increase chances of support at implementation. If this is not possible, Resident Development Committees (RDCs) existing in almost every community could be used in policy formulation. This way also ensures that the problems faced at micro-level are fac-

Table 8.10 SWOT analysis for shelter policy formulation approaches

Strengths
- existing RDC structures, could be used to formulate policies at the local level.

Weaknesses
- lack of knowledge in participatory approaches, in the young generation, requires a lot of time to build;
- the citizenry lacks recognised unitary political leadership, and single ideology to guide community residents, since this is now a multi-party era; and
- too many people are poor and could easily be bribed to accept policies imposed on them by the rich.

Opportunities
- chance to build people's participatory capacities; and
- best practices from elsewhere could be brought into play at local level to cross-pollinate ideas on policy formulation.

Threats
- the rich hijacking the process from the poor;
- politicians hijacking the process;
- the poor feeling left out and absconding debates; and
- the policies failing to cater for the needs of the poor, because the rich impose themselves.

Source: Author

tored into the solutions. Enhancing shelter policy formulation has to involve all the stakeholders in the shelter realm to be effective.

Recommendations and way forward

The idea of approaching housing problems from a central point with a blanket solution should be changed, because it is very difficult for people in the capital city to know what actual problems far flung districts located over a thousand kilometers may be facing. It is therefore felt that the country should develop a macro housing policy to deal with the main issue of housing at national level. Then have a stratified policy dealing with national, regional, district and community level housing needs. In this approach, each province could have regional housing development policies and strategies adapted to the nation housing policy, but best suited to individual regions. Then each district should use the regional policy to tailor their localised district housing policies, which should focus on each districts' needs. The same could be done at local level. This way the housing policy could respond effectively to localised socio-economic, geographic and political situations.

In the approach to policy formulation, it is found that despite the country having a very high proportion of poor people, a network in stead of a hierarchy would be the best approach to formulating policy. When implementing the policies, it is suggested that the best way to achieve optimum results is to device a two-pronged approach based on the income levels of the people and a 'targeted population' (also mentioned in Section 8.4.5).

8.4.11 Shelter-related manpower

As seen in the previous item, housing transcends a multi-sectoral domain, also mentioned in Section 1.8. The shelter sector therefore requires manpower of diverse skills and qualifications, which will transcend the domain it is lo-

Table 8.11 SWOT analysis for availing shelter related manpower

Strengths
- available untrained manpower;
- high levels of unemployed; and
- existence of enough training facilities for both formal (training institutions), and informal (traditional structures) to build capacity where needed.

Weaknesses
- formal institutions lack capital and suitable equipment;
- lack of adequate training programs specifically tailored to existing skills and locally available materials;
- informal institutions lack ability to scale up and transform into formal institutions; and
- inability by local artisans to handle modern materials.

Opportunities
- expanding existing training institutions, to cover the deficits; and
- increasing the number and variety of courses.

Threats
- inability to research into the use of indigenous materials, which people are familiar with; and
- inability of low-incomes to afford and to utilise expertise offered.

Source: Author

cated in, and it should be able to relate and operate harmoniously. The disciplines are graded into professional, semi-professional, technical (artisan) and helper categories related to housing design, infrastructure development, land cadastral survey, construction, valuation, planning, etc. To effectively deliver, these multi-sectoral disciplines require different formal and informal training facilities and qualifications. Another important category is the hands-on experience people get when they work as handymen in carpentry, bricklaying, welding, etc., which turn out to be very important in shelter delivery.

The use of these categories of manpower means housing delivery contributes a lot to employment creation and poverty alleviation, because of its multiplier effect on the micro as well as the macro-economy.

Availing and improving shelter-related manpower
All the multi-sector actors, including those from the international community, the government, local governments, communities, and the local areas need to identify ways and means of developing informal and formal sector manpower to improve available capacity and its ability to deliver shelter.

Capacity building (as already mentioned in Section 8.4.3) is needed to fill in deficiencies. Since this category covers personnel that will be delivering infrastructure in addition to housing, the approach to availing and improving shelter-related manpower is similar to that mentioned in Section 8.4.6. The impediment posed by this factor is situated in all the five categories mentioned in Section 3.7.3. Since shelter-related manpower is very expensive and mainly a technical matter, the best approach would either be the training of manpower by involving public and the private academic institutions in partnerships with community based 'informal' training facilities.

Training manpower through formal training institutions requires the attainment of a certain educational level, and this can be done to those who have

been through formal educational institutions. The informal school could also be used for those whose academic levels are low, where hands-on experience could be used to teach them the required practical skills. This could be done through mutual or self-help or community-assisted housing delivery systems.

Recommendations and way forward

The recommendation here tie in with those presented in Section 8.4.6, and existing formal and informal manpower training institutions need to scale up their activities to meet an ever expanding shelter-provision industry and the demands of a booming economy as the case is now (despite the world economic meltdown). They could do this by tailoring courses to the needs of local communities. Community training centres offering elementary building and carpentry skills could also be used to supplement the efforts of these higher academic institutions.

Even here the need for streamlining the Department of Physical Planning and Housing, or indeed the setting up of a new ministry of housing specifically dealing with shelter comes to the fore.

8.4.12 Housing-related institutions

The NHP (GRZ, MLGH, 1996) described the disorganised nature of institutional arrangements in the housing sector (see Section 4.6.1), prompting this study to look at this issue in this section. It is felt that since housing institutions deal directly with housing, they needed more attention than what has been given by the policy. It was noted that new policies must be aimed at rationalising existing institutional arrangements and capacities in order to improve efficiency and ensure enhanced and sustainable housing delivery to cope with population needs and demands. Since observations and empirical evidence indicates no informal housing institutions in existence, this discussion only focuses on formal housing institutions.

Just as the policy-formulation process (shown in Section 3.7.2) operates, formal housing institutions also operate at four spatial levels, namely the global, national, district and local levels. The study does not look at global and regional institutions, but focuses on lower-level institutions. Major national and lower-level institutions are the MLGH, the NHA, local authorities, private sector developers, financial institutions, community and co-operative housing development, and local planning authorities.

In relation to items in Section 4.6.1 the role and functions of housing institutions was described by the NHP. The MLGH is the central government's institutional supporter for housing development, but for a long time it did not pay due attention to housing in the country. Until 2006 when the government responded by setting up the National Housing Bond Trust, a Public-Private Partnership, as a special purpose vehicle (SPV) to assist in solving the

accommodation crisis in the country in collaboration with local authorities (GRZ, MFNP, 2006; NHBT, 2008).

The NHA, mandated to advise the government on matters pertaining to housing (NHA, 1989), has for a long time remained the sole institution given power under the law to deal in housing matters, including housing policy. Unfortunately, for along time now, it has only been operative in Lusaka and nowhere else.

Local authorities are now recognised as the engines for development, and in addition to all their roles, they should undertake physical planning and housing design at district level. Local authorities in Zambia are ill-equipped and lack well-trained personnel and specific urban management policies and instruments to deal effectively with the housing problem. In addition they often have a low tax base, poor property tax collection, and corrupt land administration systems. Many countries have intricate institutional frameworks regulating land use at the local level that involve locally based town and country planning and land administration units operating alongside a variety of the central government agencies, including the Ministry of Lands (Acioly, 2007). The role of local authorities in enabling the provision of housing to all segments of the population in areas under their jurisdiction is of paramount importance. They are institutions closest to the action areas, and they can easily source land for housing development. They can identify land for sale or buy it from traditional leaders and other custodians of idle land, to avail it to the private sector for development.

During interviews, respondents from government institutions acknowledged their lead role in land mobilisation and development. They hoped that the revision of the housing policy, implementation of the land policy and the integrated spatial planning policy documents, coupled with the planned land audit exercise expected to be done soon, would speed up land development.

With liberalisation, the private sector has now come up with its own array of housing institutions, in form of corporations such as the Lilayi Housing Estates Development Holdings, Meanwood Development Corporation, and the Ndeke Housing Corporation, to name but the most prominent ones (Gardner, 2007). These and others are the main operatives at local level as they have the human, financial and material resources necessary to develop housing for sale and lease to the public. Even where this is lacking they can source it. Financial institutions deal with money and they need opportunities to invest it in housing. These opportunities could be availed by the local government and private sector developers who should find viable investment opportunities. Community based and co-operative housing developments have proved a viable option for delivery of cost-effective and affordable housing, while creating mixed-income communities. They are most suitable to work amongst poor communities, where it may be unprofitable for private sector developers and financial institutions to operate.

It is a bit too early to assess how these new approaches will perform but already they appear to be on the right track, although as observed earlier they need to re-focus their approach, set their target groups properly, and work with low-income groups especially in squatter settlements.

Improving the performance of housing institutions
In line with current thinking, housing institutions must be restructured to withdraw from direct provision of housing and become enabling agents for the private sector to eventually take over. They should therefore coordinate and organise the take-over. To do this will require attending to all the five factors mentioned in Section 3.7.3. To effectively provide the take over, the functions of all actors in housing will change in line with new approaches.

Currently, the Ministry of Local Government and Housing (MLGH) has been having difficulties in focusing squarely on housing construction and delivery, due to the problems inherent in administering the 72 local authorities in Zambia. These are too many for one ministry to handle in addition to housing. The MLGH will either need to be reviewed to include coordinating private sector actors and sourcing funding for their take-over, or a new ministry could be formulated and tasked to handle the government's withdrawal from the public domain, in housing.

The NHA could be transformed into a corporation through management buyouts (MBOs) or private sector take-over. It could cede focusing its functions of promoting home ownership through provision of affordable shelter, providing technical assistance to local authorities in the housing sector, constructing, managing and maintaining housing estates, and undertaking research and development on low-cost housing, to the government and local authorities, but could be privatised to start covering the entire social housing spectrum.

Local authorities could then be placed in a decentralised structure, to create capacity in order to provide the necessary civic functions for the empowerment of local communities and to provide subsidised infrastructure for local housing delivery.

The role of the private sector in housing development could then be more than just, i.a., manufacturing and supply of building materials. They could then be enabled to participate effectively in the provision of infrastructure for housing estates and the construction and delivery of housing for all categories of the population either for sale or rent.

Financial institutions should be encouraged to establish mechanisms for the creation of seed finance to assist private sector investors and local governments in housing, they could also provide mortgage finance for housing development and house purchase, and develop a secondary mortgage market (Gardner, 2007).

Community-based organisations should therefore encourage community

Table 8.12 SWOT analysis for improving the performance of housing institutions

Strengths
- the existence of a ministry dealing with local government and housing, which could be used to coordinate other actors in a decentralised system;
- the arrival of private housing institutions on the market, to increase competition and improve efficiency of delivery systems; and
- an available housing market that could be targeted by concerned actors in housing.

Weaknesses
- housing it is not a main stream activity of the Ministry of Local Government and Housing, which tends to spend most of its effort and time on local government issues;
- lack of streamlined institutional and legal frameworks to enable them act independently, even the ministry has to obtain approval from cabinet and from the president;
- poor inter- and intra-institutional coordination;
- lack of housing institutions ability to coordinate actors;
- lack of clearly defined roles and lines of accountability;
- lack of housing finance, due to weak macro-economic climate; and
- restricting private investor entry through legal and regulatory frameworks.

Opportunities
- a ministry specifically dealing in housing, could be created to provide checks and balances in housing provision;
- to form private sector driven housing institutions and corporations for housing provision;
- streamline institutional and legal frameworks to coordinate housing institutions, and reduce political interference;
- formulate clearly defined roles and lines of accountability for housing institutions;
- improve availability of housing finance, and create an atmosphere where strong resource independent housing delivery corporations could operate;
- jack up an under developed building industry, which fails to coordinate actors;
- enhance housing markets to cover formal housing as well; and
- establish training institution to assist in providing demand-driven capacity building for local government personnel.

Threats
- the coordinating ministry could impose itself as a dominant institution; and
- global financial melts downs, which could adversely affect local financial institutions.

Source: Author

savings for housing needs of individual members, help members acquire land for housing development, and assist in building capacities for low-income groups to acquire and develop land. While individuals could be empowered to solve and meet their shelter needs by easing their demand and supply constraints in the housing equation.

Recommendations and way forward

Changes have been advocated to involve a change in institutional and legal frameworks that will guide the recently expanded activities in the construction sector and the need to have a viable housing portfolio, which could contribute to national development. This necessitates the need for well-coordinated housing institutions, which could be achieved by having a well-focused actor such as a housing ministry.

A new housing ministry should be created by upgrading the department of physical planning and infrastructure into a ministry to coordinate housing,

infrastructure and construction activities in the country.

The NHA should be transformed into a privately run housing corporation in the lines of those in the Netherlands. New roles can then be opened for the private sector.

To enable the private sector contribute effectively to housing development, the following hurdles should be attended to:

- political interference in form of restrictive legal and regulatory frameworks and the government involvement in any way (similar to what happened at the PHI, see also Makasa, 2002), should be completely removed and a level playing field created;
- the government should ensure that land and housing infrastructure is provided at reasonable cost to developers;
- enhance the capacity of the building industry to ensure availability of building materials whenever required;
- costs to access finance should be removed by reducing the cost of borrowing money; and,
- the middle class, which is a target for most low and medium houses should be strengthened and expanded as lived experiences now indicate that this class has shrunk after privatisation, and has gentrified and created competition in the housing category meant for the poor.

8.4.13 Sustainable environment management

The livelihood of the majority of Zambians in rural areas is dependent on exploiting locally available natural resources. These include plants (fruits, stems, tubers, leaves and flowers) that are sources of staple food and animals (invertebrates, fish, birds and mammals), which are the main sources of protein. Commercial exploitation of biodiversity is practiced at national, regional, community and household level for purposes of raising funds for various development programmes (GRZ, ECZ, 2001).

According to the Environmental Council of Zambia (GRZ, ECZ, 2001) rural areas in Zambia that had traditionally developed ways of sustainable environmental management which are still practiced today, such as synchronised bush burning, hunting or fishing on days when the likelihood of killing breeding animals or fish, were low. As a sign of respect for the dead, collecting natural resources from graveyards was and still is forbidden, and the culture of totems prevented certain types of natural resources from being tapped, except with special permission from the chief. Although most of these traditional practices were discarded during the colonial period, they used to help in managing and conserving the bio-diversity of the environment.

Developments happening in Zambia's industry and urban areas have led to the country being besieged by various environmental problems that include deforestation, air and water pollution, land degradation, inadequate sanita-

Table 8.13 SWOT analysis for protecting and sustaining the environment

Strengths
- the existence of laws and an institution to deal with environmental issues, which may need streamlining to respond to the needs of the people and changing economic times; and
- vast tracts of unexploited nature still exists in Zambia, which could be protected from over exploitation, and environmental damage.

Weaknesses
- inability by legal and institutional organisations to strictly enforce environmental mismanagement, leaving the environment at the mercy of over exploitation;
- the majority of the populations' livelihood depends on exploiting the environment, this exerts too much pressure on the environment;
- high poverty levels and the need for sustenance leads to over exploitation of natural resources; and
- inadequate alternatives for people to survive on.

Opportunities
- strengthen laws dealing with the environment;
- reduce poverty levels and peoples' dependency on natural resources;
- increase alternatives for people to survive on;
- the 'polluter pays principle' could be used as a deterrent to people damaging the environment, and help raise money to use as preventive measures; and
- to learn how to prepare Environmental Impact Assessments (EIAs) for all large projects to be undertaken.

Threats
- too many peoples' subsistence depends on exploiting the environment, this exerts a lot of pressure on the biodiversity;
- all construction materials for rural housing, depends on the forest, and soil;
- using unsustainable fishing methods such as detonating explosives under water, using mosquito nets; poisoning rivers and streams, etc.; and
- using outdated pesticides to fumigate crops.

Source: Author

tion and depletion of fish and wildlife species. These problems impose greater socio-economic costs to the people of Zambia and their interaction with other factors such as rapid population growth and reduced economic performance, tend to deeply entrench the levels of poverty in the nation. The rapid industrial and urban development being experienced brings to the fore the need to strengthen efforts aimed at sustainable management of Zambia's environment.

Protecting and sustaining the environment

Protecting and sustaining the environment mainly depends on enforcing environmental laws, which involve the attention of all the factors mentioned in Section 3.7.3. Environmental issues have a direct effect on peoples' lives and health. The public should be educated on the needs to use it sustainably for profits and for the benefit of mother earth, and conserve it for future generations (as described in Section 1.6). Alternative, cheap and sustainable sources of food and energy must be developed so that indigenous people do not lose their livelihoods. This could also reduce their over-dependence on the forest for its products. It is recognised that a long-lasting solution may lie in improving people's well-being and reducing the number of people involved in the informal sector. The impacts of the informal sector's activities on the en-

vironment needs to be balanced, on the one hand they use mud blocks, thatch and wood, which are bio-degradable materials, and they also recycle hard to break materials, but on the other hand they also use any materials they access without knowing the environmental consequences.

There is need to enforce environmental laws because observations and lived experiences indicate that some unscrupulous people use unsustainable methods to harvest food from the environment. Some use mosquito nets, others detonate explosives stolen from the mines, in water bodies, and others still use traditional poisons, *ububa*, to catch fish. All these methods are harmful to all the living things in the locality where they are used (ibid.). It is also common to find people cutting down a tree in order to harvest its leaves or caterpillars and this is environmentally very unfriendly.

Recommendations and way forward

Rapidly changing urban and housing development systems mean that more pressure will be exerted on the environment as more people struggle to survive and turn to the environment. There is need therefore to decentralise Lusaka and Ndola-based environmental management organs to other provincial capitals with the view of eventually having representation in all districts if possible. This way environmental management will be brought closer to communities.

Discarded and existing traditional environmental management methods should be studied and merged with modern methods in order to conserve the environment. Increasing people's survival options and alleviating their poverty eases the pressure exerted on the environment.

The National Council for Scientific Research and the University of Zambia have undertaken research in appropriate technology related to building materials, heating, cooking and lighting for local communities. Nevertheless, these have not been scaled up and applied through demonstration projects to test their viability. Such innovations need to be vigorously promoted. The public should supplement the efforts of these institutions and take part in environmental management in order to effectively enhance their livelihoods. Appropriate technology where available should be used to ease the pressure exerted on the environment.

The use of recyclable materials such as mud, burnt brick and wood in housing construction and other developments are better ways of sustaining the environment as against using hard-to-break down materials such as plastics and other industrial by-products. Cheap and sustainable energy, like electricity, must be brought closer to the people through rural electrification programmes, to save the depletion of forests. Charcoal-efficient stoves which have been developed as appropriate technology must be availed to those who need to use them to divert from their dependence on forests and other biodiversity products.

Environmental Impact Assessments (EIAs) are now required to be conducted and lodged with planning authorities before undertaking any big development projects. Strict enforcement of such regulations helps to mitigate the impact of proposed developments on the environment.

In summing up, the table in Appendix 9 summarises the strategies that have to be taken to achieve adequate affordable housing for all income groups in the next 20 years. In this table, the recommendation, improving access to land and streamlining land tenure systems, is taken as a case where:

- identifying available land in the urban areas and obtaining from chiefs in rural areas, and availing it on the market can be done by the Ministry of Lands (Survey Department), Ministry of Legal affairs, traditional rulers, all local governments and land owning individuals;
- this activity can take from 6 months to 1 year, to start with, thereafter it becomes a continuous process;
- it can only start after sensitising landowners on the importance or benefits of releasing land onto the market; and,
- it can only terminate if land is developed and housing delivery starts, but in reality it remains a never ending process.

This process has been done for each factor under consideration. These are also be used in the conclusion and recommendation matrix in Appendix 10.

To sum up, this part has explained how an implementable policy could be formulated, and therefore closes the first part of the research question, which as mentioned in the introductory part, was within the realm of housing and could therefore be influenced by a housing policy. The next part of this chapter addresses the second part of the research question. It is located in the realm of the management of the housing problem and the construction industry, and can only be adequately addressed by policy related to the construction industry.

8.5 Meeting the challenges of providing adequate shelter for all

The onus of meeting the challenges of providing adequate shelter for all largely lies on the ability of the construction sector of the economy. The TNDP (GRZ, NCDP, 1979, p. 307) explained that 'the construction sector of the Zambian economy is comprised of five subsectors: (1) assembly, (2) design, (3) manufacturing, (4) supply, and (5) 'clientele'. In this study, manufacturing and supply are taken together, because manufacturers always tend to be suppliers.

The contribution which the construction industry makes to national economic activity, is usually significant and therefore commonly used as an indicator for national economic growth (Ofori, 1990). There are certain conditions,

such as being efficient, being highly competitive, and being reliable, that have to be present for the industry to be able to contribute to economic development. These include strategic linkages with other sectors of the economy, a healthy business environment and a conducive, legal and regulatory environment and also the ability of individuals to participate freely (Kumaraswamy, *et al.*, 2007).

Unfortunately, in the early 1980s Zambia's construction industry went into the doldrums with a depressed economy, and for a long time it did not witness any substantial development (IMF, 2002). Empirical evidence indicates that the ability of the industry to support and articulate big and complicated construction initiatives is therefore lacking. There is also lack of skilled manpower to handle complicated manufacturing, supply and even assembly jobs in the industry. The coming on board of the National Council for the Construction Industry (NCC), an organ that links the government activities and different sectors in the industry, in line with similar organs set up to articulate local and regional construction processes in the Southern African region, has subsequently changed the situation (NCC, 2001; GRZ, MFNP, 2004).

Recommendations for the construction industry in this regard are focused towards increased competition, eliminating bottlenecks that confine its development, promoting the use of local materials and construction technologies and minimising barriers that apply to inputs (World Bank, 1993).

The impact of the government withdrawal from the public domain and especially housing construction, has been greatly felt in the construction sector, considering that it was done at a time when the industry was just turning around and beginning to grow. In the next section, the study endeavours to understand whether enough capacity to meet the challenges of providing adequate shelter for all exists in Zambia or not. To do this, the study addresses the current capacity of each identified subsector of the construction sector, which comprises the shelter delivery system.

8.5.1 The assembly subsector

After state withdrawal from the public realm and undertaking privatisation of state firms as a result of restructuring programmes mentioned in Section 2.8, the assembly subsector has now shrunk to a core of privately owned large-scale and medium-scale building construction, civil, mechanical and electrical engineering companies. The former core are partly Zambian owned and controlled but mainly expatriate managed (NCC, 2001). The majority of the smaller companies are Zambian owned. During the TNDP period, the public component of the Ministry of Works and Supply, the NHA and local authorities dominated in terms of employment, as they mostly undertook the government and donor-generated construction projects (see Table 8.14). They were mainly engaged in repair and maintenance works and undertook only a small

Table 8.14 Classification of contractors and suppliers of materials to government

Category	Value	Personnel	Plant and equipment for contractors only
General maintenance	< ZMK 15,000	4 Tradesmen/Women	Any mode of transport (on hire basis/ or capacity to hire)
G (I)	ZMK 15,000 to ZMK 20,000	1 Technician 4 Tradesmen	1 Pick-up 1 Concrete mixer
G (II)	ZMK 20,000 to ZMK 50,000	2 Technicians 4 Tradesmen	1 Pick-up 2 Concrete mixers
G (III)	ZMK 50,000 to ZMK 120,000	1 Professional 2 Technicians 5 Tradesmen	1 Tipper 2 Pick-ups 2 Concrete mixers
G (IV)	ZMK 50,000 to ZMK 250,000	3 Professionals 4 Technicians 10 Tradesmen	2 Tippers 2 Pick-ups 4 Concrete mixers
G (V)	>ZMK 250,000	5 Professionals 6 Technicians 20 Tradesmen	4 Tippers 5 Pick-ups 6 Concrete mixers

Source: Buildings Department, Lusaka

amount of new construction. At that time, building co-operatives were established or planned in each province although their total capacity was very limited (GRZ, NCDP, 1979).

The assembly subsector has suffered tremendously from past events such as: (1) the withdrawal of qualified and experienced manpower following Zambia's independence, (2) the slow down in construction activities when the economy dipped, and (3) restructuring programmes that preceded the subsequent withdrawal of the state. Because of this, construction of quality buildings has for a long time been negatively affected (NCC, 2001).

There are now a small number of foreign-owned companies established to undertake individual, mainly large construction projects, especially in mining, road, power plants, dam construction and even real estate. These usually undertake those complicated projects which most Zambian-owned companies fail to do on their own and subcontract others for. Whereas a number of assembly firms can and do undertake big jobs, it has been found imperative to subcontract complicated jobs to outside companies. Dominant in the big categories are the South African, Chinese, and a few locally-owned companies. These have taken over most of big projects and infrastructure rehabilitation projects. In 2006, the Chinese owned Non-ferrous Metals Company (NFMC) was contracted to undertake the US$ 400 million Konkola Deep Mining Project (KDMP) in Chililabombwe on the Copperbelt, aimed at deepening the mine to increase copper ore production to six million tonnes per annum, making it the largest of its kind in Africa. Projects of this nature should contribute to employment creation and poverty alleviation, but most of these foreign companies usually want to bring their own labourers. This does nothing to change the situation at local level. In 2006 the NCC raised concerns on the continued utilisation of foreign contractors and in some cases consultants equating this to 'importing unemployment' from other countries. Senti-

ments were particularly raised on importing construction workers in menial jobs such as bricklaying, plumbing, grader operation and site-supervision, and yet thousands of qualified Zambians could not find jobs in the same fields (NCC, 2006).

Informal and self-build construction activities are of significant and growing importance as a source of additional capacity in simple building construction and in the creation of employment. Most of the people who have had prior training in bricklaying offer their labour in formal and self-help informal housing construction.

8.5.2   The design subsector

Research coupled with observations on the ground and past lived experiences indicate that in this subsector, the public sector's dominant role has dwindled with the government's reduced expenditure in construction, as most of the activities are now undertaken by the private sector. The Building and Roads Departments of the Ministry of Works and Supply, the Project Unit of the Ministry of Education, the NHA, the Engineering Departments of large city councils and the mining companies represented planning and design capacities under public control (GRZ, NCDP, 1979). These agencies were mainly concerned with client advice and project monitoring. The withdrawal of the government from the public domain changed this scenario, as it also diminished the role local government played in the design sector, opting to subcontract design consultants.

The design subsector is dominated mainly by architects and all shades of engineers. A professional body, the Zambia Institute of Architects (ZIA), which has a total of 68 registered architectural firms and 130 architects, regulates architects professional conduct (ZIA, 2008). On the other hand, engineers are regulated by the Engineering Institution of Zambia (EIZ), both of which are non-profit making professional organisation's formed by Acts of Parliament number 422 of 1996 for the architects, and No. 27 of 1992 for the engineers. Because of its small size, the ZIA is unable to cover remote areas of the country and it fails to cover all the urban areas. To the extent that even Livingstone, a city, still has no registered public or private architects in practice. The EIZ on the other hand, with a total membership of 1,128 registered engineers and 150 registered engineering firms, is big and a leading authority, covering almost the whole country (EIZ, 2008). It encompasses areas of engineering practice ranging from agriculture, water and sanitation, mining and metallurgy, information and communication technology, power and energy, transport, construction, manufacturing, engineering consultancy and many other engineering works.

There is now an increasing number of private planning design and engineering practices, which are mainly concerned with design, contract docu-

Manufactured doorframes at Kapoto Market in Kitwe ready for transportation to site.

mentation and supervision of projects. The latter are an important locally experienced design resource. Even the design element in both private and public sectors, which was dominated by expatriates, is now localised. Participant observations and lived experiences, supported by empirical data, indicates that the design subsector on the architectural and engineering part is very well developed and has very highly qualified manpower, but they are let down by the lack of qualified contractors and construction manpower when it comes to timely delivery of very complicated works (EIZ, 2008; ZIA, 2008).

8.5.3   The manufacturing and supply subsectors

This sector, which was to a large extent under government control through the various industrial development companies (INDECO) manufacturing division, has largely been privatised and most are run by the private sector. The supply subsector is directly related to the manufacturing subsector and manufacturers are usually always suppliers, unless they use intermediaries, who tend to add to the cost of the end product. Issues of supply are related to delivery, which depends on infrastructure, transportation and its management, fuel supply and vehicle maintenance, all of which are very challenging undertakings.

This sector is heavily dependent on the state of existing infrastructure. The road network in Zambia is good, but needs constant repairs, because even the heaviest goods meant for shipping and rail transport are currently taken by road. This is because the rail network is single-track and in a state of disrepair. As a result, transport costs make materials supply very expensive.

These subsectors have not been performing very well because immediately after privatisation Zambia liberalised and opened its economy to outsiders. Unfortunately most neighbouring countries in the region, especially South Africa and Zimbabwe which had better developed industries, could afford to produce building materials cheaply, or simply subsidised their products altogether (see also Rakner, 2003). A number of foreign companies, which bought privatised firms, instead started bringing in finished products from outside and dumped them on the Zambian market. Within a short time, the local market was overwhelmed with cheap imported goods from its neighbours and from China. The sector collapsed, effectively destroying even the little gains it had achieved.

To service informal activities, which blossomed with privatisation, the informal sector, mostly acting as middle-men, became very active in small and medium enterprises (SME), manufacturing and supplying those goods which were uneconomical for large firms to produce, such as grill doors, door and window frames (as shown by the in Section 8.5.3), welding services, etc. They are also particularly involved in manufacturing, retailing and the transportation of building materials such as bricks, crushed stones and sand.

8.5.4   The clientele subsector

For the construction industry in general, the client subsector has undergone tremendous changes in the past. Observations indicate that the dominant force driving investments in the economy also tends to dominate to clientele subsector in construction.

During the FNDP (1966-1970) and SNDP (1972-1976), the clientele subsector was dominated by private investors. After nationalisation, during the TNDP (1979-1983), it became government dominated. During this period, the construction industry was heavily dependent on capital provisions in the national budget and the ability of parastatals to finance capital projects from internal funds and loans. After the privatisation of most public functions, especially after the mines offloaded non-core activities such as social services, this subsector is once again dominated by the private sector.

In housing, private sector investment is dominated by low-income poor groups who have no access to land and capital. This has led to a suppressed demand for formal housing. To jump-start it will need the availability of land and capital and other necessities.

Table 7.1 indicates roughly the size of the housing challenge required to be cleared, it also indicates that the clientele in housing is ever increasing. If this is compared to the objectives and strategies of the FNDP (GRZ, MFNP, 2006), then the housing need to be satisfied is almost similar and there may be need to synchronise the strategies. Acquiring housing finance to satisfy this need, is one of the biggest problems faced by small and medium-sized residential developers (Gardner, 2007; IDB, 2004) (see Section 8.4.2). Where finance is scarce housing supply becomes dominated by larger firms, which then translates into higher housing costs and the subsequent production of unaffordable housing.

8.5.5 Synopsis of the existing capacity to deliver housing for all

In addition to factors mentioned above, the organisational structure of the construction industry, just like any other industry, has an impact on how efficient and effective housing delivery turns out to be. This structure can be

broken down into two components. The first has to do with the government and other related agencies involved in the regulation of the industry, and the second involves the principle players involved in the process (the latter being landowners, central and local governments, banks, politicians, petty and large scale housing providers, etc.). The government is seen as being particularly important in this regard since the construction industry is sensitive to policy action in the key sectors of the economy such as the financial and economic sectors. It is also vital in guiding the industry's activity by regulating and enforcing standards.

The principle players in the housing process may not achieve much when acting alone, but as they pool their resources and synergies together locally and with international firms, their ability to manage the process is enhanced. Observations indicate that they are now capable of managing the housing and urban development process to deliver adequate shelter for all, given the leeway to do so.

In summing up this section, it appears that existing capacity to undertake housing delivery for all does indeed exist. Consideration must be made that despite the NHP explaining the backlog and time required to accomplish it in a decade, this can be achieved by building these housing units at a much lower rate over a longer period of time. To achieve this however, there is need to approach the implementation process differently from what has been done in the past. Four approaches, i.a., are suggested on the need to: (1) decentralise the functions that have been handled at the central government to local level, (2) make amendments to policy, (3) strengthen the authority of the policy, and (4) develop a multi pronged approach to policy implementation. All these call for a re-organisation of the building industry, which is the third element needed to cover the management of the housing sector. This aspect is vital to complete the range of approaches required to constitute an appropriate housing policy mentioned under Section 8.4.

8.6 New approaches in housing delivery

8.6.1 The need to decentralise

To effectively remove demand-side and supply-side constraints caused by factors mentioned in Section 4.4 and repeated in Section 8.4, the need to decentralise the functions and instill good governance become decisive factors. These have already been extensively alluded to in Section 3.13, and will not be repeated here.

New approaches to housing delivery call for localised action. Decentralising the housing process should promote equity of access to decision making and basic necessities of urban life that are essential in empowering the

urban communities, especially the poor. Devolution of power to residents of informal settlements will lead to equity in the access and use of resources. Inspite of their socio-economic status the residents of informal settlements are the untapped principal wealth of their urban localities. They must therefore participate in decision making, priority setting and resource allocation in processes affecting them. Civic engagement is not mere passive exercise but means living together and allowing residents to actively participate in decision making processes (Dool, 2005; UNCHS, 1996).

The housing need must be understood at local level, the strategy to satisfy this need must also be worked out at the local level, and so is the need for the delivery of the required housing units. Based on this, it means that even the capacity to deliver housing by contractors or the community must be localised, with the option of importing capacity from neighbouring communities left open. To achieve this therefore, decentralisation should be grounded on accountability and transparency of all stakeholders, particularly of local authorities to the urban poor. Transparency and accountability are essential to stakeholder's understanding and spearheading the implementation of the housing policy and to clarifying precisely who benefits from decisions and actions. Participation by residents of informal settlements in implementing housing processes is a key element in promoting transparency and accountability. Local authorities should rid themselves of corruption, because it undercuts their credibility, which has the effect of taking resources from the urban poor who are least able to afford the loss, which may worsen their plight (UNHCS, 1996).

Other challenges which local authorities need to eradicate include, i.a.: low caliber of elected councilors, lack of skilled council staff, eroded local government revenue base, inability by the council to provide proper services to the public, too many pieces of legislation connected to local government, which makes enforcement difficult, absence of community-level structures to encourage participation, unclear mandates and guidelines stipulating the de-concentrated, and lack of authority between the province and the district councils in reporting arrangements (GRZ, MLGH, 1996b). This could be undertaken using SWOT analyses aimed at internal and external diagnosis of local authorities' management programmes.

Empowering residents of informal settlements will only be successful if decentralisation promotes local economic development and efficiency in delivery of public services. This calls for policy implementers to ensure financial soundness and cost effectiveness in the management of revenues sources and expenditures, the administration and delivery of services and enabling the government, civil society, the private sector and communities to contribute formally or informally to the urban economy. The contribution of women to the urban economy should be recognised and encouraged.

Once empowered through decentralisation, communities can, i.a., assist in

servicing land, delivering housing, and compete with established construction companies through mutual help, or as private investors, they can create employment amongst themselves, and break up building monopolies.

8.6.2   The need to amend existing policy

In low-income countries such as Zambia, the paradigm for low-cost housing provision has shifted from a situation where complete housing units were built by the government organs or housing authorities sponsored by the government, to a more people-driven approach, underlain by enablement and the subsidiarity principle.

Suitable policies capable of reflecting global trends and at the same time able to reflect local conditions, are needed. The 1996 NHP for instance reflected global trends and localised them. It also identified the size of the housing need and explained how long it would take to satisfy this need, but did not identify where this need was located, and how each community could confront this need. This indicates a subsidiarity gap, and implementation would be problematic if needy areas are not clearly identified.

For low-income housing programmes to work effectively, implementing authorities have to do away with predominantly top-down conventional housing development approaches to predominantly bottom-up community driven initiatives. To do this calls for amendments to existing policies. Since the policy-making process has both top-down and bottom-up approaches embedded in it. Theoretically, the best way to effective implementation is to combine some aspects of the top-down and the bottom-up model as explained by Lane (1997). That is why attempts in the past, which involved only one element of this process, imbedded in policies such as squatter upgrading, site and services, home ownership schemes (see Tipple, 1981), which looked good on paper did very little to eradicate the housing problem.

8.6.3 The need to strengthen the authority of the housing policy

It has been noted that whereas most public policies have an authoritative, legally coercive quality, which attract fines and in extreme cases jail sentences, housing policies still do not have these qualities (Dunn, 2008). Nobody can be arrested for failing to provide adequate housing, and nobody can be arrested for building a poor structure. The only coercion that is currently undertaken is to demolish these structures, and even then it is only done when people illegally invade land, encroach on other plots, or squat on the wrong piece of land.

It is therefore important to ensure that future paradigms in housing policy reflect these qualities. The need to strengthen the authority of the housing

policy can be achieved by making amendments to policy and regulations and by enshrining housing as an enforceable right. Even then this does not guarantee enforcement unless people are aware of their rights and have the ability to take authorities to task.

8.6.4 Advocating for a multi-pronged approach to intervention

Low-income groups generally fall into two categories, those in formal employment earning stable incomes and those with unstable incomes, who could either be in informal employment or un-employed. To assist these two categories meet their housing needs, a multi-pronged approach is advocated for. Van Vliet and Fava (1985) cite two types of intervention which they say may include direct construction, land acquisition, and the provision of basic infrastructure, as well as more indirect measures like regulation of building codes, zoning ordinances, taxation, and subsidisation. But they leave out mutual and self-help, which this study proposes to add to the category of more indirect measures.

The ability of both private and public actors in meeting the requirements of both low-income and middle-income housing requirements in the Zambian context, faces a number of limitations. Production costs are not just high, they are rising constantly, and these are exaggerated by the large number of the unemployed, and subsequent low incomes of the people. Since low-income groups are found in both formal and the informal sectors, it is important that each category approaches its housing implementation programme with the ability best suited to its means. This study advocates for a multi-pronged approach to intervention and the two approaches advanced are: (1) for low-income groups who are in gainful employment and access a steady but very low income on a monthly basis, and (2) for low-income groups who have no steady incomes, and are unemployed.

Housing delivery for low incomes provided by quasi-public and private investors (social housing)

In the first approach, the target group is the low-income working class, who earn a steady monthly income. Since they have a steady income, they could be targeted by profit-oriented housing developers. Quasi-public and private investors operating on a non-profit or very low-profit basis in similar lines to social housing provided in developed countries, such as the Netherlands. Houses could be built and allocated to this income group and recoveries could be made from monthly payroll deductions. To avoid default, employers could effect and remit monthly deductions directly to the funding organisations. This could be done over the length of someone's working life, or an agreed period of time until the full payment of the loan. The final payment to re-

deem the loans would be either the pension gratuity or the death gratuity, after which they could be given title to the houses. If successful, this approach would subsequently mean that people from the formal sector who currently occupy and live in informal settlements could gentrify back to new housing schemes leaving room in informal settlements for those from the informal sector.

The situation at the moment is that low-income groups are almost a no-go target group for private developers because of their inability to sustain business. There are still no formal mechanisms to use in debt recovery when dealing with low-income groups. A respondent from private developers explained that "the only way we can adequately cover the low-income groups is if we work with the government in joint ventures. These people mostly do not have employment, and when they do, their salaries are low, and here in Zambia, there are no social security systems to guarantee the repayment of mortgages. In any case, even mortgages need to be subsidised, somehow. So if you targeted these income groups alone, you would run out of business, and the housing provision ideal would be defeated."

On this basis, unemployed and self-employed groups are excluded from this category, because they may not pay back the loans, which could affect the running of these programmes, and if there are no returns to investments in any housing programme, it would definitely fail. To pick the so called poorest of the poor who have no income and who live below a dollar a day, would not work and would sabotage the recovery system and render further investments in housing provision unsustainable in the long run.

In this approach, despite the two countries being completely different, lessons could be drawn from the Netherlands on how the social housing system works. These could then be adjusted to suit the Zambian environment.

Housing delivery for low-income groups assisted by the government
The mode of implementing the alternative approach is through self-help and self-finance using rotating building material contributions and credit systems most of which are covered in Section 8.4.2. The target groups are the self-employed and unemployed low-income groups, who have unpredictable and unsteady monthly incomes; these include the unemployed, street hawkers, marketeers and other vendors.

In this approach, local government or community based organisations could mobilise people through their RDC's to engage in mutual or self-help housing development schemes. It has been noted that while community-based organisations provide an array of valuable services to lower-income groups, one important area in which they could expand is facilitation of market-based solutions for home owners with housing problems who have the housing wealth, non-housing wealth, or income to fund repairs and improvements. These organisations could perhaps do even more to help elderly home owners

obtain reverse mortgage loans, non-elderly owners obtain conventional home equity loans and lines of credit, and owners to select and supervise contractors (Louie *et al.*, 1998).

The authorities or funding agencies could provide the technical and financial resources, while beneficiaries supply labour for infrastructure provision. Beneficiaries could dig and lay their own sewer lines, storm water drains, and build roads etc., and then embark on house construction through mutual or self-help basis or engage artisans with loans obtained from micro-finance institutions. A suggested approach is based on the rotating credit system, but in stead of using cash, participants contribute labour and building materials such as pockets of cement, roofing sheets, window and door frames to selected individuals on rotation basis. Group members start by contributing their labour to assist a selected individual beneficiary dig the foundation of the house. When one foundation is complete, they move to the next member until all foundations are done. Then they start with the walls, the roof and fittings, until all the houses are completed and the whole group has benefited. This approach is similar to some successfully Organised Self-Help Housing projects in San Jose (Costa Rica), undertaken by the NGO, the Fundación Promotera de Vivienda (FUPROVI), funded by the Swedish International Development Cooperation Agency (SIDA)[71]. As is the case with the first approach, valuable lessons could be drawn from these, and again, despite the two countries being completely different, adjustments could be made to suit the Zambian environment.

For sustainability of the scheme, the process involves two activities: a social and a technical activity. The process starts with a social activity followed by a technical one and then, lastly, a social activity to wrap up the process. The first social part involves assisting selected target groups, who are the main actors, with capacity building to enhance their construction or maintenance abilities. After they master the required skills, they are given loans to use in procuring materials for construction and as they start construction, technical and supervisory expertise could then be availed. After the houses are completed, the social part could be re-instituted to teach them and enhance their income generating abilities. If successfully done, this process could enable beneficiaries repay the loans and sustain their livelihoods. If at any time an individual's circumstance changes, and they have access to a steady monthly income from gainful employment, then they could start repaying their loans like their counterparts in the first approach, who have a steady income.

In summing up the above, new approaches, which are calling for decentralising the housing delivery system, making amendments to the policy and strengthening the authority of the policy, and also having a multi-pronged

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[71] The author visited and undertook a study of these projects in March 2004.

approach to housing delivery, are all pointers to the need to re-organise the building industry. This would increase competition by discouraging monopolies and to lead to improving the quality and quantity of labour and the availability of key inputs so that for a change the building industry could start producing favourable housing outcomes. This would also complete the range of approaches required to constitute an appropriate housing policy.

8.7 Conclusions and discussions

New approaches in formulating an implementable housing policy do not call for a radical change to strategies the NHP tried to implement, they just illuminate the fact that the same issues could be approached differently with tangible results. The new paradigms advanced in this study may be specifically tailored to Zambia, but are generally applicable to all low-income sub-Saharan African countries. If not all, at least with subtle modifications some of them could be applied.

To formulate an implementable policy begins with the involvement of all actors and stakeholders in the policy formulation process. This ensures that it will be supported when the need arises. The factors that have been used in this chapter were those identified to be constraining housing development by the NHP, only two other factors identified to be vital – participation and environmental protection – were added. These factors were broken down into the three components, which constitute an appropriate housing policy. They included those from the demand side and supply side of the housing equation and those that can be used in managing the housing sector through the construction industry. These were assessed for their abilities to contribute to formulating an appropriate housing policy. This way, suggestions made for new paradigms in housing policy formulation and implementation met the requirements of an appropriate housing policy. In the process of building up on the lessons learned in Chapter 7, it was found that in order to develop and formulate a workable housing policy, new strategies for implementing the policy must be built.

Building new strategies meant that the internal and external environments in which each identified strategy operates were carefully studied using SWOT analyses. It was found that for each strategy within its internal environment, the strengths were to be strengthened further, while the weaknesses were to be enhanced to turn them into strengths, or where this was not possible they were to be weakened even more, to eliminate their negative impacts. From the external environment, the opportunities presented were to be enhanced by increasing their strengths, and the threats posed were to be mitigated against to prevent them from negatively influencing and disturbing the performance of these strategies. After the SWOT analysis was conducted on each

factor, recommendations were made on how to improve their performance. This formed the basis of the housing implementation strategy, shown in an implementation matrix.

This chapter has further illuminated the important role the government and its organs need to play in the housing sector. Mitigating the debilitating effects of a number of constraints in most cases pointed to the involvement of the government either at central or local level. It was found that government presence was vital in: amending restrictive laws inhibiting housing provision and entry of investors, providing serviced land, infrastructure, and in controlling the quality of building materials, which are the key physical resources for the production and improvement of shelter. Governments should also reinforce environmental management regulations to ensure the environment was protected.

In this chapter it was found that after liberalising the market, the government withdrawal from the shelter realm affected the demand for housing and consequently the performance of the industry. Despite this, other clients, especially the private sectors' demand for housing never waned and as shown in previous chapters, has been on the increase, continuously challenging the capacity of the construction industry. The existing capacity of the construction industry to deliver the indentified housing need was scrutinised, and found to be adequate, although there were still a number of inhibitions among its five subsectors which needed streamlining. With all the new local and international companies and small and medium enterprises that have come aboard, there is now enough capacity to meet the challenges of providing adequate shelter for all. Even where it may be lacking, there is enough scope to build it up or import it from outside to meet local challenges. Two approaches for low-income housing provision have been identified: one targeting those with steady income, and the other targeting those with intermittent incomes. Now and in the future, low-income housing should be treated as real estate and as a base for revenue generation and not only as a social service function meant to assist low-income groups meet their basic need for shelter. This is the first approach in helping to re-frame the future paradigm in housing policy formulation and implementation.

9 Conclusions and recommendations

9.1 Introduction

In the introduction to this study the daunting tasks the world faced as the new millennium was dawning were highlighted. These growing global concerns included the need to provide security of tenure to more than 2 billion people who lacked it worldwide, to develop sustainable human settlements in an urbanising world, and to provide adequate shelter for all. Meeting these challenges were noted to be complex and their solutions required global wide policies, which could be extrapolated to regions and to local areas. They gave rise to the need to develop locational-specific responses calling for the involvement of local actors in producing responsive national policies suitable for local needs.

To heed this noble concern, most countries in sub-Saharan Africa, including Zambia, embarked on formulating policies to address their housing problems. Despite the expectations raised by this highly acclaimed and awarded policy (as mentioned in Sections 1.1 and 4.2.1), after more than a decade nothing tangible has come out of this policy. The paradox of inadequate shelter resulting in high housing deficits, a sluggish construction industry, a weak economy, low employment levels, high poverty levels, housing affordability problems, and low life expectancy etc., which a good housing policy should alleviate, still persist. This paradox has been exacerbated by lack of suitable evaluation methodologies to understand why this policy has not changed the status quo of housing in the country. It is just assumed that the policy failed. There has been no effort made to understand whether this was policy or implementation failure or both, coupled with inadequate resources. This study was prompted to answer these and related questions and to contribute in filling up the knowledge gap, which became apparent in this research field.

This chapter reflects on subquestion 7: *What conclusions can be drawn from the answers on foregoing questions? And what recommendations can be made?*

To address this question, this chapter reflects on the problem, which generated this study, through the main research question. It relates each research question as they are laid down in Section 1.7, to the main research question forming the structure of this chapter. For each research question the chapter reflects on the answers in relation to the problem statement before making conclusions and recommendations. Conclusions and recommendations devoted to significant research findings factor on how policy performance could be improved, to achieve desired goals.

9.2 Reflecting on the problem

This study was generated when, as laid out in the problem statement in Section 1.7, it was realised that more than a decade had passed since the UN

'Scroll of Honour' award winning 1996 National Housing Policy was formulated in Zambia and it still remained largely un-implemented, its effect was also still doubtful. Given the environment and the way it was formulated, could this policy have achieved its goals, had it been fully implemented? If not, what appropriate adjustments should be made to the policy in order to operationalise it to satisfy housing needs in the country, and what challenges did this pose to realise its goal?

In reflecting on the problem, it is noted (as discussed in Section 1.3) that concerns raised at global, regional, and country level on the rights of an individual to adequate shelter, and the development of sustainable human settlements in an urbanising world led to the formulation of the NHP. This chapter therefore reflects on the question *Is the housing policy an end in itself or is it a pointer of challenges to confront?* Necessitated by research findings and observations, indicating that after formulating the NHP, there was no 'serious' follow up to ensure that the awarded policy was implemented, and its goal was attained within the allocated time-frame. A housing policy must be seen as a tool: to visualise what the housing problem is, to negotiate the policy process, and to implement solutions to the vision.

Based on the theoretical discussions in Chapter 1 and 2, it was highlighted that the real housing problem lies in cities of the developing world, especially in sub-Saharan Africa. These cities are currently grappling with basic elements of sustainability (mentioned in Section 1.6). They are experiencing rapid urbanisation, high unemployment rates, high poverty levels, global warming, ever increasing solid and liquid waste, inability to provide adequate housing and other services to meet the expectation of citizens. These are underpinned by de-industrialisation, lowering commodity prices, aging (or even lack of) infrastructure, high population growth rates, dwindling local governments finances, as they receive less funding from their central governments, on one hand, and on the other, the effects of social pathologies and diseases (such as crime, poverty and HIV/AIDS), which are devastating established family networks and rendering the young generation destitute. All these are coupled with the effects of globalisation, where countries and cities are expected to be independent and compete on a world level, with well networked global cities and countries for capital to use on local shelter development.

Literature review in Section 3.8 indicates that cities in sub-Saharan African countries are transiting mostly from agrarian to industrial based economies. This phenomena is now accompanied by a transition from welfare and command economies where people have since colonial times been subjected to free or subsidised goods and services, to neo-liberalised economies, where they are continuously being subjected to meet subsistence costs on their own. Cities are in a state of development, and it is at the interface of this transition that most of the problems being experienced emanate. As a result, these cities are continuously failing to cope with the demands this transition engen-

ders, exacerbated by central governments, which are only willing to release functions, they consider a burden, and are reluctant to release strategic ones, such as those dealing with income generation. For reasons given in Section 2.5, this study factored in Lusaka and Kitwe two of Zambia's largest cities.

9.3   The policy under review

The 1996 NHP in Zambia is the policy under review, and based on lessons drawn from this study, suggestions on how to fill the knowledge gap required to avert future policy implementation failure and how to enhance the impacts of this policy on the housing situation in Zambia, forms the structure of this conclusive chapter. It also follows the set up of the research questions as laid out in Section 1.7.

9.3.1   Formulating an appropriate housing policy for Zambia

> *Subquestion 1. How is a housing policy formulated, and what criteria constitute an appropriate housing policy?*

This research question relates to objective 1 in Section 1.7. It was motivated by investigating how a housing policy is formulated and what criteria constitute an appropriate housing policy. Based on the theoretical approach introduced in Chapter 1, and from a more theoretical perspective in Chapter 3, relevant concepts were defined. These were used in discussing the findings throughout the study. In particular, these concepts were used to analyse elements of the policy in Chapter 6, to analyse the findings in Chapter 7 and used to develop new paradigms in housing policy formulation and implementation in Chapter 8.

   Theoretical discussions in Chapter 4 indicate that there is no specific way in which a policy should be formulated, although three approaches: the coalition building, the inter-agency, and the single-agency models, were identified as being common in organising the strategy development process, which are also applicable to the housing policy formulation process. Findings from this study indicate that since some elements of each of these models were embedded in the 1996 NHP, policy formulation had followed an approved approach and was acceptable. Two common approaches, the top down and the bottom-up approach, described in Chapter 3, are generally used in the policy process. This study advocated for a combination of the two, as it was felt that this enables the advantages and disadvantages of both methods to be counterbalanced, with the advantages being maximised, while the disadvantages are minimised. Any of these can therefore be used, as long as the approach

obeys the dictates of subsidiarity and is formulated as close to the problem area as possible.

From theoretical discussions in Chapter 3 it was found that since contemporary scientists still grapple with different views on defining the concepts which constitute a housing policy, it is imperative that before embarking on formulating a policy all actors agree on a single and most appropriate definition to use. This ensures that actors are synchronised in their understanding of the term, which is important for the success of the policy process. This difficulty also translates into there being no single criteria that can be used to indicate the appropriateness of a policy. It also emerged that what constitutes an appropriate policy depends on the socio-economic, geo-political and technological environment existing at a particular place or country the policy is designed for. Since these factors affect local places in different ways, it is therefore not possible for a policy formulated elsewhere to work with the same results without modifications if implemented in another area. For a housing policy to be appropriate, it should fulfill demand and supply side attributes of the housing equation, and must contain instruments for managing the housing sector. The policy must also be efficient in getting things done, effective in its approach, and it should also be equitable to those who formulate it and to the target group it is intended to serve, especially the poor. It should have also been arrived at through public participation by all concerned. Participation ensures full support and acceptance of the policy as being authoritative, and gives it the necessary weight and force to push it through various stages, especially implementation.

To this effect therefore, the NHP which was formulated at national level, needed modifications to suit existing conditions in different regions, districts and local levels to be operational. This way the policy could have satisfied the subsidiarity principle and been appropriate by reflecting existing environments in each of these areas.

9.3.2 Actors and action in the 1996 National Housing Policy

Subquestion 2. How was the 1996 National Housing Policy formulated? what role did the state and other actors play? How and to what extent was it implemented?

This research question relates to objective 2 in Section 1.7. It was motivated by the desire to investigate how the 1996 NHP was formulated and what role the state and other actors played? How and to what extent it was implemented? This question addresses the gist of this study, and all theoretical perspectives are meant to subscribe, contextualise and crystallise its understanding. Based on the theoretical discussions in Chapter 3, this research question

was fully described in Chapter 4, and its elements were critically analysed in Chapter 6. Lessons drawn regarding what was missing amongst the requirements to formulate an appropriate and implementable policy were highlighted in Chapter 7. These together with what were described as constraints in Chapter 4 were then used to develop new paradigms in policy formulation and implementation in Chapter 8.

Based on the theoretical discussions and research findings in Chapter 4, it was found that the NHP was formulated through the government initiative in line with its reform programme enshrined in the ruling party's manifesto. The Minister of Local Government and Housing appointed a Steering Committee comprising of twenty-five experts in planning and housing, and other related fields, whose tasks have been highlighted, comprised of members drawn from the policy hierarchy discussed in Chapter 3. While a committee within the steering committee initiated a draft document which was tabled in provincial workshops and at a national conference in Lusaka in 1995. The finalised document later adopted by Cabinet, was ratified by Parliament as the NHP. From the study, it emerged that the provincial level was the lowest point at which people submitted to the formulation of the policy.

Most provincial capitals are detached and far flung from other towns and communities where action was needed; travel is long, costly and fraught with bad roads. This clearly defied the subsidiarity principle, since the lower echelons – the meso, community and even individual level – were never reached and it is possible that the problem area was missed. From its composition, it is also clear that not all actors participated. There was very little representation from street level bureaucrats and women, infact the steering committee had only two women, while the core committee had none. It is also clear that there was no representation from trade unions and civil organisations, and none from the aged, the handicapped and the youth, all of whom should be beneficiaries and must be covered by an all encompassing housing policy. Despite this, it could still be argued that to be implementable, policy formulation does not necessarily need to include all actors, and the policy generally followed the acceptable procedure. It contained the inter-agency and the single-agency models, which are accepted elements of the models used in organising a policy development process.

The policy did not have an implementation strategy, and there were no actors assigned to oversee its implementation. It was therefore difficult to assess exactly what has been implemented and what has not. However (as mentioned in Section 5.4), it is clear to see that so far, the intangible parts of the policy, not specifically related to the policy goals, but those imbedded in the overall pursuit of neo-liberal restructuring policies such as the Structural Adjustment Programs, have been implemented. These included, i.a.: privatisation of publicly owned housing, availing land, finance and providing infrastructure. It was noted that private sector players have drifted back into

real estate development and management. While the tangible parts involving action related to the actual delivery of new housing units or upgrading existing substandard housing units, has been sporadic and is just beginning to take root. As mentioned in Chapter 5, implementation of some intangible actions, such as housing privatisation, were completed albeit with misgivings in the way they were carried out. This exercise was meant to capture surplus value from the sale of public housing, with the intention of ploughing it back into the delivery of more housing through cross subsidisation. But the money realised was too little as there was too much political interference and most houses were sold at give away prices, or given freely. Some 'lucky' families bought more than one house, while other 'unlucky ones' came up with nothing, and some 'more unlucky ones' were even evicted from the houses they had been occupying.

Since there is now private sector involvement in housing delivery, the proclaimed march with the rest of the world towards shelter for all has been set in motion, what remains is for other actors to produce positive impacts in housing.

9.3.3 Effectiveness of pre-1996 housing policies

> *Subquestion 3. What urban and housing policies existed prior to the 1996 National Housing Policy and how effective in achieving their intended goals, and objectives were they?*

This research question relates to objective 2 in Section 1.7. It was motivated by the desire to investigate the effectiveness of the urban and housing policies formulated prior to the 1996 NHP. The research question was approached from a more theoretical perspective in Chapter 3, where the concept of effectiveness, efficiency and equity were introduced. These were by implicit used in Chapter 5 to analyse the effectiveness of colonial and post-colonial policies.

In the analysis of colonial and post colonial urban and housing development policies, it was found that colonial policies were very effective in achieving their intended goals. This observation is based on theoretical findings from Section 5.2.2, where it emerged that colonial policies started, developed and even shaped Zambia's urban and housing areas through various ideologies aimed at developing extractive industries for raw materials to feed both local and international manufacturing industries.

Through effective implementation of the three ideologies of crown control, free market system and modernism, which were guiding planning and development. Colonialist implemented policies, which generated the following aspects of Zambia's urban heritage, i.a.:

1. Rural urban migration: a phenomenon, which initially uprooted people from their homelands into the urban areas, it was triggered by need for labour

to assist in the extraction of raw materials to feed local and international industries as a result of the industrial revolution in Europe;

2. Industrialisation without urbanisation: a policy which prevented colonialists from matching industrial activities with urban and housing development, this consequently led to badly planned urban areas and created a shortage of housing;

3. Migratory labour: served to discourage permanent settlement in urban areas for non-Europeans, as a deterrent for a settled urban labour force, which could consequently demand for better conditions and eventually political power;

4. Employment tied housing: which served to house only those in gainful employment, led to the proliferation of squatter settlements;

5. Settlements and urban segregation: led to the development of differentiated housing and urban development, initially based on race, but now based on socio-economic status; and,

6. The pass system: a policy meant to reinforce racial segregation. It restricted movement and mixing between different races.

All the above infringed on the freedom of movement for indigenous people. In reaction to these policies, the post independence the government attempted to reverse them through the policy of freedom of movement to all Zambians which allowed people to migrate into towns at will, but simultaneously exacerbated the urban development and housing problem. The post colonial government's reaction to colonial policy is summed to have been as follows:

1. Rural urban migration: although attempts were made, it was not stopped. Instead, it was fuelled by the 'freedom of movement' policy.

2. Industrialisation without urbanisation: was tackled by the provision of housing and the development of urban areas. Although its effects still linger.

3. Migratory labour: was banned in relation to the freedom of movement policy and the provision of permanent jobs and housing to locals.

4. Employment tied housing: was only partially overcome with housing privatisation under the 1996 NHP, all along policy measures instituted to tackle it were not consistent.

5. Settlements and urban segregation: led to the development of the integrated policy, which looked promising in the beginning, but could not eradicate this aspect.

6. The pass system: was banned just before independence, it was the easiest policy to eradicate as it just involved burning the passes in a bonfire, and amending the law.

In this study it has emerged that prior to 1996 Zambia did not have any comprehensive housing policy. It only had ad hoc instruments and statutes, mentioned in theoretical discussions in Chapter 4, which were used to implement

housing. From this it follows that at the time of formulating the NHP in 1996, there was very little or no prior knowledge of how to formulate a comprehensive housing policy of this magnitude. Since it unified all existing instruments and statutes, and being the first of its kind, the NHP was therefore a milestone, although it was a step in darkness, since at that time it was beyond comprehension to most Zambians. It was already moving in line with modern global trends, and took in stride the impacts of rapid urbanisation, lack of finance, lack of land, etc., factors which it recognised in Section 4.4 as constraints to housing development. It is only now that the extent of its foresight is emerging. Different actors, described under the theoretical discussions and findings in Section 5.4, have been emerging and changing the housing delivery approach with all sorts of innovations.

9.3.4 The feasibility of attaining set goals

> *Subquestion 4. How feasible in attaining the set goals was the 1996 National Housing Policy, given the strategies that were to be used in realising its objectives and, moreover, what can we learn from this?*

This research question relates to objectives 2 and 4 in Section 1.7. It was motivated by the need to investigate how feasible in attaining the set goals the policy was, given the strategies that were to be used in realising its objectives, and what could be learnt from this.

Based on theoretical discussions in Chapter 3, elements of a housing policy were identified

as being the goals, objectives, means and instruments. In Chapter 6, each of these were tested and triangulated for their effectiveness, efficiency and equity. It uses a combination of analytical tools comprised of the SMART Objective Testing Framework, the Objectives Tree Mapping Technique, the Force Field Analysis (FFA), and the Impact Assessment Model. Lessons learned are summarised in a recommendation and follow up matrix. The missing quantification is covered in Chapter 7, and recommendations are used to formulate an implementation strategy in Chapter 8.

It was found that although the policy generally followed the laid down approaches, as mentioned in the theoretical discussions in Section 4.5.2, the strategies used were limited and fell short of the ability to realise most of the laid down criteria needed to achieve their set objectives. It also proved that even if the policy was operationalised in its current state, it would not have produced positive impacts to dramatically change the status quo of the existing housing situation. The draft Housing Development Programme and the draft Revised National Housing Policy (mentioned in Section 4.2.2), which the government prepared after noting no tangible progress, were both checked and found to be limited, in their ability to bring much change. The former

was found to be more or less a policy paper than an implementation strategy, while the latter was found to be a mere replica of the existing policy, but with different jargon. It is these two instruments that need to be further worked on to make them more appropriate.

The lessons learned were grouped into three: (1) those dealing with beginning the process, (2) those concerned with developing the strategy statement, and (3) those focused on implementation.

To begin the process, it was found that three prior activities could increase the odds for a comprehensive, cogent strategy being successfully developed and its implementation undertaken. These were identified as: (1.1) the designers of the strategy with experience in the formulation of sector level housing policies must preferably be selected, (1.2) key statistical analyses, such as housing needs, housing demand and the existing housing situation must be assessed and selected sectoral analysis (involving housing finance, building regulations etc.) availed to the steering committee, and (1.3) identifying, availing and servicing, land and infrastructure for housing development, must be undertaken and completed in advance. From this aspect, it was found that item (1.1) was addressed. Nevertheless, availing elements contained in item (1.2) was not done, and most of the elements contained in item (1.3) were not availed to the steering committee. This constituted the first lesson learned which was addressed in Chapter 7 and is concluded in Section 9.3.5.

To develop a strategy statement, three actions were identified as being: (2.1) choosing the best strategy to use, (2.2) the need to design policy strategies as vehicles to drive the shelter delivery process, and (2.3) addressing the effects of lack of available data to enable housing developers make informed choices. From this aspect, it was found that elements from item (2.1) were addressed. It was however found out that elements from item (2.2), choosing the best strategy and designing it as a vehicle for shelter delivery, were missing, and this affected item (2.3). This constituted the second lesson learned which was addressed in Chapter 8, and is concluded in Section 9.3.6.

To implement the delivery of adequate shelter, does not just involve the actual delivery of tangible housing units, rather it initially involves putting in place the necessary social, technological, economical and political environment for the systematic delivery of housing. As demonstrated by the Zambian experience, this can be done with or without a shelter strategy, as it may involve policies in areas which may be external to housing. From this aspect it was found that assessing the viability of the building industry and developing an implementation strategy for the delivery of adequate shelter, were missing. This constituted the third lesson learned, and was also addressed in Chapter 8. It is concluded in Section 9.3.6.

9.3.5 Relating housing problems to needs, supply, provision, and underlying policy structures

Subquestion 5. How are Zambia's housing problems related to needs, supply, provision and underlying policy structures and what are the most rationale and feasible solutions in meeting related costs on a national scale?

This research question relates to research objectives 3 and 4 in Section 1.7. It is motivated by investigating how Zambia's housing problems are related to key statistical analyses and underlying policy structures and finding out what the most rationale and feasible solutions in meeting related costs on a national scale are. It was approached from a more theoretical perspective introduced in Chapter 1 and analysed in Chapter 3. It originated as a result of the first lessons drawn by testing the elements of a housing policy in Chapter 6, which were then used in Chapter 7 to identify which elements were missing from the 1996 NHP to make it an appropriate and implementable housing policy. These were to contribute to the development process of new paradigms in housing policy formulation and implementation in Chapter 8.

It therefore illuminates the relation between the housing problem, needs, supply, provision and underlying structures, all of which were found to be development related issues.

Needs and demand

As discussed in Chapter 3, Zambia's housing problems are related to the issue of development. Its housing need has been growing over a long period of time because of unmet housing demand.

Based on theoretical discussions in Chapter 3, it was found that housing needs were generally found to be socially determined and are manifested in various forms based on individual requirements. Governments do establish ascertained needs as a control to ensure the production of housing with certain minimum acceptable standards, which unfortunately most lower-income groups cannot afford. Housing demand, which affects need was found to be a function of income and economic power and depended on population growth, demographic structure (e.g. age, household size), disposable income, housing preferences and tastes, and taxation and investment policies. These determinants were expanded to include the rate of urbanisation and new household formation, as well as macroeconomic conditions that affected household incomes. The demand for housing can be effective or potential and is related to the availability of land, location, and the services (e.g. schools) which neighbourhoods deliver. Effective demand was demand for housing, which could be met at existing prices. While potential demand was a need expected to be satisfied in future. Demand for housing was therefore composed of

direct growth demand, which arose because of a growth in aggregate population or a change in the demographic structure of that population.

It was found that the projected high housing needs and demand could not be met because housing supply was hampered by a horde of supply bottlenecks, directly related to the underdeveloped nature of housing provision systems and inadequate and unresponsive housing policy structures. The question of accurate and up-to-date data on housing needs, availability and supply of land, capital and materials, the articulation of policies, and the ability to avail these when required, was found to be cardinal and either directly or remotely related to the socio-economic development of a country. It was established that these were the factors that needed to be addressed before the march towards adequate shelter for all could even produce tangible results.

Supply

Constraints in housing supply peculiar to sub-Saharan African countries are all related to development, and result in inadequate housing for all irrespective of income. They also fuel informal land and housing markets and exacerbate poor housing conditions. Theoretical discussions in Chapter 3 indicate that reforms in the supply side of the housing sector dealing, with land, infrastructure, and the building industry have been argued to offer the greatest scope to improve the housing sector in low-income countries.

It was established that the involvement of the government, with its horde of resources, most housing-related encumbrances on both the demand and supply sides are achievable feats. Housing cannot be improved or exchanged unless there is an adequate supply of land, finance, secure tenure, construction materials, labour and basic infrastructure to produce it in the first place. So improving access to these supply-side hindrances is a pre-requisite to enabling markets to work. In Zambia, serviced land, finance and security of tenure, three of the most important aspects of housing are still not readily available on the market. Suggestions on how to improve this situation were advanced in Chapter 8, but most particularly, it has a lot to do with streamlining the land procurement process and servicing it with infrastructure, providing housing finance and issuing security of tenure to deserving beneficiaries.

Provision

In response to finding out the most rational and feasible solutions to meet related costs on a national scale, the total costs of satisfying the qualitative and quantitative housing needs is analysed against the provision of the national budgets for housing in 2007, 2008 and 2009. To achieve this, a housing model was developed in Chapter 7 and two options of meeting costs either through directly subcontracting others or with beneficiaries providing their labour were worked out, both on a national and local scale.

It was found that if the government were to go alone, at the current budg-

etary allocations, it would not be possible to meet the current housing deficit in the near future. The rate of supply of the private sector developers was factored in and it was found out that they are also just emerging on a market, which was still in its infancy and at their current rate of provision; and if they were to go alone, they would also not satisfy the housing need in the foreseeable future.

To improve supply and reduce the number of years required to provide adequate housing, the combined efforts of the government, the private sectors and individuals is advocated for. In Chapter 1 the government's withdrawal from direct housing provision but keeping vigil of the housing market to ensure equity was advocated for. This was expanded in theoretical discussions in Chapter 3, and suggestions were advanced in Chapter 8 that the government's effort in approaching housing delivery can factor in, i.a., decentralisation, amending existing policy, strengthening the authority of the housing policy, and advocating for a multi pronged approach to intervention. It was found that housing provision could be streamlined if attention was paid to sectors dealing with: (1) land issues, (2) secure tenure, (3) capital provision, and (4) underlying policy structures.

1. *Land issues* – Land is one of the basic elements for economic development and is a significant issue in housing development, without it there can be no economic or housing development. As described in Chapter 2, the availability of most of Zambia's land on the housing market is hindered by unclear tenure and unclear ownership. These have been riddled with legal and administrative hurdles, thus inhibiting easy entry by the private sector into the housing market. In a country where there is so much lying idle, it is ironic that land can be scarce and so expensive. Because of its scarcity, urban land is a valuable commodity, therefore a mechanism to avail more on the market, as discussed in Chapter 8, may be the first in a series of steps to improve overall housing supply. The next important step would then be for the government or its agents to prescribe its use according to the law and development plans, as this would determine what type of services to provide and how much it would cost. Only after servicing it would it be availed to developers. It was found that when serviced with infrastructure, however rudimentary, further value is added to land, which, for many poor urban residents, represents a foothold in the urban system and an expandable asset on which to build wealth and security.

    From the study, three scenarios regarding land emerge. First, despite only 6% of the land being available for economic development and for the land market, there is still enough land to meet the current development needs in the near future within this small amount. Land itself was not a problem. What was a hindering housing development, especially for small scale house developers, was readily available serviced land when and where required for development.

Second, the cyclic history of land in Zambia, mentioned in Chapter 2, made it very difficult to attract foreign investment in land, real estate and housing development, especially after nationalisation. Although this has now been repealed, there is still need to restore confidence in the land markets to initiate major economic activities. One way is to avoid policy reversals. Currently two main obstacles to land markets have been removed: state land can be transacted on the market and customary land can be leased, with the consent of the chiefs. It is this kind of development that needs to be enhanced so that more land is availed on the market.

Third, the private sector is still skeptical about investing in traditional land or building real estates and housing in rural areas, where they can only derive use value as exchange values of their investments are still unclear, and would be affected by the complicated land issue.

2. *Secure tenure* – The theoretical concept of security of tenure was introduced in relation to slums in Section 1.6, and discussed in relation to land in Sections 2.10 and 7.8.1. It was also extensively discussed in Section 8.4.4, in relation to different markets. Security of tenure in whatever form was found to be an important aspect needed to improve housing, but that has been lacking in low-income groups in Zambia who needed it most. Even in improvement (upgraded) areas, local authorities which have been tasked to process title do not have capacity to handle the tasks involved and as already mentioned under item 9.3, very few beneficiaries of squatter upgrading programmes in Zambia received leases and are not in total control of the bundle of rights this entails.

To change this therefore, the capacities of local authorities must be enhanced to handle land titling, and all illegal, irregular, informal and clandestine house owners should be provided with security of tenure. To carter for and suit different types of housing to be regularised, this would need the institution of different tenures. As mentioned in Section 8.4.7, archaic regulation must be amended and the land titling offices must be decentralised to all provincial capitals in the short run and to all towns in the long run, where they could be integrated within the local government administration systems to streamline the handling of tenure issues. It is a well know fact, that once tenure is secured, residents tend to consolidate their land, knowing its value and building housing, often for the dual purpose of rent and owner-occupation. In addition to rental income derived from secure tenure, the consolidated land offers residents access to credit, by way of producing collateral. This also opens access to mortgage markets and allows for capitalisation of enterprises from land-related income streams. With security of tenure and access to on-site infrastructure, the law must be amended to formalise illegal occupation and allow petty businesses around the backyards. This way, small business enterprises could be allowed to flourish – witnessed by home based operations, and clusters of manufacturing

industries within neighbourhoods and housing units, like car repairs, furniture manufacturing, construction, welding, etc., all spanning a wide range of sophistication and integration.

3. *Capital* – From the theoretical background in Chapter 2 it emerged that lack of capital engendered by a restrictive and under-developed domestic land and housing market was a barrier to economic growth in Zambia, and there was need to put measures in place that would revive and broaden the economy from one solely dependent on copper to other areas as well. Industries to process primary goods such as agricultural and forest products, and those geared to tourism have a comparative advantage and the best chance of earning income from the export market, which could then be availed for investment.

In the housing finance realm the country has made a remarkable change in the policy environment in recent years in that it has considerably reformed market-based housing finance, in line with world trends. As noted in Section 5.4.2, since about 2000 the world changed from one in which most of the world's population did not have access to mortgage finance to one in which most of the urban population now lives in countries with a market-based mortgage finance system with generally affordable terms. Only a few years ago, most citizens in Zambia could not borrow to finance housing, and housing was affordable only through a combination of subsidies and savings, or households were forced to get along with very basic housing. While market-based housing finance is now available to most middle-income people in the world, it is still not available in most countries or for the poorest people.

Findings discussed in Section 5.4.2 indicate that after de-regulation, Zambia's housing finance sector now includes a range of actors such as: development banks, pension and provident funds, commercial banks and building societies, micro finance institutions, and the insurance industry. Most recently, a particular type of housing development approach called a Special Purpose Vehicle has been established to facilitate the complex financing arrangements necessary for large scale housing. This is how the National Housing Bond Trust set up by the Ministry of Local Government and Housing for private sector administration, came into being. On this score therefore Zambia has made remarkable progress, manifested by the number of housing units, and mixed urban developments being constructed or planned for a number of cities. What is still lacking are well articulated methodologies to capture surplus value to use in cross-subsidising land procurement, infrastructural provision and housing development, for low-income groups. This could be modeled on approaches that have been developed in Chile, and other Latin American countries, which are also being tried in South Africa.

4. *Underlying policy structures* – From the lessons learned in Chapter 6, other

relevant sectoral issues, which had implications related to: (1) policy, (2) demography, (3) subsidies, (4) housing of minimum standards (in terms of area, physical layouts/safety of settlements and services provided), and (5) legal aspects, were identified in Section 7.9. In the theoretical discussions in Section 3.13 it was found that a decentralised system was a necessity for good governance and the attainment of housing policy goals. It was also necessary for the effective implementation of underlying policy structures.

Policy implications for actions taken should be looked at from a wider context, because issues such as reducing the size of plots and reducing the type of infrastructure to the minimum, are basically technical in nature, would produce much wider positive social, economic and fiscal ramifications than initially thought possible. As discussed under item 7.9.1, such action could enable more people afford housing.

As noted in Section 7.9.2, reducing population growth is a key long-term element in reducing housing investment requirements and the subsidies that would be necessary if the government committed itself to meeting all of its country's housing needs. In Section 7.9.3 it is noted that despite subsidies being a viable option in reducing the costs of housing that has been applied with positive results in Latin America, they have not been a viable option in Zambia's housing finance approaches. It is noted in Section 7.9.4 that the minimum dwelling and infrastructure standards of a nation and the volume of construction being undertaken are important determining factors on which housing investment levels depend. If plots to be serviced are made smaller, and infrastructure reduced to the barest minimum, then there would be more to go around, and they would be cheaper, and people could easily start with the barest minimum and build their houses incrementally. These minimum standards which also affect space standards, in terms of area, physical layouts, safety of settlements and services provided, could all be streamlined by the use of updated regulations. These could also streamline land development approaches, and the use of various subsidies to support efforts of the poor.

As discussed in Section 7.10, even decisions to construct houses such as the 100 per district planned by the NHA and their actual number can best be achieved at local level. Investigations indicated that at the moment decisions for land, housing finance loans and title deeds all have to be prepared in Lusaka. So to access any of these and other related issues involve a cumbersome process.

The supply side-oriented challenges, which local authorities have to overcome before decentralisation can be effectively implemented, were highlighted in Chapter 8.6.1 The attainment of basic tenets and provisions of the decentralisation policy will require reviewing and streamlining existing organisational structures and putting in place their supporting systems, reviewing existing legislation to support the implementation of the policy

with the ultimate aim of empowering local authorities to determine, manage and control the district's human, material and financial resources. This could be done using SWOT analyses aimed at internal and external diagnosis of local authorities management programmes. The policy requires that functions to perform at national, provincial and district levels be specified and resources to carry out these functions be identified and devolved accordingly. Decentralising policy structures to local level will have a multisectoral effect; it could enhance the safety and security of informal settlement residents and their living environment and it could also promote local economic development and efficiency in the delivery of public services, and engender sustainable neighbourhoods.

Rationale for meeting related costs
Under Section 7.10 the costs involved in meeting the quantitative and qualitative deficits of housing at both local and national level in the short term and long term were tabulated. When these were compared to the budgetary allocation to housing and its infrastructure, it was found that the government acting alone cannot manage to meet the costs involved in the foreseeable future. One of the approaches advocated for was to break up the action into national, regional, city and local levels, and tackling them as the NHA has planned to do in the 72 districts in Zambia.

Allowing other actors to come on board, which has started accelerating as discussed under Section 5.4, and empowering the poor by alleviating their affordable levels as discussed in the NHP objectives under Section 4.6, i.a., were also seen as viable options.

9.3.6 Formulating an implementable policy; does enough capacity to meet the challenges of proving adequate shelter for all exist?

Subquestion 6. How could an implementable policy be formulated, and does enough capacity to meet the challenges of providing adequate shelter for all exist?

This research question relates to objectives 1 and 4 in Section 1.7. It was motivated by desire to investigating how an implementable policy could be formulated, and whether enough capacity to meet the challenges of providing adequate shelter for all existed or not. It was approached from a more theoretical perspective in Chapter 3, where the policy formulation process was described. It originated as a result of the second and third lessons drawn by testing the elements of a housing policy in Chapter 6, as explained in Section 9.3.4. The results from this analysis were used together with results from Chapter 7 to explain how an implementable policy could be formulated.

From the second lessons learned in Chapter 6, it was found that to develop a strategy statement, choosing the best strategy and designing it as a vehicle to drive the shelter delivery process, were missing. The first part of Chapter 8 covered up for this by developing strategies towards new paradigms in housing policy formulation and implementation and also in developing an implementation matrix shown in Appendix 9. The second part of Chapter 8 addressed whether enough capacity to implement the delivery of adequate shelter existed or not by assessing the viability of the building industry, which were also missing.

How to formulate an implementable policy

From lessons learned in Chapter 6, it was found that the NHP was generally a broad indication of what the government wanted to do in providing shelter for all. This broad goal could not be implemented in its state, but needed to be narrowed down into specific objectives through the development of an implementation strategy. It has been pointed out that even the draft Revised National Housing Policy and the draft National Housing Development Programme were no better but could be adjusted into an implementation strategy.

In relation to the third lesson learned in Chapter 6, it is found that to formulate an implementable policy should start with the involvement of all actors, and stakeholders in its development, to ensure it gets the required support at implementation stage. Using one of the approaches recommended in Chapter 4 or combining them could be the best approach. People with experience or knowledge about the policy process, should be selected for the steering committee. The committee should be availed with vital technical analyses, which was missing from the 1996 NHP. Analyses that could be vital were described in the theoretical discussion in Chapter 3, and findings in Chapter 8, related to the demand side, such as: (1) actual quantities and qualities of the housing need encompassing various categories, (2) costs related to clearing this quantification and in achieving housing for all at local and national level, both in the short and long term, and (3) a clear understanding of the operation of the housing markets serving lower-income households and some form of needs assessment, should be availed. The committee could also be availed with supply side technical analyses such as: (1) available building resources, (2) available serviced and un-serviced land, (3) the capacity of the building industry, etc.

This committee could ensure that the set goals and objectives, were focused by testing them in frameworks similar to those used in Chapter 6, such as the SMART Objective Testing Framework, the Objective Tree, and the Force Filed Analysis, if they failed this test they could be improved upon until they satisfied all requirements. An implementation or a retrogressive logical matrix shown under appendices, could prove useful to check the progress made during implementation.

Does enough capacity exist?

It emerged from the findings in the second part of Chapter 8 that the five subsectors comprising the construction sector of the Zambian economy were greatly challenged by insufficient capacity, due to restrictive legal and institutional frameworks. This was more pronounced after the government withdrew from the construction industry, which made it difficult for these sectors to stand up to the challenges of competition from the outside markets, and most of them collapsed. Even if the right targets were set and the right resources allocated, the need for effective delivery mechanisms remains an important factor in any housing policy. In most of the developing countries, the delivery mechanism, be it in the public or private domain remains disorganised, disjointed and immensely weak to take up the increased role expected from them. The NHP on its part should have reflected the effects of government absence in the construction industry and should have directly indicated actions for institutional building and skill upgrading of the actors, to fill the void left.

Following liberalisation, the capacity building process, which started was sluggish because of lack of capital. Accelerated growth, which is advocated for in key industrial sector has been hindered as noted in the theoretical discussion in Chapter 2, by poorly functioning infrastructure such as the poor railway system and a poorly maintained road system. Electrical energy despite being so abundant has distribution and maintenance problems. So in general almost the whole infrastructure system needs to be overhauled and properly maintained. After market liberalisation, new local and international small and medium sized construction enterprises have come on board. As a result of this, there is now enough capacity to meet the challenges of providing adequate shelter for all, on the local as well as on a national scale. Even where this is lacking, there is enough scope to bring it from the outside, so the question of existing capacity should not hinder progress in housing delivery any more.

To meet the needs of the low-income groups, it is suggested that the building approach be split into two. One targeting low-incomes with irregular incomes and the other targeting low-income groups with regular incomes. From theoretical discussions in Chapter 3, it emerged that low-income housing should henceforth be treated as a component part of real estate and as a base for revenue generation and not only as a social service function meant to assist low-income groups meet their basic need for shelter. This is a cardinal approach in re-framing the future paradigm in housing policy formulation and implementation undertaken in Chapter 8.

From theoretical discussions in Chapter 1 and 3, it was observed that markets and the private sector deliver a wide range of housing at more affordable prices than the public sector. To effectively develop the urban low-income housing sector through initiative and entrepreneurship in markets, communi-

ties and in households, governments are urged to withdraw from direct provision to "enable" shelter development by others. Although governments presence is necessary to maintain equity, it should use the private sectors' preoccupation with efficiency, and effectiveness in the delivery of housing, as an opportunity to offer different subsidies discussed in Chapter 7 and 8 to deserving low-income families. This and other issues related to the needs of the poor means a certain level of governments presence is always vital. It is also required to amend restrictive laws and mitigate all encumbrances inhibiting housing provision. It is needed to provide serviced land, infrastructure, and building materials, which are the key physical resources for the production and improvement of shelter. The full potential and resources of all actors should be mobilised, but the final decision on where (in addition to how) to house themselves must be left to the people concerned. People's 'freedom to build' has now been replaced with 'freedom to choose'. In this approach, the government's role is to ensure that the right incentives and controls are in place to enable markets operate efficiently and to intervene where necessary to preserve equity and coherence.

9.4 Summing up the conclusions

Here only the main elements of the policy goal are looked at in-depth. Recommendations to put an implementable strategy in place are all based on the conclusions of analysis of verifiable indicators in the retrospective logical matrix of the 1996 NHP shown in Appendix 7, and on the recommendation and follow-up matrix in Table 6.3 in Section 6.7.4. Only the main features of the policy are elaborated in this recommendation and the rest are tabulated as concluding recommendation in Appendix 10.

It is noted that the NHP goal in Chapter 4 was very ambitious. It has done very little to clear housing deficits, which have drastically increased since 1996, as shown in Section 7.5. It is recommended that the goal ought to be toned down to strive, using 7,500 at most as a possible realistic target for the next 5 years and upscaling these to 10,000 or more units per annum after 5 years. This is based on the plan by the National Housing Authority to begin constructing 100 housing units in each of the 72 districts in Zambia mentioned in Section 7.10. This is found to be an achievable and modest target, which could then be scaled up as production bottlenecks are streamlined.

In Section 4.6 the first objective of the NHP was to be allocating a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme. This has never been achieved and based on findings discussed in Chapter 7, the highest ever allocated was 6.7% in 2008. It is recommended that the government should strive to allocate 7.5% of the annual national budget towards housing, this being only half of what

was planned for in the NHP. This is found to be a manageable objective given past and present economic performance.

The means looked at relate to housing finance in Section 4.6.1, and it was planned to centralise housing in national policies alongside health and education, it is found that housing has to be seen in a wider economic, political and technological scope than just as a social service, and this could be done by availing more on the market. One way of doing this is by recognising squatter settlements and housing therein and recognising them through issuance of title deeds to ensure security of tenure. With secure title to their land and property, even squatter housing would become an exchangeable commodity.

The common recommendations for all instruments was for the missing instruments to be indentified and necessary amendments made to meet current aspirations before these can be applied.

It was generally found that the rate of success was difficult to measure and guide in the absence of an implementation strategy, but guidelines developed in this study could be used to implement housing development. In meeting shelter needs for all income groups, it was found that this approach was too ambitious and needed to be toned down to be in line with the recommended goal above. Since all the necessary logistics have been laid down, Zambia's march with the rest of the world towards adequate shelter for all can start in 2010 and go on for twenty years, up to 2030. It is recommended that the government should continue creating a conducive atmosphere for others to act. It is noted that progress has already been made and just needs scaling up. This could be done by adhering to the set guidelines.

9.5   Recommendations

In closing this study, the following six recommendations are made:
- To provide 7,500 units of modest standards annually, beginning in 2010 and upscaling these to 10,000 units or more after 5 years.
- To factor the whole housing policy development and implementation approach into an urban development policy, which must be able to anticipate demand and meet it with supply both in the short and long term. It must be possible to appropriate rural land from traditional rulers, service it, and give it to developers, while at the same time upgrading slums, densifying cities, developing new and maximising the use of current infrastructure must be ongoing policies.
- To strive to reduce red tape and corruption in land procurement processes. This can be achieved by setting up a one stop shop in the short term, at provincial level and in the long term at district level, where people could go for information on availability for land, apply for it, get title, seek legal advise obtain planning permission and make all necessary payments. This would

ease the cumbersome procedure of moving from one town to another and eventually to Lusaka to complete the housing development process.

- To enable more poor households access properly designed houses in well planned settlements. The government should assist efforts by the Zambia Institute of Architects and the School of the Built Environment at the Copperbelt University to develop a database of standardised low-cost house plans complete with projected costs, which could then be availed to low-income groups at minimum charge.

- To renew the vigour to provide housing for all. Housing should officially be made a human right in Zambia, even if the government has strong points against this. If made a right, there will be renewed vigour to provide it to all citizens.

- To improve the life span of and conserve existing public buildings of historical importance, most of which look old and dilapidated. To achieve this, housing maintenance and management should be taught as a subject at the Copperbelt University's School of the Built Environment, to inculcate a sense of building restoration in graduates. They could then help in maintaining public buildings whose maintenance has been neglected due to inability to appreciate the need to fund building maintenance and restoration.

Postscriptum: the BBC/UN-HABITAT World Debate on Housing

PS 1.0 The World Debate

On 1st August, 2009, the BBC, and the UN-HABITAT held a world debate on housing entitled Housing the Future. This came at the point when this study had already been finalised, but some of the issues raised gave an opportunity to reflect on what has been covered in this study and could be used to enrich the recommendations made. These could also be relevant for future research. In following this debate, the following 5 issues were noted: (1) relevancy for this study, (2) emerging issues, (3) conflicting views, (4) conclusions made (could they be part of the solution to the housing problem, and, (5) recommendations made.

PS 1.1 Relevance for this study

This debate centred on the need to provide adequate housing for the more than one billion people living in slums around the world. Adequate housing was seen in line with the UN-HABITAT's view (see also 1996) as being much more than a roof and four walls, as it was also a place where households could have a niche to improve their economic opportunities, but the poor who were the majority were not being given access to housing.

It was explained that 80 million people were being born every year, the world urbanisation rate had reached unprecedented levels in world history and due to inadequate solutions, slums were growing at a rate of 25 million people a year resulting in the need to provide 4,000 housing units every hour to meet global housing demand. Unfortunately this was not being matched by housing production resulting in ever increasing demand. Since people have to find solutions, it turned out that most of the urban poor live in slums. An example of Kibera, a Nairobi slum in Kenya, was used. It emerged that 80% of slum dwellers live in houses owned by well-to-do members of society who include politicians and other decision makers living in affluent areas of the city. Slum dwellers are charged and actually pay exorbitant rentals, which enable shack owners to recoup their profits in about 9 months. The existence of different strata of people's income and affordable levels mean that there are also no single housing solutions raising the need for a responsive policy.

The relevance to this study was imbedded in the view from the debate that since residential places were part of housing, which was in turn part of the city, the housing problem was not a mathematical one needing mathematical solutions, but was a multi-faceted urban planning problem, needing the involvement of all actors in looking for solutions, a view advanced in this study.

It is believed that by enhancing and closely monitoring the performance of housing policies, defining and properly articulating different roles different actors play (without interference), solutions to the world's housing problems could be found, and the issue of secure tenure for those in need could also be eased.

PS 1.2 Emerging issues

It emerged from the debate that with the advent of globalisation, there is now a global capital economy ruling the financial world and for the first time in history, large scale capital is coming to affordable housing and a number of companies are now listed on the New York Stock Exchange exclusively focused on affordable homes. This indicates that markets were offering tremendous opportunities to attract capital. The private sector should understand the global market and go where there is demand, for this, they need data starting at family, community, city, national and regional levels and should not force their own models.

There was also the recognition that different fiscal instruments such as mortgages, bank loans, municipal bonds, although difficult for the poor to access, were a viable approach to housing solutions. In relation to this, the UN-HABITAT was courting the Banco de America in Nicaragua for mortgage funding to bring in more capital that could be used for micro-financing of housing development.

The view in this study is that since markets have come with a number of innovative solutions, they should be courted for more viable solutions despite their limitations in equity, especially as regards the poor.

PS 1.3 Conflicting views

There were generally no conflicting views in the debate as regards the views taken and the findings emerging from this study.

PS 1.4 Conclusions made (being part of the housing solution)

It was concluded that enabling markets to work is not the only solution, because different solutions are affordable for different groups. The solution may lie in recognising, which people qualify for subsidies, rent, different types of tenures and also which ones need combinations of these approaches, to enable them access affordable housing. The Brazilian case, dubbed 'My Home My Life', where President Lula is building a million houses, was cited as a model in the way it combines solutions for different levels of poor people. In the search for housing solutions, the poor should be the main actors and entrepreneurs; they should plan and formulate policies and they should build from the bottom up. The private sector on their part should build from the top down, and meet the poor at the centre.

Governments have tended to design rational models as development strategies, but mankind is much faster than these models, and therefore can't be stopped nor their pace matched with housing provision. Governments should therefore learn to use the money meant to pay contractors for service provision to pay the poor, who could then choose where to stay and what service they could provide on their own from this money.

PS 1.5 Recommendations made
- Housing should be recognised as a human right;
- At least 2% of all national federal budgets should be invested in housing;
- Institutions should deliver housing at all levels;
- Housing is about empowerment; and
- People including, slum dwellers should develop an understanding, pool their resources to build cities and houses. Only then can there be inclusive cities.

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Appendix 1 # Densification stages in Lusaka

From farmland to peri-urban settlement

Lusaka West, farmlands
Farmland (initialising settlement).
1 house/ha (5 people/ha).
Individual gravel road/ha.
Individualised on-site septic tank treatment;
water, etc.
Settlement currently used as farm.
Land to be subdivided for settlement to
develop and densify.

Lusaka West, farmlands
Settlement in development stage (densifying).
2 houses/ha (20 people: 135 people:
170 people/ha).
Gravel roads: 100 m/ha.
Individualised treatment
(septic tank and soak-away).
Settlement densifying (currently low
density rural setting).

Libala South (Chalala)
Self-built housing in
densification process (mixed housing).
5 houses/ha (20 people/ha).
145 m roads/ha still gravel
(to be tarred when settlement is fully developed).
Services to follow developments.
Individualised septic tank and soak-away treatment.
Settlement in advanced densification stage.
Density to increase with increases in land costs.
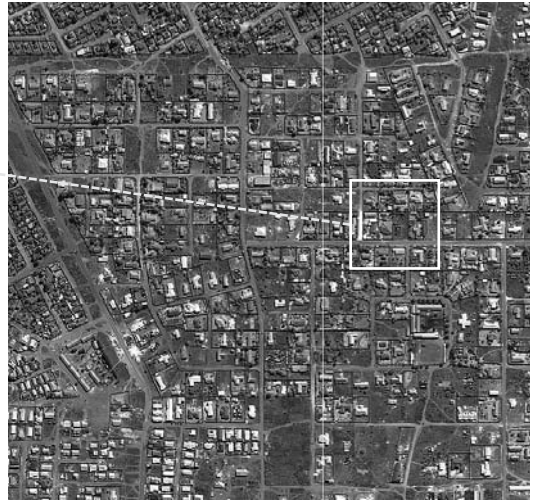
Different densities and levels of development

Kabulonga
High-cost low-density fully developed private housing.
5 houses/ha (25 people/ha).
50 m of bituminous roads/ha.
Individualised on-site septic tank treatment.
Settlement has all amenities, but low densities increases cost of maintenance.
Long distances to walk.
Plots should have been subdivided before privatisation.

Chawama
New: overspill (upgraded squatter settlement).
5 houses/ha (20 people/ha), 27 houses/ha
(135 people/ha), 34 houses/ha (170 people/ha).
Gravel: 200 m tarred/ha; 100 m bituminous/ha.
Mixed: individualised treatment; sewer lines
and pit latrines.
Settlement has mixed levels of densitie:
new areas (left) are just developing; overspill
areas (top right) are dense and fully developed;
upgraded squatter (right) is still too dense and
may not be very pleasant.

Kabwata Estates
Medium-density low-rise social housing.
13 low-rise blocks and 2 high-rise blocks/ha
(total 36 houses/ha) (180 people/ha).
145 m/ha bituminous roads.
Sewer line and central treatment.
Fully developed settlement from the 1970s,
consisting of mixed low-rise and high-rise
structures, advocated for in this study as
being economical and good for mixed urban
use and development.

Source: Google Earth Mapping Service

Appendix 2 # The National Housing Policy Document 1996

Foreword

Since independence in 1964, several attempts have been made to draw up a comprehensive housing policy but, until now, no such policy has ever been formulated. The housing policy I am presenting to the nation provides a comprehensive assessment of the housing situation in the country. It also provided a vision for the development of adequate affordable housing for all income groups in the country.

This housing policy is a culmination of national-wide consultations spearheaded by a national steering committee comprising representatives from both private and public sectors, chaired by Dr. G.A.C. Khonje, commissioner of Town and Country Planning. As part of the consultative process, workshops were conducted in each province and interested persons from all walks of life and stakeholders were invited to attend. These workshops led to the National Conference on Housing held at Mulungushi Conference Centre from 21st to 22nd March 1995.

This housing policy is essentially a people's policy. I would, therefore, like to take this opportunity to thank members of the steering committee and all those who participated, in one way or another and at one stage or another, in the formulation of this policy. It is my sincere hope that each one of us, individually and collectively, will give this document the attention it deserves and act on its recommendations.

I am certain that once the government and the people of Zambia start implementing actions recommended in this policy document, people will start to see the beginning of a systematic provision of shelter to our population

1 Introduction

Housing is a basic social need after food and clothing and, as with the other basic needs, adequate housing is a pre-requisite to national socio-economic development.

Its inadequacy can have a severe impact on the environment, health and the general well being of communities. In Zambia, inadequate housing is more pronounced in the low income groups, which constitute the majority of the country's population.

The task facing Zambia in housing is mammoth. The country is not only faced with an enormous housing backlog, but it also lacks an effective housing delivery system. The imbalance in development between the rural and urban areas has also contributed to the housing problem by promoting migration into towns and cities at scales that cannot be sustained by the resources and infrastructure of the receiving centres. This trend has contributed to the creation of unplanned settlements, with their attendant poor living environment, and the poor and inadequate housing situation prevailing in the country.

Though several efforts have been made since independence in 1964 to draw up a housing policy, a comprehensive housing policy has not at any time been formulated. This document, therefore, provides a comprehensive assessment of the housing situation in Zambia and provides a vision for resolving the housing problem. It also spells out the roles of the various stake-holders in the housing matrix and the co-ordination for an effective housing delivery system, stressing private initiative whilst strengthening the government's role as the provider of requisite enabling environment for sustainable housing delivery.

This policy is the culmination of work by the National Steering Committee on Housing Policy, which worked through a series of meetings and consensus-seeking provincial workshops and a national conference to prepare this document.

Implementation of this housing is a starting point for Zambia's sustainable march with the rest of the world towards ''Shelter for all'' by the year 2010. Implementation of this policy will also serve as a catalyst to the resuscitation of the currently moribund construction industry and the economy at large.

2 Housing and macro-economic performance

Because of the economic crises of the past decade, there is now in Zambia an increased urgency to correct economic distortions, created by years of economic mismanagement, and to improve long-term prospects for economic growth. Although adjustment efforts started in the late eighties, it is only recent that the government has embarked on a more aggressive and comprehensive adjustment programme aimed at providing an enabling environment to stimulate private investment and improve productivity. To this end, the government has taken macro-economic policy measures establishing parameters for national economic growth.

2.1 Economic growth

Zambia is one of the African countries which have experienced declines in their per capital income over the last two decades. While its population growth rate has been recorded at 3.2% during the 1980s and at 2.7% in the 1990s, the Gross Domestic Product (GDP) declined at an average of 4.0% during the period 1990-94.

2.2 Income distribution

The national average of the disposable income of the majority of the people of Zambia has been eroded with changes in the structure of the economy. Money supply has been reducing over time in the government efforts to curb inflation.

The National Disposable Income has on average increased by 7.7% in nominal terms. However, the national per capital income has only increased by 2.0%. In real terms, both the national disposable income and the per capita

disposable income must have declined drastically.

The Gross Fixed Capital Formation (GFCF)[1] increased by 6.1% from K209.3 million in 1993 to K22.0 million in 1994 in real terms.

The Gross Capital Formation (GCF)[2] was K179.1 million in 1993 and K192.5 million in 1994, representing a decline of 12.6% for 1993 and an increase of 7.5% for 1994.

2.3 Employment

The economic reform programme has continued to have a negative impact on the employment situation. Formal sector employment has progressively declined since the inception of the structural adjustment programme. In June 1994 this figure had declined to 502,000 because of redundancies. In 1994, about 7,600 persons in about 250 companies were declared redundant (CSO, 1995 Quarterly Report).

The largest employer in the formal sector is the private sector. In June 1994 the private sector accounted for 202,000 jobs or 40.2% of all formal sector employees. Although the share of formal employment in the private sector has been declining in absolute terms, the proportion of private sector vis-à-vis the entire formal employment sector has been steadily increasing.

The parastatal sector is the second largest formal employment sector. In June 1994 this sector accounted for 149,000 employees or 29.8% of formal employees. This figure represents a 6.8% drop in employment within the parastatal sector.

The central government is the next largest employer after parastatals. In June 1994 the central government accounted for 133,600 jobs or 26.6% of formal employees. This figure represented a 1.4% increase over 1993. In local government the percentage of total employment has continued to decline from 4.2% or 21,600 employees in June 1993 down to 3.5% or 17,600 employees by June 1994. Local government is the smallest formal sector employer.

2.4 Investment

With low levels of real income among citizens, there is a corresponding low level local capital for investment. The position was worsened by government measures intended to curtail money supply in order to lower the rate of inflation.

Various instruments were used to mop out excess money. However, although well intended, some of the measures taken, such as the decontrol, of interest and foreign exchange rates, resulted in high-interest rates, which adversely affected the economy.

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1 GFCF excludes stocks which are always negative.

2 GCF is GFCF plus stocks. It is basically domestic investment.

It is anticipated that the situation will change for the better with the stabilisation of the economy and the enhanced performance of the housing sector.

2.5 *Savings*
Presently, personal, corporate and government savings have shown a continuous decline in GDP resulting in a high propensity to consume. This trend has resulted in low funds being available for investment from the financial sector, in spite of a proliferation of commercial banks.

2.6 *Fiscal deficit*
In 1994, the government committed itself to improving the management of the economy. A strict fiscal policy was pursued and a cash budget introduced. The cash budget approach was not without problems. Revenue inflows did not always match expenditure patterns. These shortcomings in the economy manifested themselves in all sectors.

The fiscal measures taken minimised the printing of money, which had been fuelling inflation. The creation of the Zambia Revenue Authority further improved the money supply situation. Nonetheless, a deficit of K26.7 billion in government domestic operations was registered in 1994 as against K11 billion anticipated at the beginning of the year. Both revenue and expenditure exceeded the budget levels for the year (GRZ, 1994 Economic Report).

2.7 *Inflation*
For the most part of 1994, there was a marked reduction in inflation indicating a price adjustment process in the economy. The composite Consumer Price Index (CPI) shows that annual inflation averaged 35.2% in 1994 compared to an average of 138.13% in 1993 and 191.2 per cent in 1992. The declining trend in the annual inflation rate continued such that by May 1995 it had fallen to 26.8%.

On a monthly basis, the rate of inflation declined from double digits in 1993 to single digit rates and has maintained this trend for the most parts of 1994 and 1995. This trend is attributed to the tight fiscal and monetary policies that have been introduced.

2.8 *Policy implication*
An unfavourable macro-economic environment in which inflation and interest rates are highly, adversely affects the performance of the housing sector. Housing finance and building materials become expensive and unaffordable. Such a situation has a negative impact not only on the quality of housing but also on the rate of housing output, which in turn adversely affects the construction industry and employment generation.

A favourable macro-economic environment engenders accelerated and sustainable housing delivery. Accelerated and sustained housing delivery has a

positive impact on the construction industry and contributes to the economic growth of the country. Housing construction in particular has the potential to create employment for skilled, semi-skilled and unskilled personnel.

3 Current housing issues and constraints

3.1 Population

Good population management requires that population growth be well matched to the available resources. It also requires that the spatial distributions of the population be well-related in location and concentration to areas with viable economic bases and employment opportunity. Such management is basic if the affected populations are to enjoy required levels of basic infrastructure such as housing and related social services.

In Zambia the demographic picture has been characterised by the following features:

(a) A rapid population growth rate of over 3.0% since the 1960s which has resulted in the doubling of the population in less than 30 years from 3.4 million in 1994 to an estimated 9.0 million in 1995. The population is projected to reach 16.2 million by the year 2010 and 18.8 million by the year 2015.

(b) A significant urban population of about 39% concentrated in Copperbelt and Lusaka which is growing at a rate of 2.6% per annum and rural population of about 61.0% which is in settlements spread over the rest of the country.

3.2 Existing housing situation and rate of supply

Pressure exerted on infrastructure and social services countrywide by rapid population growth (compounded in the case of urban areas by migration from the country side for the urban areas), has been most felt in the housing sector than in any other sector as shown by the following statistics:

(a) Out of the nation's 1.3 million housing units, only 403,000 units, or 31.0% of the total housing stock, were formal and fully approved in 1990. The remaining 897,000 or 69.0% of the housing stock were informal and poorly serviced or not serviced at all. About 11,000 of these informal or poorly serviced housing stock were not meant for use as housing units.

(b) Approximately 36.0% of the 1.3 million households in Zambia are supplied with piped water, about 38.0% use wells or bore holes and about 26.0% use rivers or streams. About 17.0% of households use flush toilets, about 54.0% use pit latrines and about 29.0% do not have toilet facilities at all.

(c) About 64.0% of the nation's housing stock is in rural areas where the dispersed settlement pattern makes it difficult to provide basic infrastructure and social services. Basic services are therefore generally poor or none existent. Of the remaining 36.0% in urban areas, approximately 70.0% of the dwelling units are equally poorly serviced.

(d) About 80.0% of the nation's housing stock are owned by individuals; about 5.0% by central government; 6.0% by district councils; about 6.0% by para-

statal organisations and 3.0% by private organisations. Most formal housing, outside site and service schemes, is institutional and owned by councils, parastatals or the central government. The bulk of institutional housing is occupied at heavily subsidised rentals. Due to poor finance and lack of budgetary allocations for housing, institutional housing stocks have not increased significantly and existing structures have not been well maintained.

(e) Taking into account all the homeless families and need to replace substandard dwelling units, the current backlog over the next ten years requires a building rate of about 110,000 dwelling units per annum.

3.3 Access land and land tenure

Inappropriate laws relating to land tenure systems, inadequate budgetary allocations for provision of infrastructure services and lack of affordable building materials are some of the constraints deterring housing delivery. Major constraints can be itemised as follows:

(a) provisions of the land (Conservation of Titles) Act 1975 retard housing development, especially with regard to land delivery;

(b) the alienation and Register of Deeds procedures are highly centralised and cumbersome;

(c) inadequacy of serviced land; and

(d) the rating system is inequitable and tends to discourage investment in housing.

3.4 Infrastructure

Decent housing cannot be achieved without the simultaneous development of infrastructure services such as water supply, sanitation, roads, storm water drainage, electricity and others.

The inadequacy of infrastructural services has been caused by:

(a) lack of adequate finances to develop and maintain these infrastructure services;

(b) lack of planning capacity and inability to implement land use plans;

(c) lack of co-ordination by local authorities and other service delivery companies to implement land-use plans; and

(d) inability of planning and local authorities to enforce planning and building regulations resulting in uncontrolled development; this trend has tended to produce substandard housing which has not included infrastructure services.

3.5 Legislation and housing

The provision of housing has been hampered by the following legislative constraints.

(a) The Rent Act 1972 in its present form and content discourages investors to

invest in housing due to the over protection of tenants against eviction for any of breach of covenants.

(b) The National Housing Authority was created by Cap 426 of the Laws of Zambia to advise the government on housing policy and to take an active role in the industry. Owing to lack of funding by the central government, the National Housing Authority could not perform some of their major functions.

(c) All cities, municipalities and Provincial Planning Authorities have delegated powers to prepare development plans for their areas of jurisdiction every five years. A common feature of all the planning authorities is that they have out-dated development plans and if they have a recent one, it has neither been approved nor implemented. The effect of no-approval/implementation of development plans has been retarded housing developmen in the country.

(d) A new form of land ownership known and referred to as "Sectional Title" did not exist in Zambia until late 1994. a sectional title makes it possible for any person to own a unit of accommodation such as a flat or house in a block of flats or in a housing scheme, respectively, thereby dispensing with the normal cadastral surveying.

(e) The Land Act of 1975 centralised, among other restrictive provisions, the allocation of land in the country. By this statute, all land transactions must invariably involve the commissioner of Lands. This has created delays in the allocation system.

3.6 Housing standards

Some public health regulations and building bye-laws and other regulations are inappropriate and do not serve the needs of the majority of the population. This situation has greatly reduced activity in the housing sector.

Standards set for both the formal and upgraded informal housing sectors are in part outdated and counter-productive due to the following reasons:

(a) restrictive construction and public health requirements;

(b) restrictive minimum development clauses; and

(c) inappropriate standards that hamper the adoption of simplified designs and more wide spread use of local materials and technologies.

3.7 Building materials

The availability of appropriate and affordable building materials is paramount towards the achievement of adequate housing. Current conventional construction materials are not readily affordable for the following reasons:

(a) employment of capital intensive technology in material production and inappropriate construction technologies;

(b) prohibitive prices of most building materials caused by high input costs and in most cases, high transportation costs;

(c) inappropriate standards and by-laws that reduce the range of approved materials and building technologies;

(d) inadequate and uncoordinated research, development and promotions of low cost and appropriate building materials; and

(e) lack of affordable finance for small scale building materials' production and procurement.

3.8 *Housing finance*

In the past, the government has failed to formulate a comprehensive and coherent national housing policy. As a result, there has been no framework for a consistent approach to housing finance. In fact, investment in housing dropped from a 3.0% of GDP in 1969 to less than 0.5% by 1992. This figure is well below the United Nationals and World Bank minimum of 5.0% of GDP. The problem of housing finance and its effect on housing can be summarised as follows:

(a) a large majority of the Zambian people cannot afford to pay the economic rent or price for a decent house;

(b) building costs and finance charges have rocketed beyond the effective demand levels of market forces;

(c) property rates on housing have grown totally out of step with people's incomes;

(d) only a few employers have availed house loans at subsidised interest rates and only to their own employees (e.g., ZSIC, ZNPF, ZCCM, GRZ, commercial banks, etc.);

(e) low cost houses have been regarded as high risk business both in transferability and security of tenure;

(f) public sector, local authority and employer housing has attracted relatively cheaper rentals which have discouraged private investment in this sector;

(g) the slow land delivery system for housing has prevented private sector finance houses from releasing loans to this sector at acceptable rates;

(h) the housing market in Zambia has become a disparate mix of uncoordinated bodies and actors with no significant impact on the housing scene;

(i) there is no housing finance capital market to ensure easy flow of key requisites for house building or home ownership; and

(j) the government has played an insignificant role in the mobilisation of housing finance.

3.9 *Institutional housing*

The majority of the work force in the country is housed in institutional houses. The tying of housing to employment is viewed as an unnecessary burden on employers who are not in the business of providing housing for their employees. The following have been identified as major problems and constraints towards housing delivery caused by institutional housing:

(a) Most institutional houses, particularly those belonging to the government and local authorities, are in a deplorable state of repair due to lack of proper maintenance and care.
(b) Institutionally provided housing is not only discriminatory but also create a false sense of comfort and security to the employee which reduces the individual's propensity to build his own house. This creates a dependency syndrome, which may ultimately lead to destitution.
(c) Subsidised rentals are disincentives to maintaining and increasing housing stock while the sale of such unproductive houses would free capital for more housing developments.
(d) Employer-provided housing tends to distort the existing national housing market.

3.10 Informal housing
Informal housing, i.e. houses built without formal guidelines and outside the context of comprehensively conceived layout plans, comprises three categories of houses, namely; squatter, upgraded squatter and traditional houses. At present informal housing constitutes 69% of the nation's housing stock of 1.3 million dwelling units. In a situation where land delivery for formal housing development is slow, and where not much deliberate effort is put in place to facilitate housing development, informal housing has been the inevitable vacuum filler with perhaps a more positive than negative impact on the housing stock. The following are the main characteristics of informal housing:
(a) housing units are owner-built and may not conform to any standard in design, construction materials and workmanship;
(b) lack of security of land tenure; and
(c) low levels of infrastructure and social services provision.

3.11 Housing for the disadvantage
The extended family system in Zambia, which allows or expects family members to take care of the disadvantaged groups has for decades tended to cushion and hide the problems of housing for the disadvantaged. However, specific problems related to housing the disadvantaged people have been identified as follows:
(a) existing housing institutions catering for the disabled and aged do not adequately meet the housing needs of this section of the population;
(b) existing infrastructure has not been maintained due to lack of funds rendering such housing unfit for human habitation;
(c) most buildings in the country were designed without due consideration for the disabled;
(d) institutional housing for the disadvantaged groups are mostly located far from facilities and amenities; and,
(e) lack of data on the disadvantaged has hampered the development of housing for the disabled.

3.12 Rural housing

Rural housing is not a particular type of housing. Rather, it is a location dimension referring to houses in a rural setting. Rural housing comprises the following three categories of houses:

(a) those built with conventional and building materials to conventional housing standards;

(b) those built with a mix of conventional and traditional building materials and not necessary to any recognised standard; and

(c) those built with traditional materials to individual norms.

Common problems shared by the three types of rural houses are:

(I)   lack of housing-related infrastructure (water supply, sanitation, electricity) and services (solid waste management) and supportive social services like health and education facilities;

(II) dispersed settlement pattern which makes the provision of basic services very costly and unattainable;

(III) lack of sustainable local economic bases to support infrastructure development;

(IV) virtual relegation by government of rural areas to fend for themselves; and

(V)   cultural beliefs and traditions which deter improvement to housing, such as witchcraft.

4 National Housing Policy goals

4.1 Policy goal

The main goal of this housing policy is to provide adequate affordable housing for all income groups in Zambia.

4.2 Objectives

To achieve the above goal the following objectives must be attained:

(a) an allocation of a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme;

(b) making serviced land available for housing development and streamlining the land allocation system;

(c) streamlining of building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population;

(d) encouraging the production and use of local and affordable building materials;

(e) assisting the poor to acquire decent shelter through alleviation of their affordability problems;

(f) fostering housing areas that are functional, healthy aesthetically pleasant and environmentally friendly; and

(g) the preparation of a national housing implementation strategy.

5 Housing policy implementation approach

The measures outlined below are intended to change the pattern of housing development in Zambia and restore growth of the housing sector. By providing a framework for sustainable housing development, this housing policy is also providing a mechanism for ensuring that limited resources are put to their optimum use and thus also address poverty alleviation.

This national housing policy emphasizes the process of housing delivery by a clear understanding of the dimensions of housing problems and the priority that should be given to shelter in overall socio-economic development. It helps define the technical, financial and administrative framework needed to carry out housing programmes. It also identifies agents, both public and private, responsible for implementation.

5.1 *Housing finance*

Progressive macro-economic policies should lead, all things being equal, to economic growth, job creation and greater affordability for rental housing and house purchase. The main principles to be followed will be:

(a) to put housing in a central position in national policies alongside health and education;
(b) to mobilise housing finance from the public sector, the private sector and from international agencies;
(c) to give positive incentives to individuals and institutions to invest directly into housing or directly through an approved housing finance system;
(d) to develop mechanisms to assist vulnerable groups;
(e) to seek avenues for the creation of seed capital to assist private sector financial institutions involved with housing;
(f) to encourage individual home ownership; and,
(g) to develop a secondary mortgage market.

To obviate and remove financial constraints and in order to realise the set of principles in this policy, the following measures will be taken:

(I) establish mechanisms for mobilising relatively cheap housing finance from a wide variety of agencies and capital markets for funding building societies or similar housing finance institutions and generally to be the centre of a co-ordinated specialised housing finance system;
(II) encourage and support the establishment and funding of specialised housing finance institutions (building societies);
(III) promote the establishment of savings co-operatives from household groups to create loan funds for home ownership;
(IV) direct or encourage statutory pension funds, commercial banks, insurance, houses and similar institutions through incentives to invest a percentage of their funds into housing development;
(V) direct employers and employees to subscribe prescribed amounts of

money into a fund for housing development;
(VI)   encourage all employers to channel their finance for staff housing loans through and for administration by specialised housing finance institutions like building societies;
(VII) provide appropriate bonds and guarantees as an incentive for housing finance institutions to lend for housing development to the lower income categories in less preferred areas;
(VIII) establish a mechanism for regulating and supervising housing finance institutions to ensure adherence to laid down ration requirements and security of members funds;
(IX)   review taxation on building materials and components with a view to bringing costs down; and
(X)   review the system of fees, levies and duty between developers and mortgages, on one hand, and "first time home owners"' on the other, with a view to minimising costs.

5.2 Land delivery
The provisions of this section on land delivery will relate to the national policy on land, its tenure, distribution and infrastructural development. Priority will be to:
(a) encourage the provision of adequately serviced land with a secure tenure to all income groups, especially the poor and vulnerable;
(b) encourage provision of serviced subdivisions for the development of housing estates for sale or for rent;
(c) encourage community effort in providing infrastructure facilities during upgrading programmes; and
(d) encourage the preparation of township layouts that are functional and economical.

5.3 Home ownership
The government strongly supports the principle of home ownership as a means of providing security, stability and economical power to the family unit and as a basis for the development of economically strong and motivated communities.

5.3.1 Rent control
Investors in housing are strongly motivated by profit considerations. The development of rental housing may be stifled if it is not an economic proposition for entrepreneurs. Although non-availability of rental housing may increase the demand for the development of housing for both owner-occupation and for rent, the net effect of rent control is to significantly slow down the rate of housing development.

Removal of rent control stimulates investments in housing. Rent control is not necessary in a free market economy.

5.3.2 Withdrawal of tied housing

Employers should not be obliged by law to provide housing to their employees. Notwithstanding the provisions of this clause, employers unable to provide their employees with accommodation or housing loans shall pay their employees an appropriate housing allowance.

The government will for the foreseeable future continue to provide employer housing for specific institutions, such as customs and immigration departments, hospitals etc.

5.3.3 Site and service

Given the high proportions of urban and rural population without adequate housing, support will be given to the principle of assembling and allocating land for making available site and service schemes. These schemes will include the provision of a minimum level of basic services like portable water, sanitation, drainage, street lighting, refuse disposal and community services appropriate in urban and rural areas.

5.3.4 Squatting and settlement upgrading

The principle of a discretionary approach to settlement upgrading is supported whereby settlement upgrading programmes adopt self-help and community participation approaches in the provision and maintenance of the infrastructure.

Communities will be encouraged to articulate their shelter needs through resident's assemblies.

5.4 *Building standards and by-laws*

Building and construction standards will be revised so that they become functional and performance based rather than prescriptive. Their flexibility will reflect the affordable principle by all income groups.

To ensure that developers comply with minimum approved building standards, the principle of reinforcing building inspectorates in all local authorities will be supported through training encouragement.

5.5 *Local building materials*

The development and use of local building materials for the manufacture of building components will be actively promoted. To this end the following measures will be taken:

(a) encourage research in improving the quality of local materials presently in use so as to extend the projected life span of structures;

(b) encourage the private sector to manufacture affordable building materials through tax incentives;

(c) fund demonstration programmes aimed at popularising the use of local building materials;

(d) encourage training programmes for the youth and the unemployed in the manufacture of local building materials;

(e) encourage the setting up of small scale building manufacturing industries to serve local communities;

(f) encourage the use of local materials on government-funded construction programmes; and

(g) prohibit the use of hazardous materials.

5.6 *Infrastructure development*

(a) the government supports the principle that provision of infrastructure services, such as water, roads, street lights and sanitation, stimulates housing production by the public and private sectors;

(b) the government will, for purpose of housing development, support the provision of infrastructure services operated on a sustainable basis with regard to both fixed investment, operation and maintenance. It shall be mandatory that all land within townships be provided with basic services prior to allocation; and

(c) the government will create an enabling environment to enhance the provision of basic services in rural areas for housing development.

5.7 *Rural housing*

Rural housing policy is aimed at improving living conditions in villages, agricultural schemes, commercial farming areas and rural centres. Having regard to the distinguishing features of the rural landscape, the housing strategy will emphasise:

(a) skills development for upgrading house structures in villages;

(b) provision of basic services like portable water, access roads and sanitation programmes;

(c) demonstration of housing programmes at village level to popularise the construction of durable but locally customised house structures; and

(d) production of guidelines to commercial farmers for decent housing for their workers.

5.8 *Impact on building industry*

The building industry has played a vital role in the Zambian economy because of the large construction component in past development projects. The public and private housing development programmes therefore will endeavour to ensure a steady stream of work to the private and popular sector.

The choice of technology in the construction of housing will be made on the basis of the following criteria:

(a) the use of locally manufactured or processed building materials, especially where their production process is high in labour content;

(b) building processes which encourage adoption of appropriate technologies

and combine the use of semi-skilled and unskilled labour; and

(c) the use of mechanical plant and machinery where this is proved to pro-
vide a cheaper and efficient service without compromising job opportuni-
ties.

The award of contracts from the public sector will include small contractors
with proven threshold levels of resources and technical skills necessary for
the job at hand and with appropriate management and financial responsibil-
ity capacities.

5.9 *Employment*
Housing investment and its multiplier effect will make a significant contribu-
tion to the domestic economy particularly in the low income sector by:

(a) Providing appropriate technology for low-income housing which is labour
intensive, thereby creating employment for the unskilled, semi-skilled and
the informal sector generally. With relative low capital requirements low-
income housing will facilitate market participation by local small firms.

(b) Providing housing investment linkages to other domestic industries in
building materials, plant electrical appliances and household furnishings
thereby creating further employment opportunities.

5.10 *Legislative base*
The legislative authority to enforce the goals and principles of the policy, and
adopt housing development strategies and programmes, will involve changes
to the existing legislation. The following pieces of legislation will need to be
reviewed and appropriate amendments made to facilitate the realisation of
the goal of this policy:

(a) The National Housing Authority Act, Cap 426, gives the National Housing
Authority, a body corporate and player in the delivery of housing, the sole
responsibility for the management of the housing portfolio, including pol-
icy. There is a clear need to review this legislation for it to accord with the
prevailing socio-economic structure which allows for competing actors in
the supply of goods and services.

(b) The Housing (Statutory and Improvement Areas) Act, CAP 441. This Act
provides for the control and improvement of housing in Statutory Hous-
ing Areas and in Improvement Areas. It also provides for the issuance of
certificates of title and occupancy licences, which give security of tenure.
Major weaknesses to the legislation lie in its restrictions to individual
and private sector participation in housing schemes. In addition, this Act
precludes other laws from applying to areas of its jurisdiction. Necessary
amendments are required to bring the Act in line with market-oriented
housing delivery mechanisms.

(c) The Land (Conversion of Titles) Act, CAP 289 and subsequent amendments.

This Act provides for administration and alienation of land. This piece of legislation requires immediate review for an efficient land administration system.

(d) The Local Government Act of 1991, providing for council Bye-laws.
(e) The Public Health Act providing for Building Regulations and standards.
(f) The Town and Country Planning Act Cap 475, providing for land use planning and standards.
(g) The Land survey Act (cadastre).
(h) The Land Acquisition Act (Compulsory Acquisition with Compensation or in the Public interest).
(i) The Building Societies Act (Housing Finance).
(j) The Employment Act (tying housing to employment).
(k) The Rent Act (Rent Control).
(l) The Rating Act.

Necessary reviews and amendments are needed to these pieces of Legislation so that they may provide a conducive enabling legal environment for sustainable housing development.

5.11 *Institutional framework*
Current institutional arrangements in the housing sector are fragmented, inconsistent and characterised by a lack of clearly defined roles and lines of accountability. Several administrative divisions of the government are responsible for housing. Parastatals, private developers and individuals also having prominent roles in the sector.

This policy aims at rationalising existing institutional arrangements and capacities in order to improve efficiency and ensure enhanced and sustainable housing delivery to cope with population needs and demands.

5.11.1 Ministry of Local Government and Housing
In order to provide the necessary institutional support for housing development, it is proposed that the housing portfolio receives the attention it deserves in the central government structure. For some time now the Ministry of Local Government and Housing has not paid due attention to housing in the country. The functions of the Ministry of Local Government and Housing will need to be reviewed to include the following:

(a) to determine, prepare, monitor and evaluate the performance of the national housing policy in the national housing development strategy;
(b) to facilitate a systematic and appropriate increase of the national apportionment of the state budget to housing;
(c) to initiate the establishment of a funding framework for housing;
(d) to be responsible for overseeing and co-coordinating activities of national statutory and facilitating institutions (e.g. National Housing Authority, NGOs);

(e) to monitor national, provincial and local performance of housing delivery;
(f) to promote gender issues in shelter development; and
(g) to account to parliament for the performance of the housing sector against set targets and efficient parameters.

5.11.2 National Housing Authority
The National Housing Authority (NHA) is a statutory body, which was created by an Act of Parliament and has the mandate to advise the government on matters pertaining to housing. Currently, the NHA is the sole institution given power under the law to deal in housing matters, including housing policy. Obviously, there is need to amend the National Housing Authority Act to bring it in line with current reform thinking.

Therefore, the NHA will, among other functions, perform the following functions and roles:-
(a) promote home ownership through provision of affordable shelter;
(b) provide technical assistance to local authorities in the housing sector;
(c) construct, manage and maintain housing estates; and
(d) undertake research and development on low cost housing.

5.11.3 Local authorities
It is recognised that the process of physical planning and housing is very much a local government matter. The role of local authorities in enabling the provision of housing to all segments of the population in areas under their jurisdiction is of paramount importance. The following functions are envisaged to be performed by local authorities within the decentralised structure:
(a) to create capacity in order to provide the necessary services;
(b) to set local housing delivery goals;
(c) to create and allocate land for housing purposes;
(d) to provide and maintain infrastructure services intended to open up land for housing development;
(e) to enforce building standards;
(f) to regulate land-use and control development;
(g) to plan for development physical planning in areas under their jurisdiction for those councils with Planning Authority powers;
(h) to set up and manage upgrading and site-and-service schemes;
(i) to provide community and recreational facilities in residential areas;
(j) to construct low cost housing for sale and /or rent at economic rates;
(k) to allocate land.

5.11.4 Private sector developers
The role of the private sector in housing development will be as follows:
(a) to participate effectively in the construction of housing for all categories of the population either for sale or rent;
(b) to participate effectively in the manufacturing and supply of building

materials in the housing construction sector;

(c) to participate effectively in infrastructure development for housing estates:

(d) to positively encourage members of communities to improve their living environment through community participation in projects; and

(e) to encourage joint ventures between the public and private sector, in housing development.

5.11.5 Financial institutions

Given limited state resources, the mobilisation of private credit for housing purposes is a central aspect of the government approach to housing. Financial institutions will perform the following roles and functions:

(a) establish mechanisms for the creation of seeding finance to assist private sector investors involved in housing;

(b) provide mortgage finance for housing development and house purchase; and

(c) develop a secondary mortgage market.

5.11.6 Community and co-operative housing development

Community based and co-operative housing developments have probed a viable option for delivery of cost effective and affordable housing, while creating mixed income communities. Community-based organisations should, therefore, perform the following roles and functions:

(a) encourage community savings for housing needs of individual members;

(b) help members acquire land for housing development;

(c) acquire common land and prepare project design brief for member's housing development;

(d) establish proper book-keeping and accounting systems; and

(e) encourage community participation in the development of neighbourhoods.

5.11.7 Local planning authorities

The role and functions of planning authorities are to ensure that land for housing is identified and planned for in good time and that appropriate planning standards are in place for a quick and efficient development of housing.

6 Conclusion

Shelter provision is a key in any sector and should therefore be viewed as an economic investment rather than being viewed solely as a social service. Any housing policy only serves to provide a planning mechanism for the establishment of housing development strategies that are appropriate to the prevailing socio-economic situation.

A good housing policy, therefore, is only as good as it is implementable. Thus however noble the goals and objectives of the housing policy, it will

remain an illusion as long as the necessary financial, institutional and human resources are not applied for its realisation.

It is imperative therefore, that the political will which be exercised to adopt this housing policy should be sustained so that the policy can be implemented.

Appendix 3 # The Integrated Housing Policy

In August 1968, the government launched a new town planning system based on integrated housing, called 'The Cellular System' (GRZ, 1968). In this policy, the classification of residential areas into low, medium and high density was abolished. Reference to differentiated zones were integrated into one residential area on the basic map and marked with the letter 'R'. Local and planning authorities were instructed to determine and plan for their housing needs in the light of the new policy. The Minister of Local Government and Housing issued a policy statement on integrated Housing called 'The Cellular System', which stated that:

1. You are all aware that our towns still bear the ugly imprint of colonial 'segregated' housing. Low density housing in garden setting contrasts (sic) unhappily with the monotonous rows of high density housing. People in the former areas enjoy public facilities and services of a very high standard, while those in the latter make do with the minimum range of poor facilities and services. The disparity in the quality of physical environment is evident to anyone emphasising segregation. Add to this the fact that these segregated compounds cover vast areas and the picture of a built-in explosive situation is complete. Zambian towns still bear the ugly imprint of colonial segregation.

2. This pattern is unacceptable in independent Zambia. The government has therefore decided to promote the creation of integrated neighbourhoods, in which our people, without distinction would enjoy similar amenities and services. I outline here what it is that the government intends to do, by its policy of integrated housing.

3. From now on, planning of residential units should be integrated by means of interlocking 'cells' or 'blocks' of communities. This cellular planning uses integrated 'Cells' in the following way. Two hundred families (approximately 1,000 people) would form a block or cell of the smallest order or scale. These families could be provided with necessary amenities like a nursery school and playgrounds. A number of cells interlocking into a bigger cell would be provided with a wider range of services- the bigger the number of basic cells of 200 families in a neighbourhood, the wider the range of services.

4. It is important that as we prepare out town plans on this new pattern, the quality of physical environment is thereby not only improved but also made more economic. I foresee us building white elephants unless we take this into account. There will be for sometime to come, considerable difference among our people in income, education and social levels. We need to build houses of various types of sizes, and on plots of various sizes and provided with services of various types, in order to create an environment which a man as an individual, as a family-man and as a member of a community really needs and is able to pay for.

5. The cellular method calls for an even greater need for more purposeful planning. For in the name of integrated housing we should not condone

in any area the mushrooming of a hotchpotch of buildings of various sizes, shapes and standards devoid of social or economic pattern, resulting in an environment, which no one wants and no one is able to pay for. No one wants economic or social 'slums'.

6. It is essential therefore, that the basic cell of 200 families should be fairly homogeneous in economic and social terms, so that the 'built' environment provided is of the type that will provide for the real needs at an economic scale. The important point is to interlock such a fairly homogenous cell with another cell of different but related social and economic order, building the different cells into a integrated, living neighbourhood. You will appreciate that the larger the neighbourhood, the more the variety of income groups, house types and plot sizes. In other words, the larger the community, the more integration – indeed, the more cosmopolitan the population. Conversely, the smaller the community, the less heterogeneous it would be, right up to the basic block of 200 families, and the individual. The figure of 200 families has been determined as the smallest community which can be provided with services economically, and is also the largest unit which the feeling of neighbourliness would still be strong.

7. I am taking the necessary action to modify the relevant town planning regulations, by deleting any reference to various densities – 'high', 'medium', or 'low' – and substituting the description 'residential'. Local authorities and planning Authorities are hereby instructed to determine and plan for their housing needs in the light of the new policy.

8. The cellular system must, of course, be adapted to local conditions. For example, a residential area built specially for a certain grade of people possessing a special skill would, obviously, differ from a general residential area in the number of income groups and education levels. It is however, hoped that such special' residential would be very few and small and that any major residential development will fit in the general pattern. If it is found that the number of these 'special' residential areas is significant, I may decide to call any such applications for my determination (GRZ, 1968).

Appendix 4 # Questionnaire administered to respondents

Questionnaire administered to UN-HABITAT officials
Person administered to the Senior Human Settlements Officer, UN-HABITAT, Nairobi (Kenya), at the ICPLA Conference held at the Intercontinental Hotel in Lusaka (Zambia), November 7-11, 2005, and at the WUF III in Vancouver (Canada), held on June 19-23, 2006.

1. Is there a standard at UNHABITAT on which housing policies are honoured?
2. On what basis was the 1996 NHP in Zambia awarded a scroll of honour?
3. Do you have a way for checking progress on an honoured Policy? Do you assist if there is a problem?
4. When you noticed that the Zambian NHP was not making progress in alleviating the housing situation did you make an effort to support the government?

Questionnaire administered to MLGH officials
1. How many members were on the steering committee and what was their gender?
2. What was your role in the steering committee?
3. Who used to give you instructions, and who did you pass these on to?
4. Did you attend all the provincial workshops?
5. Were provinces low enough a level to collect submissions? And did you consider districts, and communities?

Questionnaire administered to MLGH officials in provinces
1. How did it feel to work with your superiors from Lusaka, was it intimidating, normal or unusual?
2. On what basis did you select people to make submissions?
3. Do you think this was representative enough?
4. What checks and balances did you put in place to prevent some people from turning the issue political?
5. Where there any areas you thought could have been done better?

Questionnaire administered to members of the Steering Committee
1. Who prepared the 1996 National Housing Policy?
2. Was this policy formulated through brain storming sessions or was there initially an existing policy, which was later modified?
3. What were the Terms of Reference for the Steering Committee?
4. Who attended the provincial workshops and what criteria were used to select them?
5. Most traditional rulers at that time did not speak English, so how could they have contributed positively?
6. If the policy was as encompassing as it is claimed, then why was it never implemented?
7. What is the government doing now to change this and realise the goal of the policy?

Questionnaire administered to occupants of informal housing

1. How do you consider your house? Is it bad or good? Why?
2. What materials would you like to have for the foundation, floor, walls and roof of your house?
3. Why do you think this material is better than what you already have?
4. What size of house would you like to own, given the space around your house?
5. In your opinion, what facilities do you think would improve your house?
6. Would you pay for them? How?

Questionnaire administered to traditional rulers

1 How do you view your role as a traditional ruler in relation to the issue of land and the responsibility you have your people?
2. Did you attend the National Housing Policy workshop in the provincial headquarters?
3. Since you didn't attend, would you agree to be bound by the resolutions others made in your absence?
4. If the government asked you and if given an opportunity, would you be willing to surrender part of your land to outside investments?
5. Wouldn't this contradict your traditional duty?

Appendix 5

Timeline matrix of salient town planning and local government legislation

Appendix 5 Timeline matrix of salient town planning and local government legislation

Year	Legislation	Purpose
1891	King Lewanika of the Lozi's signed the Lochner treaty	Mineral and administrative rights for North-Western Rhodesia given to the BSACo.
1891	BSACo gained territorial administration of North-western Rhodesia which was later to be amalgamated with North Eastern Rhodesia	To administer territory, prospect for minerals and develop the land, accumulate capital raw materials and land for the Crown, assert British supremacy in the territory. For settlers, experiment with modes of life not possible in homelands.
1900	Village Management Rules	To administer the small farming communities around rail sidings and along the railway line.
1907	Village Management Boards Ordinance	To oversee the administration of small communities around rail sidings.
1911	North-eastern Rhodesia amalgamated to North-western Rhodesia to form Northern Rhodesia. Establishment of the Livingstone Village Management Board	To administer the two territories as one from Livingstone, which was made an administrative village.
1913	Establishment of the Lusaka Village Management Board	To oversee the administration of the Lusaka community which developed around a small rail siding.
1924	Northern Rhodesia became British Protectorate	BSACo rule effectively ended; but the company retained mineral rights and paid royalties to the Crown government.
1927	Municipal Corporations Ordinance	Establishment of Municipal Boards of Management to administer Municipalit townships.
1929	Establishment of the Native Authority Ordinance and the Town Planning Ordinance	To administer native planning and authority and to administer townships.
1930	Public Health Ordinance	Passed to look into the welfare of European health, but not African health matters.
1932	Mine Townships Ordinance	Mining Townships Boards of management appointed to run African Mine Employees Compounds.
1946-1947	Establishment of 'Kaffir farms' on the Copperbelt	To keep a reservoir of readily available labour, in autonomous townships. Implementation of the Ten-year plan setting priorities on urban investment making local municipalities responsible for African housing and settlements.
1948	Urban African Housing Ordinance	Individual local authorities allowed to appoint African Housing Boards. The revolutionary ordinance was passed to give powers to Management Boards to build African suburbs, which were to have houses for married couples and hostels for bachelors for rent.
1949	Establishment of the Local Government Act	To oversee African Housing, the Lusaka Management Board and other government agencies and employers embarked on housing schemes for both Africans and Europeans.
1956	Establishment of African Housing Boards	The Act was revised to allow for the setting up of African Housing Boards to administer African housing affairs. A forerunner to the Zambia Housing Board and the National Housing Authority.
1961	Town and Country Planning Act enacted	To provide for the preparation of town development plans, which would contain a general land use scheme to be implemented by means primarily of a development control system with safeguards for the private owner. The act also established the Planning Tribunal.

Background

Year	Legislation	Purpose
1963	Local Government Administration Ordinance	Established to bring parity in councils between African and European memberships and to prepare for Zambia's independence.
1964	Zambia became independent	The effective end of minority rule in Zambia, Kenneth Kaunda, former Minister of Local Government and Social welfare (1962), and also former Prime Minister (1963), becomes the first Zambian President.
1965	Local Government Act Amended	To allow for change from the colonial system of governance to indigenous rule.
1965	Launch of the Transitional National Development Plan (TrNDP 1965-1966)	To guide national development in the years 1965-1966.
1966	Launch of the First National Development Plan (FNDP 1966-1970)	To guide national development in the year 1966-1970.
1970	The 1970 Land Acquisition Act	To redefine land legislation according to the requirements of town planning
1971	The National Housing Authority Act	The National Housing Authority was mandated with i.a.: advising government on matters pertaining to housing; promoting home ownership through provision of affordable shelter; providing technical assistance to local authorities in the housing sector; constructing, managing and maintaining housing estates; and undertaking research and development on low cost housing.
1972	Launch of the Second National Development Plan (SNDP 1972-1976)	To guide national development in the years 1972-1976.
1973	The Watershed Speech	Was made to nationalise Land, Real Estates and the abolition of private capital involvement in Real Estates development.
1974	Housing (Statutory and Improvement Areas) Act	To cater for the upgrading of squatter settlements and preparation of title deeds for upgraded areas.
1975	The 1975 Land (Conversion of Titles) Act	Enacted to combat land speculation and reinforce the Watershed speech. Provisions also included the compulsory state acquisition of any land of public interest, the general prohibition of real estate, the abolition of freehold and replacement with 99 year leasehold titles, and the appropriation of vacant or un-utilised land by the state or the local authorities.
1979	Launch of the Third National Development Plan (TNDP 1979-1983)	To guide national development in the years 1979-1983.
1980	Local Government Act	Amendments to streamline the provisions of the Act.
1989	Launch of the Fourth National Development Plan (FNDP 1989-1993)	Abandoned in 1991 in preference for an open market system which it was hoped would bring momentous changes to the country. It coincided with a change of government from UNIP to the MMD.
1992	Local Government Act	Amendments to streamline the provisions of the Act.
1995	Revisions of the Land Act; and the Town and Country Planning Act	Reverting back to private involvement of land speculation and privatisation of real estates.
1996	The National Housing Policy	The first National Housing Policy to guide housing provision in Zambia was formulated.

Addresses the main research question.

Previous Interventions

MRQ*

Source: Author

Impact analysis matrix

Appendix 6 Impact analysis matrix

Criteria

A	**Objectives**
	a) an allocation of a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme;
	b) making serviced land available for housing development and streamlining the land allocation system;
	c) streamlining building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population;
	d) encouraging the production and use of local and affordable building materials;
	e) assisting the poor to acquire decent shelter through alleviation of their affordability problems;
	f) fostering housing areas that are functional, healthy aesthetically pleasant and environmentally friendly;
	g) the preparation of a national housing implementation strategy.
B	**Implementation approaches (means)**
	1. Housing finance
	2. Land delivery
	3. Home ownership
	3.1 Rent control
	3.2 Withdrawal of tied housing
	3.3 Site and service
	3.4 Squatting and settlement upgrading
	4. Building standards and by-laws
	5. Local building materials
	6. Infrastructure development
	7. Rural housing policy
	8. Impact on the building industry
	9. Employment
	10. Legislative base
	11. Rationalising institutional frameworks
	11.1 Ministry of local government and housing
	11.2 National Housing Authority
	11.3 Local authorities
	11.4 Private sector developers
	11.5 Financial institutions
	11.6 Community and co-operative housing development
	11.7 Local planning authorities
C	**Instruments**
	1. Fiscal
	2. Legislative base
	3. Social
	4. Political
	5. Technological

Key to impact analysis

(1) Option Focus: 2 = directly on achieving the objective; 1 = more on another issue but will help achieve the objective; and 0 = not focused on achieving the objective.

(2) Option Feasibility: 2 = is very feasible to implement; 1 = option is questionable in terms of implementation feasibility; and 0 = option implementation is highly doubtful.

(3) Resource availability: 2 = can be implemented within available resources; 1 = implementation resources could be garnered albeit with difficulty; and 0 = implementation resources would be impossible to get.

(1) Focus	(2) Feasibility	(3) Resources	(4) Adequacy	(5) Commitment	Total score	Economic		Social		Political		Cultural		Environmental		Total score	Grand total
						Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term		
1	0	1	2	2	6	1	2	2	2	2	1	1	1	1	2	15	21
1	2	2	1	2	8	2	2	1	2	2	1	1	2	1	2	16	24
1	2	2	1	2	8	2	2	1	2	2	1	1	2	1	2	16	24
1	2	2	1	2	8	1	2	2	2	2	1	2	2	1	0	15	23
1	1	1	1	2	6	2	2	2	2	2	1	1	2	1	2	17	23
1	1	1	1	2	6	1	2	2	2	2	1	2	2	2	2	18	24
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2	2	1	1	2	8	2	2	1	2	2	1	1	2	2	2	17	25
2	2	1	1	2	8	1	2	1	2	2	1	1	2	1	2	15	23
2	2	1	2	2	9	2	2	2	2	2	2	2	2	2	2	20	29
2	2	1	2	2	9	2	2	1	2	2	1	2	2	1	2	17	26
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2	2	1	2	2	9	2	2	2	2	2	2	2	2	1	2	19	28
2	2	1	2	2	9	2	2	2	2	2	2	2	2	2	2	20	29
1	1	1	1	2	6	1	1	1	2	2	2	2	1	1	2	16	22
1	1	1	2	2	7	1	2	1	2	1	1	1	2	1	2	14	21
1	1	1	1	2	6	1	2	2	2	2	1	1	1	1	1	14	20
1	1	1	1	2	6	1	2	1	2	1	1	2	2	2	2	16	22
1	1	1	2	2	7	2	2	1	2	2	2	1	1	1	2	16	23
1	1	1	1	2	6	2	2	2	1	1	1	1	1	1	2	14	20
2	2	2	1	2	9	1	2	1	2	1	1	2	1	1	2	14	23
2	2	1	1	2	8	1	2	1	2	1	2	1	1	1	2	14	22
2	1	1	2	2	8	1	2	1	2	1	2	1	1	1	2	14	22
2	1	1	2	2	8	1	2	1	2	1	2	1	1	1	2	14	22
2	1	1	1	2	7	1	2	1	2	1	2	1	1	1	2	14	21
2	1	1	2	2	8	1	2	1	2	1	1	1	1	1	2	13	21
1	1	1	1	2	6	1	2	1	2	1	2	1	1	1	2	14	20
1	1	1	1	2	6	1	1	1	2	1	1	1	2	1	2	13	19
2	1	1	1	2	7	2	2	1	2	1	2	1	1	1	2	15	22
1	1	1	1	1	5	2	2	2	2	1	2	1	2	1	2	17	22
1	1	1	1	1	5	1	2	1	2	1	2	2	2	1	2	16	21
1	1	1	1	1	5	2	2	2	2	1	2	2	2	2	2	19	24
1	1	1	1	1	5	1	1	2	2	1	2	2	2	2	2	17	22
1	1	1	1	1	5	1	2	1	2	1	2	1	1	2	2	15	20

(4) Option Adequacy: 2 = very adequate in meeting objective challenges; 1 = barely adequate to meet the challenge; and 0 = will not meet the challenge.

(5) Commitment: 2 = top leadership will be committed; 2 = top leadership commitment is questionable; and 0 = top leadership will not be committed.

Key to consequences
Wider impacts of the project if plan is implemented: 2 = positive; 1 = unclear, and 0 = negative.

Source: adapted from UNCHS (1990)

Appendix 7 Retrospective logical matrix of the 1996 National Housing Policy

Appendix 7 Retrospective logical matrix of the 1996 National Housing Policy

Policy elements		Verifiable indicators	
		At policy formulation 1996	At last evaluation 2009
Goals	(I) To provide adequate affordable housing to all income groups in Zambia	The country was already experiencing critical shortage of housing (estimated at 846,000 units).	Housing deficit has increased to about (1,710,500 units).
Objectives	a) An allocation of a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme	Less that 3% allocated prior to NHP. Recent allocations: 6.7% in 2007; 6.0% in 2008; and, 3.8% in 2009.	Only 3.8% of the 2009 National Budget was allocated for Housing and Community Amenities.
	b) Making serviced land available for housing development and streamlining the land allocation system	The 1975 Land Act was amended to allow for sale of land. Only the Lusaka and Ndola Lands offices were operational, so land allocation and titling were cumbersome and difficult.	Land for shopping malls and housing now being allocated; In 2008, the NHA applied to all local governments for land to develop housing. Lands offices planned for all provinces to ease land allocation and titling red tape.
	c) Streamlining of building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population	Housing (Improvement Areas Act) of 1994 was still in force.	Provisions of the Housing (Statutory and Improvement Areas) Act 13 of 1994 were not seriously being adhered to.
	d) Encouraging the production and use of local and affordable building materials	Research into local materials undertaken by the Building Research Unit of the NHA, UNZA and the NCSIR still continue.	Poor coordination between research institutions and industry hinders publishing, promotion, and applying research finding.
	e) Assisting the poor to acquire decent shelter through alleviation of their affordability problems	Public housing was privatised and all sitting tenants including the poor were sold their housing cheaply, some for as low as ZMK 10,000 (US$ 2.50; € 2.00).	No more housing to sell, after exhausting existing stock and land is still not properly streamlined; the NHA builds houses, which are beyond the majority.
	f) Fostering housing areas that are functional, healthy aesthetically pleasant and environmentally friendly	Sporadic squatter upgrading continued (e.g., at Bauleni, in Lusaka).	Infrastructural services continue being availed to peri-urban and rural communities, which did not have.
	g) To prepare a national housing implementation strategy	The Draft National Housing Development Programme was prepared in 1996.	The Draft National Housing Development Programme still a draft.
Means	**(1) Housing finance**		
	(h) Centralise housing in national policies alongside health and education	Formulation of housing policy and housing development programme.	Housing position in national policies has been shifting towards prominence.
	(i) To mobilise housing finance from the public sector, the private sector and from international agencies	Financial sector reforms undertaken.	Housing finance loans and mortgages now readily available. Many microfinance providers have also emerged.
	(j) Giving incentives to individuals and institutions to invest into housing or through an approved housing finance system	The sale of housing to sitting tenants enabled individuals to enter the housing market.	Serviced land, building materials, and finance being availed on the market by various actors.

Means of verification	Assumptions	Conclusions
MLGH estimates: SIPU and FINNIDA based projections.	Absence of policy reversals.	Amount of deficit is too high, and unattainable given the existing conditions in Zambia. Scaled down the goal and make it time-bound.
The Fifth National Development Plan; National Budget.	Sustenance of positive economic growth.	Indications are that 15% of the national Budget is unrealistically high, it may be toned down to a realistic level.
Government Gazette; Reports from: (1) NHA (2) Ministry of Legal Affairs, (3) Ministry of Lands, (4) Various Local governments reports.	Absence of pressure from those who have lost out on exploiting the poor, through sub-divisions and illegal allocations.	Land offices to be increased to 1 per province, in the short-run, and per district / town in the long-run, or simply delegating this task to the council. Allocation mechanisms to be more focused on housing for the poor.
Government Gazette, and from: (1) Ministry of Legal Affairs, (2) Ministry of Lands, (3) Local governments, and (4) NHA Annual Report.	Absence of pressure from those who lost out on providing housing and exploiting the poor.	Land Law and other related means and instruments are inadequate and need to be revised.
Various Reports from: FINNIDA, NHA, UNZA, the NCSIR and MLGH.	Adequate funding.	Research efforts need to be improved and results need to be published through seminars and workshops, or even advertisements.
Records from MLGH; KCCC, LCC, and the NHA. Observations conducted in Lusaka and Kitwe.	Absence of pressure from the well-to-do; and absence of policy reversal by the government in power.	Poverty alleviation mechanisms need to be implemented not just subsidies, but allowing more people access to income generating ventures.
Nkana Water and Sewerage Company reports in Kitwe; Site visits in peri-urban areas.	Absence of policy reversal on the part of the government.	Squatter upgrading efforts need to be scaled up, and proper mechanisms to prevent other squatters coming up need to be implemented.
MLGH Publications.	Absence of objections from politicians and housing experts.	The existing National Housing Development Programme could be modified into a strategy.
MLGH Publications, Newspaper Reports, National Budget allocations.	Absence of policy reversals and continued good economic performance.	Housing needs to be seen in a wider economic, political and technological scope than just as a social service.
Bank of Zambia (BOZ) financial Instruments, and various adverts in print and electronic media.	Absence of policy reversals and continued good economic performance.	More financial institutions need to be roped in to increase housing finance.
Local government publications, electronic and print media advertisements.	Absence of available land, building materials and incentives for the private sector.	Current efforts need to be scaled up to enable more individuals enter the housing market.

Policy elements	Verifiable indicators	
	At policy formulation 1996	At last evaluation 2009
(k) To develop mechanisms to assist vulnerable groups	Very little assistance to vulnerable groups after change of government in 1991.	More NGOs, have come on board to help the poor.
(l) To seek avenues for the creation of seed capital to assist private sector financial institutions involved with housing	No seed capital to assist private sector was available before and in 1996.	The National Housing Bond Trust was created in 2007, by MLGH as a special vehicle for housing investment, it is investing in selected towns.
(m) To encourage individual home ownership	The sale of housing to sitting tenants enabled them to enter the housing market.	Most of the public houses are privatised.
(n) To develop a secondary mortgage market	The ZNBS was the only mortgage institution before 1991; amendments done to Financial Act.	In addition to ZNBS, a lot of mortgage lending institutions have come on board, and all banks.
(2) Land delivery		
(e) Encourage the provision of adequately serviced land with a secure tenure to all income groups, especially the poor and vulnerable	Land policy formulated in 1996 following amendments to the 1975 Land Act (outlawing speculation in undeveloped land) to formulate the 1995 Land Act (legalised land markets).	All land owning actors are now delivering land, although service provision is still poor.
(f) Encourage provision of serviced sub-divisions for the development of housing estates for sale or for rent	Only government agencies could develop housing estates for rent and sale.	Land for housing estates and shopping malls being off-loaded and subdivided but mainly targeted at FDI's and PPP's, and not available for the poor.
(g) Encourage community effort in providing infrastructure facilities during upgrading programmes	Community efforts not as well enshrined as it was in the Second Republic (1973-1991). But the poor were providing infrastructure through programmes such as the Project Urban Self Help (PUSH) Food for Work.	Although Resident Development Committees are in place in all compounds, community effort has been scaled down, there are no serious upgrading programmes.
(h) Encourage the preparation of township layouts that are functional and economical (GRZ, MLGH, 1996)	All the towns in Zambia were operating with either outdated development plans or had none.	This situation is still pertaining. Manpower is now available and situation is improving.
(3) Home ownership		
(a) Rent control	Rent control measures were inhibiting housing provision by others. Subsidies were considered a drain on coffers.	Rent controls have been completely done away with.
(b) Withdrawal of tied housing	Housing was for a long time tied to employment. Privatisation of housing was just taking root in 1996.	On paper, all units have been privatised. In reality some houses have no titles. Still ownership is unclear.
(c) Site and service	There were no site and services schemes being developed.	n/a
(d) Squatting and settlement upgrading	Services such as water, electricity, roads and drainage systems being availed to some existing squatters.	More services such as water, electricity, roads and drainage systems being availed to more existing squatters.

Means of verification	Assumptions	Conclusions
Observation of NGOs projects, NGOs policy statements.	Absence of pressure from politicians, who consider NGO's a political threat.	The social impacts of housing must be understood, so that vulnerable groups also benefit from the housing market, through targeted subsidies.
Records at MLGH and NHBT.	Absence of pressure from existing Housing Financial Institutions.	More housing investment companies, such as housing corporations should be created, at provincial level in the short-run and at provincial level in the long-run.
Not valid anymore.	n/a	Housing investment mechanisms should be streamlined for more individuals to own houses.
Participant observation, records held at various banks, and from financial institutions activities.	Absence of pressure from those who have lost out on the market.	Encourage more mortgage companies to come on board by giving them incentives, such as tax free operations in the first 5 years.
MLGH publications (Land Acts; Land Policy) advertisements in print and electronic media. Observations of changes in land delivery and development.	Absence of policy reversals.	More land targeted for individuals should be serviced and sold to individual developers, this should be on a continuous basis and not once and for all.
Advertisements in print and electronic media, observations of developments in Kitwe and Lusaka CBD's, empty pockets of land around the city outskirts.	Absence of policy reversals.	This has been limited and needs to be scaled up to benefit more people.
Walking through and observations in squatter settlements. Meeting with RDC chairmen.	Could change when squatter upgrading efforts are scaled up.	RDCs are already in place in all communities, so they need to be mobilised to provide services to their land.
Directorate of Engineering Services, for Kitwe and Lusaka City Councils.	Change of planning department in relevant offices.	Upscale training institutions and have them provide training based needs on assessment.
Increase in cost of rental housing. Availability of more units for rental purposes.	Absence of policy reversals.	Government should stay out of determining rental for private houses.
Interviews with residents of Kafue Estates (former Kafue Textiles of Zambia) flats, south of Lusaka.	Absence of pressure from those who did not benefit. Absence of policy reversal.	Give title to those who benefited from the houses but never got the title, as this inhibits their entry into the housing market.
n/a	n/a	
Records at water utilities and Rural Electrification Programmes. Visiting squatter settlements.	Absence of policy reversals.	Make squatter upgrading a continuous process to be conducted at district level and not a one-off thing conducted at national level.

Policy elements	Verifiable indicators	
	At policy formulation 1996	At last evaluation 2009
(4) Building standards and by-laws		
Building standards and by-laws	Building standards were outdated and the by-laws were not well streamlined. The creation of the National Construction Council (NCC) was meant to address this.	National Construction Council is enforcing building and standards. But there is still no noticeable change in By-laws applications.
(5) Local building materials		
(h) Encourage research in improving the quality of local materials presently in use so as to extend the projected life span of structures	The National Housing Authority (NHA). The University of Zambia (UNZA) and the National Council for Scientific and Industrial Research (NCSIR) have been carrying out research into local building materials.	NHA closed the research centre due to lack of funds. UNZA has scaled up the production of hydrofoil blocks for low-cost housing.
(i) Encourage the private sector to manufacture affordable building materials through tax incentives	Subsidies were the order of the day before change of government, at 1996 the tax regime was being streamlined.	In the 2007 Budget, reduced tax on cement to assist the poor build houses. Manufacturers kept this incentive.
(j) Fund demonstration programmes aimed at popularising the use of local building materials	n/a	n/a
(k) Encourage training programmes for the youth and the unemployed in the manufacture of local building materials	The informal school was very active in this aspect. Government efforts were not so well developed.	Opening up of a number of community-run trade schools, community training and through the informal school has expanded.
(l) Encourage the setting up of small scale building manufacturing industries to serve local communities	The Informal school was very active in this aspect, Government efforts were not so well developed.	Credit to small scale enterprises has led to opening and scaling up of private and community-run SME's.
(m) Encourage the use of local materials on government-funded construction programmes	Most of the materials used on government building were being imported.	Due to lack of good quality local building materials, most materials on public building are imported.
(n) Prohibit the use of hazardous materials	Factories manufacturing hazardous materials were being expanding, and their use was not well policed.	The manufacture of hazardous materials have been scaled up to meet new demands.
(6) Infrastructure development		
(d) Government supported the principle that provision of infrastructure services, such as water, roads, street lights and sanitation, stimulated housing production by the public and private sectors	Infrastructure provision had gone down drastically. Fuel levy was introduced as an instrument to raise finances to repair and build new infrastructure.	A number of roads had benefited form this exercise, unfortunately most of the repairs and new provisions are centered on Lusaka.
(e) Government would, for purpose of housing development, support the provision of infrastructure services operated on a sustainable basis with regard to both fixed investment, operation and maintenance. It shall be mandatory to provide all land within townships with basic services prior to allocation	Provision of housing and housing related infrastructure was very low, or non-existent.	More housing and its related infrastructure increasingly being provided on the market but still to low to produce any impacts on the deficit.

Means of verification	Assumptions	Conclusions
National Construction Council records and Newsletter. KCC and LCC records.	Absence of pressure from those who lose out or suffer when building standards are enforced.	Building standards and by-laws administration should be decentralised to local level and not subject to central government approval.
Records at the NHA, UNZA and NCSIR.	Absence of policy reversals.	Results are not promoted or published, so new products are not readily available on the market. Efforts by these institutions must be supplemented by government through financial and material support.
2007 Budget speech, and cost of cement on the local market.	No enforcement of tax relief to beneficiaries.	Subsidies targeted at building materials manufacturers and suppliers do not work, these should be targeted at land delivery and provision.
n/a	n/a	An important way to promote local building materials that needs to be scaled up.
NGO's records, observations of the Small and Medium Enterprises (SME's) manufacturing building products in urban areas.	Absence of pressure from established training institutions, which feel threatened.	Current efforts need to be scaled up to be done at district level, and expose more youths and unemployed to manufacturing of building materials.
Observations of scaling-up of SME's products and improvement in quality.	Absence of pressure from established manufacturers who feel threatened.	Scale up current efforts at district level, and expose more youths and the unemployed to manufacturing of building materials.
Government procurement projects.	Absence of enforcement mechanisms.	Current efforts need to be scaled up but the materials will have to be available and tested for their durability before they can be used.
Company records.	Absence of enforcement processes, and suitable substitutes.	Asbestos-based roofing sheets, water and drainage pipes must be banned and proper substitutes found.
Government Gazette, coupled with observations on project areas, and print and electronic media news.	Absence of policy change.	Service provision can be devolved to PPPs or even done on a cost sharing basis, or by communities.
Government Gazette, coupled with observations on project areas, and print and electronic media news.	Absence of policy change.	Service provision can be devolved to PPPs or even done on a cost sharing basis, or by communities, who could earn incomes to alleviate their poverty situation.

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Policy elements	Verifiable indicators	
	At policy formulation 1996	At last evaluation 2009
(f) Government would create an enabling environment to enhance the provision of basic services in rural areas for housing development	Housing in rural areas satisfies demand, and there are basically no housing problems. The quality may be unsatisfactory, but the users do not complain.	Status quo is still the same.
(7) Rural housing		
(e) Skills development for upgrading house structures in villages	n/a	n/a
(f) Provision of basic services like portable water, access roads and sanitation programmes	Provision of water in rural water through deep wells, piped water and electricity has been going on for a long time.	Service provision (water and electricity) to rural areas has increased aided by NGO's and donors.
(g) Demonstration housing programmes at village level to popularise the construction of durable but locally customised house structures	n/a	n/a
(h) Production of guidelines to commercial farmers for decent housing for their workers	n/a	n/a
(8) Building industry		
(I) The use of locally manufactured or processed building materials, especially where their production process was high in labour content	Cement, timber products and bricks have been produced locally for a long time.	The status quo remains, there is still a very high component of imported building materials in all building projects.
(II) Building processes which encouraged adoption of appropriate technologies and combined the use of semi-skilled and unskilled labour	Most small scale and self help building projects adopt this approach.	The status quo is still the same, appropriate technology is still lacking.
(III) The use of mechanical plant and machinery where this was proved to provide a cheaper and efficient service without compromising job opportunities	This has been the norm for a long time.	The status quo is the same.
(9) Employment		
(c) Providing appropriate technology for low-income housing, which was labour intensive thereby creating employment for the unskilled, semi-skilled and the informal sector generally. With relative low capital requirements low income housing would facilitate market participation by local small firms	Low incomes have only been able to afford low-income housing of low quality. This provides employment and demand for materials from the informal sector.	The status quo is the same although access to credit becomes a problem since lending institutions want quotations from registered and approved suppliers and manufacturers, and also ask for credit insurance.

Means of verification	Assumptions	Conclusions
Interviews with rural folks coupled with observations made during visits to rural areas.	Concentrate in urban areas, and only assist rural areas with clean water and safe latrines.	Rural service provision can be devolved to communities, who could earn incomes to alleviate their poverty situation.
n/a	n/a	Most rural residents already possess traditional skills, switching is also quite simple to do. Traditional rulers can facilitate skills provision.
Interviews with rural folk, and observations on the ground. Government Gazette and print and electronic media advertisements.	Absence of policy reversal.	Rural service provision can be devolved to communities, who could earn incomes to alleviate their poverty.
n/a	n/a	Most rural residents already possess traditional skills, switching is also quite simple to do. Traditional rulers can facilitate skills provision.
n/a	n/a	Develop incentives and enforcement mechanisms for commercial farmers to build houses for their workers.
Hardware shops and building sites. Government Gazette.	Need to change approach.	This has been in place for a long time, but it is hindered by archaic regulations, which need to be streamlined first before implementation.
Building sites.	Control over the development of appropriate building technology.	Research results in the use of appropriate technology need to be published and disseminated prior to implementing this approach.
Building sites and contractors yards.	Control over the construction process.	Most large building contractors do use mechanised equipment, and need to be encouraged.
Financial institutions and bank loan agreements.	Absence of policy reversal by lenders.	Research results in the use of appropriate technology need to be published and disseminated prior to implementing this approach.

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Policy elements	Verifiable indicators	
	At policy formulation 1996	At last evaluation 2009
(d) Providing housing investment linkages to other domestic industries in building materials, plant, electrical appliances, and household furnishings thereby creating further employment opportunities	Housing has always had very strong forward and backward linkages and positive impacts into various sectors of both the informal and formal economy.	Increased movement in housing supply has also increased its linkages and impacts into other sectors of the economy.
(10) Legislative base		
(I) The National Housing Authority Act, Cap 426, needed reviewing to accord with the prevailing socio-economic structure which allowed for competing actors in the supply of goods and services	This Act was amended in 1994, but formulation of the 1996 National Housing Policy meant that some of its provisions were overtaken by events.	NHA finds operation problems keeping pace with recent developments.
(II) The Housing (Statutory and Improvement Areas) Act, Cap 441, needed amendments to bring it in line with market oriented housing delivery mechanisms	This Act has existed since 1994. Some of its provisions were overtaken by the formulation of the 1996 National Housing Policy.	Residents of upgraded areas still have problems getting title deeds and cannot easily avail their housing on the market.
(III) The Land (Conversion of Titles) Act, CAP 289 and subsequent amendments, required immediate review for an efficient land administration system	This Act was amended in 1996 to give value to land and allow its speculation on the market.	Land now continuously being availed on the market, although much more needed to enter the market.
(IV) The Local Government Act of 1991, providing for council by-laws	This Act has existed since 1995. Some of its provisions were overtaken by the formulation of the 1996 NHP.	Local governments find operation problems in new environment, and may operate with by-laws.
(V) The Public Health Act providing for Building Regulations and Standards	This Act has existed since 1995. Some of its provisions were overtaken the 1996 NHP.	Link between related regulations and standards still not well streamlined.
(VI) The Town and Country Planning Act Cap 475, providing for land use planning and standards	This Act has existed since 1995. Some of its provisions were overtaken by the 1996 NHP.	Authorities still failing to keep pace with new developments in changed environment.
(VII) The Land Survey Act (cadastre)	This Act has existed since 1994. Some of its provisions were overtaken by the 1996 NHP.	Surveyors fail to keep pace with new developments in changed environment.
(VIII) The Land Acquisition Act (Compulsory Acquisition with Compensation or in the Public Interest)	This Act has existed since 1994. Some of its provisions were overtaken by the 1996 NHP.	Land acquisition still failing to keep pace with recent developments in changed environments.
(IX) The Building Societies Act (Housing Finance)	This Act has existed since 1994. Some of its provisions were overtaken by the 1996 NHP.	Act was amended in 2005, and operations of building societies now almost keeping pace with new developments.
(X) The Employment Act (Tying Housing to Employment)	This Act had existed since 1971. Some of its provisions were overtaken by the formulation of the 1996 NHP.	Act was amended in 1997.. Employers can either provide housing, a loan, mortgage or an allowance, even nothing.

Means of verification	Assumptions	Conclusions
National Construction Council Newsletter and Central Statistical Office (CSO) Economic Projections.	Control over growth of investments.	Existing linkages must be strengthened.
The Laws of Zambia, the NHA Act 13 of 1994, and MLGH publications.	Amendment to meet current aspirations.	The relevant Act needs to be amended.
Laws of Zambia and the Housing (Statutory and Improvements Areas) Act 13 of 1994.	Absence of amendments to meet current aspirations.	The relevant Act needs to be amended.
The Laws of Zambia, and the Land Act 20 of 1996.	Absence of control over its supply and who accesses it.	The relevant Act needs to be amended.
The Laws of Zambia, and the Local Government Act 30 of 1995.	Absence of streamlining and amendments.	The relevant Act needs to be amended.
The Laws of Zambia and Public Health Act 22 of 1995.	Absence of streamlining and amendments.	The relevant Act needs to be amended.
Different Acts of Zambia.	Absence of streamlining and amendments.	The relevant Act needs to be amended.
The Laws of Zambia, and the Land Survey Act 13 of 1994.	Absence of streamlining and amendments.	The relevant Act needs to be amended.
The Laws of Zambia, and the Land Acquisition Act 13 of 1994.	Absence of streamlining and amendments.	The relevant Act needs to be amended.
The Laws of Zambia, and the Building Societies Act 22 of 2005.	Absence of policy reversal by the government.	The relevant Act needs to be amended.
The Laws of Zambia, and the Employment Act 15 of 1997 art 41 (c).	Absence of policy reversals by government.	The relevant Act needs to be amended.

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Policy elements	Verifiable indicators	
	At policy formulation 1996	**At last evaluation 2009**
(XI) The Rent Act (Rent Control)	This Act has existed since 1994. Some of its provisions were overtaken by the formulation of the 1996 NHP.	Landlords still find inhibitions charging market value for their houses.
(XII) The Rating Act	This Act had existed since 1992. Some of its provisions were overtaken by the formulation of the 1996 NHP.	Act has been amended rating and valuing of building is now being done competitively.
(11) Institutional frameworks		
(I) MLGH	Institutional frameworks guiding this institution were fragmented, inconsistent, and had no clearly defined roles and lines of accountability.	Rationalising existing frameworks and the creation of the Department of Physical Planning and Housing (DPPH) has made this institution efficient.
(II) NHA	Institutional frameworks guiding this institution were fragmented, inconsistent, and had no clearly defined roles and lines of accountability.	Operations of the NHA still fraught with problems, and role duplicity with the newly created National Housing Bond Trust Fund (NHBT).
(III) Local authorities	Institutional frameworks guiding these institutions were fragmented, inconsistent, and had no clearly defined roles and lines of accountability.	The operations of these institutions still fraught with problems as they are still controlled by the MLGH, which has now created the National Housing Bond Trust Fund to provide housing in addition to the NHA.
(IV) Private sector developers	Institutional frameworks guiding private sector developers were stifling, fragmented, and inconsistent.	Rationalising existing frameworks have made this institution operate on a level playing field.
(V) Financial institutions	Institutional frameworks guiding these institutions were stifling, fragmented, and inconsistent.	Rationalising existing frameworks has made these institution become efficient.
(VI) Community and cooperative housing development	Institutional frameworks guiding these institutions were fragmented, inconsistent, and had no clearly defined roles and lines of accountability.	The status quo remains the same.
(VII) Local planning authorities	Institutional frameworks were fragmented, inconsistent, and had no clearly defined roles and lines of accountability.	The status quo remains the same.
Instruments	Streamlining of most of the existing Statutory Instruments (Financial item 1, and Legal item 10) were initiated.	Streamlining has continued with a number of legal, fiscal, land, and social instruments being operationalised, leading to improved operations.
Implementation	The National Housing Policy and the Draft National Housing Development Programme were formulated.	Housing finance and mortgages now available in most financial institutions. Land is being availed by KCC, LCC, individuals. Private developers have now started providing housing, and shopping malls; but no low-cost housing.

Means of verification	Assumptions	Conclusions
The Laws of Zambia, and the Rent Act 13 of 1994.	Absence of streamlining and amendments.	The relevant Act needs to be amended.
The Laws of Zambia, and the Rating Act 9 of 1999.	Absence of streamlining and amendments.	The relevant Act needs to be amended.
Laws of Zambia and the MLGH Act.	Absence of streamlining and amendments.	More streamlining and amendments to meet current aspirations.
Laws of Zambia, MLGH Act, NHA Act, NHBT brochure.	Absence of streamlining and amendments.	Amendments to meet current aspirations.
Laws of Zambia, MLGH Act, Local Authorities Act.	Absence of streamlining and amendments.	Amendments to meet current aspirations.
Laws of Zambia, MLGH Act, Investments Act.	Absence of policy reversal by the government.	Amendments to meet current aspirations.
Laws of Zambia, MLGH Act.	Absence of policy reversal by the government.	Amendments to meet current aspirations.
Laws of Zambia, MLGH Act, Ministry of Community Development and Social Services.	Absence of streamlining and amendments.	Amendments to meet current aspirations.
Laws of Zambia, MLGH Act, Local Planning Authority Act.	Absence of streamlining and amendments.	Amendments to meet current aspirations.
Concerned Ministries: Legal, Finance, Housing, and social, etc.	Absence of change of government, and consequent policy reversal.	Amendments to meet current aspirations.
Different sites in Kitwe from records at KCC and in Lusaka from records at LCC.	Absence of pressure from those who have lost out on housing supply.	Rate of success difficult to guide and measure in the absence of an implementation strategy.

Policy elements		Verifiable indicators	
		At policy formulation 1996	At last evaluation 2009
Results	Meeting shelter needs of all income groups	Started in 1996 with the formulation of National Housing Policy and the National Housing Development Programme.	Process is increasing rapidly although development is in the absence of an implementation strategy.
Input	Creation of conducive environment for others to invest in housing	Evidence of strong political will.	Political will slowly giving way to economic and social considerations paving way for the private sector to operate.

Means of verification	Assumptions	Conclusions
MLGH publications; KCC and LCC records and Laws of Zambia, KCC, Public Works Council (PWC) minutes.	Absence of change of government and consequent policy reversal.	This approach needs toning down as it is too ambitious.
Laws of Zambia, government policy, and observed reduction in state involvement.	Absence of change of government and subsequent policy reversals.	Progress has been made that needs scaling up.

Source: adapted from AfDB Report (1997)

Appendix 8 # Layout of the prototype house

Size of house 25 m² o/a dimensions

Living room	Kitchen
Bedroom	Store
	Toilet/shower
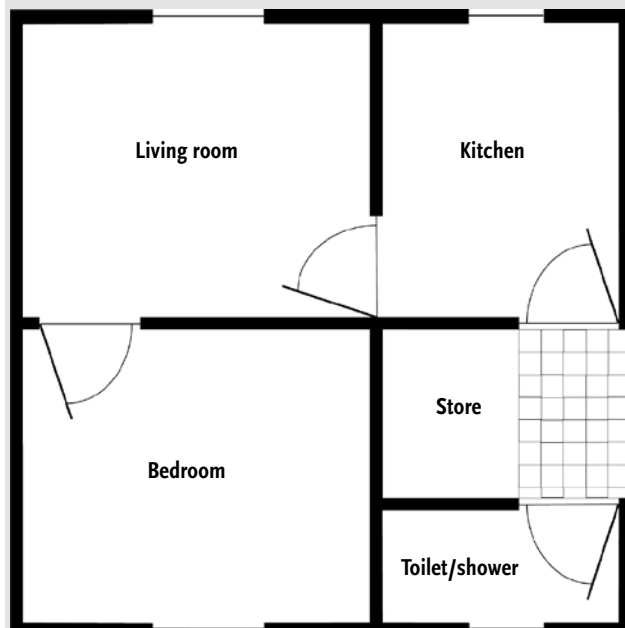
Summary of Bills of Quantities

	Item	Financed by others through formal financial processes	Self-help with owners contributing labour (< 15%)
A*	Substructure	5,568,060	3,866,310
B**	Concrete work and blockwork (Floors and walls)	6,232,500	5,297,625
C	Carpentry and roofing	2,196,800	1,867,280
D	Metalwork and iron mongery	2,661,560	2,262,326
E	Plumbing and engineering Installations (Water and Toilets)	2,708,520	2,302,242
F	Electrical installations	1,329,200	1,129,820
G**	Floor, wall and glazing finishings (Floors and walls)	4,222,400	3,589,040
I***	Painting and decorating	2,291,000	0
	Total to form of tender	**27,210,040**	**20,314,643**

*) It is assumed that owners of the house will dig and prepare their own foundations and based on BOQ in Appendix V this is less then ZMK 1,019,460.

**) Items B and G will be added together to arrive at the cost of the walls.

***) It is also assumed that the owners will paint their own house and this figure is completely removed, as the cost of paint and brushes were not separately itemised.

Source: Author

Appendix 9 # Summary of an implementation strategy matrix

Appendix 9 Summary of an implementation strategy matrix

Policy recommendation	Required action and implementing agency
Streamlining population growth	Sensitising people on the need to have small and manageable families. Central government through relevant ministries and responsible agencies, print mass media, the Central Statistical Office, NGOs, and CBOs.
Improving participation of the needy in the policy process	Building capacities for community members who lack participating, and debating skills and including them in the policy process. Appointing authorities and lead consultant.
Improving access to land and streamlining land tenure systems	Identifying available land in the urban areas and from chiefs in rural areas, and availing it on the market. Ministry of Lands (Survey departments), Ministry of Legal Affairs, traditional rulers, all local governments and land owning individuals.
Improving the existing housing situation and rate of supply	Improving existing stock, and building new units. All actors in housing, including landlords and landowners.
Improving access to land and land tenure systems	National government dialogues with chiefs, while local government identifies idle land within and outside their jurisdictions, and services it. All stakeholders and land owners.
Improving land delivery and infrastructure development	National government dialogues with chiefs and other land owners. Local government identifies land within and outside their jurisdictions, and services it. All stakeholders and land owners.
Amending legislation of housing and building material standards	Amending relevant legislature. Ministries of Legal Affairs, Local Governments and Housing, Finance and National Development.
Improving housing finance	Availing housing finance on the market. Ministry of Finance; banks and other financial institutions.
Upgrading informal and rural housing	Improving quality and value of existing structures in both urban and rural areas. All actors in housing.
Housing for disadvantaged and special groups	Availing special needs housing and infrastructure. Ministries of Local Government and Housing, Social Services and Community Development.
Enhancing shelter policy formulation approaches	Improving shelter policy formulation. All actors in the policy formulation process, especially the lead actors.
Availing and improving Shelter related manpower	Building capacity for housing delivery. Central government formal and informal capacity building institutions.
Housing related institutions	Coordinated approach to housing delivery. Ministry of Local Government and Housing, National Housing Authority, local governments, and other housing developers.
Conserving and sustaining the environment	Ministry of Tourism, Environment and Natural resources. All stakeholders.

Timeframe and benchmarks	Can only start after completion of	Must be finished before
Difficult to set targets as activity is sensitive, depends on people's attitudes, traditions, customs, and culture.	None: activity is not dependent on any other.	None: activity does not finish and must go on until there is balanced growth and adequate provision of housing and its infra-structural services.
2 weeks-1 month.	Starts at onset, and lasts for the duration of policy process.	Onset of policy process.
6 months-1 year to start with, then continuously.	Sensitising landowners on the importance or benefits of releasing land onto the market.	Land is developed and housing delivery starts, but is a continuous process thereafter.
None.	The housing need is quantified; qualitative and quantitative costs are worked out.	Declaring that there is adequate and afford-able housing in Zambia.
6 months-1 year to start with, then continuously.	Talks with traditional rulers on how to avail customary land on the market and give it exchange value, and amending some restrictive regulations.	Land is serviced and title deeds are given.
6 months-1 year to start with, then continuously.	Acquisition of land from those who own it and amending some restrictive regulations.	Serviced land is readily available on the market, and becomes a continuous process after that.
6 months-1 year.	Restrictions are fully identified, which has already been done.	Relaxed and flexible housing that meets peo-ple's needs and ability is delivered.
6 months-1 year to amend regulations; but longer while waiting for the economy to improve.	Amendments to financial regulations restricting entry (this has been done); mainly improving the economy.	Housing finance is readily available, and lending rates are reduced.
1 year for background research and mobilisation, thereafter it depends on what to upgrade on a particular structure.	Mobilisation, and providing infrastructure.	Title deeds are given and houses enter the market as tradable commodities with enhanced exchange value.
1 year to existing houses, and later to be factored in new provisions.	After procurement of special gadgets.	None; activity is not a prerequisite for any-thing apart from enhancing the lives of the needy.
6 months-1 year.	Before formulating new shelter policies.	Before implementation starts.
3 months-5 years.	Capacity needs are identified where lacking.	Allowing graduates in shelter delivery.
Indefinite.	After decentralisation, and streamlining of operations through legal amendments.	After adequate shelter for all is availed by suppliers and beyond.
Indefinite.	Legal frameworks have been put in place.	Sustainable housing delivery.

Appendix 10 # Concluding recommendations

Appendix 10 Concluding recommendations

Policy elements		Conclusions from Appendix 5	Recommendations
Goals	(I) To provide adequate affordable housing to all income groups in Zambia	Amount of deficit is too high, and almost unattainable given the existing conditions in Zambia. The goal should be time-bound and toned down.	The goal to be: to provide 7,500 units for the next 5 years and then upscale this to 10,000 or more units per annum after 5 years.
Objectives	(a) An allocation of a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme	Indications are that 15% of the national budget is unrealistically high, it may be toned down to a realistic level.	Allocate only half, i.e. 7.5% of the national annual budget to support a sustainable housing development programme.
	(b) Making serviced land available for housing development and streamlining the land allocation system	Land offices to be increased to one per province, in the short run, and per district in the long run, or delegate this task to the council. Allocation mechanisms to be more focused on housing for the poor.	Train more manpower and increase land office. Focus allocation mechanism, as per conclusion from Appendix 5.
	(c) Streamlining of building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population	Land Law and other related means and instruments are inadequate and need to be revised.	Identify, revise and streamline necessary laws.
	(d) Encouraging the production and use of local and affordable building materials	Research efforts need to be improved and results need to be published through seminars and workshops, or even advertisements.	Fund research efforts so that recommendations under appendix (vi) can be achieved.
	(e) Assisting the poor to acquire decent shelter through alleviation of their affordability problems	Poverty alleviation mechanisms need to be implemented not just subsidies, but allowing more people access to income generating ventures.	Needs action in other sphere of the economy in addition to labour intensive housing delivery mechanisms, to expose more people to income.
	(f) Fostering housing areas that are functional, healthy aesthetically pleasant and environmentally friendly	Squatter upgrading efforts need to be scaled up, and proper mechanisms to prevent other squatters coming up need to be implemented.	Recognise existing squatters, which have no serious encumbrances, and give occupants title deeds to allow them access the housing market.
	(g) Preparing a national housing implementation strategy	The existing National Housing Development Programme could be modified into a strategy.	Use experts to achieve conclusion under Appendix 6.
	(1) Housing finance		
Means	(n) Centralise housing in national policies alongside health and education	Housing needs to be seen in a wider economic, political and technological scope than just as a social service.	Avail more housing on the market by recognising squatters and giving title. Squatter housing should be made exchangeable.
	(o) To mobilise housing finance from the public sector, the private sector and from international agencies	More financial institutions need to be roped in to increase housing finance.	Continue giving incentives to housing investors and streamline investment laws in housing.

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continuation appendix 10 Concluding recommendations

Policy elements	Conclusions from Appendix 5	Recommendations
(p) Giving incentives to individuals and institutions to invest into housing or through an approved housing finance system	Current efforts need to be scaled up to enable more individuals enter the housing market.	Could also include improving the economy, to avail more money to individuals.
(q) To develop mechanisms to assist vulnerable groups	The social impacts of housing must be understood, so that vulnerable groups also benefit from the housing market, through targeted subsidies for instance.	Improve the welfare system to target the needy groups, and not the well-to-do.
(r) To seek avenues for the creation of seed capital to assist private sector financial institutions involved with housing	More housing investments corporations should be created, at provincial and district level in the short and long run.	Avail more capital and encourage more entry of financial institutions into the market.
(s) To encourage individual home ownership	Housing investment mechanisms should be streamlined for more individuals to own houses.	Give title to those owning squatter houses and let them improve their houses.
(t) To develop a secondary mortgage market	Encourage more mortgage companies to come on board by giving them incentives, such as tax free operations in the first 5 years.	Remove any restrictions to private entry into the mortgage market. Encourage all employees without housing to take up mortgages.
(2) Land delivery		
(i) Encourage the provision of adequately serviced land with a secure tenure to all income groups, especially the poor and vulnerable	More land targeted for individuals should be serviced and sold to individual developers; this should be on a continuous basis and not once and for all.	Land subsidies could be targeted to the poor to assist them meet their housing needs incrementally.
(j) Encourage provision of serviced subdivisions for the development of housing estates for sale or for rent	This has been limited and needs to be scaled up to benefit more people.	Should be left to the private sector, especially those who help with low-income housing.
(k) Encourage community effort in providing infrastructure facilities during upgrading programmes	Residents Development Committees (RDCs) are already in place in all communities, so they need to be mobilised to provide services to their land.	Increase community outreach programs to assist RDCs capacity in servicing land and housing provision.
(l) Encourage the preparation of township layouts that are functional and economical (GRZ, MLGH, 1996)	Upscale training institutions and have them provide training based needs on assessment.	The law is very clear on this and it just needs adherence and application.
(3) Home ownership		
(a) Rent control	Government should stay out of determining rental for private houses.	To stick to recommendation in Appendix 6.

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continuation appendix 10 Concluding recommendations

Policy elements	Conclusions from Appendix 5	Recommendations
(b) Withdrawal of tied housing	Give title to those who benefited from the houses but never got the title, as this inhibits their entry into the housing market.	Improve titling mechanisms.
(c) Site and service	n/a	These were abandoned, but could be re-activated as one way of shelter delivery.
(d) Squatting and settlement upgrading	Make squatter upgrading a continuous process to be conducted at district level and not a one off thing conducted at national level.	Train district councils in squatter upgrading methodologies and let them undertake these at local level together with beneficiaries.
(4) Building standards and by-laws		
Building standards and by-laws	Building standards and by-laws administration should be decentralised to local level and not subject to central government approval.	Decentralise them and streamline their operations.
(5) Local building materials		
(o) Encourage research in improving the quality of local materials presently in use so as to extend the projected life span of structures	Results are not promoted or published, so new products are not readily available on the market. Efforts by these institutions must be supplemented by government through financial and material support.	Increase funding for research and improve dissemination of results, through demonstration projects.
(p) Encourage the private sector to manufacture affordable building materials through tax incentives	Subsidies targeted at building materials manufacturers and suppliers do not work, these should be targeted at land delivery and provision mechanisms.	Give tax free incentives to private sector to venture into materials manufacture, by exempting them for 5 years.
(q) Fund demonstration programmes aimed at popularising the use of local building materials	An important way to promote local building materials that needs to be scaled up.	Increase funding for research and improve dissemination of results, through demonstration projects.
(r) Encourage training programmes for the youth and the unemployed in the manufacture of local building materials	Current efforts need to be scaled up to be done at district level, and expose more youths and unemployed to manufacturing of building materials.	Give incentives to formal and informal training institutions, especially those dealing with building trades.
(s) Encourage the setting up of small scale building manufacturing industries to serve local communities	Current efforts need to be scaled up and done at district level, to expose more youths and unemployed to manufacture building materials.	Give incentives to small scale operatives and space for their operations.
(t) Encourage the use of local materials on government-funded construction programmes	Current efforts need to be scaled up but the materials will have to be available and tested for their durability before they can be used.	Increase funding for research into viability of locally available materials and improve dissemination of results, through demonstration.

continuation appendix 10 Concluding recommendations

Policy elements	Conclusions from Appendix 5	Recommendations
(u) Prohibit the use of hazardous materials	Asbestos based roofing sheets, water and drainage pipes must be banned and proper substitutes found.	Encourage the use of environmentally friendly and sustainable building materials.
(6) Infrastructure development		
(g) Government supported the principle that provision of infrastructure services, such as water, roads, street lights and sanitation, stimulated housing production by the public and private sectors	Service provision can be devolved to PPPs or even done on a cost sharing basis, or by communities.	Encourage communities to provide their own service of involve them in cost sharing ventures.
(h) Government would, for purpose of housing development, support the provision of infrastructure services operated on a sustainable basis with regard to both fixed investment, operation and maintenance and it shall be mandatory that all land within townships would be provided with basic services prior to allocation	Service provision can be devolved to PPPs or even done on a cost sharing basis, or by communities, who could earn incomes to alleviate their poverty.	Encourage communities to provide their own service by involving them in cost sharing ventures.
(i) Government would create an enabling environment to enhance the provision of basic services in rural areas for housing development	Rural service provision can be devolved to communities, who could earn incomes to alleviate their poverty situation.	Most houses in rural areas are self built, rural areas are a reservoir of building artisans, these should be tapped and exploited.
(7) Rural housing		
(i) Skills development for upgrading house structures in villages	Most people in rural areas already possess traditional skills, the switch is very simple to do. Traditional rulers can facilitate skills provision.	Most houses in rural areas are self built, rural areas are a reservoir of building artisans, these should be tapped and exploited.
(j) Provision of basic services like portable water, access roads and sanitation programmes	Rural service provision can be devolved to communities, who could earn incomes to alleviate their poverty situation.	Develop guidelines in all main local languages on how locals can provide own portable water, access roads and sanitation programmes.
(k) Demonstration of housing programmes at village level to popularise the construction of durable but locally customised house structures	Most people in rural areas already possess traditional skills, the switch is very simple to do. Traditional rulers can facilitate skills provision.	Develop guidelines in all main local languages and use graphics, drama and music to disseminate information to rural folks.
(l) Production of guidelines to commercial farmers for decent housing for their workers	Develop incentives and enforcement mechanisms for commercial farmers to built simple but durable structures for their workers.	Assist farmers with incentives to provide housing for their workers.

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continuation appendix 10 Concluding recommendations

Policy elements		Conclusions from Appendix 5	Recommendations
	(8) Building industry		
	(I) the use of locally manufactured or processed building materials, especially where their production process was high in labour content	This has been in place for a long time, but it is hindered by archaic regulations, which need to be streamlined first before implementation.	Streamline archaic restrictive regulations.
	(II) building processes which encouraged adoption of appropriate technologies and combined the use of semi-skilled and unskilled labour	Research results in the use of appropriate technology need to be published and disseminated prior to implementing this approach.	Increase funding for research into viability of locally generated building processes. Improve dissemination of results, through demonstration.
	(III) the use of mechanical plant and machinery where this was proved to provide a cheaper and efficient service without compromising job opportunities	Most large building contractors do use mechanised equipment, and need to be encouraged.	Leave mechanised plant and machinery application to private sector, let communities concentrate on self-help basis.
	(9) Employment		
	(e) Providing appropriate technology for low-income housing, which was labour-intensive thereby creating employment for the unskilled, semi-skilled and the informal sector generally; with relative low capital requirements low-income housing would facilitate market participation by local small firms	Research results in the use of appropriate technology need to be published and disseminated prior to implementing this approach.	Upscale research into appropriate technology needs.
	(f) Providing housing investment linkages to other domestic industries in building materials, plant, electrical appliances, and household furnishings thereby creating further employment opportunities	Existing linkages must be strengthened.	Give incentives to both small scale and large scale operatives to venture into production of house fittings.
	(10) Legislative base		
	(I) The National Housing Authority Act, Cap 426, needed reviewing to accord with the prevailing socio-economic structure which allowed for competing actors in the supply of goods and services	The relevant Act needs to be amended.	Amend Act.
	(II) The Housing (Statutory and Improvement Areas) Act, Cap 441, needed amendments to bring it in line with market oriented housing delivery mechanisms	The relevant Act needs to be amended.	Amend Act.

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continuation appendix 10 Concluding recommendations

Policy elements	Conclusions from Appendix 5	Recommendations
(III) The Land (Conversion of Titles) Act, CAP 289 and subsequent amendments, required immediate review for an efficient land adminis-tration system	The relevant Act needs to be amended.	Amend Act.
(IV) The Local Government Act of 1991, providing for Council By-laws	The relevant Act needs to be amended.	Amend Act.
(V) The Public Health Act provid-ing for building regulations and standards	The relevant Act needs to be amended.	Amend Act.
(VI) The Town and Country Planning Act Cap 475, providing for land use planning and standards	The relevant Act needs to be amended.	Amend Act.
(VII) The Land Survey Act (cadastre)	The relevant Act needs to be amended.	Amend Act.
(VIII) The Land Acquisition Act (Compulsory Acquisition with Com-pensation or in the Public Interest)	The relevant Act needs to be amended.	Amend Act.
(IX) The Building Societies Act (Housing Finance)	The relevant Act needs to be amended.	Amend Act.
(X) The Employment Act (Tying Housing to Employment)	The relevant Act needs to be amended.	Amend Act.
(XI) The Rent Act (Rent Control)	The relevant Act needs to be amended.	Amend Act.
(XIII) The Rating Act	The relevant Act needs to be amended.	Amend Act.
(11) Institutional frameworks		
(I) MLGH	More streamlining and amend-ments to meet current aspirations.	Streamline institutional frameworks guiding the operation of this institu-tion.
(II) NHA	Amendments to meet current aspirations.	Streamline institutional frameworks guiding the operation of this institu-tion.
(III) Local authorities	Amendments to meet current aspirations.	Streamline institutional frameworks guiding the operation of these institutions.
(IV) Private sector developers	Amendments to meet current aspirations.	Streamline institutional frameworks guiding the operation of these institutions.
(V) Financial institutions	Amendments to meet current aspirations.	Streamline institutional frameworks guiding the operation of these institutions.
(VI) Community and cooperative housing development	Amendments to meet current aspirations.	Streamline institutional frameworks guiding the operation of these institutions.

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continuation appendix 10 Concluding recommendations

Policy elements		Conclusions from Appendix 5	Recommendations
	(VII) Local planning authorities	Amendments to meet current aspirations.	Streamline institutional frameworks guiding the operation of these institutions.
Instruments	Amendments to meet current aspirations	Identify and amend missing instruments before application.	
Implementation	Rate of success difficult to measure and guide in the absence of an implementation strategy	Use guidelines developed in this study to implement housing development.	
Results	Meeting shelter needs of all income groups	This approach is too ambitious, it needs toning down.	The march towards adequate shelter should begin in 2010, since all the back ground has been laid and should proceed as per goal.
Input	Creation of conducive environment for others to invest in housing	Progress has been made that needs scaling up.	Scale up the provision of a conducive atmosphere by levelling the ground for others. Stick to guidelines provided by this study.

Summary

The 1996 Zambia National Housing Policy

Paul L.K. Makasa

After groping in darkness and only coming up with piecemeal solutions as far as a comprehensive housing policy was concerned, the Zambian government finally launched a housing policy in 1996, as part of the 'enabling shelter strategy' aimed at "providing adequate affordable housing to all income groups". Its implementation was to be the starting point for Zambia's march with the rest of the world towards "shelter for all" by the year 2010. In recognition of the innovative and participative way in which the policy was formulated, the UN awarded it a 'Scroll of Honour'. Unfortunately, a decade has already passed without anything tangible coming out of this highly acclaimed policy. Apart from piecemeal and uncoordinated implementation, this policy has largely been shelved, and has failed to achieve its noble goal.

The problem definition of this study reads as follows:

More than a decade has passed since the UN 'scroll of honour' award winning 1996 National Housing Policy was formulated in Zambia and it still remains largely unimplemented, its effect is also still doubtful. Given the environment and the way it was formulated, could this policy have achieved its goals, had it been fully implemented? If not, what appropriate adjustments should be made to the policy in order to operationalise it to satisfy housing needs in the country, and what challenges does this pose to realise its goal?

This study sets out to find out reasons for the lack of implementation, and whether an implementable policy could be formulated in its place. It sheds light on understanding with certainty, depending on the way they are formulated, which policies would absolutely fail and which ones would stand a chance of success. It is therefore directed at avoiding possible future policy failures, and enhancing the impacts of the policy on the existing housing situation, based on the development of the 1996 National Housing Policy. This will contribute to filling up the knowledge gap required to ensure that policies formulated after this will have a higher implementation rate, and will produce more positive impacts. Suggestions have therefore been made on how to improve on past shortcomings.

To do this, the study reviews relevant literature on policy formulation and analysis, using the classical rational problem-solving process, and contrasting it with the rational comprehensive approach. In the process of understanding policy formulation and implementation, it illuminates factors that constitute an appropriate housing policy and combines concepts of efficiency, effectiveness, and equity with those of globalisation, urbanisation, factored in with

governance, decentralisation and globalisation to develop a theoretical framework based on development theories. These are then used in analysing the effects of the 1996 National Housing Policy on the housing situation in Zambia.

To capture the full spectrum of housing, the methodological approach follows scientific traditions in the housing domain, and it is eclectic. Using relevant literature and lessons from previous experience, the study combines both ex post and ex ante approaches to investigate the demand, conditions, opportunities and threats posed by the housing policy to gain insights into the analyses, formulation, implementation and operationalisation of a policy, particularly related to Zambia's housing situation. Its main instruments are semi-structured and structured questionnaires administered to selected respondents, who were involved in the policy process. It uses mainly qualitative methodologies although non-purposive purposive quantitative sampling methodologies are also used. It employs comparative analysis and the approach combines suitable research instruments based on qualitative and quantitative methodologies.

Qualitative methodology is used to gain a deeper understanding of people's views and their feelings about the impacts that partial or non-implementation of housing policy has had on their lives. It is also meant to understand how they view lack of basic services and good quality housing. On the overall, the research instruments used include desk top surveys, case study methodology, in-depth individual interviews, lived experiences, and participant observations. It includes the administration of both semi-structured and structured questionnaires to selected individuals and organisations who took part in the formulation of the 1996 National Housing Policy, and those involved in implementing it.

The use of quantitative data in this study, in particular, might be considered statistically insignificant because it is limited in its use of quantitative methodology, so non-probability, purposive sampling is used. It nevertheless provides useful insights into the study of the problems of lack of appropriate policy. Statistical data are only used to understand the estimated size of the deficit in quantitative terms so as to be able to project the financial cost of providing adequate affordable housing, and understand how feasible it would be to use internal resources to cover the costs involved in satisfying the housing need.

This approach was found to be suitable because this study wants to investigate a number of cases that are too big for qualitative methods and too small for quantitative approaches. At the same time, it considers each case in its complexity while trying to achieve some level of generalisation. Since different research questions demand different methods, the methodology used for each research question is elaborated more in each chapter.

To gain insights into how the policy was formulated, the study critically

analyses the methodology used to formulate the 1996 Zambian Housing Policy using existing theory. The policy is broken down into its constituent elements, and analysed using four analytical tools (1) the SMART Objective Testing Framework, (2) the Objectives Tree Mapping Technique, (3) the Force Field Analysis, and (4) the Impact Assessment Model.

In this study, research focuses on the intersection of the technological and socio-economic environments of politics and public administration, factoring in the changing role of the state and the significance of culture and history. It is an attempt to understand how (housing) policies emerge, how they are formulated and implemented, in general, and in particular, it focuses on an emerging young state and economy like Zambia and looks at what areas can be improved in the process. The study also addresses other emerging and cross-cutting issues.

The research was designed into three components: literature surveys, interview surveys, and site visits:

- Literature surveys consisted of an extensive review of relevant available literature, using desktop surveys, analysis of theory on housing policy including concepts related to the policy-making and implementation process. Secondly, the policy formulation process of the 1996 National Housing Policy was reconstructed mainly by archival materials through searches for reports and documents, which included UN-HABITAT and Ministry of Local Government and Housing reports, Central Statistical Office publications, newspaper coverage, journals, scholastic and professional research and from private individuals, firms and other organisations. The National Housing Policy of Kenya and the National Shelter Strategy of Uganda were also consulted.
- Interview surveys conducted mainly to find out how participative and innovative the policy was and to find out why it was only sporadically implemented, were in part based on archival findings. They comprised of the administration of semi-structured and structured questionnaires supplemented by in-depth open-ended interviews conducted, with a UN-HABITAT officer, Ministry of Local Government and Housing officials from Lusaka and the provincial capitals, members of the steering committee who formulated the policy, and experts in the housing field composed of architects and engineers.
- Site visits to various housing areas included both public and privately developed housing involved walking through various high-, middle-, and low-cost housing areas including different squatter settlements, in Lusaka and Kitwe, to assess the effects of the unimplemented housing policy.

The structure of the thesis is both thematic and chronologically sequential. Each chapter seeks to identify a major theme, which it attempts to trace through time overlapping it with the text. The study is organised in nine chapters inclusive of Chapter 1, which introduces and explains the paradox

of the failure of an award winning housing policy, the problem definition, the research aims, the research objectives, research questions, and outlines the methodological approaches.

Chapter 2 introduces the background and context to the study. It looks at the country profile of Zambia. In this context it describes the geographical location, pre-colonial and colonial housing and urban development history, political and civic administration, the population, urbanisation, and the economic situation. It describes the social indicators through factors such as education and health, coupled with unemployment and poverty. The chapter also looks at the land tenure system in Zambia, the existing housing situation, and finally it introduces Lusaka and Kitwe, the cities used as study areas.

Chapter 3 looks at the theoretical and conceptual frameworks, which are central and will be used in this study. It describes existing housing systems, defines the housing and policy concept, looks at policy analysis, and discusses the attributes of an appropriate housing policy. It looks at the resources used to legitimise the policy process, describes the policy process and the political hierarchy, challenges to the policy process, the development of housing policy strategies, trajectories of modernisation theories and the actors involved. The chapter then looks at housing policy formulation under the influence of globalisation, and rapid urbanisation, it explains the viability of self-help housing in neo-liberal economies, the role of good governance, the effect of decentralisation in the policy-making process, and finally, it looks at networking as an approach in the policy formulation process.

Chapter 4 is a concise description of the case study, the 1996 NHP. It aims to identify the different actors and the roles they played in formulating the policy, it contextualises and describes the goals and objectives, means and instruments that were planned to operationalise the NHP. It also identifies the constraints that were negatively affecting policy implementation.

Chapter 5 outlines the genesis of Zambia's urban and housing development problems. It is an historical analysis of the housing and urban development problems from colonial times to the present, and it describes and chronicles the policies that have been implemented to address these problems, noting their successes and failures.

Chapter 6 is a critical analysis of the case study. It evaluates the goals, objectives, means and instruments and also the policy implementation approach that were planned for use in operationalising the policy. This is done by using a combination of analytical tools comprising the SMART Objective Testing Framework, the Objectives Tree Mapping Technique, the Force Field Analysis (FFA), and the Impact Assessment Model. Lessons learned are summarised in a recommendation and follow up matrix. The missing quantification is covered in Chapter 7, and the recommendations are used to formulate new paradigms in policy formulation and an implementation strategy in Chapter 8.

Chapter 7 quantifies the housing needs of the country based on lessons

from Chapter 6. It does this by looking at both the quantitative and qualitative needs gap in Zambia, and the financial costs involved in bridging the needs gap. In this chapter, a housing model is developed and two options of the costs of constructing it are developed. These are then used to project the qualitative and quantitative costs of housing on a local and national scale. The study tries to establish whether these can be met with available financial and human resources.

Chapter 8 focuses on developing a new paradigm in housing policy formulation for Zambia based on the recommendation matrix from Chapter 6. In this chapter factors under consideration are tested with SWOT matrices for strength, weakness, opportunities and threats before an implementable strategy is developed and proposed. The construction industry's ability to meet shelter needs was also scrutinized and found to be adequate, although it is still riddled with operational and management bottlenecks. With subtle enhancements and adjustments, it could still be adequate to deliver the required number of housing to satisfy both local and national needs in both the short and long run. The study then advocates for new approaches to implementation, in which it was found that, in developing countries, like Zambia a two-pronged approach to housing supply for the poor, one aimed at those with reliable incomes and another targeted at those with irregular incomes, would be the best. With a possibility for people from any of these two groups to cross from one approach to the other.

Chapter 9 brings together in summary form research findings from preceding chapters. It addresses the problem definition, significant research findings, and reflects on the main research question, summarising what has been learnt, and makes recommendations.

The results indicate that, although the policy generally followed the laid down approaches, as mentioned in the theoretical discussions, the strategies used were limited and fell short of the ability to realise most of the laid down criteria needed to achieve their set objectives. It also proves that, even if the policy was operationalised in its current state, it would not have produced positive impacts to dramatically change the status quo of the housing situation in Zambia. From these three types of lessons on the policy process were learned, as being those required to: (1) get started, (2) develop a strategy, and (3) implement the policy strategy. These were then used to fill in the knowledge gap required to develop new paradigms in policy development and implementation.

The study therefore uses these lessons to contribute to strengthening the development and formulation of methodologies that can enhance key linkages regarding land, infrastructure and shelter delivery strategies in environments that have imbalances in; demographic compositions, urban growth, resources and people's participating abilities on one hand and their purchasing power on the other.

Regarding the implementation process of the 1996 NHP, it is recommended that the main goal of the 1996 National Housing Policy ought to be toned down to strive, using 7,500 units at the most as a possible realistic target for the next 5 years and upscaling these to 10,000 or more units per annum after 5 years. The objectives also need to be refocused to be more specific, measurable, attainable, realistic and time-bound in order to achieve their goals. The common recommendation for all means and instruments was to identify those that were missing and to make necessary amendments to enable them to meet their aspirations before they could be applied. Other recommendations are that:

■ The whole housing policy development and implementation must be factored in an urban development policy, which must be able to anticipate demand and meet it with supply both in the short and long term. It must be possible to appropriate rural land from traditional rulers, service it, and give it to developers, while at the same time upgrading slums, densifying cities, developing new and maximising the use of current infrastructure must be ongoing policies.

■ Red tape and corruption in land procurement processes must be tackled by setting up a one stop shop in the short term at provincial level and in the long term at district level, where people could go for information on availability for land, apply for it, get title, seek legal advise obtain planning permission and make all necessary payments. This would ease the cumbersome procedure of moving from one town to another and eventually to Lusaka to complete the housing development process.

■ To enable more poor households access properly designed houses in well-planned settlements. The government should assist efforts by the Zambia Institute of Architects and the School of the Built Environment at the Copperbelt University to develop a database of standardised low-cost house plans complete with projected costs, which could then be availed to low-income groups at minimum charge.

■ To renew the vigour to provide housing for all. Housing should officially be made a human right in Zambia, even if the government has strong points against this. If made a right, there will be renewed vigour to provide it to all citizens.

■ To improve the life span and conserve existing public buildings of historical importance, most of which look old and dilapidated. To achieve this, housing maintenance and management should be taught as a subject at the Copperbelt University's School of the Built Environment, to inculcate a sense of building restoration in graduates. They could then help in maintaining public buildings whose maintenance has been neglected due to inability to appreciate the need to fund building maintenance and restoration.

Samenvatting

Het volkshuisvestingsbeleid 1996 van Zambia

Paul L.K. Makasa

Nadat het Zambiaanse volkshuisvestingsbeleid jarenlang in duisternis was gehuld en uit niet meer dan lapmiddelen bestond, is de overheid in 1996 eindelijk begonnen met een algemeen huisvestingsbeleid dat gericht was op het "voorzien van adequate en betaalbare huisvesting voor alle inkomensgroepen", een en ander als deel van de enabling shelter strategy. De uitvoering van dit beleid had voor Zambia het startpunt moeten worden om met de rest van de wereld te streven naar "onderdak voor iedereen" tegen het jaar 2010. De VN kende aan de innovatieve en participatieve formulering van dit Zambiaanse beleid een eervolle vermelding toe. Jammer genoeg heeft dit zo hoog geprezen beleid een decennium later nog maar weinig tastbaars opgeleverd. Afgezien van een versnipperde en ongecoördineerde uitvoering, is het beleid grotendeels op de lange baan geschoven, en is het haar doel voorbij geschoten.

De probleemstelling van deze studie luidt als volgt:

Meer dan een decennium na de formulering van het door de VN met een eervolle vermelding bekroonde Nationale Huisvestingsbeleid van Zambia, is dit beleid nog nauwelijks ten uitvoering gebracht, en is ook het effect ervan nog twijfelachtig. Zou dit beleid, gezien de omgeving en de manier waarop het werd geformuleerd, haar doelstellingen hebben kunnen halen, indien het volledig ten uitvoer gebracht zou zijn geweest? En, indien niet, welke aanpassingen zijn dan nodig om het beter uitvoerbaar te maken teneinde beter aan de woonbehoefte van het land te voldoen, en welke uitdagingen betekent dit voor de realisatie van de gestelde doelen?

Deze studie heeft tot doel de redenen voor het gebrek aan implementatie te vinden, en te bepalen of een meer uitvoerbaar beleid geformuleerd had kunnen worden. Hij werpt licht op het met zekerheid kunnen onderkennen welke beleidslijnen absoluut zouden falen, en welke beleidslijnen een kans zouden maken, afhankelijk van de manier waarop ze geformuleerd zijn. De studie is dan ook gericht op het vermijden van toekomstige beleidsmissers, en het versterken van de beleidseffecten op de bestaande huisvestingssituatie, uitgaande van de uitwerking van het Nationale Volkshuisvestingsbeleid (National Housing Policy – NHP) van 1996. Dit kan bijdragen tot het overbruggen van de kenniskloof, waardoor toekomstige beleidslijnen een betere slaagkans hebben en meer positieve effecten zullen opleveren. Daartoe worden voorstellen gedaan over hoe tekortkomingen uit het verleden verbeterd kunnen worden.

Hiertoe bevat de studie een overzicht van de relevante literatuur over beleidsvorming en beleidsanalyse, waarbij de klassieke rationele probleemop-

lossende methode wordt afgezet tegen de rationeel integratieve benadering. Om een beter begrip te krijgen van het proces van beleidsformulering en uitvoering, worden de factoren die bepalend zijn voor een doelmatig huisvestingsbeleid nader belicht. Daarnaast worden de begrippen efficiëntie, effectiviteit en billijkheid gecombineerd met die van globalisering en verstedelijking, daarbij rekening houdend met governance, decentralisatie en globalisering, om zo een theoretisch kader op te bouwen gebaseerd op ontwikkelingstheorieën. Deze worden vervolgens gebruikt in de analyse van de effecten van het NHP 1996 op de huisvestingssituatie in Zambia.

Om het volledige spectrum van de volkshuisvesting te beschouwen, volgt de methodologie de wetenschappelijke tradities in het domein van de volkshuisvesting, en is ze eclectisch. Met behulp van relevante literatuur en lessen getrokken uit eerdere ervaringen, combineert de studie zowel ex post en ex ante benaderingen om de vraag, de voorwaarden en de kansen en bedreigingen van het volkshuisvestingsbeleid te onderzoeken, om zo een inzicht krijgen in de analyses, de formulering, implementatie en operationalisering van een beleid, en dan specifiek met betrekking tot de huisvestingssituatie van Zambia. De belangrijkste instrumenten zijn semigestructureerde en gestructureerde vragenlijsten, voorgelegd aan geselecteerde respondenten, die betrokken waren bij het beleidsproces. Het maakt voornamelijk gebruik van kwalitatieve methoden, hoewel niet-doelgerichte en doelgerichte kwantitatieve steekproefmethodieken ook worden gebruikt.

De studie maakt gebruik van vergelijkende analyse en de aanpak combineert geschikte instrumenten voor onderzoek gebaseerd op kwalitatieve en kwantitatieve methoden.

De kwalitatieve methodologie wordt gebruikt om een beter begrip te krijgen van de opvattingen van mensen en hun gevoelens over de gevolgen die een gedeeltelijke of niet-uitvoering van het volkshuisvestingsbeleid heeft gehad op hun leven. Het is ook bedoeld om te begrijpen hoe ze tegen het ontbreken van basisvoorzieningen en huisvesting van goede kwaliteit aankijken. Over het geheel genomen bestaan de gebruikte onderzoeksmethoden uit bureauonderzoek, casestudies, individuele diepte-interviews, belevingsonderzoeken en observaties van deelnemers. Het omvat de toepassing van zowel semi-gestructureerde als gestructureerde enquêtering van vooraf geselecteerde personen en organisaties die hebben deelgenomen aan de formulering van het NHP 1996, en degenen die betrokken waren bij de uitvoering ervan.

Het gebruik van in het bijzonder kwantitatieve gegevens in deze studie zou beschouwd kunnen worden als statistisch niet significant, omdat ze in kwantitatieve zin te beperkt zijn. Derhalve wordt gebruik gemaakt van niet-probabilistische, doelgerichte steekproeftrekking. Desalniettemin biedt het nuttig inzicht in de bestudering van problemen van het ontbreken van adequaat beleid. Statistische gegevens worden alleen gebruikt om een begrip te krijgen van de geschatte omvang van het kwantitatieve tekort, om op die manier te

kunnen inschatten wat de financiële kosten van het verstrekken van adequate betaalbare huisvesting zou zijn, en in te schatten hoe haalbaar het zou zijn om interne middelen te gebruiken om die kosten te kunnen dekken.

Deze aanpak bleek geschikt te zijn, omdat met deze studie een aantal zaken onderzocht worden die te groot zijn voor de kwalitatieve methoden en te klein voor kwantitatieve. Daarnaast wordt elk geval in zijn complexiteit bekeken om daaruit toch een bepaald niveau van generalisatie te bereiken. Aangezien verschillende onderzoeksvragen verschillende methoden vereisen, wordt de gebruikte methode voor elke onderzoeksvraag verder uitgewerkt in elk hoofdstuk.

Om inzicht te verwerven in de wijze waarop het beleid is geformuleerd, analyseert het onderzoek kritisch de gebruikte methode om het Zambiaanse volkshuisvestingsbeleid van 1996 te formuleren met behulp van bestaande theorieën. Het beleid wordt uitgesplitst in zijn samenstellende delen, en geanalyseerd met behulp van vier analytische hulpmiddelen (1) het SMART Objective Testing Framework, (2) de Objectives Tree Mapping Techniek, (3) de Force Field Analysis en (4) het Impact Assessment Model.

In deze studie richt het onderzoek zich op het snijpunt van de technologische en sociaal-economische kanten van de politiek en het openbaar bestuur, daarbij rekening houdend met de veranderende rol van de staat en het belang van cultuur en geschiedenis. Het is een poging om te begrijpen hoe (volkshuisvestings)beleid ontstaat, hoe het wordt geformuleerd en uitgevoerd, zowel in het algemeen als in het bijzonder, gericht op een opkomende jonge staat en economie zoals Zambia, en met het oog op welke gebieden in het proces verbeterd kunnen worden. De studie richt zich ook op andere opkomende thema's en dwarsverbanden.

Het onderzoek is opgebouwd uit drie componenten: literatuuronderzoek, interviews en bezoeken ter plaatse.

■ Literatuuronderzoek bestond uit een uitgebreid overzicht van relevante beschikbare literatuur, met behulp van bureauonderzoek, analyse van volkshuisvestingsbeleidtheorie met inbegrip van beleidsvorming- en implementatieconcepten. Daarnaast werd het beleidsvormingsproces van het NHP 1996 gereconstrueerd, voornamelijk aan de hand van archiefmateriaal door middel van opzoekingwerk in rapporten en documenten. Deze documenten bestonden onder andere uit rapporten van UN-HABITAT en het ministerie van Lokaal Bestuur en Volkshuisvesting, publicaties van het Centraal Bureau voor de Statistiek, krantenartikelen, tijdschriften, academisch en vakonderzoek en documenten van particulieren, bedrijven en andere organisaties. De National Housing Policy van Kenia, en de National Shelter Strategy van Uganda werden ook geraadpleegd.

■ Vraaggesprekken, hoofdzakelijk uitgevoerd om te achterhalen hoe innovatief en participatief het beleid was en om erachter te komen waarom het slechts sporadisch werd uitgevoerd, waren deels gebaseerd op archiefma-

teriaal. Ze bestonden uit het gebruik van semigestructureerde en gestruc-
tureerde vragenlijsten, aangevuld met diepte-interviews met een UN-HABI-
TAT functionaris, met ambtenaren van het ministerie van Lokaal Bestuur
en Volkshuisvesting van Lusaka en de provinciale hoofdsteden, met leden
van de stuurgroep die het beleid formuleerden, en met deskundigen op het
gebied huisvesting, waaronder architecten en ingenieurs.

■ Bezoeken ter plaatse aan diverse woongebieden met zowel publieke als par-
ticulier ontwikkelde woningbouw bestonden onder andere uit wandelingen
door diverse hoge-, midden- en low-cost woonwijken met inbegrip van ver-
schillende krakersnederzettingen in Lusaka en Kitwe, een en ander om te
evalueren wat de effecten zijn van het niet implementeren van het volks-
huisvestingsbeleid.

De structuur van het proefschrift is zowel thematisch als chronologisch. Elk
hoofdstuk is gewijd aan een hoofdthema, dat wordt gevolgd in de tijd, over-
lappend met de tekst. De studie is opgebouwd uit negen hoofdstukken met
inbegrip van hoofdstuk 1, dat de paradox van het falen van een bekroond
volkshuisvestingsbeleid introduceert en verklaart, de probleemstelling, de on-
derzoeksdoelen en -vragen uiteenzet, en de methodologische benaderingen
schetst.

Hoofdstuk 2 introduceert de achtergrond en context van de studie. Er
wordt gekeken naar de karakteristieken van het land Zambia. In deze context
beschrijft het de geografische ligging, de prekoloniale en koloniale geschiede-
nis van de volkshuisvesting en stedelijke ontwikkeling, het politieke en bur-
gerlijke bestuur, de bevolking, de verstedelijking en de economische situa-
tie. Het beschrijft de sociale indicatoren door middel van factoren als onder-
wijs en gezondheidszorg, gecombineerd met werkloosheid en armoede. In dit
hoofdstuk wordt ook gekeken naar het systeem van grondbezit in Zambia, de
huidige woonsituatie, en ten slotte worden Lusaka en Kitwe, de steden die
gebruikt werden als studiegebieden, ingeleid.

Hoofdstuk 3 gaat in op de theoretische en conceptuele kaders die cruci-
aal zijn en als zodanig centraal staan in deze studie. Het beschrijft bestaande
huisvestingssystemen, definieert het volkshuisvestings- en beleidsconcept,
beschouwt de beleidsanalyse en behandelt de bestanddelen van een ade-
quaat volkshuisvestingsbeleid. Het beschouwt de middelen die worden aan-
gewend om het beleidvormingsproces te legitimeren, beschrijft het beleid-
vormingsproces en de politieke hiërarchie, de uitdagingen voor het beleidvor-
mingsproces, de ontwikkeling van strategieën voor volkshuisvestingsbeleid,
het verloop van vernieuwingstheorieën en de betrokken actoren. Het hoofd-
stuk gaat vervolgens in op de formulering van het volkshuisvestingsbeleid
onder invloed van de globalisering en snelle verstedelijking, het verklaart de
levensvatbaarheid van zelfhelp-huisvesting in een neoliberale economie, de
rol van goed bestuur, het effect van decentralisatie van de beleidsvorming, en

ten slotte wordt er gekeken naar netwerkorganisatie als aanpak in het proces van beleidsformulering.

Hoofdstuk 4 is een beknopte beschrijving van de casestudy, het National Housing Policy (NHP) 1996. Het is gericht op de identificatie van de verschillende actoren en de rollen die zij gespeeld hebben bij de formulering van het beleid. Het geeft een context en beschrijft de doelstellingen, de middelen en de instrumenten die de uitvoering van het NHP mogelijk hadden moeten maken. Het onderscheidt tevens de beperkingen die een negatief effect hadden op de uitvoering van het beleid.

Hoofdstuk 5 schetst de ontstaansgeschiedenis van de stedelijke en volkshuisvestelijke problemen van Zambia. Het is een historische analyse van de volkshuisvesting en stedelijke ontwikkelingsproblemen uit de koloniale tijd tot het heden, en het stelt de beleidsmaatregelen die zijn genomen om problemen aan te pakken te boek, met inbegrip van hun successen en mislukkingen.

Hoofdstuk 6 is een kritische analyse van de casestudy. Het evalueert de doelen, de doelstellingen, de middelen en instrumenten die de uitvoering van het beleid mogelijk hadden moeten maken. Dit wordt gedaan met behulp van een combinatie van analyse-instrumenten, bestaande uit het SMART Objective Testing Framework, de Objectives Tree Mapping Technique, de Force Field Analysis en het Impact Assessment Model. De geleerde lessen zijn samengevat in een aanbeveling en follow-up matrix. De nog node gemiste kwantificering wordt behandeld in hoofdstuk 7, en de aanbevelingen worden gebruikt bij het formuleren van nieuwe paradigma's in de beleidsformulering en een implementatiestrategie in hoofdstuk 8.

Hoofdstuk 7 kwantificeert de huisvestingsbehoeften van het land op basis van lessen uit hoofdstuk 6. Dit wordt gedaan door te kijken naar de kloof in zowel de kwantitatieve als kwalitatieve behoeften in Zambia, en de financiële kosten die betrokken zijn bij het overbruggen van die kloof. In dit hoofdstuk is een huisvestingsmodel ontwikkeld en twee opties van de kosten van de bouw ervan worden uitgewerkt. Deze worden vervolgens gebruikt om de kwalitatieve en kwantitatieve kosten van huisvesting op een lokale en nationale schaal te projecteren. De studie probeert vast te stellen of aan deze kan worden voldaan met de beschikbare financiële en personele middelen.

Hoofdstuk 8 richt zich op de ontwikkeling van een nieuw paradigma in de formulering van een volkshuisvestingsbeleid voor Zambia, gebaseerd op de aanbevelingmatrix uit hoofdstuk 6. In dit hoofdstuk worden de in aanmerking genomen factoren getest op sterkte, zwakte, kansen en bedreigingen met behulp van SWOT-matrices, voordat een uitvoerbare strategie is ontwikkeld en voorgesteld. Het vermogen van de bouwindustrie om aan de huisvestingsbehoeften te voldoen, werd ook onderzocht en bleek adequaat, maar er zijn nog steeds veel operationele en managementknelpunten. Ook met subtiele verbeteringen en aanpassingen zou het nog steeds de vereiste hoeveelheid huisvesting kunnen leveren om aan zowel de lokale en de nationale behoef-

ten te voldoen, zowel op korte als op lange termijn. De studie pleit dan voor nieuwe implementatiebenaderingen, waarbij werd vastgesteld dat in ontwikkelingslanden zoals Zambia, een tweeledige aanpak van het huisvestingsaanbod voor de armen het beste zou zijn: één gericht op mensen met vaste inkomens en een andere gericht op personen met een onregelmatig inkomen. De mogelijkheid voor mensen uit een van deze twee groepen om over te schakelen van de ene benadering naar de andere moet open blijven.

Hoofdstuk 9 vat in beknopte vorm de onderzoeksresultaten van de voorgaande hoofdstukken samen. Het bespreekt de probleemstelling, de belangrijkste onderzoeksresultaten, en reflecteert op de voornaamste onderzoeksvraag, daarbij resumerend wat er geleerd is. Ook worden een aantal aanbevelingen gedaan.

De resultaten geven aan dat de strategieën die gebruikt werden, beperkt waren en er niet in slaagden om de meeste vastgestelde criteria te realiseren die nodig waren om de doelstellingen te bereiken, hoewel het beleid over het algemeen de vastgestelde aanpak volgde, zoals vermeld in de theoretische discussies. Het bewijs wordt ook geleverd dat zelfs indien het beleid uitgevoerd zou zijn in haar huidige vorm, het geen dermate positieve effecten zou hebben gehad om de status quo van de woonsituatie in Zambia dramatisch te veranderen. Hieruit werden drie soorten lessen getrokken over het beleidsproces, met name welke criteria er nodig zijn om: (1) van start te gaan, (2) een strategie te ontwikkelen, en (3) de beleidsstrategie uit te voeren. Deze zijn vervolgens gebruikt om de kenniskloof te dichten en het ontwikkelen van nieuwe paradigma's in de beleidsontwikkeling mogelijk te maken.

De studie gebruikt daarom deze lessen om bij te dragen aan het versterken van de ontwikkeling en formulering van methodologieën die op hun beurt kernverbanden kunnen versterken ten aanzien van grond, infrastructuur en huisvestingstrategieën in gebieden waar een geen balans bestaat tussen demografische samenstelling, stedelijke groei, middelen en mogelijkheid van mensen om te participeren aan de ene kant, en hun koopkracht aan de andere.

Wat betreft de implementatie van het NHP 1996, wordt aanbevolen om de belangrijkste doelstelling van 1996 af te zwakken tot het streven naar jaarlijks 7.500 nieuwe wooneenheden in Zambia voor de komende 5 jaar, en dit aantal in de 5 jaar daarna op te hogen naar 10.000 of meer eenheden. De doelstellingen moeten ook geheroriënteerd worden tot specifieke, meetbare, haalbare, realistische en tijdgebonden doelstellingen. De gemeenschappelijke aanbeveling is om voor alle middelen en instrumenten de ontbrekende doelstellingen te identificeren en om de nodige aanpassingen uit te voeren zodat ze aan hun verwachtingen kunnen voldoen alvorens toegepast te worden.

Andere aanbevelingen zijn de volgende.

■ De hele ontwikkeling van een volkshuisvestingsbeleid en de uitvoering ervan moet deel uitmaken van een beleid van stedelijke ontwikkeling, dat in staat moet zijn om te anticiperen op de vraag en het bijbehorende aan-

bod op korte en lange termijn. Het moet mogelijk zijn om landelijke gebieden te onteigenen van de traditionele heersers, ze te verbeteren, en ze over te dragen aan ontwikkelaars. Daarnaast moeten het opwaarderen van sloppenwijken, het verdichten van steden, het uitbouwen van nieuwe infrastructuur en het maximaliseren van het gebruik van bestaande infrastructuur voortdurend deel uitmaken van het dagelijkse beleid.

- Bureaucratie en corruptie bij de aankoop van bouwgronden moeten worden aangepakt door de oprichting van een one-stop-shop, op de korte termijn op provinciaal niveau en op de lange termijn op wijkniveau. Hier moeten mensen terecht kunnen voor informatie over de beschikbaarheid van land, voor het indienen van aanvragen, voor het verkrijgen van eigendomsrechten, juridisch advies, bouwvergunningen, en voor het uitvoeren van alle relevante betalingen. Dit zou de omslachtige procedure waarbij van stad naar stad en uiteindelijk naar Lusaka moet reizen voor het voltooien van het ontwikkelingsproces van huisvesting.
- Om meer arme huishoudens toegang te bieden tot goed ontworpen huizen in goed geplande nederzettingen moet de overheid de inspanningen van het Zambia Institute of Architects en de School of the Built Environment aan de Copperbelt Universiteit ondersteunen bij de ontwikkeling van een database van ontwerpen van goedkope, gestandaardiseerde woningen, compleet met geraamde kosten, die dan tegen minimale kosten beschikbaar gesteld kunnen worden aan de lage-inkomensgroepen.
- Om de drive te hernieuwen om in huisvesting voor iedereen te voorzien, moet in Zambia het wonen officieel tot een van de recht van de mens worden verklaard, zelfs al is de overheid hier sterk op tegen. Als dit effectief tot recht verheven wordt, zal dat ervoor zorgen dat er met hernieuwde energie naar gestreefd zal worden om hierin voor alle burgers te voorzien.
- De meeste openbare gebouwen van historisch belang in Zambia zien er oud en vervallen uit. Voor de instandhouding ervan en het verlengen van hun levensduur, moet woningonderhoud en -beheer worden onderwezen als apart vak aan de School of the Built Environment aan de Copperbelt Universiteit, om zo het nut van het restaureren van gebouwen te restaureren in te prenten bij studenten. Ze zouden dan kunnen helpen bij het onderhouden van openbare gebouwen waarvan het onderhoud is verwaarloosd als gevolg van het onvermogen de noodzaak in te zien van het financieren van het onderhoud en restauratie.

Curriculum vitae

Paul Lombe Kasonde Makasa, was born on 9 April, 1963 in Kasama, Zambia. He obtained his Bachelor of Architecture degree at the University of Zambia Ndola Campus (now the Copperbelt University) in 1987, and a Masters of Architecture (Housing Policies for Developing Nations, with minors in Architectural and Urban Design) at Helsinki University of Technology in Finland in 1992. In addition, he holds the following post graduate qualifications:

- a certificate in Research Methods for Development, from the Institute for Social Studies in The Hague (2007);
- a certificate in Organised Self Help Housing, Planning and Management, from the University of Costa Rica (2004);
- a certificate in Trainer of Trainers, from the Technical Vocational Teachers College in Luanshya, Zambia (2000);
- a diploma 'with commendation' in Strategies to reduce urban poverty at the local level, from the Institute for Housing and Urban Development Studies, Rotterdam, the Netherlands (1998);
- a certificate in Architecture & Development, from Housing Development and Management, Lund University of Technology in Sweden (1997); and,
- a certificate in Public Administration from the University of Zambia (1993).

He worked as an architect in private practice from 1987 to 1995, and designed many important buildings in Zambia, which include the control tower at Livingstone International Airport, office and housing complexes in Lusaka and on the Copperbelt and the conversion of the Chamber of Mines Complex into the Catholic University in Kalulushi.

He took up teaching and research duties at the Copperbelt University, in the Department of Architecture in 1995 and was Head of Department from 1998 to 2004. He has been a member of the Gender Research on Urbanisation, Planning, Housing and Everyday Living (GRUPHEL), based at the National University of Lesotho, where he published one book chapter;

- Negotiating Space and Resources in Polygamous Families in Zambia, in: Kalabamu et al. (2005), Gender Generations and Urban Living Conditions is Southern Africa, ISAS Lesotho. pp. 111-130, ISBN 9991131-41-8.

He is also a researcher in the Alfa-IBIS Research Network, based at Delft University of Technology, where he has published the following book chapters:

- An Overview of the Impact of Globalisation on the Construction Industry in Zambia, in: Carmona and Schoonraad (2004) (eds.), Globalization Urban Form & Governance. Book 12, DUP Science, Delft, pp. 243-259, ISBN 90-407-2570-5; and,
- Lusaka, in Carmona M.I. (2009) (ed) Planning Through Projects: Moving from Master Planning to Strategic Planning, Technepress, Amsterdam, pp. 255-270, ISBN 978-90-8594-023-4.

Paul Makasa is also a member of the European Network of Housing Researchers (ENHR), and has presented and published the following articles:

- Migration, Residential Mobility and the Challenges of Development in Urbanising Societies: the Zambian experience, (a workshop paper), a keynote speech to the ENHR conference in Tirana, Albania (2003); and,
- Making Cities Work, also a keynote speech to the ENHR conference in Tirana, Albania (2003).
- Housing Management in Zambia: the challenges it poses to new house owners in an era of HIV/AIDS, the case of Kwacha Township in Kitwe, at the ENHR conference in Rotterdam, the Netherlands (2007); and,
- Enhancing Rotating Credit Systems: as a means Towards Financing Incremental Housing for Poor Families in Zambia, at the ENHR conference in Rotterdam, the Netherlands (2007).

He has also published the following:

- The 1996 National Housing Policy: a fruitless march towards adequate shelter for all by the year 2010, in: Gründstrom and Wong Jere (2007) (eds.), Shelter for the Urban Poor: proposals for improvements-inspired by the World Urban Forum III, Grahns Tryckeri AB, Lund, pp. 283-293 (a book chapter written as a culmination of the WUF III Conference in Vancouver Canada, 18-26 June 2006);
- Housing and urban development initiatives as a way of alleviating poverty amongst the urban poor: the case of the Presidential Housing Initiative (PHI) in Zambia, at the African Network of Housing Researchers (ANHR) Conference, ILGS Ghana, Accra (2002); and finally,
- The Structure of Villages with Similar Social and Cultural Backgrounds in Northern Zambia, co-edited with Satoru Ijiri of Nihon University Japan, a journal article published in the Asian Institute of Architecture and Building Engineering Journal (2004), 4 (1), pp. 102-107, AIABE, Tokyo.

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Formulating an implementable housing policy in a country where housing problems appear insurmountable is a great challenge. The attempt made by Zambian authorities to formulate such a policy, awarded by the UN-HABITAT, is an ideal candidate for scrutiny.
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