Training as an introductory tool to bridge the shelter gap in Zambia

Shelter Design and Development Programme (Manila 2007)

Xoliswa Kayumba

Lecturer,

BArch (CBU), MAHS (Leuven)

The Copperbelt University, Zambia

Abstract

Zambia's modest economic and considerable demographic growth have provoked changes in the spatial patterns of population and settlement, especially rapid urbanisation with all its numerous attendant problems such as those of housing, employment and the provision of facilities and amenities (Tait J, 1997)

There is a cyclic relationship of constructing development plans which are filed, redone and approved and amount to very little. In the last 15-20 years, there's been no houses built realistically targeting the urban poor

This paper intends to '**introduce**'a conceptual framework for training students and professionals in provision of 'low end shelter' in Zambia. The approach to training will be to analyse and adapt best practices from Latin America and Asia The methodology used is more qualitative than quantitative.

Contents

1 Shelter Situation Analysis

1.1 Basic General Data

Zambia gained independence in 1964 and the hope at the time was that she was emancipated of all social and economic divisions. Housing and a better life was the promise of the masses. But instead a legacy of inequities was inherited. The promise of the city lights drew and continues to draw people from the rural life. It will suffice to stress that one of the most important features of African life is movement and growth of its populations. This is not only rural to Urban but also migrations within urban areas. (Tait J, 1997)

Millions of its migrants move mainly due to economic reasons. The urban areas offer better opportunities for a better life in terms of education and access to services. Housing standards in the urban areas for the poor are arguably, of a lower standard than in the rural areas. Poverty tends to be at its worst in the rural areas although there are many millions of urban poor.

The urban poor known as compound dwellers are on one side, the low income residents who are also poor but through either their own efforts, council programmesand bank loans with high interest rates, have accessed housing, plus the dwindling middle class on one side and the minority rich are on the other.

Zambia is growing at a rate of about 2.9%. This rampant urban growth has resulted in a breakdown of services and deterioration in environmental quality, the AIDS, epidemic and growing social tensions among the informal dwellers and the formal dwellers are rendered more intractable by the poverty of the region. A region internally encountering social, cultural and economic dilemma's, yet caught and tied to an international system of relations in which relatively affluent, minority of a third world country such as Zambia can live as if they were in a developed country and yet out of the window the poor occupy squatter settlements in clumps.

Geography and Administration

Source:www.zambia.com

Zambia is located in the South – Central region of Africa. It is a land-locked country bordered by eight countries; namely Angola, Democratic Republic of Congo, Tanzania, Malawi, Mozambique, Zimbabwe, Botswana and Namibia. Average mean temperatures range from $14^{\circ}C$ to 30° C and the topograghy is high plateau with some hills and mountains. Zambia has a tropical climate with 3 seasons:-

- Cool and dry season – May to August
- Hot and dry season – September to October
- Wet and warm season – November to April

Zambia can administratively be divided into nine provinces, with a central and local government. She has 72 district councils classified into 3 categories. Lusaka is the capital city, whilst the rest of the provinces have district capitals. The National Assembly has the Presidents and the Vice-Presidents at the top.

Zambia's main exports are minerals[1] (Copper, cobalt, electricity, tobacco.

This former British colony gained her independence in 1964 and was ruled under a socialist state with the ideology of 'Humanism,[2]' until 1990 when their was a landslide victory of the Movement for Multi-Party and Democracy. This new order liberalised and privatised the economy and brought along Multi-party democracy.Hence Zambia is a capitalist nation with a an informal sector of about 70 %.

Source:www.zambia tourism.com

The informal markets above and Ndola city in the Copperbelt province on the right.

Demography and Health

According to the preliminary estimate for 2000 population of Zambia are 10, 258, 631 persons as at 25th October 2000 (CSO, 2003) compared to 7,759,167 as at 25th August 1990. The area of Zambia is 752,612 Km$^{2.}$ and a population of 50% is unemployed.

The 2 main factors that result in a high mortality rate are:-

- AIDS and HIV related illnesses, especially malaria and Tuber Culosis
- Traffic accidents on the highway and roads

---

[1] The Copperbelt Province and recently after discovery of minerals, North-Western province are the biggest producers of minerals.

[2] The father of this ideology was the first President of Zambia, Kenneth David Kaunda

1.2 Shelter Related Fact and Figures

Zambia is growing at a rate of 2.9%. Lusaka province has the highest growth at 3.8%. These growth rates are as a result of natural birth rates. The population is projected to reach 16.2 million by the year 2010 and 18.8 million by the year 2015. (Central Statistical Office, 2003)

Zambia's 1, 768, 287 housing units, only 31% of total housing stock was formal and fully approved in accordance with the prevailing statutory regulations and building standards. The remaining 69% was informal because they were built using unconventional standards and methods thus illegal according to Zambian Building codes (National Housing Policy, GRZ, 1996:15).

It was estimated that to clear the backlog, which stood at over 1 million in units in 1996, a building rate of approximately 110,000 dwelling units per annum would be required over a ten year period. (Living conditions in Zambia, 1998)

The urban household's per capita income had an average a higher per capita household income than rural households, about $17 compared to about $5. The small scale farming households and households residing in low cost housing areas had the lowest per capita household income among the rural and urban strata, about $13 and $25 respectively.[3]

---

[3] Central Statistical Office, Living Conditions in Zambia, 1998, Living conditions monitoring branch, pp 95. The monetary figures are quoted in Kwacha, the denomination of Zambia. As at 1st April 2007 the exchange rate was $1 = K 4950. This rate is according to the Department of treasury, Financial Management Service.

1.3 Housing Policy

Period	Events	Result on housing stock
1965	An outline of national development plan	Mass building of houses
1966 - 70	1st National Dev. Plan (0ffice of NDP)	Building progressive – low cost houses
1972 - 76	2nd National Dev. Plan (Ministry of Dev)	A slump of housing provision
1974	Housing Statutory and improvement areas Act	Squatters on the increase
1979 - 83	3rd National Dev. Plan Office of President	Economic slump, Inflation rate, no Growth in building sector
1989	New economic Recovery prog.	Liberalising Econ. Markets No impact on hsg.
1996	National Housing Policy.Enabling shelter Strategy	Privatisation and sale of government owned houses

1997 - 2001	Presidential Hsg Initiative run by office of President	Political scandal: Built houses for middle and high groups. No revolving fund…no low end hsg.
2002 – 2007	Interest profits on treasury bills and bonds at National Bank are reduced	Banks begin mortage and personal loans etc to formal workers and small stable enterprise

Source of table: The author

1.4 Actors in Shelter Delivery and their Roles

a. The Ministry of Local Government and Housing

b. The local Authority/ Municipals

c. The National Housing Authority

d. The National Council for Construction

e. Developers – Lilayi, Meanwood etc

f. Banks – Stanbic, Barclays, Standard Chartered banks etc

g. CBOs, NGOs and church groups

a. The Ministry of Local Government and housing operates as shown in the flow in the flow **Diagram 1.**

The Planning Authorities and Planning Instruments
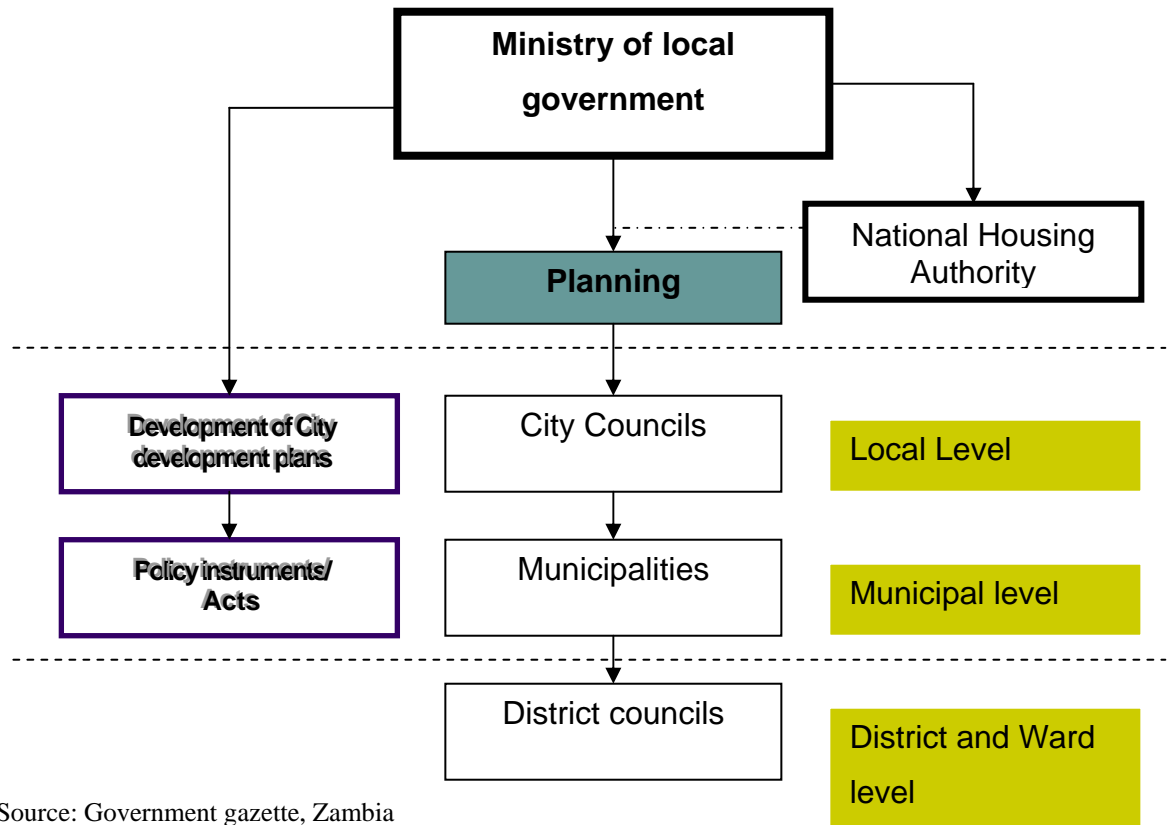
Source: Government gazette, Zambia

Diagram 1

Areas termed unauthorised compounds grew from a combination of employers compounds, especially those areas of land made available to the employees of quarries or construction. Colonial authorities tolerated them and their legitimacy was reinforced after independence through upgrading schemes. Land allocation and deed registry procedures are highly centralised and cumbersome, there is an inadequacy of serviced land, and the rating system has been inequitable. Inability of planning and local authorities to enforce planning and building regulations has resulted in uncontrolled development. Subsequently, housing with health problems, possible environmental risks and social ills roots up, because of a lack of basic infrastructure

services such as water supply, sanitations, roads, storm water drainage, electricity and others.

Delays, in land delivery, often occur as a result of the Land Act of 1975[4]. Former British housing standards for both the informal and formal housing sectors are counter productive and holding onto these does not improve housing standards.

The Most settlements have either have been declared an Improvement Area and are undergoing upgrade or are a squatter which for one reason or the other is still recognised as a slum and faces removal threat from the council but are precariously protected by political interest

---

[4] This act is highly centralized and by this statute all land transactions must invariably involve the high commissioner of Lands. The centrality of many government organs, due to acts, policies has led to a lack of funding because by the time the money trickles through the bureaucratic channels, it is redirected if it is ever properly allocated.

b. The structure of regional and development plans in the local authorities is as tabulated in **Diagram 2.**

The Structure of Regional and Development plans in Zambia

Local

```
                    ┌─────────────────┐
                    │   Ministry of   │
                    │     Local       │
                    │   Government    │
                    └─────────────────┘
                             │
                             ▼
                    ┌─────────────────┐
                    │     Local       │
                    │    Planning     │
                    │   Authorities   │
                    └─────────────────┘
```

Regional Plans (Spatial Plans)	Development Plans	Scrutiny of Development Plans
Land Utilisation Map	**Public Utilities Map** Provision of	
Comprehensive Development Map Detailed plan showing areas of	**Designation Map** (Designation for	**Written Analysis** A report explaining how
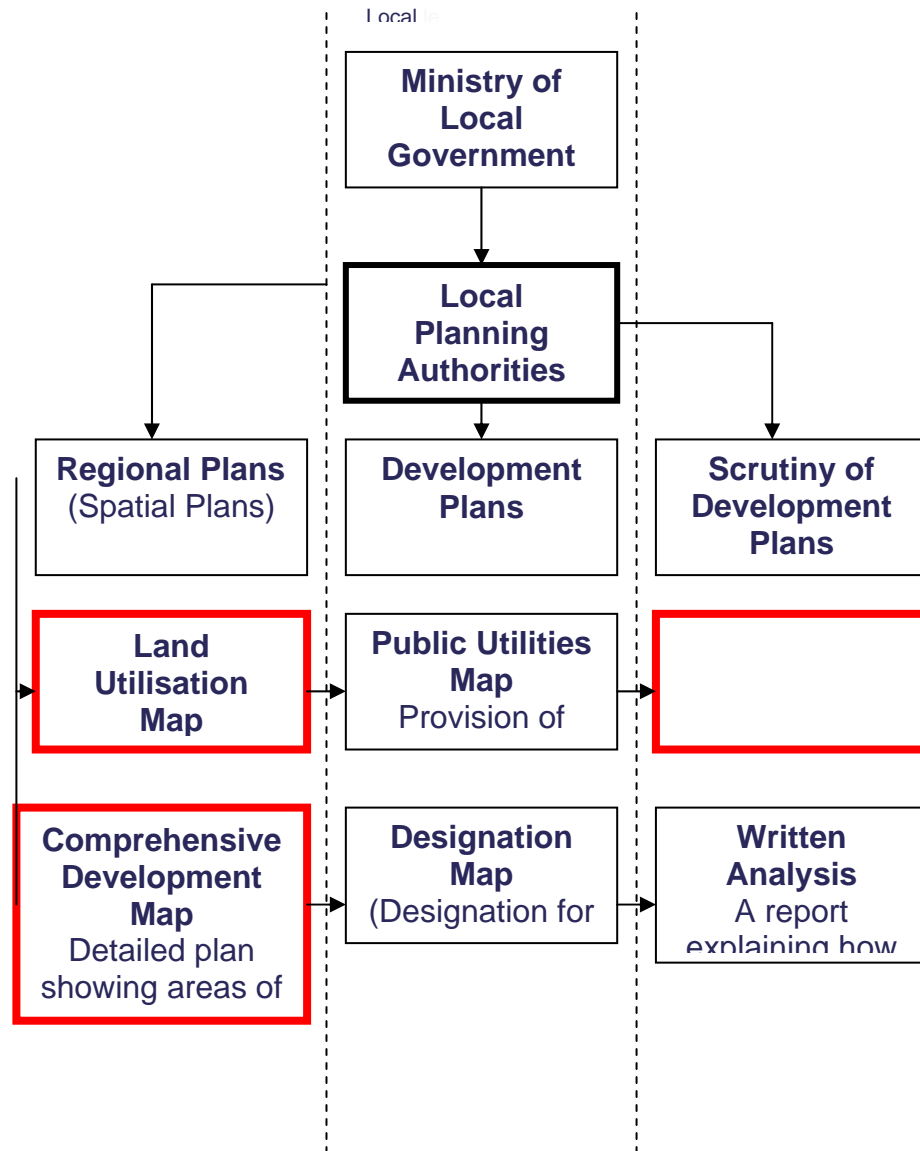
Source: Local Government and Housing, Zambia

Diagram 2

c. The National Housing Authority:

An Act to make better provisions for the development and control of housing throughout the Republic; to provide for the establishment of a body corporate entitled the National Housing Authority; to provide for its membership; to specify its powers and duties; and to provide for matters connected with or incidental to the foregoing.

[2nd April, 1971]

d. The National Council for Construction

The NCC is the custodian of all tenders in Zambia. It is the registry and regulator of all contractors. Contractors are graded according to the capacity and scale of works they carry out.

e. Developers

Meanwood and Lilayi are developers mainly targeting the middle and high end users in housing construction. They sell both the land and the house. There properties cost more than the averge eg $30,000 – $40, 000 for a one and two-bedroomed basic house It can therefore be seen that these exclusive developers do not look holistically at the socio-economic trends of the country. Moreover, often they never consider the urban and social infrastructure of the neighbourhood.

f. Banks

Since the government removed the high interest rates accrued by banks when they invested their money in the treasury bills at the Bank of Zambia, in the early 2000s, banks have withdrawn that sort of investment. Instead the banks are loaning their money at at an interest rate ranging, between 20% and 25% depending on the inflation rate to 3 main groups in the country.

These borrowers are:

1   Formally employed workers
2   Small scale established and consistent enterprises
3   Bank holding Zambians working overseas

The loans are termed personal loans and house loans.
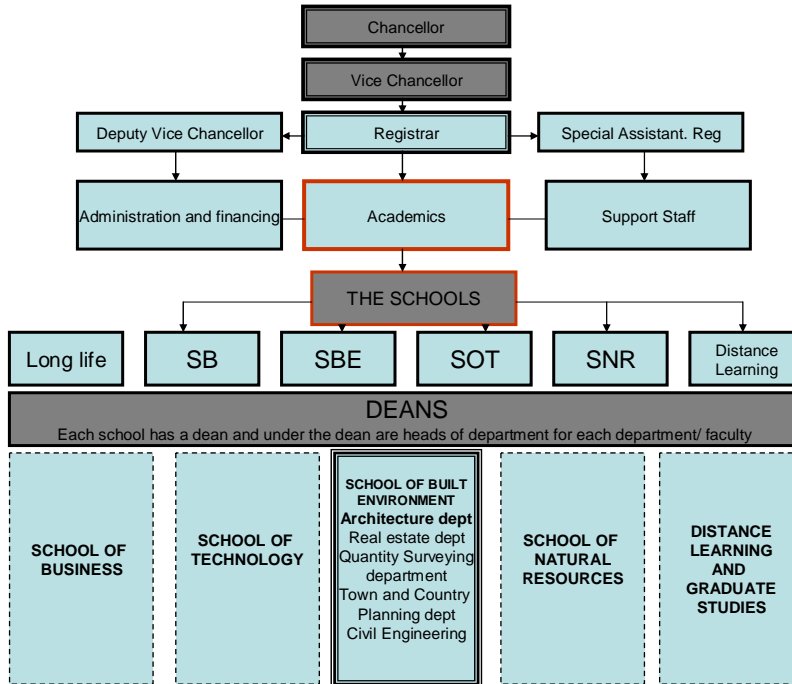
g. CBOs, NGOs and the Church

These organisations assist in the delivery of shelter by:

1   Sourcing for funds and subsidising buildings costs

2   Mobilising groups with common goals and interests

3   Creating initiatives in communities

4   Cushioning and empowering communities

5   Monitoring credit facilities

6   Providing civic and health (Aids, antenatal etc) education

2 Organisation

The Copperbelt University, organisational composition

```
                              ┌─────────────┐
                              │ Chancellor  │
                              └─────────────┘
                              ┌─────────────┐
                              │Vice Chancellor│
                              └─────────────┘
┌──────────────────┐         ┌─────────────┐         ┌──────────────────┐
│Deputy Vice Chancellor│ ◄── │  Registrar  │ ──►     │Special Assistant. Reg│
└──────────────────┘         └─────────────┘         └──────────────────┘
┌──────────────────┐         ┌─────────────┐         ┌──────────────────┐
│Administration and financing│─│  Academics  │─       │   Support Staff  │
└──────────────────┘         └─────────────┘         └──────────────────┘
                              ┌─────────────┐
                              │ THE SCHOOLS │
                              └─────────────┘
```

Long life	SB	SBE	SOT	SNR	Distance Learning

DEANS
Each school has a dean and under the dean are heads of department for each department/ faculty

SCHOOL OF BUSINESS	SCHOOL OF TECHNOLOGY	SCHOOL OF BUILT ENVIRONMENT **Architecture dept** Real estate dept Quantity Surveying department Town and Country Planning dept Civil Engineering	SCHOOL OF NATURAL RESOURCES	DISTANCE LEARNING AND GRADUATE STUDIES

Source: The author

Diagram 3

The Government of the Republic of Zambia funds two main universities – University of Zambia and the Copperbelt University. The Copperbelt University is a public academic institution located in Kitwe, Zambia. It is headed by the Vice-Chancellor, with the Chancellor over-seeing the University. It can be divided into 4 main organisations.

   a.) The Administration
   b.) The Academic staff
   c.) The support staff
   d.) The students

The core business of the university is teaching and research. Within the Academic fraternity there are 4 main schools and two allied schools. These being: School of

Natural Resources and Forestry, School of Built Environment, School of Technology, School of Business. Each school has different departments.

The University administration and financing is highly centralised, all decisions are made from the top and funding is accessed from the administration wing. Decisions made at departmental level can only be enacted if they are approved from the central administration, the first authorisation having come from the dean. Most departments are understaffed and the course loading is heavy on most of the junior and senior lecturing staff. Funding for research is hardly available and recent collaborations with other universities and research institutes is taking place. Foreign developmental organisations offer training programmes and research collaborations for academic staff.

The department of Architecture

The department of Architecture at the Copperbelt University is not primarily concerned in creating an exclusive professional whose services are for a privileged few but it is interested in training students whose services are rendered to the community at Large. This means re-evaluating design tasks and projects to provide a holistic approach to seeking a solution for the sprawling urban informal dwellers.

3 Shelter Problem

The shelter problem is an existing and growing phenomenon in Zambia. Although there are many stake holders and actors in the delivery of housing and urban services often they work independent of each other. There is a cyclic problem of overambitious and target less policies, bureaucracy, lack of motivation, probably due to poor government salaries, and corruption at both central and Local government. Land delivery is inadequate, as well as poor servce provision by the municipals and most of all there is a lack of low end housing provision or housing improvement programmes for residents of informal settlements.

Organisations which operate independent of Municipals or governmental bodies in the delivery of shelter, inevitably, meet a 'brick wall' in their pursuit.
The system is faced with unclear and intangible decision processes regarding shelter development. But I will only focus on the issues that the University is capable of influencing.
These being:

1   Housing Policies and Regulations
2   Training of Professionals
3   Research, both independent and collaborative
4   Network creation with other actors of housing

In the academic environment value is based on teaching, research, managerial competence, interpersonal skills and other factors that are unique to each school.
It is under this backdrop that the University can indirectly influence the shelter problem in Zambia since it is the main educator in the field relating to the Built Environment. Other technical skills and crafts schools providing services in housing such as bricklaying, plumbing etc still fall under the Universities certification.

SWOT Analysis of housing issues that the University can Change

Issue	Strength	Weakness	Opportunity	Threats
Housing Policies and Regulations	Legal guidelines For Control	Laws are not enforced by the university and they can only be enforced by the councils (manmdated to)	Laws can be strengthened through implemenmtation and awareness	Bureaucratic change of government sees non-continuity of programmes and corruption
Research	A university requirement and a basis for advocacy	Requires resources, teaching staff do not conduct enough research at CBU	Results in innovation, tool to evaluate debatable housing issues	Can be time wasting if research has already been done, shortfall of funds
Network Creation - Actors	Exchange of ideas and methods	Can become a club with no focused agenda	Possibility to create joint ventures eg NGO	Apathy in both participation and funds
Training	University has capacity, asides from	Can be used as a means of corruption,	University has former SIDA participants,	The board of studies and dean might

	government it has the biggest pool of professionals in housing	siphoning funds, re-routing of resources. If not specific it wont have the desired result	students are a resource, funds can be outsourced, Realtions with Kitwe City Council is in place under sustainable programme	oppose the program, Management may not be willing to put resources into proposal

Diagram 4

4   Proposal for Change and Improvement

Institutional Level:

This paper mainly intends to introduce a 'conceptual' framework on best practices on shelter delivery for the low and medium end housing for Urban groups with partial funds, considereing that banks and micro-financiers are giving loans. The proposal will be more of a case study training with cases from Latin America and Asia. I would also like to explore the possibility of network creation with the municipal, and the community through training workshops and seminars. Education and knowledge is a stepping stone in shelter delivery.

The objectives of my paper are to propose short term and long term strategies through implementing a course to train, exchange ideas, network and at the Copperbelt University. This is a plan that can only work with the pro-active approval of other staff members[5].

The intention is;-

Short Term:-

    I.   Creating and infusing topics of the course through a step by step incremental process in existing and running courses in the School of Built Environment as topics of the Case study approach.

    II.   Mobilising an alumni of Sida sponsored professionals in Zambia, in order to create avenues to work together and 'brain storm' (network creation)

Long Term:-

    III.   Develop a programme of a practical nature (using students) in housing. Students can be attached to a 'real' community or project and problem solving can be part of the evaluation. The incentive for students is that they

---

[5] The Copperbelt University, Ministry of Works and Supply, the municipal, has an effective SIDA Alumni members who can be networked through the department to participate in the programme.

can compete for grades since the university may not be able to sustain the award of an allowance

IV. Holding workshops and seminars at the University with, in specific, the Kitwe City Council in order to strengthen capacity and exchange different operational methodologies employed in other developing regions e.g. Central America, Asia etc

The key areas in pro-poor urban development are numerous [Tannerfeldt and Ljung, 2006:135] but of main issues are;
1 *Governance and Urban Management*
2 *Infrastructure and Basic Services*
3 *Housing and Slum Upgrading*
4 *Environment*
5 *Local Economic Development*
6 *Safety and Health*

It can therefore be seen, that the objectives of my paper are to propose short term and long term strategies through implementing a course to train, exchange ideas, network and at the Copperbelt University.

5   Action Plan

"Sustainable Urban development requires actions on many fronts. There is no one stop solution. Required Actions include policy reforms at national level, improved Legal systems, revised regulations, empowered local authorities and more appropriate financial markets. Communities, civil society and the private sector have to be involved" [Tannerfeldt and Ljung, 2006:83].

However, I have selected to act on the activities I am capable of influencing in my capacity as a lecturer.

Activity	Resource Person	Duration (Time)	Outcome Expected	Cost
Introduction of proposal	HOD Dean Board of Studies	1 month	Approval	0
Support from Mgt	The Registrar /DVC			0
Teach topics in existing hsg. prog	Me/ Alex	6months	Knowledge of prog. in Asia and latin America	0
Activity	Resource Person	Duration (Time)	Outcome Expected	Cost
Research (2) groups/ settlements in kitwe	Students/Me		Issues: shelter design needs	Transport, Materials (Sbe bus)
Design of 2 to 3 low end houses	Community, owners, students,	2 months	Scheme Design (participatory)	

Advice method adopted from 'case study'	Me/other members of staff		House construction	Depends on model of house

The course can be titled 'Shelter Development Methods'. The title should encompass the programmes goals. It will be designed as a half course hence it will run for two semesters only and the time allocation can be 3 hours a week. Since it is meant to be highly interactive the staffing can comprise existing manpower; 4 lecturers, 2 guest speakers from the Municipal, and a representative from either a member of an NGO already working with the council or a representative from a development co-operation involved in housing in Zambia. The fourth and fifth year architecture and allied disciplines have courses which can infuse topics of the new proposed programme initially.

The course is:-

Fifth year (Architecture, Real estate, Quantity Surveyors, Planners)

ESA 510 Housing Economics and Policies

The proposed topics of the course can be:-

Slum Upgrading and housing Improvement-

- ➢ *Approaches that exist and have been used*
- ➢ *The perspectives of inhabitants of informal settlements/squatters*
- ➢ *Principle steps of Social Production of Habitat*
- ➢ *Case studies*

Governance and pro-poor policies-

- ➢ *Existing housing policies*
- ➢ *Building and Planning Regulations*
- ➢ *Appropriate sustainable approaches to regulatory frame works*
- ➢ *Linkages and networks of different actors*

> ➤ *Finances and mobilisation of resources*

Social and Civic Responsibility

> ➤ *Rights and advocacy*
>
> ➤ *Participation*
>
> ➤ *Empowerment*
>
> ➤ *Gender*

5   References

Adriana Allen and Nicholas You

2002   *Sustainable Urbanisation; Bridging the Green and Brown Agendas.* DFID
        University College London

Central Statistical Office

1998   *Living Conditions in Zambia. Living Conditions Monitoring Branch*
        Economical and Financial Statistics Division, Lusaka

Delvetere P,

2002,   *Urban Sociology in Developing Societies. Modern Urbanism*
        Catholic University of Leuven, Belgium

Schlyter Ann and Rakodi C,

        Upgrading in Lusaka, Participation and Physical Changes. The National
        Building Swedish Institute for Building Research

Tait J

1997,   *From Self Help housing to Sustainable Settlement. Capitalist development
        and Urban Planning in Lusaka. The Making of Modern Africa*.
        Ashgate Publishing Company

Tannerfeldt Goran and Ljung Per,

2006,   *More Urban Less Poor- an introduction to Urban development and
        Management*, Library of Congress publication, Bath Press.

UNCHS

1996,   *Shelter for all: The potential housing policy in the Implementation of the
        Habitat Agenda.*
        UNCHS: Nairobi

Government of the Republic of Zambia

1996,   *National Housing Policy: Enabling shelter strategy*.
          Government Printers: Lusaka

2003, CENTRAL STATISTICAL OFFICE. *Living Conditions Monitoring Survey Report*. CSO: Lusaka.

2001, ERGUDEN, S. *Low cost housing: Policies and constraints in developing countries*. UNCHS: Nairobi.

1965, GOVERNMENT OF THE REPUBLIC OF ZAMBIA.: *An outline of the transitional development plan*. Office of National Development Planning: Lusaka.

1966, GOVERNMENT OF THE REPUBLIC OF ZAMBIA. *First National Development Plan 1966-1970*. Office of National Development Planning: Lusaka.

1971, GOVERNMENT OF THE REPUBLIC OF ZAMBIA. *Second National Development Plan 1972-1976*. Ministry of Development Planning and National Guidance: Lusaka.

1974, GOVERNMENT OF THE REPUBLIC OF ZAMBIA.. *Housing (Statutory and Improvement Areas) Act*. Government Printers: Lusaka.

1979, GOVERNMENT OF THE REPUBLIC OF ZAMBIA. *Third National Development Plan 1979-1983*. Office of the President, National Commission for Development Planning: Lusaka.

1989, GOVERNMENT OF THE REPUBLIC OF ZAMBIA. *New economic recovery programme: Fourth national development plan 1989-1993*. Office of the President, National Commission for Development Planning: Lusaka.

1996, GOVERNMENT OF THE REPUBLIC OF ZAMBIA. National Housing Policy: *Enabling shelter strategy*. Government Printers: Lusaka