

Determining Appropriate Housing Approaches for informal settlements in Zambia

Urban upgrading and Resettlement in the Context of Zambia



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Introduction

This paper seeks to find out the criteria that should be used in determining which housing approaches to use in informal settlements in developing countries, of which Zambia is part. For the purposes of this study and in an effort to reduce confusions in the use of terms, I will use informal settlements or unauthorised settlements as opposed to squatters and slums.

1 Shelter situation analysis in Zambia

1.1 Population and Demography

Zambia is a landlocked country located in Central Africa and covers an area of 753 000km² of which 740 724km² is land and has a population of about 10 million (Zambia Country Assessment Report, 2008).

Figure 1: Country and Capital City Basic Facts according to Zambia Country Assessment Report

| | <i>Zambia</i> | | <i>Lusaka</i> | |
|--|-----------------------|--|----------------------|-----------------------|
| | | | Province | Urban District |
| <i>Area</i> | 753, 000sq. km | | 21, 896sq. km | 360sq. km |
| <i>Population</i> | 10 million (approx.) | | 1.3million (approx.) | |
| <i>Urban Population</i> | 3.8 million (approx.) | | | |
| <i>Population living in poverty (<US\$ 1 per day)</i> | 80% | | | |
| <i>Urban local governments</i> | 10 | | | |
| <i>GDP US\$ per capita</i> | 410 | | | |
| <i>Population without safe water</i> | | | 12% | |
| <i>Population without adequate toilet facility</i> | | | 30% | |
| <i>Number of Households</i> | | | 267, 000 | |
| <i>Number of Informal settlements</i> | | | 37 | |
| <i>Population in Informal settlements</i> | | | 800, 000 | |

1.1.1 Facts and Figures about Lusaka

Lusaka is the capital city of Zambia and has a population of approximately 1.3 million. It also has some of the largest and dense squatter settlements. According to the Zambia's Country Assessment Report, the total housing stock in Lusaka stands at approximately 300, 000 units, of which 10% is formal housing¹ and the remaining 90% consists of squatter unit's². These informal settlements³ are made up of structures of substandard materials.

Figure 2: Welfare Status by Employment of head of Household Poverty levels Lusaka (CSO)

| <i>Employment Sector</i> | <i>Extremely Poor %</i> | <i>Moderately Poor %</i> | <i>Non poor %</i> |
|--------------------------|-------------------------|--------------------------|-------------------|
| Formal | 45 | 19 | 36 |
| Informal | 60 | 15 | 25 |
| Unemployed | 62 | 13 | 25 |
| Inactive | 61 | 13 | 26 |
| Not stated | 64 | 14 | 22 |

¹ formal housing: where housing is in compliance with current planning and building regulations

² Squatter units: Building and settling on land without permission or right

³ Informal settlements: unauthorised settlements of impoverished people without proper infrastructure and services

Over 70% of the people in Lusaka live in these unplanned settlements (UN-Habitat Best Practices Database; 2006, 2008).

1.1.2 The meaning of Informal Settlements in a Zambian Context

There are 37 informal settlements in and around Lusaka and the population is 800 000 (Zambia Country Assessment Report, 2008). These 37 informal settlements are made up of 9 old site and service settlements and 28 squatter settlements. Out of the 28 squatter settlements, 13 remain to be regularised or “declared” improvement areas and they are located north, northwest and south of the Central Business District (CBD).

In order to fully understand the problem of informal settlements in a Zambian context, what is the current policy of upgrading in Zambia if any and how upgrading has fared so far, I looked at some facts provided. In most countries worldwide, it is well known that it is mostly those residents with low incomes that reside in informal settlements, according to the Zambia Country Assessment Report of 2008. A table (Figure 3) below summarises the findings of this research;

Figure 3: Profile of Low-income Community Residents (Zambia Country Assessment Report, 2008)

| <i>Numbe</i> | <i>Features or Indicators</i> | <i>Percentage % per year</i> | <i>Amount in US \$ and Zambian Kwacha (ZMK)</i> |
|--------------|-------------------------------|----------------------------------|---|
| 1 | Growth rate | 12% | |
| 2 | Informal employment | 65% | |
| 3 | Unemployment | 28% | |
| 4 | Household income | | US \$40 or K150 000 per month |
| 5 | Own tap | 35% | |
| 6 | Public taps | 41% | |
| 7 | Unsafe Water | 24% | |
| 8 | Shared Pit Latrines | 30% | |
| 9 | Access to electricity | 44% | |

Other characteristics that were found in Lusaka’s informal settlements by the Research unit of Lusaka City Council with assistance from Irish Aid were;

- ✓ significant informal trading activity, by about 25% of household heads
- ✓ 12% of the household heads were reported to be unemployed
- ✓ Over 80% of the households surveyed had monthly incomes of less than US \$50 or ZMK150 000 in 1997
- ✓ There is no security of tenure
- ✓ For improvement options, 65% of surveyed residents preferred an upgrading option and 30% a relocation option as long as a fully serviced plot and house were provided.

1.1.3 Upgrading in Zambia

There is no document which can be referred to as a policy document regarding upgrading of informal settlements in Zambia, and hence there are no common standards or guidelines. However, what the government did through the Ministry of Local Government and Housing was to firstly declare some informal settlements as improvement areas. In the beginning, they declared only 15 informal settlements as improvement areas, leaving 13 and now a further 10 were declared as “improvement areas” in 1999 under terms of the Housing (Statutory and Improvement Areas) Act. However, Misisi compound (which is the focus of this study) still remains undeclared through a statutory instrument, although the Council has decided to recognise it as an improvement area, together with 2 other settlements. Misisi is located South of the Central Business District. (Zambia Country Assessment Report; 2008). The longer the government takes to make a decision over this compound the higher the population growth.

The objectives for upgrading an unplanned community which are similar across all projects supported by the various Non Governmental Organisations (NGO’s) and donors is;

- The involvement of communities in deciding (Community participation)
- Provision of solutions that are affordable and thus better able to be sustained (Financial aspects)
- Overview of implementation arrangements
- Operations and maintenance

According to the Zambia Country Assessment Report, a number of upgrading projects were undertaken and the following lessons were drawn;

- The delivery of public services was of limited success for a variety of reasons
 - ✓ Service levels were not based on what residents wanted
 - ✓ The technical norms were often unrealistically high
 - ✓ Community organisations were expected to operate and maintain facilities when they were not consulted during the planning and implementation process
 - ✓ Cost recovery measures had no sanctions to deal with defaulters
- Granting of land title stimulated economic development in an area
- Allocation of plots through the local authority system was not up-to-date

- Service levels need to be based on what the residents actually want, not on what others think they want.
- Technical norms should not be unrealistically high
- Community organisations should not be expected to operate and maintain facilities where they have not been involved in the implementation process.
- Where cost recovery measures exist, there also have to be sanctions for non-payment of dues

1.1.4 Measure for Economic performance

Economies are classified as low income, middle income and high income based on the Gross National Income (GNI) (World Bank report; 2006, 1st March 2008). The Gross National Income for Zambia according to the World Bank 2006 statistics was US \$7, 439 and the Gross Domestic Product as at 2006 was US \$48, 244.9. Zambia is classified as a low income country. The table below summarises the Demographics of Zambia:

Figure 4: Food Agricultural Organisation, for the years 2000, 2003 and 2005

| Year | Population | Infant Mortality rate in total | Birth rate | Death rate | Life expectancy at birth (year) |
|------------------|--------------|--------------------------------|------------------------------|-------------------------------|---------------------------------|
| 2000 (July est.) | 9, 582 418 | 92.38 deaths/1000 live births | 41.9 births/1000 population | 22.08 deaths /1000 population | 37.24 |
| 2003 (July est.) | 10, 307, 333 | 99.29 deaths/ 1000 live births | 39.53 births/1000 population | 24.3 deaths/1000 population | 35.25 |
| 2005 (July est.) | 11, 261, 795 | 88.29 deaths/1000 live births | 41.38 births/1000 population | 20.23 deaths/1000 population | 34.25 |

1.2.1 Housing Stock

According to the Central Statistical office, 2.1 million housing units were available in 2004.

However, land tenure plays a huge role in the provision of shelter for all because this is tied to Land Management systems (access to land and security of tenure). The Lands Act of 1995 states that “land tenure falls only into two categories, which is state land⁴ and customary land⁵”.

⁴ State land: makes up only 6% of land in Zambia zoned into residential, commercial and industrial use by district councils or local authorities

⁵ Customary land: 94% if all land in Zambia under the jurisdiction of chiefs

Customary land is predominant in Zambia and therefore covers the remaining 94% (UN-Habitat; 2005, retrieved on 1st March 2008). Though Zambia at the moment does not have a land policy, a draft policy is almost ready, but not in circulation yet in the country (UN-Habitat; 2005, retrieved on 27th February 2008). The draft has been prepared by a Non Governmental Organisation called Zambia Land Alliance in liaison with the Ministry of Lands.

1.3 National Housing Policy

A comprehensive housing policy was formulated in 1996 whose main goal was to provide adequate affordable housing for all the income groups in Zambia. The government has been making an effort in providing shelter for the citizens as it states in the UN-Habitat report for 2005 that “the Zambian government in partnership with other stakeholders such as Habitat Humanity, Japanese International Co-operation Agency (JICA), Swedish International Development Agency (SIDA), Lusaka City Council and others are trying to ensure that one of the targets of the 7th Millennium development goals “improving the living conditions of at least 1 million slum dwellers by the year 2020” is achieved through programmes such as the Sustainable Cities Programme (UN-Habitat; 2005,). In fact, Zambia was awarded the United Nations Centre for Human Settlements (UNCHS) “Habitat Scroll of Honour” in 1996 for having prepared a participatory and innovative approach to the formulation of the housing policy. In reality, the Zambian government has not really done much to address the issue of shelter but to the contrary. The government has tried to upgrade some informal settlements, which have been declared Improvement areas according to the Improvement Areas Act of 1974. The lessons learnt from most of these projects will be discussed later on in the paper.

The National Housing Policy that was formulated in 1996 had a number of objectives which includes the following;

1. To allocate a minimum of 15% of the national budget to support a sustainable housing development programme.
2. To make serviced land available for housing development.
3. To provide an enabling regulatory framework for housing development.
4. To encourage the production and use of local building materials.
5. to de-link housing from employment

1.4 Actors in Shelter delivery and their roles

There are a number of actors in shelter delivery and their roles differ accordingly. They are listed below and their roles outlined in brief:

- ✓ The Government Ministries: Ministry of Lands is the custodian of the land and holds it on behalf of the president of the Republic of Zambia. It also has the role of subdividing land and providing security of tenure through the preparation of title deeds. The head is the Commissioner of Lands.
- ✓ Ministry of Local Government and Housing supervises a number of other institutions such as the Lusaka City Council. The Ministry has a Planning Authority that looks at issues of planning at a regional level.
- ✓ Ministry of Works and Supply co-ordinated with other ministries and is mandated to provide technical assistance to local authorities in the housing sector by providing inspections on the housing units that they construct, manage and maintain the housing estates.
- ✓ Lusaka City Council is a local authority with a role of serving the residents of Lusaka.
- ✓ National Housing Authority is a quasi government body that is mandated to promote home ownership through building affordable shelter. Though they have failed to do so.
- ✓ National Council for Construction (NCC) is a regulatory body which was created by an Act of parliament. Their role is to regulate new buildings in terms of materials and quality.
- ✓ Non-Governmental Organisations such as Habitat for Humanity.
- ✓ Other stakeholders such as SIDA, JICA, World Bank, ADB and many others.
- ✓ Lending institutions such as banks and microfinance organisations, such as the Zambia National Building Society, who give building materials to those that, are in formal employment in the country with a paying back period of 10 years.

1.5 Design of Houses in Zambia

There are various designs of houses in Zambia which can be categorised under conventional and non-conventional housing. Conventional housing has been mainly influenced by the colonial masters who were the British. This involves building houses with bricks, cement and asbestos roofing sheets and iron sheets. On the other hand, people living in rural areas build their houses using mud and thatch. Habitat for Humanity for Zambia is working on improving houses using regionally appropriate technology. The average house size is 35 square meters or approximately 300 square feet. Though the sizes of houses differ also according to high cost area, medium cost and low cost areas.

2. Lusaka City Council and its role regarding shelter design and development

The mission statement of the Lusaka City Council is “to provide services and a conducive environment for all the residents that live and work in Lusaka”. The council is there to ensure that “planning standards” are adhered to in terms of building code and materials. There are departments in the council that are directly involved in shelter or housing issues. These are City Planning Department, Department of Housing and Social services, Department of Public health and Valuation Department. The piece of legislation that is used to guide physical or spatial planning in Zambia under state land only is called the Town and Country Planning Act, Cap 283 of the Laws of Zambia. There is also another Act under the Ministry of Local Government and Housing which is being used in improvement areas. This is called the Statutory Housing and Improvement Areas Act; Cap 19 is the Act that guides all development in informal settlements and in site and service schemes. However, there are a lot of grey areas regarding the two Acts and they need to be revised. The other role is to improve the living standards of the people in the city.

In the year 2000, Lusaka City Council identified the role of security of tenure as an important requirement in the upgrading process. The Council carried out a study which revealed that “without legal title to land, most residents in improvement areas⁶ will not invest in the improvement of the structures”. This statement is true to a certain degree as the council also

⁶Improvement areas: squatter settlements that have been regularized or declared by the Ministry of Local Government and Housing under the Improvement Areas Act of 1974 for upgrading purposes

carries out demolition exercises for those who build illegally, but this is only done after an Enforcement Notice is served which provides twenty eight (28) days for the illegal developer to whom it is addressed to appeal to the Planning Tribunal. This is the more reason why people in squatter settlements fear to improve the structures they are living in. The pilot project to improve security of tenure was carried out in Chaisa which had a population of about 28 000. The purpose of this project was to develop and test a methodology to improve the Council's land delivery system. This project had input from various stakeholders such as SIDA, the resident development committee (RDC) in Chaisa and the Council itself. Based on the experience and recommendations of the Chaisa Land tenure initiative, government is undertaking to review the Town and Country Planning Act, Cap 283 and the Statutory Housing and Improvement areas Act, Cap 19 with support from SIDA, this is to make the laws more enabling in housing investment in improvement areas. In the framework of Lusaka City Council, all informal settlements fall under the Peri-urban housing directorate.

2.1. How Development takes place in Lusaka

In the Council any developments coming through City Planning Department must be tabled under what is called the Plans, Works and Development Committee. This is a meeting of all Directors and Councillors held once every month. It is in such meetings where issues such as upgrading, building plans, rezoning applications, etc are tabled for the consideration of the committee, either for recommendation for approval or refusal. Then later on in the course of the year, a Full Council meeting is held to ratify all the decisions that were made in the Plans, Works and Development Committee meeting earlier. It is in these meetings which were held in 2004 that Misisi Compound was recognised as an improvement area.

3. Shelter Problem



Figure 5: Photo of Misisi compound showing waste dumped

What is the proposal?

Determining housing approaches for informal settlements in Zambia, a case of Misisi compound-Urban upgrading and relocation. Misisi compound is an unplanned settlement located in Lusaka near the Central Business District (CBD) and has been identified as one of the “five worst informal areas in Sub-Saharan Africa”. It is reported that there is a population of about 80 000 to 90 000 people living in this area (The U foundation; 20th April 2008). However, according to a research carried out by Lusaka City Council in November 2006, there was a population of 56, 663 and 10, 832 households there at the time. It was recognised as an improvement area by the Lusaka City Council in 2004 and Gazetting is underway, currently a road has been passed through the area through the use of Constituency Development funds and JICA support. The area has two dams, Nyangu and Blue water dam. Life expectancy is about 32 years and more than 50% of the children living there have lost at least one parent to the HIV/AIDS pandemic. It is also one of the informal settlements that have not yet been declared by the Ministry of Local Government and Housing as an Improvement area, although it has passed through the Council stage, as the others have through a statutory instrument. The reason is that there is need to outline the boundary of Misisi compound excluding the 300m zone from the middle of Kafue road going into Misisi and also John Laing which is a compound just opposite Misisi, then send a layout to the Ministry of Local Government and Housing with a council resolution to declare Misisi compound as an Improvement area.

Who is affected by the problem?

The problem at hand is that there is a definite need to relocate some of the people as they settled on commercial land, the 300m zone along Kafue road. The number of people affected is not yet established. However, the other area needs to be upgraded and the community of Misisi must be involved in this process. However, those that are settled in the railway reserve and the Zesco way leave may need to be relocated. The pictures below show the area that is considered to be commercial, hence showing demolished houses:



Figure 6: partly demolished house



Figure 7: fully demolished house

Who can influence on the problem?

The Government through the Ministry of local government and housing, Ministry of community development and social welfare, Lusaka City Council, Non governmental organisations (NGO's), donor agencies, National Housing Authority (as they have concentrated more on providing for the shelter needs of the higher income brackets), lending institutions including Zambia National Building Society, the Private Sector, the Residence Development Committee which are now being referred to as Ward Development committees (if available) and the residents themselves. The local authority can create capacity and facilitate in order to provide the necessary services in the area and to ensure that the people whose houses are being demolished are relocated and that this is done systematically.

When does the problem appear? When did it start?

The problem began immediately after independence in 1964 as people from the rural areas in search of employment opportunities came into town. Most of the people who settled in Misisi compound were former quarry workers and also those who migrated in search of school places in the city. It is an old problem which has been growing with the increase in population naturally and due to urban migration. Government built low-income housing in Kabwata, Kamwala and Chilenje areas of Lusaka after realising the need to do so. This did not help much as unauthorised urban settlements continued to grow, while living conditions worsened due to overcrowding. The First National Development Plan of 1966-1970 did not cater for involvement of the residents in solving the problem of shelter and so the Second National Development Plan of 1972-1976 recognised the housing in the unauthorised settlements as assets which required improvement rather than demolition. The Government observed the following, “...*although squatter (informal) areas are unplanned, they nevertheless, represent assets both in social and financial terms. The areas require planning and services and wholesale demolition of good and bad houses alike is not a practical solution*” (Understanding Slums: Case studies for the Global report on Human Settlements 2003).

Improvement of housing in unauthorised urban areas could not be attained under the Town and Country Planning Act; hence the Improvement Areas Act was therefore passed in 1974 to pave way for the upgrading of unauthorised urban settlements.

Why does this problem exist?

From the facts gathered, it may be due to a lack of appropriate legal framework to handle this problem, it exists because it was left too long to grow and grow without thinking of any possible solutions of handling it. The lack of political will on the part of government and bad laws such as tying housing or shelter provision to employment. Those who had no formal employment then would just find cheap accommodation near the Centre or at the periphery of the city and squat as no one was providing accommodation for the urban poor. The rural communities were being taken care of through provision of agricultural subsidies such as seed and fertilizers and other incentives but the urban poor, in the informal sector were not catered for as it states in one of the publications Understanding slums *“the authorities looked at unauthorised urban settlements as problem areas rather than areas in need of services, because they were largely perceived as hideouts for undesirable persons. Secondly, their location outside the city/town boundaries left them without any institution being responsible for the provision of services. The municipal authorities did not, for example, feel obliged to extend any services to the unauthorised urban settlements, because they were technically outside their area of jurisdiction. The situation was made worse by the fact that the residents of the unauthorised settlements did not pay any direct taxes to the city/municipal authorities”*, (Case studies for the Global Report on Human Settlements 2003; 20th April 2008).

4. Proposal for Change and Improvement

4.1. Upgrading and Relocation

4.1.1. Methodology

To find an appropriate way of improving the living conditions of the residents of Misisi compound through a more participatory approach and taking into account the need to relocate some residents. The problems that are linked to shelter delivery are numerous. From the information gathered, Misisi compound seems to be an area in which both approaches of upgrading and relocation may apply. The reason being that it is obvious that some people in Misisi compound have settled on commercial land, in the railway reserve and in the Zambia Electricity Company way leave (under ZESCO power lines). I have come up with a Strengths Weaknesses Opportunities and Threats (SWOT) analysis (see Annex 1) and matrix (see Annex 2). I will come up with an action plan (Annex 3). I prepared two sets of questionnaires in order to

gather data on some residents falling within the area to be demolished and a second questionnaire for those whose area needs to be upgraded. I have also used the SWOT analysis. In carrying out this process, it is vital to protect the human rights of the people living in this area so as not to violate their rights as human beings. Currently, the Town and Country Planning Act, Cap 283 of the laws of Zambia and the Improvement Areas Act are being reviewed in order to pave way for new ideas to the improvement of shelter provision. These are recommendations that have come from the upgrading programme recently (2000) carried out in Chaisa for security of tenure. I hope that this review will not take too long so that decisions can be made regarding improvement of living conditions as regards shelter provision in Zambia in many informal settlements.

There is need for the government to work with other stakeholders such as SIDA, Habitat for Humanity, JICA and others in order to change and improve living conditions for the people in this area, the idea is to create liveable communities and not only provide shelter per say. The other data was gathered from reading books and publications and also browsing from the internet.

Relocation has not been documented so much but from the little information gathered it is not a much used housing approach. This involves relocation of residents to resettlement sites that are usually outside the city. Further more, it is usually used to resettle people from danger prone areas such as slides, and disaster prone areas. Governments spend huge amounts of resources clearing slums and resettling inhabitants, but later they also have to finance public transportation to facilitate access to employment in the Central City. This being the case as most slums, like Misisi, are in city centres as this is where the poor can find work more easily (History of Urban Upgrading; 2008).

4.2. Findings of the Research

I was able to prepare two (2) sets of questionnaires as I thought this was necessary following the information that I had gathered before. The first set was targeted at those whose houses were being demolished and the second one was targeted at those who fell under the area that could be considered for upgrading.

The form for gathering the data for these questionnaires was face to face interviews.

4.2.1. Questionnaire for the area which can be upgraded

I prepared a total of 50 questionnaires for this area but only managed to interview 19 households, 13 are owners and 5 are renting. From the findings, it was evident that a number of people have

been living in Misisi compound for a good number of years. For instance, 14 have lived there between 1 to 10 years and the remaining 5 have lived there for more than 10 years. The table below indicates some of the important issues that were covered in the questionnaire:

Table 1: Showing findings of social amenities in Misisi compound

| ITEM | TYPE 1 | TYPE 2 |
|--|--------------------------|------------------------|
| Water | Tap Users-7 | Borehole-12 |
| Sanitation | Soak away-0 | Pit latrine-19 |
| Quality of building in terms of walls and roofing material | Blocks-19 Asbestos-12 | Mud-0 Iron sheets-7 |
| Garbage disposal | Council collected-0 | Thrown in Quarry-19 |

I also found out that the incomes of the people in this area were ranging between K50 000 to K500 000 and K500 000 and K1 000 000.

4.2.2. Questionnaire for the area which is currently being demolished

This sample involved 17 people and out of these, 9 people said they had never received notice of the resettlement and the remaining 8 said that they got notice. However, one thing which was very clear is that none of these people whose houses are being demolished know where they are going for sure as none of them was able to say so. The table below indicates the issues raised in the interviewing process and the responses given:

Table 2: Showing some economic aspects for those falling within the area that is zoned for commercial use

| ITEM | TYPE 1 (Kwacha in Millions) | TYPE 2 | TYPE 3 | NOT DISCLOSED |
|---------------------------------|-----------------------------|-------------------|---------|---------------|
| Amounts given for resettlement | K2m-K10m= 15 | K10m-K20m= 0 | K20m+=0 | 2 |
| Number of people in a Household | 5 to 10= 7 | 10 to 20=10 | | |
| Materials Used | Mud=0 | Blocks=17 | | |
| Method of Building the House | Self-help=0 | Paid a Builder=17 | | |
| Employment | Formal=7 | Informal=10 | | |
| Toilet Facility | Flush Toilet/Soak away=0 | Pit latrine=17 | | |

4.3 Priority Issues for Improvement in Misisi compound

From the interviews carried out, I learnt that water was a priority improvement for all households in this sample. All the interviewees were willing to participate and contribute for an improvement programme. The contributions would be in form of cash and in form of both labour and cash.

5. Criteria for Determining a Housing approach for a settlement

From the information gathered, I have learnt that there is certain criteria that should be looked at in determining which housing approach would be appropriate for a particular settlement.

1. It is necessary to look at the number of years that people have lived in a particular environment, this determines the attachment there is for a particular area and lifestyle.
2. To look at the number people in a particular household, the larger the number, the more difficult it is for people to be resettled.
3. To look at the materials used in building the house, is it durable material or non-durable material. The more permanent the materials, the more difficult it is for people to be resettled.
4. There must be a place to go to, an area to which they can be resettled.
5. There is also need to look at the income generating activities they are involved in.
6. There is need to look at the funding for both approaches, who will do what and where will the funds for these projects come from.

Conclusion

Much research needs to be carried out in the case study area in order to fully understand the two approaches to determining appropriate housing solutions in informal settlements. I was not able to gather much data due to limiting factors such as time and financial constraints. I hope I can take this proposal to a number of Non governmental organisations and some donor agencies to see if they can be interested in helping in this area.

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Annex 1 SWOT Analysis: Upgrading VS ResettlementNT

| | UPGRADING | RESETTLEMENT |
|-----------------------------------|---|---|
| STRENGTHS (ADVANTAGES) | <p>The city will be safer to live in</p> <p>People will have access to infrastructural services such as clean water, better sanitation, accessible roads and foot paths, waste disposal, etc</p> <p>People will be encouraged to improve their surroundings and houses</p> <p>People will have secure tenure</p> <p>There will be no more speculation (I need to find out the status of the land)</p> | <p>People will no longer be scared of possible eviction or demolition of their structures as they would have been given land by the government</p> <p>The people will not be homeless</p> <p>They may acquire better and bigger plots as compared to the ones they had in Misisi</p> <p>They may even be provided with agricultural land</p> |
| WEAKNESSES (DISADVANTAGES) | <p>The land will no longer be available for speculation and other developments which may benefit the entire population of Lusaka as a whole</p> | <p>The people may be far from their income generating activities whether formal or informal for their livelihood</p> <p>They may be marginalised</p> <p>Their lives may not improve as they will move to a new place with rare or no opportunities for work to sustain themselves</p> <p>Finding land-Is land available in Lusaka for resettlement sites?</p> |
| OPPORTUNITIES | <ul style="list-style-type: none"> • A decision has to be made about the poor people of Misisi and the local authority can influence positive change • Ministry of Local Government can provide land for part of the poor in society according to the objectives of the National Housing Policy of 1996 • Local government has an opportunity to partially fulfil one of the targets of the Millennium Development Goals on the Habitat Agenda which is to “improve lives of...” In this case about 90 000 people in Misisi! • Opportunity for political leaders to show the people who voted them into power that they also care for the poor and are willing to help in the complex situation at hand • Local government can involve different stakeholders in trying to | |
| THREATS | <ul style="list-style-type: none"> • Lack of political will or political interference • Lack of resources to carry out either of the approaches • Unforeseen plans for the development of the area • Community resistance to change • Lack of information flow between the local government and the local authority | |

Annex 2 SWOT Matris-Determining Strategies

| | <i>STRENGTHS (S-O)</i> | <i>WEAKNESSES</i> |
|-----------------------------|---|--|
| <i>OPPORTUNITIES</i> | In the case of upgrading, MOLGH and the local authority will have to mobilise resources for this and in the case of resettlement, they will have to look for alternative land | find alternative income generating ventures for the people of Misisi, through public-private consultations and also involvement of the community itself involvement of other stakeholders may help with the issue of identifying resources whether in terms of land or finances for either upgrading or resettlement, whichever may be decided upon |
| | Involvement of other stakeholders to come up with an appropriate housing solution | Consultations and also involvement of the community itself |
| <i>THREATS</i> | S-T | |
| | Ability to mobilise resources by local government will help overcome most of the threats | come up with alternatives to improve the lives of 90 000 residents in Misisi and not leave chance for unforeseen plans for the area and encourage evictions by absentee landlords |
| | Instil confidence in the people of the local government system which has not catered for them most of the time | Planners and decision makers in the local authority should use their influence to influence positive change in the area by defending this proposal for change and Improvement |

Annex 3 Action Plan

| <i>ACTION</i> | <i>LEAD PERSONS</i> | <i>TIME FRAME</i> |
|--|---|--------------------------|
| <i>Make a Power Point Presentation to the Director of City Planning, the other Town Planners and other colleagues in the department</i> | Facilitator | Short Term |
| <i>Make any adjustments to the proposal according to other colleagues observations</i> | Facilitator | Short Term |
| <i>Preparation of questionnaires and carrying out interviews</i> | Facilitator | Short Term |
| <i>Analysis of data collected</i> | Facilitator | Short Term |
| <i>Meetings with the Minister of Local Government and Housing</i> | Town Clerk and Director of City Planning | Short Term |
| <i>Meetings with Resident Development Committee in Misisi and Capacity Building on Basic Aspects the two housing approaches</i> | Director of City Planning, Town Planners and Resident Development Committee | Short Term/Long Term |
| <i>Needs Assessment and Layout Preparation</i> | Town Planners and Surveyors | Short Term/Long Term |
| <i>Feed back</i> | Facilitator /Surveyors | Long Term |
| <i>Take the Plan to Ministry of Local Government and Housing</i> | Director of City Planning | Long Term |
| <i>Lobby for financial support</i> | Town Clerk/Mayor | Long Term |