

Holistic Approach of Upgrading

Improving the Livelihood of Women in Ng'ombe Compound through the provision of sustainable shelter.

Odetta Nakanyika

Quantity Surveyor –BSc, MSIZ
Ministry of Works and Supply, Buildings Department,
Lusaka, Zambia.

Introduction

In today's world the provision of good housing is one of the basic needs that human beings need to improve their livelihood. In this changing world there is need therefore to consider the voices of the majority in our societies. This is seen in the way the human rights world over is advocating for equal opportunities for both men and women. Unlike in the past the women were considered as the weaker sex and therefore were deprived of so many good things among them was the right to housing. This can be supported by what Anita Larsson and Ann Schlyster, 1993:79, wrote about women; that married women in Zambia according to custom, have no joint property except from those acquired as a gift and inherited. All property acquired during marriage with those exceptions is considered to be the husband's belonging. Following the changing trends world over, this paper seeks to provide decent and sustainable shelter to women living in Ng'ombe compound through a holistic approach of upgrading¹.

¹Holistic approach of upgrading – includes improvement of road network, waste disposal, housing, water, drainage etc

Shelter Situation Analysis

Basic General Data

Zambia is a landlocked country situated in Southern Africa. It shares borders with eight countries and these are; - Botswana, Zimbabwe, Tanzania, Malawi, Namibia, Angola, Mozambique and DR. Congo. The country covers an area of 752,612 square kilometres. Zambia experiences a tropical climate with climatic seasons such as;- the rainy season that starts in November up to early March; Autumn from late March to May; the cold season from late May to July; and summer from August to October. Annual temperatures are as high as 33 degrees Celsius. Lusaka is the capital city of Zambia and it covers 21,896 square kilometres. According to Zambia country assessment Report, Lusaka has 37 informal settlements made up of 9 old site and services and 28 squatter settlements of which 13 have not been regularized. It is the largest city of the most low-income settlements. Ng'ombe compound is within 5 kilometers east of Lusaka.

Economic situation

Since 2002, the Government has continued to provide of an enabling environment to stimulate private investment and improve housing productivity by embarking on more aggressive and comprehensive adjustment programmes. These adjustments aim at establishing parameters for national economic growth. This has been observed in the following areas:-

- reduction of inflation rates from 30% in 1994 to 8.2% in December 2006
- reduction of interest rate from 45.9% to 27.9% in 2006
- Stability of the exchange rate against international currencies.
- The growth of the Gross Domestic Product from 4% to 5.1% in 2006

(National Housing Policy 1996:2)

Over the years, Zambia has been exhibiting a steady and consistent growth economically since 2005 after she attained the Highly Indebted Poor Countries (HIPC) completion point (Draft National Housing Policy, 2007). This can be seen in the way the government managed to control most of the diseases such as malaria and other water borne diseases inspite of the floods experienced this year.

Population and Gender issues

The population of Zambia was at 9.0 million in 1995, 9.9 million in 2000 and was projected to increase to 16.2 million by the year 2010. There is a significant percent of population growth in Lusaka of about 2 million people resulting to mushrooming of unplanned settlements such as Ng'ombe compound. About 39% of the country's population is concentrated in Lusaka and Copperbelt provinces and 64% is spread across the other seven provinces (Draft National Housing Policy, 2007).

In 2000 there was an increase in the female headed households from 17 percent in 1990 to 19 percent in 2000. This entails that more females are becoming the main economic support for households. However, persons in female headed households are more likely to be extremely poor than those in male headed households (Main Zambian Census Report, 2000). Below is the 2000 population distribution by sex and residence in Zambia.

Table 1: Population size and percent distribution by sex and residence, Zambia 2000.

Residence	Both Sexes		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Zambia	9,337,425	100	4,594,290	49.2	4,743,135	50.8
Rural	5,990,356	100	2,931,551	48.9	3,058,805	50.1
Urban	3,347,069	100	1,662,739	49.7	1,684,330	50.3

Source: Central Statistics Office 2000 Census

Living Conditions

The survey carried out in 2006 indicates that 82 percent of persons employed are in the informal sector while 18 percent are in the formal sector. The urban area has 52 percent while the rural area is at 93 percent. In addition, in the urban area 66 percent of all employed females are in the informal sector while 44 percent are males. This entails that a higher percentage of males can access loans compared to females (Central Statistics Office March Monthly Bulletin, 2008:12).

Shelter Related Facts and Figures

Formal and Informal Housing

The population growth was strongly felt in urban areas as a result of migration from the country side. This impact was felt in the housing sector than any other sector.

Thus in the 1990s out of the nation's 1.3million housing units only 403,000 units were fully approved. This meant that the remaining stock was informal and poorly serviced. In addition 11,000 of the informal housing stock were not meant for use as housing units. This status meant that there was a backlog of 846,000 units at that time. Moreover, about 80 percent of the housing stock are owned by individuals while Central Government owns 5 percent; District Councils 6 percent; Parastatal Organisation owns 6 percent and Private Organisation owns 3 percent (National Housing Policy, 1996: 7).

According to the March Monthly Bulletin of Central Statistics Office only 46.6 percent of people in urban areas live in own dwelling compared to 90.9 percent in rural areas. In Lusaka of the 333,430 households, only 4.9 percent live in their own dwelling.

Security of Land Tenure

The National Housing policy 1996:7 indicates that access to land has been hampered by inappropriate laws among others are:-

- Procedures for land alienation and Deed Registry are highly centralised and cumbersome.
- Act 1975 (conversion of Titles) provision of land retard housing development in line with land delivery.
- Inadequacy of serviced land
- Inequitable rating system discourages investment in housing

The policy however, does not indicate how it will deal with the issue of upgrading unplanned settlements to planned settlements taking into account that the affected majority are women. In my opinion the adequate housing will not be met if the following are not given proper consideration:-

- Inability of planning and planning authority to enforce planning and building regulations resulting in uncontrolled development. This results in sub standard housing without infrastructure services.
- Lack of co-ordination by local authorities and other service delivery companies to implement land use plans
- Lack of adequate finance to develop and maintain these infrastructure services

- Lack of affordable finance for small scale building materials production and procurement
- High prices for a decent house is unaffordable by a large majority of Zambians
- High building costs and finance that have rocketed beyond the effective demand levels of market forces
- Only a few employers have availed house loans at subsidised interest rates and only to their own employers

Provision of Services

According to the Zambia Country Assessment Report pilot survey on community water supply scheme on upgrading carried out in Chipata Compound the following were observed:-

- Although availability of water had improved, sanitation was not improved.
- Roads and Drainage were still in a poor state as people could not access their properties.
- A water point was constructed in the middle of the dirt access road making it very difficulty for vehicles to pass

The issue raised indicate the short comings of the one sector approach of upgrading. Thus while gains have been made in community water supply, improvements in other areas is necessary as water alone has little visible impact. In addition, the community was not consulted in the initial stages of the upgrading process as a result their needs were not properly represented. Below are some pictures on the type of shelter existing in Ng'ombe compound in relation to the above observations.



Common water Point



Common Dwelling



Common Dwelling



Common Dwelling

Actors in Shelter Delivery and their Roles

In Zambia the Ministry of Lands is the main distributor of land while the Local Authorities act as agents of land distribution at local level and the Planning Authority at regional level. The Ministry of Local Government is in charge of the provision of housing development through the National Housing Authority by ensuring and promoting home ownership through the provision of affordable shelter. The Ministry of Works and Supply in co-ordination with other Ministries provides the technical assistance to Local Authorities in the housing sector by providing inspections on the housing units that construct, manage and maintain housing estates. The financial institutions provide the necessary mortgage finance for housing development and house purchase.

Organisation

Am working with the Ministry of Works and Supply which is the custodian of all Government Buildings. The mission statement is “To effectively facilitate the Construction and Management of Government Infrastructure, procurement and Management of Government property and provision of quality printing services in order to stimulate socio-economic development”. The Ministry works hand in hand with all other ministries to ensure descent and quality buildings through out the country. Most of the time, we provide Architectural, Engineering (Structural, Electrical and Mechanical) and Quantity Surveying services for all Government infrastructure.

Shelter Problem

According to a website publication cohre (2007, April 3), the lack of access to stable and secure housing affects all, but women bear the brunt of housing poverty and discrimination. This is evident in the way women are overburdened in caring for their children, managing households and generating income. This further entails that women rely on proper and secure housing for their economic and personal well being. Women’s contribution to the economy is adversely affected by lack of security in the area of housing. This deprives them of the economic autonomy, physical safety and personal dignity. In addition women cannot enjoy fundamental

rights such as privacy, highest attainable standard of health and self-determination without adequate and proper shelter. As a result, proper housing finance strategies will have to be part of the National Housing Policy in the area of upgrading of informal settlements to better the livelihood of women who are mostly affected.

The International Human Rights Law states that in order for housing to be adequate it must be more than walls and the roof but include certain elements such as:-

- Security of Tenure – provision of legal security of tenure and equal access to land to all people, those living in poverty and women inclusive and undertaking legislative and administrative reforms to give women full and equal access to economic resources including ownership of land and other property, credit, natural resources and appropriate technologies.
- Availability of services, materials, facilities and infrastructure – this entails having access to potable water, energy for cooking, heating and lighting, sanitation, washing facilities, food storage, refuse disposal, drainage and emergency services.
- Affordability – According to the housing affordability principle the amount a person or family pays for their housing must not be so high that it threatens or compromises the attainment and satisfaction of other basic needs.
- Habitability – Ensuring adequate space, protection against the cold, damp, heat, rain, wind or other threats to health or structural hazards for the inhabitants
- Accessibility – Ensuring that the elderly, children, physically and mentally disabled etc have some degree of consideration in shelter delivery.
- Location – Ensuring that access to employment options, health care services, schools, child care centres and other social facilities are situated so as to allow opportunities to fulfil the fundamental rights of women.
- Cultural Adequacy – Allow the expression of cultural identity and recognise the cultural diversity of women by giving them a chance to participate in the planning of housing.

According to Anita Larsson and Ann Schlyster, 1993:79, married women in Zambia according to custom, have no joint property except from those acquired as a gift and inherited. All property acquired during marriage with those exceptions is considered

to be the husband's belonging. This contributes to the fact that women are the majority of the suffering mass of most of these compounds in Zambia. Such customs affect the women who are widows or divorced as they can not afford proper housing. In addition, these women cannot afford to get loans from the bank to improve their houses as they do not have collateral.

The government has been trying to improve the situation by introducing Gender Equality Policies to enable women and men have an equal opportunity in having adequate housing for all. In the 1996 National Housing Policy and the 2007 Draft Policy there are provisions made for adequate housing. In my analysis, the policy is not reaching the targeted group in this case the urban poor women in shelter delivery. Therefore, another approach could be formulated to ensure that the low-income people are provided with finance to upgrade their slums. The policy mainly concentrates on provision of new housing and not up grading slums like Ng'ombe compound.

The draft National Housing Policy indicates that among others, they will promote the establishment of savings co-operatives from household groups and micro financing institutions to create loan funds for home ownership. This is a very good indication however; it does not give a clear indication on upgrading slums considering that the majority of the urban-poor who are women are living in these compounds. It is against this background that this research paper will focus to ensure that these women are provided with adequate and proper shelter. This will eventually contribute to the national economic growth. This is in line with Honourable Marina Nsingo's² statement that the government in consultation with stakeholders developed and adopted a Strategic Plan of Action for the National Gender Policy (2004-2008). The strategic plan of action among other issues covered the issue of housing and poverty (Forty-ninth session of the commission on the status of women: 2).

Proposal for change and Improvement

In order to make attainable and realistic proposals for change and improvement the Strength, Weakness, Opportunities and Threats (SWOT) analysis will help in arriving at the suitable considerations.

² MP, Minister of Works and Supply /Community Development and Social Services of the Republic

Strengths

- Holistic approach of upgrading will ensure not only the provision of walls and the roof but also take into account the security of Tenure, availability of services, materials, facilities and infrastructure, Affordability of housing, habitability, accessibility, location and cultural adequacy of the dwelling. These will later help the women to enjoy fundamental rights and thereby attain the highest standard of health and self determination. In the long run their participation to the growth of the economy will be attained.

Weaknesses

- The finances might not be enough to do everything at the same time
- It will require ample time to plan the activities before implementation of the project.
- Many women do not have the required knowledge since the illiteracy levels are low.
- The recovery period for costs may be long making it difficult for financiers to embark on other projects at the same time the communities will have longer periods for paying back.

Opportunities

- The women who are mostly affected in the compound will acquire addition skills and knowledge at the end of the upgrading exercise.
- Holistic upgrading will improve the livelihood of people in the community as a whole not only the women but also the children and the men.
- The women who are the majority in population will contribute to the growth of the national economy through their improved participation.

Threats

- The cost of construction in Zambia is too high approximately USD200 per square meter.
- The long time of cost recovery might pose a threat to other investors in the upgrading sector.

Having considered the above analysis the following proposals for change and improvement have been arrived at:-

- For upgrading of Ng'ombe to be done in a systematic manner the user needs will have to be considered. This will be achieved through the involvement and participation of the community from inception to completion.
- Ministry of Local Government and all the actors in shelter delivery including all stakeholders will have to coordinate in order to do this upgrading process in a well coordinated holistic approach to avoid the short comings of one sector approach.
- There is need to develop a strategic plan on how this holistic upgrading could be done in a systematic order with the full participation of the community, the local government, Non governmental organisations and other organisations playing a role in the shelter delivery.

Conclusion

In a nut shell, from the population distribution of Zambia's, the women are the majority of the population, great consideration should be made to undertake a holistic approach to improve Ng'ombe compound. This implementation will be of great contribution not only to the millennium development goals but also to the economic growth of Zambia as a nation.

This will be through the empowerment of improved and sustainable shelter that women in this community would access through the upgrading programme of Zambia.

References

Larsson, Anita and Ann Schlyter

1993 Gender contracts and housing conflicts in Southern Africa. Sweden: The National Swedish Institute for Building Research. ISBN917111 087 9

2005 Forty-ninth session of the commission on the status of women

<http://www.un.org/issues/m-women.html>

Government of Zambia, Central Statistics Office

2000 Main Zambian Census 2000 Report, Vol 10; www.zamstats.gov.zm/censusphp

2008 March Monthly Bulletin, vol 60 – *Living Conditions*;

www.zamstats.gov.zm/censusphp

Ministry of Local Government and Housing

1996 *National Housing Policy*. Lusaka: Government Printers

2007 *Draft National Housing Policy*. Lusaka: Government Printers

COHRE

2007 April 3 *Women's rights to adequate housing, land and property*;

http://www.cohre.org/view_page.php