

Making Serviced Land Available for Shelter Development

The Challenge for Local Authorities in Zambia



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Introduction

Zambia like many other developing countries is experiencing typical urban challenges associated with developments such as population growth, high levels of urbanisation and unemployment. Lusaka, the capital city of Zambia, dominates the country's urban system and accounts for 32%¹ of the total urban population in the country.

At the same time, urban planning in Zambia has been inadequate due mainly to insufficient resources. Major consequences especially for the capital city include, amongst others, the lack of serviced land and an increase in illegal settlements. In addition, urban poverty is reflected by the fact that informal settlements are expanding faster than the rest of the city.

¹ This is according to the UN Habitat, *Zambia: Lusaka Urban Sector Profile*, September 2007

All of these mushrooming informal settlements are similar in that they lack adequate shelter, essential infrastructure as well as adequate access to water and sanitation facilities. Thus, the situation in the unplanned urban settlements makes its residents vulnerable to epidemics. In addition to this, local authorities have been allocating land to developers without providing the necessary services, thus compounding an already existing problem.

Shelter is a social basic need and is a pre-requisite to national socio-economic development of a country. Its adequacy can have a severe impact on the environment, health and general well being of the population. In Zambia inadequate housing is more pronounced in the low income groups which constitute the majority of the country's population. Zambia is not only faced with an enormous housing backlog, but also lacks an efficient housing delivery system. Rural-urban migration has put an added strain on resources and infrastructure of urban centres, which do not have adequate capacity to resolve the problem once and for all. The unchecked mushrooming of unplanned settlements, with poor living environment and lack of social amenities such as water, roads and sanitation facilities in the country, have also directly contributed to the high incidences of diseases in the country.

This paper discusses the problems inherent with regards to provision of fully serviced land for development, in order to ensure that the problem of inadequate infrastructure and services is minimised to dealing with upgrading of existing informal settlements, without having to apportion and/or divert the much needed scarce resources to avoidable problems. It also discusses what can be done to ensure that local authorities are able to effectively deliver services to the local communities in a timely and efficient manner that is sustainable, in order to not only improve on the quality of shelters in the country, but also reduce on the high incidence of disease and poverty that has characterised the country in recent years and contributed to a slow down in the country's population growth rate².

² Latest statistics as at September 2009 indicate that the population growth rate fell by 1.21% from 1.65% in 2008, to 1.63% in 2009.

1 Shelter Situation Analysis

1.1 Basic General Data

Geography and Administration

Zambia is a landlocked



country located in Southern Africa. It is bound by Angola to the west, Namibia, Botswana and Zimbabwe to the south, Mozambique to the southeast, Malawi to the east, Tanzania to the north, and Democratic Republic of the Congo (Zaire) to the northwest. The country covers an area of approximately 752,619 square kilometres (290,588 Sq Miles), with a population of about 10 million, for a total population density of approximately 11 persons per square kilometre.

The country occupies a plateau which has five distinct topographical regions; the central highlands which include the Copper belt and Zambezi Valley; the western plains which consist of swamps and semiarid deserts; the Rift Valley with the Zambezi Lowlands; the Muchinga Uplands and north-eastern Zambia which includes the Bangweulu Swamps as well as Lake Mweru and Tanganyika.

Most of Zambia is high plateau with a flat or gently undulating terrain. Elevations average 1,000 meters to 1,400 meters; mountains in the northeast exceed 2,000 meters. This high elevation makes for a subtropical climate, and average temperatures range from 17°C in July to 22°C in January. The principal river is the Zambezi with its three major tributaries, the Kabompo, Kafue and Luangwa Rivers. Zambia's major Cities and towns include Lusaka, Ndola, Kitwe, Mufulira, Chingola, Solwezi, Kabwe, Chipata, Kasama, Mansa, Choma, Livingstone, and Mongu.

Source: HRW WORLD ATLAS - ZAMBIA

Zambia has nine provinces, namely Northern, Eastern, Lusaka, Central, Southern, Luapula, Western, North-Western and Copperbelt Provinces. Its capital and largest city is Lusaka, which has a population of almost 1.3 million, with population densities of up to 1,500 persons per hectare and an average population density of approximately 150 persons per hectare.

Zambia is the third most highly urbanized country in Sub-Saharan Africa. Of its total population, over 40 percent is estimated to live in urban areas. The country has eight major towns with populations in excess of 150,000; most of these are in the Copperbelt province.

Table 1. Country and Capital Basic Facts

Zambia

Area	752,619 sq. km
Population	10 million (approx.)
Urban population	3.8 million (approx) (38%)
Population living in poverty (<US\$1 per day)	80%
GDP US\$ per capita	410
City & Municipal Councils	18
District Councils	54

LUSAKA	
Area (province)	21,896 sq. km
Area (urban district)	360 sq. km
Population	1.3 million (approx.)
Population without safe water	12%
Population without adequate toilet facility	30%
Number of households=	267,000
Number of informal settlements=	37
Population in informal settlements=	800,000

Demography and Health

According to the 2000 Census of Population and Housing, the population count was 9,885,591 as at 25th October 2000. Of these 4,946,298, were male, while 4,939,293 were female, with 40% of the population living in urban areas.

Zambia's economic decline has eroded many of the benefits of urban living. Recent poverty assessment reports estimate that almost 80 percent of the urban population lives below the poverty line. Poverty and HIV/AIDS have led to decreased urban growth rates in recent years of between 5 and 6 percent. According to the 2007 Demographic and Health Survey (ZDHS), 14% of Zambians between the ages of 15-49 are living with HIV. The prevalence is higher amongst women than men, and is twice as high in urban areas than in rural areas.

Economy

At independence in 1964, Zambia inherited a strong mining based economy, with the mines located mainly on the Copperbelt province. During the 1960s and 1970s, the production and export of copper led to an expansion of the urban economy. Zambia experienced high levels of rural-urban migration, as citizens sought to benefit from urban-based employment opportunities and subsidized

food and infrastructure. Lusaka was and continues to be the main destination for rural migrants, closely followed by the Copperbelt province. The remaining provinces are largely agriculture-oriented and do not attract large numbers of migrants.

A relatively new immigration phenomenon is the influx of refugees from neighbouring countries which have experienced or are experiencing conflict. The economy deteriorated in the mid-1970's following a sharp decline in the prices of copper. The country failed to make positive policy changes in response to the declining economic environment and instead resorted to foreign borrowing.

1.2 Shelter Related Fact and Figures

Access to Shelter

According to the country report on the implementation of the habitat agenda (Istanbul + 5) of 2001, the existing housing situation in Zambia is as follows:-

- the housing stock stands at approximately 1.3 million dwelling units for a population of 10 million,
- 36% of the dwelling units are in urban areas and 64% in rural areas,
- of the total housing stock, 31% meets the minimum development and health standards and 69% is informal or non-complaint housing.

Typical Standard 3 Bedroom Low Cost House in the City



Source: National Housing Authority

Typical Compound Homes in Misisi Compound - Lusaka³



Source: panoramio.com

The 2000 Census of population and Housing Report of November 2003, placed the total number of housing units in 2000 at 1,768,287 as compared to 2004,

³ Misisi Compound is an unplanned settlement right next to the Central Business District of the City of Lusaka.

which were 2,100,000 for a projected population of 10,900,000. Of the 1,768,287 units in 2000, 38% were formal and fully approved, whilst the remaining stock were in informal and poorly serviced areas. Approximately 49.1% of households had access to safe water, while 14.9% used flushed toilets. 70% of the housing stock was in rural areas, where dispersed settlement patterns make it difficult to provide basic infrastructure and social services. 80% of the housing stock was owned by individuals. 39.9% of rented accommodation was from individuals.

Typical Zambian Rural Housing⁴



Source: [picasaweb.google.com](https://www.picasaweb.google.com)



Source: [Commons.wikimedia.org](https://commons.wikimedia.org)

Land Tenure Policy and Practice

Land laws in Zambia, fall into three categories. Modern customary law draws its inspiration from African culture (Gluckman 1941: 1943). While its origins are indigenous, many modifications have taken place in customary law during the past one hundred years. Most Zambians conduct their activities in accordance with customary law. Broadly speaking, English common law of the Commonwealth constitutes the common law of Zambia. A considerable number of laws have been promulgated which are applicable to land; the most important are: the *Constitution of Zambia*; the *Lands Act 1995*, (which repealed the controversial *Land (Conversion of Titles) Act 1975*); *The Lands and Deeds Registry Act 1914* as amended; *The Land Survey Act 1960*; *The Agricultural Lands Act 1960*; *The Lands Acquisition Act 1970*; and the *Town and Country Planning Act*. In the legal hierarchy, local courts are the lowest judicial bodies. Their jurisdiction covers civil disputes under customary law, including land disputes and marital and property claims. Appeals lie with subordinate

⁴ The housing types are different in different parts of the country, and usually have no services available whatsoever.

courts, from which they may be advanced to the high court, and then the Supreme Court. The *Lands Act* 1995 established a Lands Tribunal, the jurisdiction of which is to settle disputes relating to land. Disputes relating to State Land have been its focus so far.

Land in Zambia is classified into two main categories namely, Customary Land which constitutes 94%, and State Land constituting 6%. All land in Zambia is vested in the President, to be held by him in perpetuity for and on behalf of the people of Zambia. On the 6% State Land, all Freehold land was converted into Leaseholds for a period of 99 years. Customary land is under the custody of traditional rulers.

Land use statistics of 1993, in Zambia show 39% of the land as forested, 40% as pastures, 7% agricultural-cultivated and 14% for other uses. Whilst Zambia covers a total landmass of 75 m ha, State Land comprises only 4.5 m ha (6%), and Customary Land comprises the rest (93.9%) (formerly consisting of Reserve Land, 27.2 m ha, 36.2%, and Trust Land, 43.3 m ha, 57.7%).

Table 2. Classification of Land in Zambia.

LAND TENURE CLASSIFICATION (MILLIONS OF HECTARES)						
Land category	1937*	Per cent	1950*	Per cent	1993**	Per Cent
RESERVE LAND		93.3				
- Barotseland	15.0					
- other reserves	13.8					
- unassigned	38.1					
CROWN (EUROPEAN) LAND	3.6	5.0	1.9			
STATE LAND***					4.5	6.0
CUSTOMARY LAND				96.7		94.0
- Reserve land			28.7		27.3	
- Trust land			40.5		43.4	
UN-ALIENATED CROWN LAND						
TOTAL***	72.5		71.5		75.2	

Source: Ministry of Lands

The area of each category tends to vary as records in the Land and Deeds Registry are said to be in some disarray

Security of Tenure and Access to Land

As stated earlier, approximately 94% of Zambia's total land mass is customary land. Through the 1995 Lands Act, the government for the first time legally recognised the right of people to hold land under customary tenure.

All urban areas are on situated on the 6% portion that is State Land. The major concern for state land is the mushrooming of unplanned settlements, and the allocation of land by councils without the required services, on the pretext that they do not have adequate resources.

Government through a statutory provision has decided that 10% of all plots of land on offer should be reserved specifically for women. This preferential policy is meant to speed up reversal of the existing imbalance in land distribution between sexes. This decision makes it possible for women to own land in their own right without requiring the endorsement of husbands. Women can now have direct title to land and use such land as collateral when borrowing.

Access to and cost of Basic Services/Infrastructure

The role of safe water and sanitation and other infrastructure services, in improving living conditions and thus human capital of those groups in society, who are deprived, cannot be over emphasized. For example, Leipziger et al. (2002) find that a quarter of the differences in infant mortality and 37 percent of the difference in child mortality between rich and poor are explained by their respective access to clean water and sanitation services. Zambia's infant mortality has not improved since the beginning of the new millennium and stands at 102 deaths per 1000 live births, well above the regional average of 91.

The broad conclusion that emerged from an evaluation of access to water and Sanitation, is that access has deteriorated significantly over the last decade. In the period from 2004 to 2006 capital expenditures, as reported in the central government's budget, decreased from 3.7 percent of GDP to 1.8 percent of GDP. Even though in many country groupings in Africa access to services has deteriorated or stagnated, it is clear that the urban areas in Zambia have

disproportional access to water and sanitation and other infrastructure services compared to other country groupings in the region.⁵

The poor status of Zambia’s overall infrastructure service provision is due largely to the fact that service providers are not allowed to charge cost recovery tariffs for service provision. Often this is politically and/or socially motivated due to considerations of affordability and thus access by the poor (World Bank 2008). This policy has failed in Zambia, and has not provided the expected access to the population in the lower income brackets, and neither has it provided the financial resources to maintain and expand the public supply of infrastructure.

Table 3 below represents budget estimates of central government’s expenditure on infrastructure as a share of GDP for years 2004-2006. Capital expenditures on infrastructure have shown a downward trend with figures decreasing from 3.7 percent of GDP to 1.8 percent of GDP. Though this trend can be partially explained because of fiscal tightening, as total central government’s capital expenditures also decreased for that period (from 8.7 percent of GDP in 2004 to 3.9 percent of GDP in 2006), this development is quite worrisome.

Table 3: Central government’s expenditure on infrastructure
(Estimates as a share of GDP for years 2004-2006)

Infrastructure public expenditure	2004	2005	2006
Capital Expenditure	3.7	2.6	1.8
Current Expenditure	0.5	1.9	1.3
Sum of Total Expenditures	4.2	4.5	3.1

Source: Minister of Finance and National Planning, Zambia.

Access to and cost of Education

Since Independence, Zambia has recognized education as the engine for human development, economic growth, and a prerequisite for industrialization. Zambia’s education system consists of a multi structure comprising Pre Schooling, basic, secondary, and tertiary levels. The Fifth National Development Plan includes the

⁵This was stated in the report of the Poverty Reduction and Economic Management 1 Africa

subsectors of Early Childhood, Literacy and Skills Education. There have also been other education policy initiatives that were designed to address issues of access, quality, equity and efficiency. Some of these include;

1. High school sub sector review
2. Drafting of the 2005 Education Bill
3. Drafting of the Bursary guidelines
4. Deployment of teachers to the peri-urban and rural schools
5. Implementation of the Education boards guidelines, among others.

Access to education at primary level in Zambia is free, which enables a majority of the population to have a minimum level of education available to them.

According to the 2005 Educational Statistical Bulletin, a total of 444,300 pupils enrolled as first time entrants in the first grade out of which 225,231 were females and 219,069 were males. Compared to the 2004 figure, this represents a growth of 16.7 percent. According to 2003 statistics, Zambia's literacy level stood at 80.6% of the total population.

1.3 Housing Policy

The National housing policy was developed in 1996, and provided a comprehensive assessment of the housing situation in Zambia and a vision for resolving the housing problem. It spells out the role of the various stakeholders in the housing matrix and their co-ordination for an effective housing delivery system, stressing the private initiative whilst strengthening Government's role as the provider of a requisite enabling environment for sustainable housing delivery. However, in so far as implementation of the 1996, policy, not much has been achieved in improving the delivery of adequate housing. The rate of growth has been such that the increase in households has been faster than the increase in adequate shelter. The Ministry of Local Government and Housing has embarked on a review and update of the policy on housing which builds on the successes and failures of the 1996 policy and takes into account the changed social and economic circumstances currently obtaining.

Although there are no national housing rights institutions in Zambia, there are however, civil society organisations such as the Internally Displaced Peoples' Voice (Zambia) which has been actively involved in promoting housing rights for vulnerable groups, such as victims of urban demolitions, women and children. The Zambia Land Alliance, a non-governmental organisation that deals with land issues, has been championing the development of a pro-poor land policy and has called for the review of the Lands Act of 1995, which the Alliance considers as too narrow and containing a lot of loopholes that allow for abuse of office by public officers. The Alliance has also called for long-term changes in the administration of land in the country.

To compliment the policy on housing, The Land Policy emphasises addressing the problems associated with the land delivery system in Zambia in order to ensure equitable access to land resources and promote national development. The Policy seeks to redress the gender imbalances and other forms of discrimination in land tenure by providing an enabling environment for women, people with special needs and all disadvantaged groups to own land. The overall objectives of the land policy are to (a) recognise and promote the people's right of access to land and provide land information for the country's social economic development; and (b) improve land delivery.

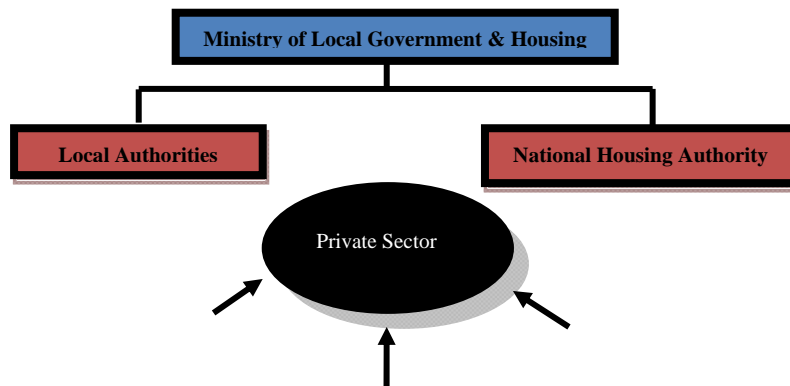
Although the current Government policy on housing encourages home ownership in Zambia, the vision for the development of adequate affordable housing for all income groups is not easy to achieve, as the Government needs to do more to provide an enabling environment. One of the major reasons is the prohibitive cost of finance and the lack of special institutions such as urban development corporations to specifically cater for the financing of urban infrastructure.

1.4 Institutional Framework

Institutional arrangements in the housing sector still remain fragmented without clearly defined roles and lines of accountability. For instance several administrative divisions of Government are independently responsible for housing. Private developers and individuals all have prominent but isolated roles in the sector, although the main institutions responsible for Housing are the

Ministry of Local Government and Housing, National Housing Authority and local authorities.

Actors in Shelter Delivery



2 Organisation

The Ministry of Local Government and Housing falls under the Local Government and Decentralization Sector of the national economy. The Ministry is charged with the administration of the local government system and ensuring that the people of Zambia are provided with the necessary municipal services. The Ministry of Local Government and Housing, in short MLGH is multi-functional in nature and oversees the implementation of delegated functions and responsibilities by the local authorities by managing the social, economic and political spheres of governance. According to the Government Gazette no 547 of 2004, the Ministry has been assigned several functions amongst which include:-

- Urban and Regional Planning;
- Real Estate Consultancy and Valuation of Property;
- Water Supply and Sanitation;
- Provision of housing;
- Provision of municipal infrastructure services and support services;
- Co-ordination of the implementation of the National Decentralisation Policy; and
- Provision of feeder, community and urban roads.

In line with its functions the Ministry's mission statement is "to promote local governance, and facilitate the efficient and effective delivery of quality housing,

infrastructure and social services by local authorities and other stakeholders in order to contribute to the improvement in the quality of life of communities".

The Ministry functions also form the basis for the Local Government Act, which sets out the legal provisions for the creation and classification of local authorities, their establishment, functions and operations. In carrying out its mandate, the Ministry has also established a number of statutory bodies to undertake specific assignments in the Sector, the National Housing Authority being one of them.

The Government Valuation Department (GVD) is one of the seven departments in the Ministry whose main objective is to advise Government on policies related to real estate with particular emphasis on the provision of valuation services. The Department offers these valuation services to central and local Governments, and Parastatal companies, as well as private individuals. The valuation advice is relied upon by various decision makers in the real estate industry.

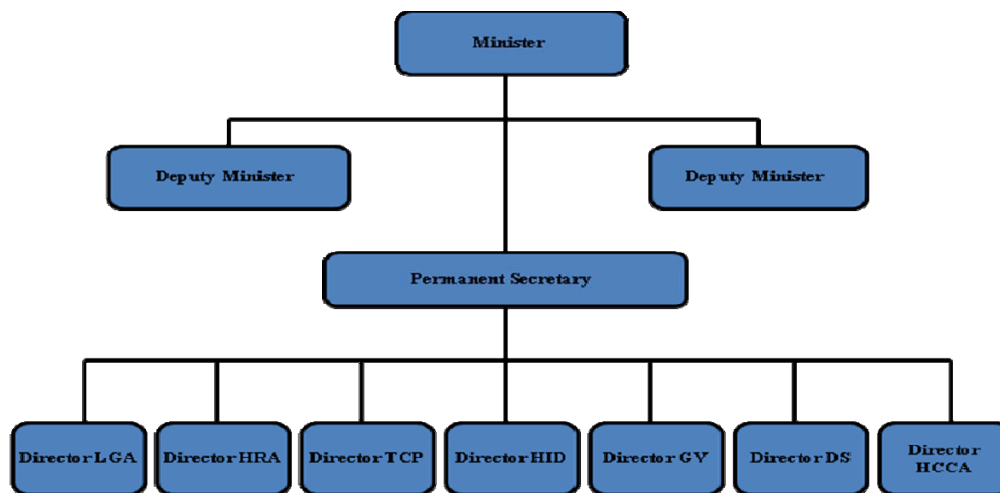
The departments' mission is "to provide statutory valuation and real estate consultancy services cost effectively and advise on real estate issues to clients' satisfaction." With this mission, the departments' main objectives are to formulate relevant real estate related policies and legislation and review existing ones in order to provide appropriate guidance, and to provide valuation and property consultancy services to local authorities and Government departments in order to enhance the revenue base and ensure value for money.

The major programme under the department in relation to local authorities is the National Rating Programme in accordance with the Rating Act 1997 (as amended), under Section 3 and 8(4). The major objective of the National Rating Programme is to update or prepare new valuation rolls for local authorities in order for them to be used as a basis upon which to collect property rates from all properties that are eligible to pay property tax, thereby improving the revenue bases of local authorities.

In recognizing the need for local authorities to not only have sustainable sources of revenue, but that they should also be able to administer these sources effectively and efficiently, the department has several programs to assist local authorities to improve their property rates administration systems. Property rates have been recognized as the major source of revenue for local authorities in

Zambia, but various consultancies conducted recently have found that this source is not being fully exploited by the councils, for various reasons. As such, the department's emphasis is now focused on assisting in building capacity in local authorities to enable them administer their property rates systems efficiently and obtain optimum revenues from property rates, which would enable them provide better services to the local communities. The Ministry of Local Government and Housing also gave a directive to councils that 30% of revenue collections from property tax (rates) must be channelled towards provision of infrastructure and services to the communities.

Ministry of Local Government and Housing Upper Level Structure



Source: Revised Restructuring Report for the Ministry of local Government and Housing, August 2007

3 Shelter Problem

Zambia is characterized by rapid urbanization and the spread of unplanned settlements. There is little or no readily available serviced land for development. What land that is available is found on the outskirts of cities, making it costly for the local authorities to provide infrastructure and social services to these areas, due to the distance from the centre. The councils also lack the manpower and resources to check the type and rate of developments taking place in these areas, resulting in haphazard development and encroachment on land reserved for roads, other infrastructure and services.

The occupation of structures without proper services takes place both in the unplanned settlements, as well as areas designated by the councils. The reason for this is that there is little investment in infrastructure and services, although a service charge has to be paid when land is allocated to an individual for development. However, more often than not local authorities have indicated that the service charges are not economical and are a mere “drop in the ocean”, as compared to what is required to service areas designated for allocation for development.

Zambia already has a poor infrastructure and services provision problem in the unplanned settlements that mushroomed soon after independence, during the rapid urbanization period, which has been very difficult to tackle due to lack of adequate resources. Instead of concentrating on resolving this issue, an added problem of allocation of land without the provision of services now compounds the whole scenario and makes it a much bigger problem to solve, with even fewer resources available to both central and local governments.

Zambia has not spent enough on infrastructure and its overall spending on infrastructure is declining over time. Given its income per capita and limited country affordability, Zambia’s infrastructure spending is low, suggesting that it might have to double its levels to close severe infrastructure gaps to help sustain rapid economic growth. In regional and international comparison, Zambia spends a relatively low amount on budgetary infrastructure services.

Most efforts that have been made to deal with this issue are in an isolated manner because there is no central authority to co-ordinate effectively and deal with urban development related policies in a more effective way.

The rate of diseases and poverty in Zambia is very high and can be directly attributed to the poor living conditions due to lack of adequate services cited above.

4 Proposal for Change and Improvement

In order for the problems to be tackled effectively, the following proposals have been made;

1. Since central government does not fund local authorities except for grants, it is important for local authorities to improve on their own capacities to generate revenue through their major source, which in Zambia at the moment is property tax. To streamline the system and make it more efficient, Government Valuation Department has started the reform process of property tax administration. The reforms are necessary to make the process of assessing properties for property tax purposes simpler and more cost efficient. After an extensive fact finding consultancy in 2006, in which I was involved, the first stakeholder's meeting was held in December 2008, to chart a way forward. Four main issues were identified as being of major and immediate importance to the participants in the initiation of a national reform of the property tax (rates) administration system in Zambia and these were sensitisation on and the roles of:
 - Ratepayers
 - Rating Authority (local authorities)
 - Valuation Surveyor, and
 - The Rating Valuation Tribunal (RVT).

The meeting recommended that a Steering Committee be set up to spearhead the process of the reforms to come up with recommendations for presentation to government. This was done and the Steering Committee consists of three members of the Valuation Department, including myself, who report to the Director on progress. Meanwhile, there should also be a study of the impact of such amendments on the ground, in terms of revenue for the local authorities, efficiency of service delivery for the councils and the level of civil society involvement. It was recommended that a wider representation of civil society was required.

The workshop also mandated the Steering Committee to:

- a) Propose a system and study the suitability of the proposed system for Zambia
- b) Lobby for amendments to the Rating Act from various stakeholders and seek wider participation from them
- c) Study systems worldwide and explore the possibilities of their suitability to the local situation
- d) Seek guidance from policy makers (government) to achieve political will
- e) Seek policy guidelines from the Ministry
- f) Seek Local Government participation in the process, and

The Steering Committee was set up in the last nine months and has prepared a program of action with a time frame as follows;

- a) To clarify the framework conditions for the reform and launch the reform.
- b) Lobby for political will to conduct the reform.
- c) Design a new Property Tax System and the draft of amended Rating Act, which should be forwarded to Cabinet Office for approval by December 2010.
- d) Develop tools for Councils, Provincial Local Government Officer's (PLGO's) and the Ministry of Local Government and Housing (MLGH) to create awareness internally and externally. The tools should include;
 - development of User Guidelines for the new Rating Act
 - development of Guidelines for the transitional period
 - development of software to assist the process of the decentralised valuation of properties including decentralised and updated fiscal cadastres.
 - launch of the amended Rating Act and workshops to inform Councils and PLGO's about the changes

- conducting of training programs in the provinces to sensitize all council officials, and;
 - disseminate information to the public to create public awareness of the reform and lobby for acceptance.
2. The Steering Committee will recommend to the Ministry of Local Government and Housing to provide comprehensive policy guidelines to councils on the servicing of land and provision of services to newly allocated land, to halt compounding the problem of lack of services, in line with the reforms. The Committee will also propose comprehensive and effective monitoring mechanisms to ensure proper enforcement and compliance to the guidelines. The property tax reforms would only be effective with such measures in place.
 3. A recommendation will be made to the Ministry to consider the creation of a central urban development authority to develop an urban management and development policy, co-ordinate and provide policy guidelines on city management and development strategies, and monitor effective enforcement of the policy and strategies. This will be necessary to support the reforms which will require stronger organs to ensure effective utilisation of revenues by local authorities. The authority will also assist in sourcing finance for partnerships in service provision (PPP's), as well as sourcing cheaper sources of finance for the councils. It will also be able to give broad policy guidelines on standards, which the councils can follow and adapt to suit their local conditions, without central government actually getting involved in the actual processes, in line with the decentralisation policy.
 4. The policy guidelines provided will endeavour to discourage rural urban migration by encouraging councils to start programs that will take infrastructure and social services to the rural communities. This would have a major impact of reversing the rural - urban trend to reduce the growing problem of the urban areas, but would also need a good policy on encouraging densification in the rural areas, considering the problem of the dispersed Zambian rural population.

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