

Chileshe Mulenga, Tom Anyamba, Berit Nordahl

# Upgrading of urban informal settlements

Evaluation and Review of Upgrading and Poverty Reduction Activities in Three Settlements in Lusaka, Zambia



Project report 365

Chileshe Mulenga, Tom Anyamba, Berit Nordahl

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Address: Forskningsveien 3 B  
Postboks 123 Blindern  
N-0314 Oslo

Phone: +47 22 96 55 55

Fax: +47 22 69 94 38 and +47 22 96 55 42

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**Chileshe L. Mulenga, PhD.**  
University of Zambia  
LUSAKA, ZAMBIA

**Berit Nordahl, Cand.**  
**Sociol.**  
Norwegian Building  
Research Institute  
OSLO, NORWAY

**Tom J C Anyamba,**  
**M. Arch.**  
University of Nairobi,  
NAIROBI, KENYA

Lusaka, Zambia  
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## **Executive summary**

The evaluation and review of the upgrading and poverty reduction projects carried out under the facilitation of HUZA and the financial support of NORAD, NBBL and NORCOOP had three main objectives. These were: To establish the extent to which objectives of the upgrading and poverty reduction projects had been attained; to ascertain the long-term sustainability of the upgrading and poverty reduction projects promoted in the three settlements; and to ascertain effectiveness of community participatory approach to upgrading.

The evaluation and review team used four principle qualitative research methods to evaluate the Chazanga and review the Bauleni and Ng'ombe upgrading and poverty reduction projects. The four methods were: document analysis; observations, interviews and focus group discussions. The observations were largely used to assess the quality of the physical infrastructure and services that were facilitated by the HUZA with the financial support of its Norwegian partner institutions. The interviews and in-depth interviews were used to obtain insights and views of the beneficiaries of the upgrading and poverty reduction projects facilitated by the HUZA in the three informal settlements. Focus group discussions were also used to establish the extent of the different assessments of the impacts of the upgrading and poverty reduction projects.

The evaluation of the upgrading and poverty reduction activities carried out in Chazanga showed that all the activities achieved their objectives except Tree Planting, Promotion of Ventilated Improved Pit Latrines (VIPs), Road Improvement projects and partly also increased knowledge on house building. The tree planting was not carried through on account of lack of water, while the VIPs proved too costly for the bulk of the residents. Road construction has also not been started, and could not be sustained by the residents in terms of maintaining the roads regularly. As a result, roads were in a state of disrepair and there were no plans to have them repaired or maintained from the RDC and/ the residents. The water supply project, on the other hand, though successfully implemented has not significantly changed the water supply situation, because the level of investment required to change the situation was beyond the resources available to the HUZA. Establishment of a community based

organisation to take responsibility for the development of Chazanga as a whole had been achieved. Similarly, construction of a health centre had resulted in the extension of health services to Chazanga permanently, because the health centre has successfully been handed over to the Lusaka District Health Management Board, which is responsible for provision of public health services in Lusaka. The poverty reduction projects consisting of Skills provision, a Pre-School and a Micro-Credit Programme were very successful in terms of reaching the very poor.

The review of Bauleni and Ng'ombe upgrading and poverty reduction projects showed that most upgrading and poverty reduction efforts facilitated by HUZA in the two settlements had been sustained. In particular, the RDCs have become well established as sub-ward development institutions. They have even been recognised by the Government, which seeks to make them the lowest organs of the urban local authorities. In the case of Bauleni, the RDC had even forged new partnerships with other development agencies besides HUZA, which have resulted in great improvements to the water supply and basic education systems. The physical improvements, especially roads and drainage have not however been sustained. Poor people spend most of their time looking for means of survival, they therefore have very little or time for carrying out voluntary community work. In addition there have been no incentives similar to the food for work programme that was introduced by the World Food Programme in many informal settlements as a means of ensuring household food security for the very poor. The poverty reduction efforts based on support to groups that received loans from HUZA are still very active. Skills training and pre- school initiatives are still operational, but with serious financial problems in both Bauleni and Ng ombe.

On the basis of the above findings of the evaluation and review of the upgrading and poverty reduction activities facilitated by HUZA, we have concluded that the community participatory strategy preferred by HUZA is effective. It has led to the upgrading of three informal settlements in Lusaka with relatively few resources. During the same period, only one other settlement out of the nine that required upgrading was upgraded by a bilateral development agency. Despite the wide spread indifference to upgrading in the informal settlements, the poor living conditions result into seasonal outbreaks of cholera and floods. HUZA succeeded in bringing about the

establishment of local institutions to take responsibility for the development of their settlements. In addition, HUZA has succeeded in promoting secure tenure for the residents of the three settlements.

Other achievements of the community participation activities supported by HUZA, include the extension of public health services to the three settlements through the construction of health centres. HUZA has also facilitated provision of clean water in these settlements. HUZA has helped alleviate poverty practical skills training and the setting up of a revolving fund. The latter is perhaps the most innovative, because HUZA has been able to reach some of the very poor social groups that are never reached by most micro finance projects.

We recommend that Community Participation approach to upgrading be adopted in future upgrading projects. We also recommend increased investment in the RDCs of Ng'ombe and Chazanga to enable them coordinate development in their settlements more effectively. This is premised from the well organised Bauleni RDC which has had support for more than ten years from inception. The environmental improvements have not been sustained, especially roads, drainage, garbage disposal and tree planting. We therefore recommend that more efforts be put in these areas in order to sustain the environments of the upgraded areas. Since the micro credit activity is not sustainable in its present form, we recommend that the groups be formalized into cooperatives, and that nominal interest rates be levied on all loans. Measures to ensure the sustainability of the skills training and micro credit programmes ought to be introduced to guarantee their sustainability beyond HUZA s presence in the settlements.

The RDCs and the residents ought to mobilise themselves, advocate and lobby the Lusaka City Council (LCC) to ensure that all the essential infrastructure and services are extended to the settlements. We thus recommend the sensitisation of RDCs to the risk posed by absorption into LCC structures. HUZA s attempts to introduce appropriate building materials seem to have stalled. To resuscitate them, we recommend the use of these materials in public buildings for demonstration purposes. There were some basic site planning problems observed at the health centres in

Ng'ombe and Chazanga. We recommend that future projects of this nature be designed in a more flexible manner, so as to allow for easy future expansion.

Reliance on boreholes as sources of clean water supplies is in conflict with the use of pit latrines and septic tanks as the principal sanitation method. Given the high level of investment required to improve the water supply, the RDCs should work with interested NGOs and the LCC to find adequate resources to invest in the improved water supply system. We therefore recommend that this water problem be addressed at the city level. The skills training programmes have generally focused on traditional trades. To make the training more versatile, we recommend introduction of new appropriate and essential technical skills, such as electronics and metal fabrication.

The provision of transport infrastructure and schools should be made a priority in Chazanga, as it is a fairly isolated settlement.

Several gender sensitisation programmes have taken place, and constitutions for the RDC claims full gender equity. However gender equity seems to reduce over time. In Chazanga 50 % of the RDC members in Chazanga were female, compared to 20 – 25 % in the RDC's in Ng'ombe and Bauleni. We recommend that more efforts be put in women's literacy programmes in order to bridge the gender gap in the long run.

## CHAPTER ONE

# **1. Background to Upgrading and Poverty Reduction Projects in Bauleni, Ng’ombe and Chazanga**

### **1.0 Introduction**

This report is an evaluation of Chazanga and Review of Bauleni and Ng’ombe Upgrading and Poverty Reduction Projects. The three projects were undertaken with the assistance of a partnership between Human Settlements of Zambia (HUZA), the Royal Norwegian Society for Rural Development (NORCOOP) and the Norwegian Federation of Cooperative Housing associations (NBBL), on the one hand, and the residents of the three settlements on the other. The HUZA served as the facilitating agency in the three settlements, while the NORCOOP made funds obtained from and Norwegian Agency for Development Cooperation (NORAD) available to HUZA for the three projects sites. NBBL also contributed financially as well as professionally. Thus, without the financial resources provided by NORAD, NBBL and NORCOOP, HUZA would not have been able to facilitate the upgrading and poverty reduction activities it facilitated and supported in Bauleni, Ng’ombe and Chazanga.

To facilitate the upgrading and poverty alleviation projects in Bauleni, Ng’ombe and Chazanga, the HUZA employed the concept of “Community Participation” in settlement improvement. Community participation entails stimulating the sense of pragmatism and self-help in the targeted communities. The primary aim being to ensure that the targeted communities begin to organise and mobilise themselves for improved and sustained living conditions. The community participation strategy promoted by HUZA thus sought to teach communities how to fish rather than giving them the fish. Community participation in settlement improvement thus promotes participation in decision-making and thereby enhances democratic values and helps deepen democracy in communities that had been subjected to autocratic rule.

The evaluation of Chazanga and review of the Bauleni and Ng’ombe Upgrading and Poverty Reduction Projects, however, sought to establish the extent to which the objectives of the Chazanga upgrading and poverty reduction projects had been

attained and the sustenance of the upgrading and poverty reduction initiatives facilitated by HUZA beyond its direct involvement. The evaluation and review of the Chazanga, Bauleni and Ng'ombe Upgrading and poverty reduction initiatives, therefore, sought to assess the long-term sustainability of innovations and initiatives facilitated by HUZA. The evaluation and review of the said upgrading and poverty reduction projects also sought to draw lessons for future upgrading and poverty alleviation initiatives in informal urban settlements in developing countries in general and in Lusaka and Zambia in particular.

The report is presented in five chapters. A background to informal urban settlements of Lusaka and Zambia in general, as well as the rationale for upgrading and poverty reduction initiatives in informal settlements is given in Chapter one. The development activities and initiatives that made up the upgrading and poverty reduction activities facilitated by the HUZA in Bauleni, Ng'ombe and Chazanga are also outlined. In addition, the research techniques used to undertake the evaluation and review of the Bauleni, Ng'ombe and Chazanga upgrading and poverty reduction projects respectively are presented and discussed in Chapter one. Chapter two is devoted to the evaluation of the Chazanga Upgrading and Poverty Reduction projects facilitated by the HUZA, while Chapters three and four are reviews of the Bauleni and Ng'ombe Upgrading and Poverty Reduction Projects. Long-term sustainability and failures of the upgrading and poverty reduction initiatives facilitated by HUZA in Bauleni, Ng'ombe and Chazanga are discussed and assessed in Chapter Five, which also presents the main conclusions and recommendations.

The rest of this chapter provides a background to informal urban settlements in Zambia in general and Lusaka in particular. The three settlements where the HUZA facilitated upgrading and urban development initiatives are then introduced. Introduction of the project sites is followed by a description of the upgrading and poverty reduction activities facilitated by the HUZA in Bauleni, Ng'ombe and Chazanga.



## **1.2 Background to Informal Urban Settlements in Zambia**

Existing urban settlements in Zambia emerged under colonial rule at the beginning of the 20<sup>th</sup> century. Most towns emerged largely as railway sidings and administrative centres and as copper/cobalt mining centres. Zambia's urban centres were generally planned and developed as exclusive European settlements. The indigenous African population was excluded from living in urban centres permanently, except as short-term residents, while in the employment of the Government, the mining companies and other private and individually owned European enterprises. The colonial Government's attempt to exclude the African population from permanent urban residence was in part due to the temporal nature of these settlements. They were not generally perceived as permanent settlements even by the colonial authorities, because they had no firm economic foundations to provide a firm basis for their development and sustainability. Hence, the urban settlements established in Zambia under colonial rule were seen as temporary centres for European accumulation of wealth. In this regard, it has been observed that even the Europeans who came to work in urban centres that emerged in Zambia did not perceive them as "new permanent homes", but rather as good places to earn money, before settling permanently elsewhere. In consequence, the urban centres that emerged in Zambia for a long time retained their frontier character. In this regard, it has been observed that the urban centres that emerged in Zambia had more men than women for both the African and European populations until well into the post independence period (Gann, 1965).

Inadequate presence of African women in the early urban centres established in Zambia was due to the fact that only African men were eligible for employment. These African workers were, however, not permitted to live in towns with their families during their short-term urban employment contracts. The African workers were thus expected to return to their permanent rural homes after serving their short-term contracts. Despite the unfavourable urban working conditions imposed on the African workers, they continued to seek work in the emerging urban centres, because of the need to meet their tax obligations that the colonial administration had imposed in order to raise resources for the administration of the territory. Africans working in urban centres were, however, only permitted to remain there, while in the employment of any of the European employers noted above.

To avoid permanent residence of Africans in urban centres, the Government had not only introduced urban residence permits for the African workers that were offered employment in urban centres, but had also tied urban housing to employment. The African workers were thus required to carry with them their urban residence permits at all times while in the urban areas. Employers were also required to provide housing to their employees. In consequence, loss of employment resulted in loss of housing. The tying of housing to employment in particular made permanent residence in urban centres for Africans extremely difficult.

The policy of avoiding African urbanisation, however, resulted not only in the emergence of circulatory urban migration for Africans between the new urban centres and the rural areas, but also unauthorised urban settlements. Thus, despite the desire of the colonial authorities to keep the African population outside the emerging urban centres, some Africans became urbanised and began to live in the urban centres permanently. They however lived outside the city boundary and their stay was only made possible by the collusion of the European settlers who had large tracts of land around the urban centres. These tracts of land were farms outside the city boundary and were not therefore subject to building regulations prescribed for urban housing. As a result, temporary shelters of all descriptions could be erected on the farms just outside the city boundary provided the land owners did not object or had granted permission. Hence, high demand for self-provisioning of housing amongst the urbanised Africans tempted some European settlers with land on the periphery of the urban centres to lease some of their land to the Africans who preferred to remain in urban centres beyond the periods prescribed in their urban residence permits.

The settlements, which emerged from renting out land on farms on the periphery of the city became known as “informal” urban settlements, because they were unplanned and not permitted by the authorities, but could not be demolished by the authorities, because they emerged on private properties outside the urban boundaries, which were not subject to the Town and Country Planning building regulations. As a result, without the property owners making any complaints against the residents of the unauthorised settlements, they could not be demolished.

Living conditions in the informal urban settlements were, however, very poor particularly as they became densely populated, because they did not have such essential infrastructure and services as clean water supplies and adequate sanitation. Shallow wells and pit latrines were in fact the standard sources of water for domestic uses and sanitation respectively. Sanitation could in fact be worse, because some residents of informal urban settlements relied on the open bushes for the disposal of human wastes. Poor disposal of human wastes and use of shallow wells made residents of informal urban settlements extremely vulnerable to ill health. The situation, however, became worse with the increased population and density. In this regard, it was noted that although the informal urban settlements accounted for 40% of the urban population in Zambian towns in 1972, they occupied only 20% of the total land used for urban uses. The situation was made worse by rapid urban population growth in the informal urban settlements particularly in the run up to and in the immediate post independence period or 1964. The rapid urban population growth was sparked off by the easing of restrictions on urban residence in the run up to independence, because attainment of political independence provided for freedom of movement for all the citizens and residents of Zambia alike. Attainment of political independence, therefore, set off dramatic rural-urban migration. As a result, the urban population grew at more than 6-9% per annum, while the rural population registered negative population growth rates right up to about 1980.

The bulk of the rural urban migrants, however, found themselves in the informal urban settlements, because these were the only places where they could find some kind of shelter. Increased population in the informal urban settlements worsened the living conditions. The Government, however, considered the informal urban settlements as blights on the urban landscape and sought to eliminate them through restriction of their growth and emergence, as well as by provision of adequate low-cost housing. A squatter control unit was established in the Ministry of Local Government and Housing in 1966 to that end. Its main responsibilities were to stop the emergence of new informal urban settlements and to stop further growth of those that were already in existence. The new African nationalist Government also attempted to eliminate the informal urban settlements by devoting nearly one-third of its budget to housing in its very first National Development Plan, which covered the period 1966-71. However, though many low-cost houses were built, the population of

the informal urban settlements increased further. By 1972, 40% of the population of Lusaka, for example, was living in the informal settlements.

Failure to make an impression on the shortage of low-cost urban housing after devotion of significant resources to housing, forced the Government to change its attitude to the informal settlements. Hence, in the Second National Development Plan 1972-76, the informal settlements were recognised as assets, which deserved improvement rather than demolition. The policy of demolition of informal settlements was thus abandoned, because it was not a practical solution to a serious problem, demolitions do not increase the housing stock. To make it possible for residents of informal urban settlements to improve their houses on an incremental basis and thereby make housing affordable, the formal building standards spelt out in the Town and Country Planning Act were lowered for the improvement and statutory housing areas. To achieve the two objectives, the Housing (Improvement and Statutory Areas) Act was passed in 1974. This provided for gradual improvement of recognised informal settlements. The informal settlements earmarked for upgrading, however, had to be declared as improvement and statutory housing areas by the Minister of Local Government and Housing on the recommendation, or request of the local authorities.

Upgrading informal settlements or improvement generally means granting residents of these settlements security of tenure and provision of essential infrastructure and services, especially provision of clean water supply, as well as education and health infrastructure and services. Improvement of housing under upgrading is, however, left to the individual households, which are nevertheless given the mandate to improve the housing at their own pace depending on their social and economic circumstances. Thus, upgrading entails not only provision of security of tenure, but also extension of essential infrastructure and services, such as water, education and health facilities to the newly recognised improvement and statutory housing areas. It also permits the gradual improvement of housing. In general, the essential infrastructure and services ought to be provided by the local authorities or the public sector in consultation with the residents, while the improvement of houses is left to the individual residents.

However, since the informal settlements tend to be generally overcrowded, their upgrading or improvement often involves not only putting in roads, water supply, electricity and other essential infrastructure, but also resettlement of those whose houses have to be demolished to pave way for the essential infrastructure and services. Hence, those whose houses have to be demolished to pave way for the essential infrastructure, such as roads to make the existing area accessible by motor vehicles have to be relocated to new unoccupied areas not too distant from the existing settlements. Such areas are often adjacent to the existing settlements and are called overfills. The overfill is planned before allocating new plots to those whose houses have to give way to essential infrastructure. Due to the need to resettle some residents in the overfill, upgrading usually requires provision of house improvement loans, because those whose houses have to be demolished require assistance to put up new houses in the overfill area in the shortest possible time.

Upgrading is an expensive and delicate operation, which requires the participation, involvement and cooperation of the residents of settlements earmarked for upgrading. The first upgrading programme in Zambia was thus carried out with the support of US\$20 million loan from the International Bank for Reconstruction and Development (IBRD) popularly known as the World Bank. The first upgrading programme was carried out in Lusaka, because Lusaka had the highest population and proportion of people living in informal urban settlements. However, because most informal settlements had emerged outside the city boundary, the city boundary also had to be extended to bring these settlements within the city boundary. The upgrading programme in Lusaka also required the purchase of land on which the informal settlements had emerged. This was essential, because these settlements in Lusaka had mostly emerged on land owned by private individuals, mostly European settlers. Having to buy land on which informal urban settlements had emerged made upgrading even more expensive.

The Lusaka Housing Project Team managed the first upgrading project in Lusaka. It operated outside the structures of the Lusaka City Council. After the upgrading, the settlements were then handed back to the Lusaka City Council to manage their future development and provision of essential infrastructure and services. Establishment of an entity outside the structures of the LCC for the management of the upgrading

programme, however, proved a poor strategy, as it denied the staff of the Lusaka City Council an opportunity to acquire essential skills for management of upgrading processes. The situation was worsened by the collapse of the Zambian economy, which meant continuously declining resources being made available to the LCC. Due to its poor financial status, the LCC has not been able to continue with upgrading, or building new low-cost houses. In consequence about 9 of Lusaka's 38 informal urban settlements had not been upgraded even as late as 1998.

This poor financial position of the LCC has, compelled it to leave the upgrading of the remaining informal settlements to the initiative of Non Governmental Organisations, multilateral institutions and the bilateral development agencies, such as HUZA, Habitat and such bilateral development agencies as DANIDA and Irish Aid.

### **1.3 Rationale for Upgrading and Poverty Reduction in Informal Settlements**

Lack of security of tenure discourages improvement of houses and living conditions in the informal settlements, this condition also transforms urban poverty into a vicious cycle. Breaking the vicious cycle of poverty that gets established in these settlements requires empowerment of the residents, by involving them in decision-making relating to their living conditions and welfare. Participation in decision-making is essential for improved living conditions, because it allows the residents of poor communities to organise themselves and make demands on the authorities aimed at improving their living conditions.

Addressing the poor living conditions in informal settlements is particularly important, because poor environmental conditions drive people to unsustainable uses of their environment and undermines any prospects for sustained urbanisation and development. Failure to reduce urban poverty can also promote increased inequality and exclusion, which in turn have the potential to undermine peace, development and prosperity not only at the local, but the international level as well. Widespread urban poverty also undermines the prospects for improved and sustained economic development at both the national and international levels.

#### **1.4 Background to the Upgrading and Poverty Reduction Projects**

Bauleni, Ng'ombe and Chazanga began as informal settlements, since they were not officially planned urban settlements. The residents settled in these areas without the official approval of the Lusaka City Council, which is the planning authority for the city of Lusaka and the surrounding peri-urban areas. The residents of these settlements thus not only lacked security of tenure, but also adequate access to essential infrastructure and services. Residents of these settlements thus had to rely on the social and economic infrastructure and services of their nearest formal settlements. One of the reasons for the proliferation of informal settlements was a critical shortage of low-cost urban housing. This shortage was largely caused by inadequate public sector provision of low-cost urban housing, let alone sites and services for self-provisioning of housing for the urban poor. The public sector in Zambia has thus historically neglected provision of low-cost housing both in the colonial and the post-colonial periods, although as mentioned in 1.2 above, there was a major Government attempt in the period 1966-71.

The three settlements, however, have diverse historical backgrounds and their upgrading and improvement has followed different trajectories. An attempt is, however, made to provide brief background information on each of these settlements. The section draws on the needs assessments that were carried out in the three settlements prior to the entry of HUZA, including other surveys that have encompassed these areas, such as the study of Environmental Improvement in Informal Settlements of Lusaka carried out by the Japan International Cooperation Agency (JICA) and other studies of the individual settlements, for example, the evaluations of Bauleni and Ng'ombe Upgrading Projects facilitated by HUZA (Mittulah et. al., 1995; Nordahl and Chirwa, 1998), the Social Conditions Survey in Lusaka's Freedom, Kalikiliki and Ng'ombe Informal Urban Settlements (Mulenga et al., 2003).

##### **Introduction to Bauleni**

Bauleni is located on the eastern side of the city, approximately 15km from the city business district (CBD). Its eastern boundary is bounded by a restricted military facility, while its western boundary is the Leopards hill road, which separates it from

the agricultural small- holdings of the Leopards Hill Road. Similarly private farms owned by individuals mark the southern side of Bauleni, while its northern area is the second largest city cemetery called the Leopards Hill cemetery. Bauleni is thus constrained in terms of its expansion. Figure 1 shows the location of Bauleni, Ng'ombe and Chazanga settlements in relation to the rest of Lusaka's built up area.

Like many other informal urban settlements in Lusaka, Bauleni emerged around a cluster of homesteads of farm hands that worked on the farm that was owned by a European settler farmer only known as Bowlen. The said left the farm under the care of his farm foreman, who assumed the authority of welcoming new residents until about 1974 when a branch of the ruling United National Independence Party (UNIP) was established in the settlement. The branch officials of UNIP then took over the allocation of plots, dispute resolution and general management, including security.

### **Introduction to Ng'ombe**

Ng'ombe lies on the north-eastern periphery of the built up area of the city of Lusaka. It shares boundaries with the high-income areas of Roma, Chadleigh and Kalundu on the south and south-east, while private farms lie on the northern and western sides of Ng'ombe. Ng'ombe lies approximately 10 Kilometres from the central business district of the city of Lusaka.

Ng'ombe emerged out of a worker's compound that remained on the farm when ranching activities ended on the farm owned by Mr. Abe Galaun. The settlement derives its name from the fact that it emerged around a settlement for farm workers who serviced the paddock of the ranch on which it partially emerged. Following the decline of the ranch, the former paddock workers turned to charcoal production and subsistence farming. Charcoal production, however, eventually declined with the loss of big trees used in charcoal production. The residents then turned to petty commodity trading. Its close proximity to high-income areas and the University of Zambia made it very attractive to those working as domestic servants and as general workers at the University of Zambia, parliament and the Mulungushi International Conference Centre. Hence, Ng'ombe attracted new residents, especially low income persons working for the nearby institutions and high-income households.



By 1979 Ng'ombe was an established squatter settlement, which had grown in size and encroached on the land owned by another individual farmer and the land owned by the Zambia Episcopal Conference. A UNIP branch had been established in the settlement and had taken responsibility for allocation of plots to newcomers as well as settlement of disputes and to some extent maintenance of law within the settlement. Although Ng'ombe had more than 10 000 residents by the mid 1980s, it could not be upgraded, because it was an illegal settlement on land owned by private individuals and an institution. HUZA, however, entered Ng'ombe in 1994 after holding consultations with the Lusaka City Council, which intimated that it was in favour of upgrading Ng'ombe if the land owners could be persuaded to give up the land that the settlement had already occupied, as well as a little more to make upgrading possible. Additional land was essential for relocation of those giving up houses that would have to give way to essential infrastructure.

### **Introduction to Chazanga**

Chazanga unlike Bauleni and Ng'ombe emerged largely on traditional land. The early residents generally sought agricultural land from the nearby Lenje headman Shifwankula. The settlement has, however, since attracted new residents including a few people with jobs in the city. Chazanga is currently sparsely settled and has an estimated 29 000 residents, and is approximately 8 km from the CBD. It is a mixed settlement with a few wealthy individuals who had obtained land in the area largely as smallholdings for agricultural development. Most of the owners of the small holdings have obtained 99 years leasehold titles by converting traditional land into state land. The process of converting traditional land into state land involves obtaining permission from the traditional authorities and the District Council, and then getting the land surveyed and the survey maps approved by the Surveyor General's office. Chazanga is, therefore, a mixed settlement. The bulk of the residents are, however, poor, because the majority of its residents are not in formal employment. In addition, it has a high concentration of widows estimated at more than 40% of the households.

### **1.5 Upgrading and Poverty Reduction Activities**

The upgrading and poverty reduction projects facilitated by HUZA in the three project sites were guided by its mission of creating sustainable conditions for community self-governance, environmental improvement and promotion of improved access to essential infrastructure and services critical for sustained development, as well as enhanced income generation and productivity. In line with these objectives, the HUZA sought to facilitate emergence of self-governance community structures in all the three project areas. To promote sustained development and use of the environment, HUZA facilitated improved environmental management and infrastructure development, as well as promotion of enhanced livelihoods. HUZA therefore engaged in community mobilisation and sensitisation and advocated establishment of Residents Development Committees (RDCs). The RDCs would oversee promotion of sustained urban development on a settlement wide basis. HUZA also facilitated provision of essential infrastructure and services, especially improved access to education, health and transport infrastructure and services. It also sought to facilitate improved environmental management and livelihoods. Improved environmental management focused on environmental rehabilitation through tree planting, improved drainage and solid waste management. To enhance productivity, HUZA facilitated not only the provision of health infrastructure and services, but also sought to enhance living conditions through promotion of health education with special focus on combating HIV/AIDS, public health epidemics, and poor nutrition, as well as improved access to cures. Enhanced livelihoods were promoted through the provision of a credit facility and practical skills, including house improvement. The improvements HUZA facilitated in the three settlements are summarised below.

Table 1: Activities Facilitated by HUZA through Community Participation Upgrading and Poverty Reduction Activities

**Community Mobilisation:**

- Facilitation of formation of RDC
- Advising in election of neighbourhood representatives
- Information and sensitise campaigns
- Mobilisation and organisation of upgrading activities

**Infrastructure Provision:**

- Roads/Drainage, Boreholes
- Health Centre
- Preschools
- Community Skills Training Centre

**Enhanced Livelihoods:**

- Micro-credit Facility
- Housing Improvement
- Market Development
- Skills Provision

**Gender and Environmental Management:**

- Gender Awareness
- Tree Planting
- Solid Waste Disposal

**Promotion of Productivity:**

- Early Education
- Youth and Adult Functional Literacy
- Health Education
- Nutrition
- HIV/AIDS Awareness

## **1.6 Research Techniques**

To undertake the evaluation and review of the upgrading and poverty reduction projects facilitated by HUZA in Bauleni, Ng'ombe and Chazanga, the research team used four main research techniques. These are: a review of relevant literature and project documents; observations, interviews; and focus group discussions.

Reviews of literature and project documents were used as sources of not only the background information, but also as a means of obtaining information about the upgrading and poverty reduction activities that were actually undertaken in the three project sites. Interviews were also used to obtain information about the nature and

characteristics of the beneficiaries of the different projects undertaken under the upgrading and poverty reduction projects facilitated by the HUZA.

In-depth interviews were used to obtain detailed information about the different aspects of each of the three upgrading and poverty reduction project sites. In this regard, we sought to obtain insights into the welfare status of the project beneficiaries and the potential impacts of the different project activities carried out at each of the three project sites. However, only well informed informants were selected for the in-depth interviews. To validate the information obtained from the different sources, two focus group discussions were held in Chazanga. The two focus group discussions were held concurrently with men and women. Both groups were well attended with 17 participants in the men's group and 14 participants in the women's group.

Analysis of data was carried out concurrently with data collection since the methods used were predominantly qualitative. The research team members also discussed the findings while in the field and sought clarifications whenever any were needed from either the project staff or residents of the three informal settlements. The bulk of the time for data collection was, however, spent in Chazanga, which had not previously been assessed, while data collection in Bauleni and Ng'ombe was limited to in-depth interviews, observations and interviews with randomly selected residents

## **2. Evaluation of Chazanga Upgrading and Poverty Reduction Activities**

### **2.0 Introduction**

Chazanga is located north of the City of Lusaka, about 7 kilometres from the Central Business District. It is about 1.5 kilometres east of the Great North Road (GNR). It has an estimated population of 29,000 people. The settlement dates back to 1959 when a Lenje headman settled there. It grew into an informal settlement from around 1969 when many people from informal settlements around the city settled in the area. However, most of the new residents were from the nearby Chipata, Kabanana, Mandevu informal settlements.

Chazanga was initially considered as a part of the nearby Kabanana until 1968 when a Mr. Chazanga built a house, which later on was turned into a bar that became “popularly” known as “Chazanga Bar”. The name of the bar soon rubbed off to the settlement, which became distinguished from the nearby Kabanana, which had begun largely as small agricultural holdings. The northern parts of Chazanga, however lie in Chibombo District. On-going discussions aimed at extending the Lusaka City boundary should bring the entire settlement under the jurisdiction of the Lusaka City Council. The settlement has, however, already been approved as an upgrading area under the Lusaka City Council, because of its better economic and social ties with the city of Lusaka than Chibombo District Council. For example, it is only 8Km from the Central Business District (CBD) of Lusaka, but nearly 80Km from that of Chibombo. Most residents of Chazanga also moved into the settlement from various settlements in the City of Lusaka, while those in formal wage employment work in the City just as those engaged in trading and market gardening sell their commodities in the city and to traders from the city.

However, until 1999 Chazanga was an unrecognised settlement, due to its unplanned status. It was approved as an upgrading area under the Improvement Areas Act of 1974 and Statutory Instrument (Declaration Order) No.30 of 1999. This recognition order was a result of recommendations of the Lusaka City Council, which was in turn

urged to do so by its Research Department following a Participatory Profiling Survey of Nine Unplanned Low-Income Settlements of Lusaka in 1997.

Various political parties are active in Chazanga. Development issues for the area are, however, channelled through a Resident's Development Committee (RDC), which is made up of representatives of 10 Zonal Development Committees (ZDCs) that are in Chazanga. The settlement has a Health Centre, which was opened in April 2003, but does not have a school. In consequence, the residents access schools in the nearby Chipata, Mandevu and Kabanana informal settlements. Children thus have to walk at least 10 kilometres every day to get to and from school. Many children as a result drop out before even completing their basic education. Other services available within Chazanga are a nursery school (operated by HUZA), churches, a market, taverns and groceries. Apart from the nursery school operated by HUZA, the local small-scale entrepreneurs also offer other services. CARE International and the HUZA have also provided limited water supplies. These water supplies are, however, inadequate. Water supply is, therefore, far from sufficient. As a result, women and children in particular, have to walk long distances and spend many hours to fetch water from the few standpipes that have been installed in the settlement. Sanitation is also predominantly by pit latrine, while the settlement only has a few dilapidated gravel roads with inadequate drainage.

The standard of houses in Chazanga varies from small ones, built with mud bricks, to larger ones built with concrete blocks. The majority of the residents of Chazanga are illiterate. Only a few of the residents, especially men and young people have had more than seven years of schooling, while even fewer have had up to 9 and 12 years of schooling. Due to the low educational attainments of the residents of Chazanga, very few residents are in formal employment. As a result, many rely on skills such as carpentry, bricklaying, black-smithing, providing services to bricklayers, doing piecework, such as building pit latrines and carrying out some agricultural activities on the nearby farms and petty trading.

## **2.1 Background to Emergence and Development of Chazanga**

The current development efforts in Chazanga can be traced to the 1997 profiling survey carried out by the Research Unit of the Lusaka City Council. The Research Unit of the Lusaka City also undertook a needs assessment survey in 1999. It identified the primary needs of the residents of Chazanga in order of preference as: water supply, provision of health services, schools, roads, skills training for the youth and women, as well as improvement of the market.

The needs assessment carried out by the Research Unit of the Lusaka City Council prompted, the Human Settlement of Zambia (HUZA) to move into Chazanga in 1999. Its main objective was to facilitate creation of sustainable living conditions for the inhabitants of Chazanga. In particular, the HUZA sought to facilitate improvement of the social and physical infrastructure. The former was aimed at development of local self- governance structures and poverty reduction through enhanced health, education and livelihoods, as well as promotion of sustainable environmental management.

To achieve the above objectives, the HUZA embarked on a number of activities. First, it started community mobilisation by facilitating the establishment of local self-governance structures. In this regard, a Residents Development Committee (RDC) was established after the setting up of Zonal Development Committees, whose representatives constituted the RDC. Secondly, the HUZA pledged to bridge the financial components of any of the projects selected for implementation by the residents of Chazanga on the basis of community participation or self-help. In response to the priorities identified by the community through its RDC, HUZA supported a Road Construction project aimed at improving the accessibility of the settlement. HUZA provided tools, gravel, and a Road Construction Technician to provide technical advice. The residents, on the other hand, pledged their labour. Other projects that HUZA facilitated, but selected on the basis of the needs assessment were: provision of health infrastructure to ensure improved health services for the residents, provision of early education and a micro-credit facility to enhance the livelihoods of the poor in Chazanga.

In addition, the residents took up responsibility for selection of recipients of the HUZA micro-credit. Involvement of the residents of Chazanga in the selection of

recipients was essential for full recovery of the loans. HUZA provided the micro-credit facility in Chazanga to enhance the income-generating activities of its low-income residents, because they were not able to access credit from other micro-finance projects, due to lack of collateral. It was, therefore, important to provide credit to the residents of Chazanga, through their peer-groups, because most of them are poor and lack stable sources of income. Moreover, even those who are in employment had incomes under Two Hundred and Fifty Thousand Kwacha (not more than US\$50) per month.

### **Performance of HUZA**

To a great extent the HUZA delivered what it promised. A health centre was built, which has since been handed over to the Lusaka District Health Management Team (LDHMT), which has the mandate of providing public health services in the district. The health centre provides outpatient services, maternal and child health plus family planning services. The HUZA micro-credit facility is also operational. The beneficiaries of the micro-credit facility are given interest free loans of about One to Two Hundred Thousand Kwacha. The main beneficiaries have largely been women, young people and residents of Chazanga living with HIV/AIDS. The women who have received the HUZA loans were largely from women's groups, while young people were also drawn from various categories. However, most young people were engaged in manufacturing activities, especially in carpentry and joinery and shoe making. A few were also engaged in market gardening. Residents of Chazanga trading at the local market were yet another group that benefited from the micro-credit programme.

In addition, to the micro-credit programme, HUZA was also supporting livelihoods of the residents of Chazanga by providing literacy and skills training programmes. Literacy programme enhance livelihoods by raising their awareness and making them more alert. The literacy classes were offered to both young people and adults. Other education programmes supported by HUZA were aimed at preventing escalation of the HIV/AIDS pandemic and promotion of better health through improved nutrition. HUZA thus provided health education programmes aimed at raising the awareness of the HIV/AIDS problem and how individuals might protect themselves and their families, as well as support those living with HIV/AIDS. Community Health Workers



and Peer Educators were, therefore, trained to provide information and advice about prevention and positive living for those already affected/infected by HIV/AIDS. The Community Health Workers and Peer Educators were largely volunteers from within the settlement. They carried out a variety of outreach activities including use of theatre and door-to-door health talks. The issues addressed include: nutrition and food security, promotion of kitchen gardens for vegetables and even cereals. Some clinics were also conducted in bars, churches, and market places. Street theatre and video shows were the other ways of conducting these clinics.

### **Transport and Water Supply Infrastructure**

The HUZA facilitated rehabilitation of 1.5 kilometres gravel access road in Chazanga by providing a Road Technician to the residents who participated in the road rehabilitation by providing free manual labour. Three boreholes had also been sunk. One of these was for the sole use of the Health Centre. The borehole serving the health centre uses an electric pump. It is supported by a tank, which stores water to ensure that the health centre has water even when the electricity supply is interrupted for short periods of time. The boreholes meant for community use have been fitted with manual pumps, which are easier to maintain than the electric pumps. Two additional boreholes were in the process of being procured through competitive bidding. Sinking of the additional two boreholes would bring the total number of boreholes supported by HUZA to five. The residents of Chazanga were involved in the selection of sites for the boreholes. It is our understanding that there are enough funds from the original budgets to complete these additional boreholes.

CARE Zambia has also put up a water reticulation system in Chazanga. The water is, however, pumped from a borehole located outside the settlement. Although this water has helped improve the situation, the water it provides does not meet the needs of the residents of Chazanga. In fact, the water reticulation system put up by CARE does not cover the whole settlement. The severe shortage of clean water in Chazanga had also attracted the attention and interest of GTZ. Unfortunately it has not resulted in any intervention from GTZ. The boreholes that have so far been put up in Chazanga conform to the borehole construction guidelines of the Zambian Ministry of Health.

In this regard, boreholes have to be in areas without any physical structures within a 50-metre radius of the borehole.

### **Health Centre**

The health centre is supported with two staff houses (see Figure 2.1a). The houses were included to facilitate staffing of the health centre, as the LDHMB could not give the excuse of not having any houses in the settlement for the staff to run the health centre. The two staff houses were made possible by funds provided by NORAD, NBBL and NORCOOP.

### **Youth Skills Training Centre, Pre-School and Tree Planting**

HUZA has also facilitated the construction of a Youth Skills Training Centre. It is, however, yet to be completed, but was under construction at the market and is nearly complete. The skills training centre will offer skills in carpentry and joinery, as well other skills. At the time of the evaluation it was not clear whether HUZA has enough funds for completing the construction and engaging in the training.

The HUZA has also initiated a pre-school for children aged between 3 and 7 years. The children attending the pre-school are expected to go on to primary schools in Kabanana and Chipata Compounds, which are approximately 3 and 7km away from Chazanga respectively. HUZA also supported tree planting, because Chazanga was increasingly losing its woodland, as the settlement expanded. Residents were, therefore, encouraged to plant trees on in their plots, and especially fruit trees to not only reduce deforestation, but also promote availability of fruits for improved nutrition.

### **Promotion of Local Level Democracy**

HUZA was also involved in the promotion of local level democracy by facilitating establishment of a Residents Development Committee. This is a Community Based Organisation that seeks to promote community participation in settlement improvement and management. Elected officials who hold office for three years manage the RDC. The residents who were elected to the Executive Committees of the 26 Zones constituted the RDC by electing amongst themselves one representative, from each zone to the RDC. The RDC has the mandate of managing and coordinating the affairs of the settlement as a whole.

Prior to holding elections for the Zonal Development Committees and the RDC, HUZA sensitised the residents to the need to elect responsible and dynamic people to

the Zonal Development Committees to ensure that those who constituted the RDC had the capacity to provide leadership necessary for the development of the settlement. It should be noted that the ZDCs should consist of 10 members (five women and five men), to ensure gender balance. This balance has however not been fully implemented in Chazanga.

### **Support to Persons Living with HIV/AIDS**

To support the livelihoods of persons living with HIV/AIDS who were involved in HIV/AIDS community awareness programmes, the HUZA gave loans of Two Hundred Thousand Kwacha to the six members who made the group of the positive living group. The members of the group invested the loans in their fibre stools and table making projects. Two of the loan recipients had since repaid the loans in full, while one had since died and four were yet to repay in full.

In addition to the above initiatives, it should be noted that Chazanga started getting electrified as early as the early 1980s. By 1991, Chazanga bar was electrified and thereafter, more electrification followed. The electrification is carried out on an individual basis, where a house owner or trader applies to the utility company for the electrification of his/her property.



Fig. 2.1a Staff Houses at Health Centre.

## **2.2 Poverty Reduction Initiatives**

The main poverty reduction activities supported by HUZA in Chazanga were: a micro-credit scheme, or revolving fund and skills provision. The skills provided include: tailoring and designing; and carpentry and joinery. The revolving Fund provides interest free loans to women, men, and youth groups. The beneficiaries of the revolving fund had so far included: traders at the local market; youth groups involved in shoe making, flower holder making and gardening. Women's groups involved in knitting and crocheting plus those carrying out tie and dye have also been recipients of loans provided by HUZA. The revolving fund was also extended to people living with HIV/AIDS. Apart from providing loans, HUZA also provided training in business management to the loan recipients.





Fig. 2.2a HUZA`s Rented Offices in Chazanga

The centre also houses the pre-school programme, while the carpentry and joinery classes were being held under the shade of trees just outside the Chazanga Centre. The carpentry and joinery training will, however, be conducted at the Skills Training Centre under construction at the Market square (see fig. 2.2b).



Fig. 2.2b Skills Training Centre under construction – Chazanga.

### **2.3 Status of Upgrading and Poverty Reduction**

The upgrading and poverty reduction projects supported by HUZA in Chazanga were in different developmental stages or cycles. Their current status and prospects for the future are analysed below.

#### **Revolving Fund**

The revolving fund was very successful in terms of extending support to needy, but potentially productive groups. Highlights of some of the beneficiary groups are provided below:

**The Bafana Bafana Youth Group** was made up of 5 members who were engaged in shoe making. They received an initial loan of K400 000 (NOK 572) which they repaid within a period of six months. At the time of the interview the Bafana Bafana were repaying their second loan of K350 000 (NOK 500). The group in consultation with HUZA decided the schedule and amount of money to be paid. HUZA field staff, on the other hand, reported making monthly returns to the main office at the Civic Centre.



The Bafana Bafana Group has managed to build its own shop at the market square where it now operates. Leather used to make the shoes is bought as ready-made material. Thus, the group only cuts and sews the shoes. The prices of the shoes made by the group ranged between K15 000 (NOK 22) and K35 000 (NOK 50). This price range was considered competitive relative to that of similar shoes available on the market.

### **Flower Holders Making Youth Group**

Chishimba Kwiluka leads the youth group that makes flower holders. The members of the group are aged between 25 and 27 years. They were all single males, who had attended school up to grades 7, 8 and 11. They made the flower holders from animal horns and imported plastic flowers. The group started its flower holders making business in 1999 and was still operating, because its products were in high demand. The flower holders were made in sets of three consisting of a large and two small horns (see fig. 2.3a below).



Fig. 2.3a Flower Holders made from animal Horns

A set of flower holders sells for between K80 000 and K100 000 (NOK 115-143). The nearest markets for the flower holders were in Matero and Emmasdale. The cost of making a set was approximately Thirty Thousand Kwacha (K30 000) (NOK 43). Ordinarily, they sold about 30 sets in a month. The supply of animal horns was reliable, but high quality flowers were not available all the time, because they were sourced from Tanzania. The group avoids using inferior quality locally available flowers, to ensure their products remain of high quality and competitive.

The group was in the process of raising money to pay for passports which cost about Seventy Five Thousand Kwacha per passport. Possession of passports would enable group members to travel abroad (Dar-es-salaam-Tanzania), to source flowers in turns. Obtaining passports, transport and subsistence during trips to buy the flowers would cost the group about K1 200 000 (NOK 1,714). However, the groups had some savings with a church organisation, which runs group accounts. The group had already saved K500 000 (NOK 715). The group has also already paid back its first loan of K150 000 (NOK 215), which was obtained from HUZA in 1999. A second loan of K500 000 (NOK 715) was disbursed to the group in 2002 and the group had already paid back K300 000 (NOK 430). The balance of K200 000 was not being serviced on schedule, because the group had not been able to obtain flowers. As a result, the group's production had been disrupted.

Cooperation amongst the members of the flower holders making group was very good. This was in part due to the effective leadership of their leader, who though better trained and more skilled than most in the group still shared the profits equally with other members of the group. The group, however, lacked its own working place and was housed at the Community centre rented by HUZA. Should HUZA close the centre, however, the group would have to move to the market square and share the workshop with the Carpentry and Joinery group. The group would like to see substantial increases in their loan facility in order to expand its market share. Members of the group also expressed a desire to diversify into carpentry and joinery. This should not be surprising, because the production of the flower holders requires some carpentry/joinery skills as some parts were made of wood. The group was discouraged from approaching banks for loans by the high interest rates obtained both in the banks and the micro finance institutions. In any case, the group would not



qualify for a bank loan, because of lack of collateral. In this regard, it should be noted that none of the group members owned any property. As a result, all the group members either lived in rented accommodation or in their parents' homes. Those who lived in rented accommodation paid as much as K75 000 (NOK 107) per month, while those who lived with their parents did not pay any rent.

The group gained their skills from another group in Lusaka, which was making the smaller flower holders. The larger type and the concept of making the flower holders as a set is the innovation of the group. The group leader was initially a hawker who was never proud of hawking. He is, however, very proud of his new trade. Mr. Chishimba Kwiluka says that horns need to be ground and smoothed. This was being done in Chawama, about twenty kilometres away. Production costs of the flower holders can thus be reduced by acquisition of an electric grinder for the group. Grinding a single horn was costing the group about K3 000 (NOK 4,30) and K1 500 (NOK 2,15) for the small horns. In addition, about K5 000 (NOK 7,15) was spent on transport. The monthly costs incurred on grinding and smoothing a set of horns was put at approximately K33 000 (NOK 47,15). According to the group members, there was a possibility of British Petroleum Zambia Limited donating some tools to the group. However, that was dependent on completion of the workshop and being able to obtain some tools. A similar arrangement had been carried through for the Chawama Youth Training Centre, which was also initiated and weaned off by the HUZA. Completion of the workshop would thus allow the group to increase production at least two fold.

**Kabanana Gardening Youth Group** is another group that has benefited from the revolving fund. The group was initially composed of seven members aged between 27 and 30 years. Three of the members have since left, leaving only four who have continued with the gardening project. The two members who left the group were all school leavers who had secured formal employment. Gardening carried out by the youth group has been made possible by the availability of water in the Ngwerere River. Being able to rent additional land from Zambia Railways and private land owners has also allowed the group to cultivate more land than would have been the case. The group grows tomatoes throughout the year, while rape and onions are grown seasonally. The group had obtained a loan of K700 000 (NOK 1.000) from HUZA in

August 2002. It has since repaid K400 000 (NOK 571), while the outstanding K300 000 (NOK 428) is yet to be paid and is the responsibility of the former group members.

The main production costs incurred by the group were mainly the land rent. In that regard, the group paid about K150 000 (NOK 215) for a plot of about 30m x 50m and for a period of 7 months. Thus, the group paid about K22 000 (NOK 31,50) per month for the rented plot. The rent, however, has to be paid in two equal instalments. The first harvest is obtained after four months. Harvesting then continues for another three months. The gardening group attributed its success partly to support and advice of an agricultural extension officer, who visited the market gardeners once a week for a period of six months. To protect the produce from thieves, a night neighbourhood watch is formed when the tomatoes ripen.

The group also rents another 20 x 35m plot belonging to the Roman Catholic Church, but the K150 000 (NOK 215) land rent for a period of seven months is paid to an individual who seems to be sub-leasing the land, which is probably being rented or being used with the consent of the church. The group mainly grows rape on this plot (see fig. 2.3b).



Fig. 2.3b Rape in a Garden on the banks of the Ngwerere River

To maintain high levels of productivity the vegetables are irrigated three times a week. In general, it takes approximately 5 hours for one person to irrigate the 20 x 35 metre plot. The group is determined to expand production by bringing in more young people on board. This would, however, require additional funds. The project will therefore remain at the same level of operation if additional funds would not be obtained.

The group leader, Oscar Tembo, who is married with three children, had managed to build for his family a 6-roomed house in Kabanana. In addition to the group projects, Mr. Tembo had his own 20 x 50m plot, which he inherited from his mother. Although this plot belongs to the Railway Company, he does not pay any rent for using it.

**A Women's Group** involved in knitting and crocheting had also benefited from the revolving fund. The group has received loans two times. The first loan was K300 000 (NOK 429) and was repaid in full before obtaining the second loan of K500 000 (NOK 715). The loans provided by HUZA are interest free loans, but have to be paid back within three months after a grace period of one month. The Women's Group

made bedspreads, table clothes, and knit wear for babies. After stabilising, some group members have diversified into other businesses such as trading in fish.

**The Market Traders' Group** is organised as a Cooperative managed by an executive committee. The group has benefited from the loans provided by HUZA. Members of the group basically engaged in selling foodstuffs, such as beans, fish, groceries and vegetables. The loans are, however, given to individual members of the cooperative. Since inception in 1999, 63 members have received loans (26 men and 37 women). The loans range from K100 000 to K200 000 (NOK 143-286) and have to be repaid every Friday at 10% of the amount borrowed. The Market Committee helped identify loan recipients. Prior to issuing any loan, however, HUZA evaluated and verified the applications. The Cooperative in Chazanga had a project account, while the loan recipients were also required to have individual bank accounts.

**People living with HIV/AIDS** have also benefited from the revolving fund. However, only two members of the positive living group had paid back the HUZA loans in full. The other four members have yet to repay their shares of the loan. The positive living group was primarily making fibre tables and stools. Some had even diversified to selling charcoal.

### **Tailoring and Design**

The tailoring and design course in Chazanga had so far attracted a total of 25 students (23 women and 2 men), since 2001. Of the 25 students, 10 had completed the twelve months training course. However, the majority had not sat for the stage examinations. 7 graduates from the first group of 10 are self-employed, while the remaining three were employed by companies. Although many problems were experienced during the first year, some measure of stability was attained in 2002. The current group of 15 students is divided into two groups of beginners and advanced classes. The beginners' class had 10 students, while the advanced class had only 5 students.

The training of the beginners takes place everyday between 14.00hrs and 16.00hrs, the instruction is basically theoretical. The advanced learners concentrate on practical assignments between 8.00hrs and 12.00hrs. The charges for this course are K5 000 (NOK 7,15) per month, while examination fees were pegged at K50 000 (NOK

71,50). The course syllabus is sourced from TEVETA (A board that co ordinates training in trade schools), while the Examinations Council of Zambia prepares the examinations taken by the trainees. There are five stages of examinations that can be taken by the students in the Chazanga informal settlement. Apart from the examination fees, the trainees also pay examination centre fees of about K30 000 (NOK 43). Students trained at the Chazanga Skills Training Centre, however, have to go to Chawama or Bauleni to sit for the examinations.

Formal education is not a prerequisite for training. Thus, one need not have attended any formal schooling. The local (Nyanja) language was selected as the medium of instruction. The 15 students aged between 15 and 40 years, shared the 7 sewing machines currently at the centre. Initially the centre had only 4 machines. Thus, three machines were bought this year. The sharing of machines slows down the students progress, in addition, students have generally been unable to pay both tuition and examination fees. Many students even experienced problems in acquiring materials used in the tailoring and designing courses. As a result, many trainees turned to the use of second hand clothes. Despite the problems encountered on the skills training programmes, the training provided is quite popular, because the graduates have an option of being self-employed. The skills training programmes begins in January and ends in December. It is closely synchronised with the public school's calendar. This is largely for the purpose of fitting into the examinations calendar.

### **Pre-School**

Although the pre-school operated by HUZA in Chazanga had 57 children in January 2003, it only had 15 children during the evaluation period, because the bulk of children aged 7 years and above had been withdrawn and sent to public and other community schools in the surrounding informal settlements that were participating in the supplementary provision of food to children from vulnerable households that were attending those schools.

The pre-school ran classes between 7.30 and 11.30 hours. Parents of the children in the pre-school were expected to pay token tuition fees of K4 000 (NOK 5,70) per month. Many parents were, however, defaulting. For example, none of the parents had paid the tuition fees for November 2003, while only two parents had paid the tuition



fees for October 2003. The high default rate was attributed to parents of the children not being in regular employment. Their income was thus irregular and intermittent. In this regard, it should be noted that the tuition fees for the pre-school had been brought down from K10 000 (NOK 14,30) per month in January 2001 to the current K4 000 (NOK 5,70) to improve the parents' ability to pay the token tuition fees. This has clearly not helped.

Many parents in Chazanga were failing to pay the token tuition fees largely because of their income poverty. Interviews with some mothers (see fig. 2.3c) of the children who were still attending the pre-school revealed that most parents would not like the school to close down, as they would not afford the other schools, which were charging as much as K20 000 (NOK 28,60) per month.



Fig. 2.3c Interview with some Mothers of the children attending the Pre-School

The impact of the pre-school on the academic performance and behaviour of children was highly appreciated by the mothers. In that regard, it was observed that children who attended pre-school showed remarkable improvement in their behaviour in comparison to their counterparts who were not attending the pre-school. The children

in the pre-school were aged between 3 and 7 years. They were taught English and mathematics. For some children in Chazanga, the pre-school was the only education institution they attended, because after pre-school, their parents were not able to send them to the public schools in the neighbouring informal settlements on account of cost and distance.

### **Carpentry and Joinery**

Eight trainees were taking the carpentry and joinery training programme offered by HUZA in Chazanga during the evaluation. The course runs for twelve months with about 30 days breaks in April and August. Trainees were taught only with hand tools, because the training centre does not have power or electric tools. It also had very limited infrastructure. For example, there were only three benches, five planes and five hammers for the eight trainees.

Trainees on the carpentry and joinery course have to pay token fees of K5 000 (NOK 7,15) per month. They also have to pay examination fees of K50 000 (NOK 71) to the Examinations Council of Zambia, as well as Centre fees of K30 000 (NOK 43). Most trainees trained at Chazanga have not been able to afford the examination fees. They have consequently completed their training without taking the examination. Most students also found it very difficult to continue with the training, because they have to provide their own training materials and most were not able to afford these. Despite the problems, the training programme is very popular in Chazanga to the extent that HUZA has had to stop advertising it, because inquiries for places outstrip the available places. Graduates of the carpentry training programme experience problems of sourcing tools to establish their own workshops. Recent graduates were advised to establish a cooperative as a strategy of avoiding the problem of not having adequate tools as individuals. They have since formed a cooperative and were making rulers for schools to raise funds to enable them buy tools, to support themselves. The members of the carpentry cooperative also repair furniture, and offer other services to raise money for their daily needs.

### **Boreholes**

Since clean water supply was one of the development priorities for the residents of Chazanga, HUZA included water in its upgrading and poverty reduction projects. The

scale of the problem was, however, so big that HUZA on its own could not resolve the problem entirely. In consequence, HUZA sought to ensure the Health Centre has adequate water supply. It also sought to increase the supply of clean water to Chazanga by putting at least four boreholes in areas of Chazanga not covered by the CARE supplied water reticulation system. The aim was to help alleviate the settlement wide lack of clean water supplies. The sites for the boreholes were selected in conjunction with the RDC. However, although 5 boreholes were sunk, two of them did not yield any water. Two other boreholes have since been sunk to keep in line with the original plan. One of the first three boreholes to yield water was dedicated to the Health Centre where a water tank was also installed to ensure constant and adequate water supplies to the health centre. The borehole dedicated to the health centre was also fitted with an electric powered pump, while the other two that were sunk in the poorly supplied areas of Chazanga were fitted with hand pumps to ensure ease of maintenance and operation. Some residents were also trained in the maintenance of the hand pumps.

To ensure effective management of the boreholes, the RDC Water Committee was given responsibility of maintaining and operating the boreholes. The RDC thus decided to introduce token water fee to ensure that the water supply is sustained. Thus, the residents of Chazanga pay K100 (NOK 0,15) for every 20 litres of water drawn. Households can also subscribe to the water scheme by paying K5 000 (NOK 7,15) upon joining and K1500 (NOK 2,15) every month. Such households are entitled to up to 100 litres of water per day. The elderly and senior citizens aged 60 years and above are exempted from paying for the water. Hence, they get their water free of charge. To enforce the water supply regulations, volunteers who are paid a token of appreciation every month by the water committee of the RDC, man the boreholes.

### **Health Centre**

Construction of Chazanga Health Centre started in 2001. It was built on a plot provided by the community. The plot was valued at 25% of the estimated cost of building the health centre. Thus, the plot constituted the community contribution to the cost of the health centre. It is worth noting that at this point in time, the land was still part of the Chibombo district, and therefore owned by the community according



to local custom of traditional land ownership. HUZA thus hired a construction firm to carry out the construction in order to ensure that the clinic was of high quality. The health centre was designed by the Buildings Department in the Ministry of Works and Supply, which is responsible for construction and maintenance of public buildings. Two staff houses were also built on the same plot as the health centre. It was essential to include staff houses in the construction of the health centre to ensure timely staffing and opening of the health centre. Construction of the health centre was handed over to the LHDMB, which began operations in April 2003.

The health centre provides four main services, an out patient clinic, a maternal and child clinic, family planning clinic and counselling services. However, the clinic lacks maternity and mortuary facilities. The residents would like to see these services added to services offered by their health centre. LDHMB operates the clinic on the basis of Zambia's national health guidelines. Thus, while under five children, expectant mothers and persons suffering from serious illnesses, such as Tuberculosis and HIV/AIDS related infections are exempted from paying health fees, the rest of the population have to pay the cost sharing fees K5 000 (NOK 7,15) on subscription and K1500 (NOK 2,15) every month per household under the medical scheme. Those who choose not to subscribe to the medical scheme have to pay consultation fees of K5 000 (NOK 7,15) whenever they seek attention at the clinic. The clinic does not, however, send away patients for failure to pay the consultation fees. They are encouraged to pay later. The health centre is serving not only the residents of Chazanga, but people from the neighbouring villages and farmsteads as well. The health centre has 29 full time staff consisting of: a sister in charge; one registered nurse, one clinical officer, one environmental technician, three enrolled mid-wives, four enrolled nurses, two cashiers, three registry staff, three maids, and four out-door staff, as well as six guards. The salaries of the staff of the health centre are paid by the LDHMB.

The Chazanga health centre has proved to be inadequate in terms of space required by the health staff. To cope, the use of space has been changed substantially from the design. For example, the area which was meant to be a waiting area is now used as the Maternal Child Health Clinic (MCH), while the original area meant to be the MCH is now used as the cashiers' work space. The building is inadequate for the proper

functioning of the Health Centre. In particular, the building does not provide for a registry, waiting room, cashiers office, dispensary, observation, quarantine, and counselling rooms (see Fig. 2.3d).



F.g. 2.3d Corridor Doubling as Waiting Area.

The common ailments treated at the centre include: - malaria, diarrhoea, tuberculosis (TB), scabies, dysentery and upper respiratory infections. Malaria is, however, the most prevalent. Prevalence of scabies and diarrhoea were partly due to scarcity of water and poor personal hygiene. The water supply to the Health Centre is, however, good, particularly when there are no extended interruptions of the power supply, since the borehole is pumped by an electric pump. Toilet facilities at the health centre are provided in a separate block and are waterborne, they discharge the waste into an adjacent septic tank.

A pharmacy dispenses drugs on cost-sharing basis, as required by the Government. When there is a shortage of drugs, patients are advised to buy them from private chemists. The health centre is connected to other health facilities in the city by an electric powered radio. Medical statistics for the health centre are compiled on a monthly basis and sent to the LDHMB. Provision of a health centre in Chazanga has,

however, not delivered anti-retrovirals for those living with HIV/AIDS, because the University Teaching Hospital (UTH) is the only hospital in the country providing such drugs to people living with HIV/AIDS. For emergency transport, the Chazanga Health Centre relies on the LDHMB Ambulance Services, based at a single command post for the district as a whole. The health centre does not host any visiting medical officer, instead those requiring the attention of a medical officer are referred to the Chipata, Matero and UTH, which have resident medical officers.

The residents of Chazanga would like the Health Centre to expand and provide the services that are not currently provided. In particular, there is a huge demand for a maternity facility and a mortuary. The latter is essential, because persons living with HIV/AIDS are mostly on home based care and many die at home. When such deaths occur it is very expensive to take the corpse to the University Teaching Hospital mortuary. The road connecting the health centre to the main Road that links the area to the city needs urgent attention.

#### **Community Health Workers**

With the opening of the Chazanga Health Centre, the volunteer Community Health Workers and Peer Educators trained by HUZA have been handed over to the health centre. The Community Health Workers now operate from the health centre. Previously, they worked in the community. The community health workers were still very active, they helped the regular health staff, for example, with weighing the under five children attending the clinic. The peer educators, on the other hand, were not very active, due to lack of adequate room for counselling sessions at the health centre.

#### **Road Construction**

Only the main road was rehabilitated once on the basis of community participation. The community provided manual labour, while the HUZA provided a Road Technician to supervise the works and hand tools, as well as gravel and food for the site workers. The construction period was approximately six months. The residents were mobilised by the RDC in consultation with HUZA. The technician was also instructed to train a few residents of Chazanga in roads rehabilitation and construction techniques with view of passing on the skills to the residents. In general, the road was constructed very well, although the RDC has not sustained its maintenance. Drainage

provided for the road also seems to have been inadequate, as no culverts were put in place during the rehabilitation. Consequently, the road was in need of urgent repair at the time of the evaluation.

### **Tree Planting**

Although HUZA had intended to promote tree planting in Chazanga in order to reverse the on-going deforestation, a tree nursery that was established at the community centre failed due to poor water supplies. Nevertheless, HUZA has promoted tree planting during the national forestry days, by distributing seedlings bought from the Forestry Department. About 15 demonstration trees were, for example, planted at the market, police post and health centre early this year. The HUZA also sensitised residents and the RDC in particular, on the need to reverse deforestation.

## **2.4 Assessment of the Performance of Activities**

The development and capacity enhancement projects carried out by HUZA in conjunction with the residents of Chazanga can be grouped into two main categories: upgrading and poverty reduction projects respectively. The upgrading projects consist of efforts aimed at improving living conditions in Chazanga. These include projects directed at improving access to essential infrastructure and services and creation of community based institution to coordinate the development of the settlement as a whole. Thus, the main upgrading projects HUZA facilitated in conjunction with the residents of Chazanga were: facilitation of the Residents Development Committee; construction of health centre, skills training centre and road rehabilitation, as well as provision of water supply infrastructure (boreholes). The other projects supported by HUZA in Chazanga were poverty reduction projects. These sought to enhance the capacity and productivity of the residents of Chazanga, as well as raise their incomes through improved productivity. The poverty reduction projects included: provision of skills and pre-school education and provision of micro-credit.

Both the upgrading and poverty reduction projects facilitated and supported by HUZA have in general been successful with regard to attainment of their initial objectives. In terms of sustainability, however, the achievements of the projects are mixed. Among

the upgrading projects, establishment of the RDC and construction of the health centre are the most successful, while the road rehabilitation project was the least successful. The road construction project is less successful, because the programme has not been sustained. The health centre, on the other hand, is the most successful, because it has improved access to most health services, and has successfully been handed over to the Lusaka District Health Management Board, which is responsible for provision of public health services in the district. In addition, even the health promotion and education activities that were initiated by HUZA, such as health education and promotion of positive living have been integrated in the services offered by the health centre. In this regard, it is worth noting that the community health workers who trained by HUZA and the peer educators have all been absorbed in the integrated health system of which the health centre has become a part.

The water supply scheme is also successful and sustainable, because the RDC has introduced a cost-sharing scheme aimed at sustaining the water supply infrastructure. In terms of the scale of investment required to improve access to water supply in Chazanga, the boreholes provided by HUZA have fallen short of the demand. This is, however, due to the fact that the problem of adequate water supply in Chazanga requires far more resources than HUZA or indeed any NGO is able to mobilise. In this regard, it should be noted that even the combined intervention of CARE and HUZA in the provision of clean supplies has fallen short of the demand. Given the high level of investment required to improve the water supply, the RDC should work with interested NGOs and the Lusaka City Council to find adequate resources to invest in the improved water supply system. Measures such as water fees and charges used to manage the available water resources along with the limited exemptions from fees for the elderly show that the RDC has the capacity to sustain any investment in the water sector of the settlement.

The poverty reduction activities also reveal generally successful interventions with mixed results on the sustainability question. They are, however, very effective interventions, because they have effectively imparted skills and provided loans to some of the very poor social groups that are generally not reached by many micro-credit programmes found in Zambia, Africa and many developing countries in general. The major weakness of both the skills provision projects and the micro-credit



provided by the HUZA is on their sustainability. Measures to ensure the sustainability of the skills training and the micro-credit programme ought to be introduced to guarantee their sustainability beyond HUZA's presence in the settlement. For the skills training programme, introduction of highly skilled and informed management boards with board members drawn from beyond the confines of Chazanga would go a long way in ensuring the sustainability of the skills training projects facilitated by HUZA. Similarly, sustainability of the micro-credit can be guaranteed by including recovery of the administrative costs and minimal interest directed at edging the capital being loaned out against inflation. The recorded loan repayment rates are in excess of 90%. The community involvement in the selection of the loan recipient is to a great extent responsible for that. This element along with the deliberate policy of targeting those struggling on the edge of vulnerability should be retained in whatever strategy is adopted to ensure the sustainability of the revolving fund.

With regard to the physical attributes of the health centre constructed under the auspices of the HUZA, it should be noted that the utilisation of the space has departed from what was envisaged. The orientation and location of the main block is not as designed, and the general site planning is bound to pose some problems with regard to any future expansion. The boundary wall could have been more aesthetically pleasing had it been more functional and transparent (see Fig. 2.4a)



Fig. 2.4a Toilet Block for the Health Centre. Note the Solid Boundary

## **2.5 Sustainability of Projects Initiated by HUZA**

The long-term sustainability of the projects initiated by HUZA in Chazanga is critical, if the livelihoods of the beneficiaries are to be continuously improved. Formation of co-operatives as initiated by the HUZA is one way of sustaining the projects. The co-operatives would enable the members to support each other and in the process sustain the revolving fund. It should however be noted that, for the resources of the co-operative to grow, an interest has to be levied on all loans. In Kenya for example, co-operative loans attract a 1% interest rate per month.<sup>1</sup> This enables many co-operators to borrow money concurrently. The current practise of HUZA, where there is no interest requires that monies borrowed be fully repaid before new applicants are considered for loans.

The training of beneficiaries in marketing and business skills is positive, as it helps them in managing their businesses profitably. It also ensures good returns on investment and hence sustainability. To make the training programmes sustainable, trainees in Tailoring and Design, plus those in Carpentry and Joinery, should be encouraged to make products for sale on the open market. This will not only generate money for the programmes, but will also enable the trainees to pay for their examination fees, and also make it possible for the graduates to source the basic tools required for venturing into self-employment.

The evaluation did not meet any of the women who were trained in batik- tie and dye. It seems the groups that had been trained were inactive. However, by its very nature, batik-tie and dye is one of the potentially self-sustaining income-generating activities. The groups that were trained thus ought to be reactivated. In order to make projects like road construction and water supply sustainable, Lusaka City Council should intervene. Such interventions could be by improving the physical infrastructure. Physical improvements would also give the residents a reason for paying the ground rents regularly. The monies accrued from the ground rents should also be ploughed back into the maintenance of both the physical and social infrastructure.

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<sup>1</sup> In the Kenyan case, savings and credit co operative societies allow members to save a certain amount of money every month. A member qualifies for a loan after a minimum period of six months; she/he can then borrow up to three times her/his shares. She then starts repaying the loan immediately, at an interest rate of 1% on a monthly basis.

## **2.6 Conclusions**

The upgrading and poverty reduction interventions initiated by HUZA in Chazanga have had a positive impact on the residents. The facilitation of the RDC has also been successful, although the current RDC Executive members have not been trained even though they were elected in January 2003. This is probably due to the multiplicity of players in Chazanga with each one of them expecting the others to initiate the training programme. Training for the executive members of the RDC is critical to the management and coordination of development in the settlement, it should always been undertaken soon after the elections, because it has a bearing on delivery of infrastructure and services to the settlement.

The evaluation of HUZA's interventions in Chazanga has confirmed the deficit of essential infrastructure and services there. The RDC and the residents ought to mobilise themselves, advocate and lobby the LCC to ensure that all the essential infrastructure and services are extended to Chazanga. Appropriate sites for the essential infrastructure such as schools and community centre should be identified long in advance to avoid piecemeal development in future. This is essential to keep the infrastructure and services that are not available on the developmental and indeed political agenda.

In its current state of development, Chazanga experiences very limited environmental problems confined to the big issue of using underground water resources and at the same time relying on pit latrines as the principle means of sanitation. Deforestation is also a serious issue as the settlement expands in what were formerly agricultural field. There is, however, hardly any serious accumulation of garbage, because the plot sizes are generally big, which allows individual households to have their own pits for the disposal of any generated solid waste. The transport infrastructure is still poor and requires serious attention if the upgrading of Chazanga is to be sustained. To that end, the RDC has recognised the problem and was reportedly working with the Zambia Social Investment Fund (ZAMSIF) to find the means of improving the poor road network in the settlement.



In addition to the above efforts, the RDC has approached JICA for funding of a school in Chazanga. The said request was made in 2002 and it seems to have received a sympathetic hearing. There is, therefore, a possibility of a standard 22-class room school, similar to that in Kabanana, being built in Chazanga in the not too distant future. The range of skills offered in the skills training programmes are in need of revision to include new essential skills in the area of maintenance of electronic gadgets, such as repair of mobile phones and other gadgets used by people from all walks of life. Other key skills would include: such activities as metal fabrication; and electrical repairs to mention some, but a few. The residents of Chazanga have thus woken to the reality of taking responsibility for the development of their settlement, which HUZA set out to instil from the outset.

### **3. Review of Bauleni Upgrading and Poverty Reduction Activities**

#### **3.0 Introduction**

This chapter is a review of the upgrading and poverty reduction activities carried out by HUZA in Bauleni with the financial support of NORAD, Royal Norwegian Society for Development (NORCOP), which in turn used funds from the Norwegian Federation of Cooperative Housing Associations (NBBL). The Bauleni upgrading project was a test case for community participation as a strategy for settlement improvement, because it had not been used before. However, HUZA had adopted the Community Participation strategy to upgrading informal urban settlements, because conventional state-led approaches had proved too expensive and unsustainable for a country saddled by economic problems emanating largely from poor economic management and a declining economy, based on copper mining. The Community Participation strategy was also attractive, because it sought to mobilise and empower residents of informal settlements that had not been upgraded. Since, it involved participation of residents in decision-making; community participation was not only emancipating the residents, but was an indirect way of promoting democratisation. The latter was critical, because Zambia had abandoned plural democracy for a monolithic one-party state, which though called “participatory” had no such credentials. Community participation was thus attractive for many reasons.

#### **3.1 Why was Bauleni Selected Over Other Settlements?**

Bauleni was also considered an ideal site for the introduction of the community participation strategy, because it had a history of successful self-help community activities on a small-scale. Above all, the residents of Bauleni appeared to be ready for community participation aimed at improving living conditions, because they experienced floods, which destroyed a number of houses and lives in 1987. Bauleni was therefore a former disaster area. Experience of a disaster made the residents more aware of the need to cooperate at the community level to improve their living

conditions. Lusaka City Council, on the other hand, was interested in trying out any means of upgrading that might improve the living conditions in a former national disaster area. Given that the Lusaka City Council did not even have resources to engage in any upgrading activities on its own, the upgrading of Bauleni was a matter of urgency. The situation in Bauleni was thus ripe for the community participation strategy to upgrading.

Like other informal settlements, Bauleni was characterised by deplorable living conditions, due to lack of access to essential infrastructure and services, ranging from such essential infrastructure and services as clean water supplies, health and education services. In addition, Bauleni experienced a number of environmental problems arising from lack of adequate solid waste management, unsustainable exploitation of the environment resulting in uneven grounds due to open pits dug in search for building materials, especially for making soil cement blocks, which created derelict grounds. The situation was further worsened by loss of trees, which exposed the residents of Bauleni to a rather dusty environment that made them particularly vulnerable to upper respiratory infections. This meant loss of working hours to ill health and/or looking after ill family members, both of which worsened the social and economic situation of the poor who made up the bulk of the population. Thus, the community participation strategy had to address issues relating to how to organise the residents of Bauleni for participatory upgrading. Any sustained upgrading also had to address the infrastructural deficits, environmental conditions and raising the productivity of the poor.

### **3.2 The Community Participation Strategy**

In response to the situation obtained in Bauleni, the HUZA sought to use the community participation strategy to address the issue of mobilising and organising the residents of Bauleni for upgrading activities. The HUZA commissioned a needs assessment, which showed that the priorities of the residents were access to clean water, health services and improved access to transport, as well as improved drainage. Armed with the community needs, HUZA in conjunction with the Community Workers of the Lusaka City Council embarked on mobilisation of the residents of Bauleni. The mobilisation sought to help the residents of Bauleni organise themselves into a community based organisation that could articulate and promote settlement

improvement activities. The community mobilisation activities resulted in the establishment of a Residents' Development Committee (RDC). The residents elected officials of the RDC from amongst themselves. Those elected were then trained in community mobilisation and participatory development.

Once the RDC was in place, HUZA then set about working with the RDC by helping it come up with a development plan for the area. In this regard, HUZA promised to help the community fulfil some of their aspirations by providing bridging funds or equipment where needed. The development plan developed by the RDC through participatory community meetings identified; clean water, improved access to health, improved roads and drainage, and better access to education as its priorities. Subsequently HUZA informed the Bauleni Community during a community meeting that it was in a position to help improve water supply, roads and the environment for as long as the community was prepared to do its bit by providing voluntary labour to those activities. The Lusaka City Council on the other hand, promised to provide technicians and surveyor to help plan the settlement and relocate residents of those houses that had to give way to social and physical infrastructure. To that end, the Lusaka City Council opened up an overspill area to accommodate the residents whose houses had to be broken to pave way for the social and physical infrastructure.

The overspill was opened up in 1991 and the upgrading of Bauleni had begun. The residents of Bauleni in conjunction with HUZA and the Lusaka City Council thus embarked on settlement improvement with only the labour of the residents and a few resources mobilised by HUZA. To avoid disruption of lives, the LCC and HUZA encouraged residents whose houses had to be broken to pave way to public infrastructure to exchange houses with other households not affected by the provision of infrastructure who were interested in moving to the overspill area. Fig. 3.2a shows the overspill area.



Fig. 3.2a Overspill Area.

Reliance on the residents' labour, which was only available once every week, mostly on Saturdays, to ensure the participation of all residents, meant slow progress of the work. Following the drought of 1991/92 agricultural season, the World Food Programme sought a self targeting strategy to ensure adequate access to food for poor urban households. Ensuring household food security for poor urban households was almost an emergency, because the drought coincided with Zambia's adoption of a comprehensive macro-economic reform that included price liberalisation. It was, therefore, feared that without a means of getting food to the very poor, the macro-economic reform programme, which was essential for the country would be derailed. Thus, the WFP wanted a self-targeting mechanism to deliver food to the poorest households and it was suggested that a food for work programme aimed at improving the environmental conditions in the informal and other poor urban settlements would help get food to the poorest without the better off taking advantage too.

Implementation of the food for work programme, however, required the participation of an NGO with experience of working in poor informal urban settlements. In recognition of HUZA's experience of working in poor informal urban settlements, the World Food Programme and the Government invited HUZA to join them in a

strategic partnership. An agreement was subsequently reached with HUZA to manage the programme in the poor communities, as it had the experience of community mobilisation. Although the food for work programme was designed to cover all the poor areas in Lusaka including Bauleni, the WFP resisted attempts by HUZA to avoid making it the central element for settlement improvement. Environmental improvement was thus eventually dominated by the “food for work” programme, resulting in none participation of the non-poor. Given the negative consequences of the food for work programme for Community Participation, HUZA was left with no choice but to quit the partnership, especially because the WFP ignored its views.

### **3.3 Findings of the Evaluation of the Bauleni Upgrading Project**

The evaluation of the Bauleni Upgrading project in 1994 found that the projects that were supported by HUZA, especially the construction of a community centre, a water supply reticulation system, skills training programmes and a nursery school were all delivered efficiently. There was also every reason to believe that they would be sustained. The negative aspect of the upgrading programme was failure to deliver improved housing, particularly to the poor women who bore the brunt of the environmental improvements, particularly under the food for work programme. This criticism was, however, somewhat unfair to HUZA and its partners, because improved housing was left to individual residents. The projects had delivered in broad terms what it had promised to deliver. The observation was, however, important for HUZA to be aware of the influence of social and political relations when improvement activities are set in motion. It was therefore recommended that future upgrading programmes would have to secure the rights of access to plots for the poorest segments of the communities selected for upgrading through community participation. With regard to sustainability, it was feared by the evaluation team that the introduction of the food for work programme had dealt a fatal blow to the community participation strategy.

### **3.4 Findings of the Review Mission**

Visits to Bauleni and interviews with members of the RDC, employees of the Nursery School, and the Skills training projects, suggest that the evaluation team was by and large unduly worried. The RDC as a concept has survived the turbulence and

uncertainty that characterised its future in the post one-party state period. Above all, the concept has been found attractive and formally integrated in the structures of the Lusaka City Council as the lowest structure of the local authorities. The democratic and participatory credentials of the RDC have also survived. Members of the RDC are elected every three years and have taken responsibility for the management of some of the essential infrastructure and services. In the case of Bauleni, the RDC has even been able to attract the support of other agencies. In particular, JICA has supported the residents of Bauleni by sinking more boreholes in the settlement. These new water facilities have added to those provided with the support of HUZA. Above all, the water supply system is still managed by a sub-committee of the RDC six years after the withdrawal of HUZA. The idea of a community institution to take responsibility for the development of the settlement has thus survived and is sustainable. All the Bauleni activities are centred at the community centre Fig. 3.4a.



Fig. 3.4a Community centre and HUZA Office

Although the RDC has survived not all the activities it undertook in the early 1990s have survived. In particular, the environmental improvements have proved impossible to resuscitate on the basis of community participation after the experience of working on community projects in return for food. Similarly, support to income generating activities in groups also seem to have failed, as all the groups have collapsed due to



lack of access to micro-credit or subsidies to support the income generating activities. Thus, provision of grants does not guarantee sustainability of income generating activities of the poor urban households. In part, this is due to lack of means to recover after major shocks, like floods, outbreak of cholera etc, especially in the absence of continued provision of subsidies. It is for this reason that current development thinking favours micro-finance programmes, which allow the poor to save during times of plenty and to borrow after major shocks.

A few skills training projects have proved quite sustainable, especially tailoring and designing. As for the Carpentry and Joinery project, it is merely limping along. It has failed to retain the six trainees recruited in 2003 on account of not being able to afford the fees. The managers of the programme have also shown little initiative in keeping the carpentry and joinery programme alive. In this regard, the carpentry and joinery project has confined its income generation activities to provision of repair services, which are not lucrative. Projects of a similar nature including the Chawama Youth Skills Centre, which was facilitated by HUSA, as well as the Dzithandizeni and Chilenje Trades Schools have made their training programmes sustainable by embarking on production activities. The failure of the skills training project to embark on productive activities can be attributed to failure to recruit high calibre persons to the management board, which was supposed to be created, but does not seem to have been put in place. Instead, the RDC largely serves as the Board for the skills training centre. Introduction of a board with people with diversify skills is critical for the sustenance of the skills training programme for Bauleni. Diversification of the skills taught and embarking on production activities to enhance the income of the programme are also over due. Fig. 3.4b shows the priorities of the Bauleni community.



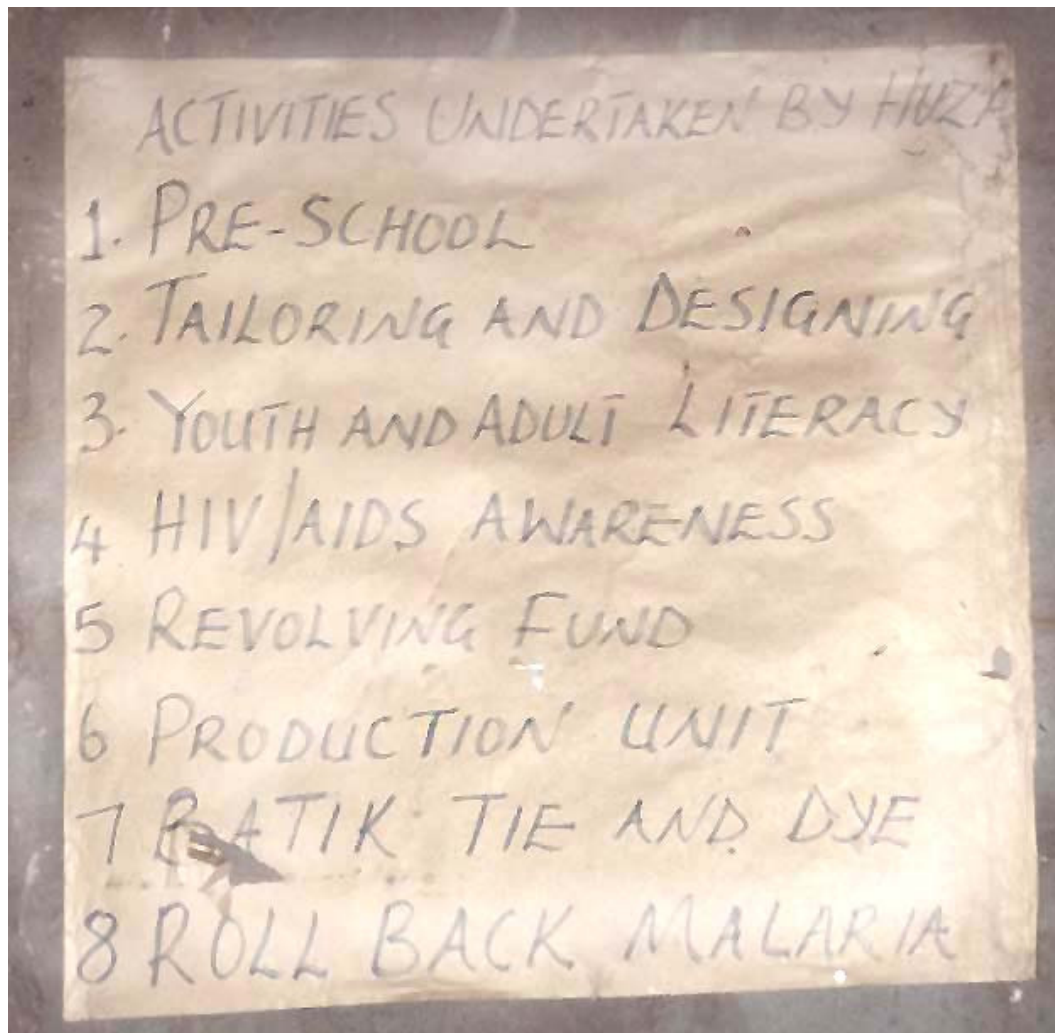


Fig.3.4b Community Priorities.

Although the Nursery school was still operating, it was still heavily dependent on the subsidies from HUZA, as teachers cannot be paid from the minimal fees that are charged. However, introduction of a board for the nursery school is also perhaps essential to ensure that means of sustaining the nursery school are found.

### 3.5 Conclusions

The review of the Bauleni Upgrading Project suggests that it has been a very successful project, which allowed HUZA to refine its skills for community mobilisation and facilitation of upgrading and provision of essential infrastructure and services. The Bauleni experience also allowed HUZA to review some of its intervention. In particular, HUZA seems to have moved from supporting income-generating projects of the vulnerable social groups, such as women and the youth to

provision of micro-credit, as in Ng’ombe and Chazanga. How HUZA has performed with regard to provision of credit is examined in the next chapter, which is a review of the Ngombe upgrading and poverty reduction projects. On the whole, the community participation strategy, despite the early setbacks of the introduction of the food for work programme has been successful. It made it possible for the Lusaka City Council to authorise the upgrading of Bauleni even though it did not have adequate resources to back up the upgrading. The upgraded Bauleni settlement is a hive of activity, a far cry from the sleepy pre-upgrading settlement with hardly any commercial services. Provision of transport infrastructure opened the area to transport services and raised the scale of commercial activities.

Upgrading of Bauleni has also not resulted in the displacement of the poor as feared at the outset of the upgrading, Fig. 3.5a shows evidence of this. Indeed, some outsiders have been attracted to the upgraded settlement, which boasts of two primary schools, a health centre, a wholesale agricultural market and retail market inside the settlement. However, the “outsiders” seem to be confined to the overspill area of the settlement. The non-poor who have moved to Bauleni ought to be seen as an asset, because they have taken additional skills or human capital to the settlement. The challenge for the RDC is to tap into the additional capital within the settlement, by recruiting and involving them in the development activities aimed at raising the living standards of Bauleni.



Fig. 3.5a Dwelling for the poorest of the poor.

## **4. Review of Ng'ombe Upgrading and Poverty Reduction Activities**

### **4.0 Introduction**

This chapter is a review of the upgrading and poverty reduction activities facilitated by the HUZA in Ng'ombe. The chapter outlines the upgrading and poverty reduction activities that were facilitated by HUZA and analyses their current state and prospects for sustainability beyond HUZA's presence. A brief background of the demographic dynamics of Ngombe is also given before outlining the upgrading and poverty reduction initiatives facilitated by HUZA in Ng'ombe. Their performance, long term impact and sustainability are then analysed.

### **4.1 Demographic Dynamics of Ng'ombe**

Field observations and interviews in Ng'ombe revealed that the settlement had grown in size in terms of its spatial area and number of people living in it. The population in 1990, for example, was put at 17 288 (Mulenga, 1995) and 27 000 in 1998 (Nordahl and Chirwa 1998), while a recent household survey put the population of Ng'ombe at 30 524 in 2002. The actual population is, however, likely to be much higher. In this regard, the Health Centre Staff put the population of Ng'ombe at a minimum of at least 70 000. However, the RDC Executive members felt that the actual population was closer to 80 000. The reason for the large gaps in the estimates of the population of Ng'ombe could be due to the constant moving in of people, especially since 1999 when it was recognised as an improvement area. As a contrast to the above scenario; if we assume an even growth rate for the city of 5 % the figure should be approximately 40.000 residents.

### **4.2 Field Survey of Ng'ombe**

A field survey of Ng'ombe shows three distinct areas of the settlements. These are the oldest area, which is near the main market. The second oldest part of the settlement is just opposite the oldest part. The bus and taxi station, as well as the police station are located in the second oldest part of Ng'ombe. In this area most houses are smaller and

rather fragile. The main road separates the oldest and the second oldest parts of Ng'ombe, which however has been substantially upgraded although it is still rather narrow. The third and newest part of Ng'ombe has considerably wider roads, and even the side roads are quite wide. However, the main road lacks adequate drainage, storm water drains and culverts. The houses in the latest part of Ng'ombe are generally large. Their plots seem to be twice as large as those in the older parts of the settlement. Needless to say, most houses here seem to be on double plots. Most of the houses are also in better condition than those in the older parts. This is because they are all built of concrete blocks and asbestos or iron roofing sheets.

The new area of Ng'ombe has several entrances, a bus station and a small market (kiosks and some small shops and workshops). The health centre, the community skills training centre, the offices of the RDC and Lusaka City Council are all located here within easy reach of the new small, but growing market and bus station. One of the striking features of the new area is the presence of many uncompleted and unoccupied houses. According to our informants, most of the uncompleted houses belonged to people who had passed away. The newest part of Ng'ombe has expanded in the south-eastern direction, and the only government school in the settlement is located here. Thus, the physical growth of Ng'ombe following its upgrading has resulted in the creation of a section, which is better planned in terms of roads, houses and access to essential infrastructure and services. Fig. 4.2a shows the eastern border of this new area.





Fig. 4.2 Eastern border of Ng'ombe and Catholic School Land.

### **4.3 Upgrading and poverty reduction Activities**

HUZA first intervened in the development of Ng'ombe in 1989 when it began to support mobilisation of the residents with a view to assisting them in “agitating” for the recognition of their settlement as an improvement area. As a result of these activities, the residents of Ng'ombe established a RDC in 1996. A participatory needs assessment coordinated by the RDC also showed that the priorities of the Residents of Ng'ombe were: access to clean water supply; health centre; better solid waste management; better roads, and access to skills training and credit to enhance livelihood activities of the poor residents in particular.

In response to these, HUZA undertook to support construction of a health centre, skills training centre and provision of credit to support the income generating activities of the poor. In addition, HUZA started a pre-school to help prepare children for primary education. The latter was crucial, particularly because there was no Government school in the settlement at the time and children had to compete for places in the nearby Olympia Basic School. This sometimes meant having to sit for

entrance examinations, which favoured children who had been exposed to pre-school education. The pre-school was, therefore, quite handy for the residents of Ng'ombe.

With regard to provision of skills, HUZA provided a tie and dye training programme, manufacturing of building materials, especially the sisal cement roofing sheets. Construction of a health centre and skills training centre were also started at the same time. A number of boreholes were also sunk with the financial support from NORAD, NBBL and NORCOOP.

Other poverty reduction programmes that were initiated were: a micro-credit scheme; and improved security lighting at the market. The training offered to the RDCs members enabled them to attract other agencies interested in supporting improved living conditions in Ng'ombe. In particular, the Rotary Club joined the crusade of uplifting living conditions in Ng'ombe by sinking three boreholes in the settlement. The Lusaka Water and Sewerage Company also sunk some boreholes to help alleviate the water problem, while the Planned Parenthood Association of Zambia also entered the area and began offering family planning services to the residents.

#### **4.4 Development Activities Facilitated by HUZA in Ng'ombe 1996 –1998**

##### **Residents' participation and care for the environment**

Since the underlying philosophy of HUZA's intervention in upgrading and poverty reduction was community participation, its activities were largely directed at facilitating the emergence of an effective community based organisation in the form of the RDC. It was important to have an RDC in place to ensure not only effective community participation, but also to ensure ownership of the initiative by the residents. Although teething problems in the form of political interference were experienced in the process of establishing the RDC, HUZA kept its faith in the strategy, as absence of a community based organisation would not guarantee participation and sustainability of the upgrading and poverty reduction initiatives that had to be facilitated in the settlement. HUZA thus devoted considerable effort in facilitating the emergence of an effective and proactive RDC.

A community based organisation was needed to take care of the long and short-term development concerns. Direct participation of all the residents in the upgrading activities was also necessary to guarantee ownership and sustenance of the intervention. It was also regarded as an insurance against vandalism and promotion of a sense of solidarity. The residents were therefore encouraged to provide free labour in the construction of roads, health centre and community skills training centres, as well as in the work relating to improvement of the water supply. HUZA explicitly refused to enter the food for work programme promoted by the World Food Programme as HUZA had experienced the debilitating impact it had on community participation initiatives in Bauleni. Despite some interference, the residents succeeded in achieving free labour donation crucial for the successful commissioning of the clinic. Roads improvement however faced some difficulties, among others due to interference from the Work for Food initiatives. It must also be said that the amount of free labour to be donated is limited by poverty and general lack of resources among the residents (see Nordahl and Chirwa 1998 for details).

Efforts aimed at empowering residents and promoting a voluntary spirit were carried out in order to ensure reduced cost of provision and to promote beneficiary participation.

### **Skills training**

HUZA also sought to improve the income generating capacity of the poor by exposing them to acquisition of essential skills ranging from skills that could help improvement of housing, for example, provision of training in production of building materials, improved houses and promotion of improved toilet facilities. Others were provision of practical skills, such as carpentry and joinery, tailoring, and tie and dye. HUZA also initiated and supported a micro-credit programme to ensure that the poor had access to credit. To ensure sustained development of the training programs, HUZA constructed a community skills-training centre to accommodate the training activities. The Community Centre houses the pre-school and skills training.

HUZA succeeded on skills improvement in terms of building materials and the use of home made concrete bricks spread rapidly and replaced mud bricks. The Ventilated

Improved Pit Latrine (VIP) though generally popular, has proved too expensive for the majority of the residents.

### **Micro-Credit and Income Generating Activities**

The training at the skills-training centre was organised in a way that encouraged participants to start up their own business. Skills training provided by HUZA thus went hand in hand with training in business management and access to loans. Loans were in fact guaranteed for all those who had been trained under the project and were interested in starting their own businesses. Similarly, loans were provided to established entrepreneurs who wanted to expand their business premises and services, as well as to small market traders selling say only vegetables.

The need to support income-generating activities and the health concern also led to HUZA being involved in the improvement of the market. In this regard, toilet facilities were built with the support of HUZA in order to raise the standards of hygiene. Efforts aimed at improving lighting at the market were also attempted, but were undermined by constant theft of materials. A credit facility was, nevertheless provided to market traders with a view of encouraging them to improve their market stands. The aim was to support the income generating activities of the residents with a view to helping them expand and raise their earnings and income, while trading in clean and healthy surroundings.

### **Water – for the Training Centre and the Clinic**

The deficit of clean water supply in Ng'ombe was a very serious problem at the time the HUZA entered the settlement. Since the scale of the problem was beyond HUZA's financial capacity, HUZA directed the provision of clean water to the health centre and the community skills centre. The provision of water near these project sites was crucial to their realisation. The yield of the borehole supplying water to these facilities has, however, proved inadequate. Consequently, the borehole sunk with the help of HUZA currently only supplies water to the health centre.

Overall, the facilitation of the construction of the health centre was the most important single effort by HUZA in Ng'ombe, besides the forming of RDC. The clinic has enormously improved access to curative care, as well as preventive health care. Its development has also been phenomenal, because the original idea of constructing only



a small health centre was shelved in recognition of the fact that Ng'ombe was still growing. A much bigger clinic with a wider range of services including admission wards and a maternity wing in addition to the usual outpatient facilities was thus put up. See fig. 4.4a and 4.4b. We can confidently conclude that, HUZA has been an active *change agent* in Ng'ombe. It has helped the residents take control of the development of their settlement. It has also laid a firm foundation for further development and improvement of Ng'ombe, because it has equipped the residents with skills on how to engage the Government and other development agencies in their quest for improved living conditions.



Fig. 4.4a Extension of Clinic, Maternity wing on the right.



Fig. 4.4b Multipurpose Waiting Area Ng'ombe Clinic

#### **4.5 Current Status of the Activities**

The HUZA has not yet completely withdrawn from Ng'ombe. It still runs an office in the settlement, the pre-school (including grade 1) and skills training. Its micro-credit portfolio is also still active. HUZA is thus focusing on a narrower range of activities than before. It should, however, be noted that in areas where HUZA is still active it is working closely with the RDC with a view of establishing a withdrawal strategy that would guarantee the sustainability of the initiatives it helped begin. The delay in handing over these activities to the RDC has caused concern amongst some RDC members. However, it is prudent for HUZA to tread carefully, because the RDC cannot begin to take on everyday management of projects. Lusaka City Council has an office in the settlement and for the time being HUZA and Lusaka City Council co-habit. The RDC has their office close by, and even though the cooperation between the HUZA and the RDC is not as intensive as earlier, they communicate and work on the mutual objective of achieving improved livelihood for residents of Ng'ombe.

**RDC activities**

The Ng'ombe RDC in particular was still coordinating development activities in the settlement and making strategic partnerships with NGOs and bilateral and multi-lateral development agencies.

RDC in Ng'ombe has consolidated over the years. RDC has 12 members, one from each of the 12 zones of Ng'ombe. The executive board consist of the chair, vice chair, treasurer and secretary. The RDC has several subcommittees: Water committee; Road Committee; Funeral Committee; Finance Committee; Education Committee; Fund Rising Committee; Security Committee and Health Committee, which also deals with HIV/AIDS.

The RDC has become a recognised institution in the local government structures. It is in fact recognised as the lowest governance level within the Lusaka City Council and indeed other urban local authorities (see chapter 5 for details).

**Infrastructure**

The deficiency in the supply of essential infrastructure and services are also still visible. Water supply, for example, is still a problem, as the residents still have to wait long hours before drawing water. In total the area has 23 taps/safe water outlets which serve all residents (between 30.000 and 60.000). The Water Committee manages some of the safe water sources and are responsible for the maintenance. A small fee is collected to finance this activity.

Road construction has improved in central areas, but also here much remains to be done. There is also a noticeable development of spontaneous market activities.





Fig. 4.5a Spontaneous Market near the Clinic and HUZA office. In the right corner are the disused troughs originally used for making roofing sheets.

### **Education and training**

The education situation has improved considerably, with a new Government school having been built in the settlement, currently having 400 pupils. Some church societies also provide smaller private schools. A second public school was also on the drawing board, but had been delayed by illegal allocation of the plot that had been allocated for the school to individual developers. This halted the construction of the school, forcing the company contracted to build the school to withdraw from the area. As a result, and the rapid growth of the area, thousands of children in Ng'ombe do not go to school.

The skills training centre is also not utilised optimally. Lack of access to water is one reason why the skills training have stalled.

### **Successful micro-loans**

The micro-credit programme that HUZA has provided in Ng'ombe is very successful. Its repayment record is excellent, while the beneficiaries are grateful for the credit facility or the revolving fund. Recipients of the loans have also done very well. Take the case below for example.

*In 1997 Mrs Christine Bertha Chafilwa was one of 9 ladies that received training and a loan to start a tie & dye and tailoring business. After the training was completed and the loan paid back, it turned out that the business in tie& dye was not too good. The chair lady applied for, and got, a loan of K1.6 million to start up a chicken rearing business. The business went well and she saved money for campaigning to become a councillor. In 2001 she won the election and has since taken time to promote the interest of the residents of Ng'ombe in the City Council. The councillor now does a full time volunteer job for the community. She is concerned about getting schools into the area, to improve the water situation and to educate the people. A great concern of hers is the many men that waste their lives drinking home made beer and doing nothing but messing up the lives of their wives and children.*

For the small scale micro loan HUZA is also targeting the market traders. Despite the provision of toilets, hygiene in the market is still quite poor and the Market Cooperative, which runs the market, would like to access loans for improvement of stalls in the market to raise the standards of hygiene. Since HUZA has a successful loan scheme for market traders elsewhere, for example, in Chazanga, it should not be difficult to bring the market traders of Ng'ombe on board.

#### **4.6 The RDC and the challenges of Poverty**

The Ng'ombe RDC is eager to take on the social responsibilities of providing social security to such vulnerable groups as orphans, the elderly and the poor in general. To this end, about 274 orphans have been identified in the settlement and a proposal developed for provision of supplementary food to the vulnerable households, and looking after them. The RDC has, however, not thought through how it would sustain such a program.

The elderly are currently supported through a policy of extending free clean water supplies to their households. Blankets have also been provided to the elderly with the

help of the Councillor and the Member of Parliament. Attention has also been devoted to supporting vulnerable households during times of stress and such big shocks as deaths. A Funeral Committee has, for example, been established with the aim of exploring the means of providing support to poor and vulnerable households when they have deaths. This is a serious problem, because most people suffering from HIV/AIDS receive largely home-based care. As a result, they tend to die in houses. Such deaths are very expensive, as the corpses have to be transported to the University Teaching Hospital at great cost. Other costs associated with funerals have also escalated. Whether the RDC will succeed in taking on all these additional responsibilities remains to be seen, especially that its financial position is rather weak, as it is largely dependent on money generated from the water supply schemes.

#### **4.7 Sustainability**

This section turns to the long-term sustainability of the activities initiated and facilitated by HUZA in Ng'ombe. The initiatives were: establishing a RDC; Construction of a Health Centre and a Community Centre, Provision of Skills and extending support to income generating and poverty reduction activities.

The RDC is a phenomenal success. It is robust and engaging other development agencies to ensure continued development of the settlement. It is, however, in danger of taking on too many responsibilities. HUZA should seriously consider maintaining provision of advisory services to the RDC to ensure it does not overstretch itself and abandon its original mission. Its financing is also worrying, because like most RDCs it is largely dependent on money from the water levies.

The pool of persons providing leadership has also remained rather narrow. Above all, while the importance of gender equity is recognised, women are not adequately represented on the RDC and its committees. This issue requires urgent attention, because it has implications for democratisation and equitable development. HUZA, on the whole, has nurtured the RDC successfully and it has emerged as an independent and proactive entity. Maintaining its focus on the key reasons for its establishment will determine its ultimate sustainability. As of now, it is alive and well. HUZA has therefore, been very successful in that regard.

The interaction of the RDC with the politicians has, however, remained quite thorny. The LCC has, nevertheless, developed a common constitution for all the RDCs in the city, with a view of ending political interference, as the RDC is now the lowest organ of the local authorities in Zambia. The increased recognition is, however, likely to bring new challenges of being accountable to the residents rather than the bureaucracy in the local authorities. To successfully overcome this new challenge, RDCs require counsel of institutions like HUZA. This issue has not, however, been seriously considered yet.

HUZA's micro-credit programme has also proved to be very successful. The micro-credit scheme seems to meet the needs of the very poor. This is no small achievement, because many micro-credit and finance programmes do not reach the very poor. A combination of selective picking, screening, training and mentoring by peers seems to be in line with the every day lives of the beneficiaries. The use of groups as the basis for loaning out brings in peer pressure to have a bearing on repayment and perhaps explains the high repayment rates observed in the HUZA micro-credit programme. To ensure sustainability of this excellent scheme, there is need to move towards provision of micro-finance services, or at least introducing some minimal interest and administrative fees, to avoid erosion of the resources available through inflationary pressures.

The skills training programmes are successful in terms of providing skills. The long-term sustenance of the programs is, however, in question, because of lack of a clear agency that would take on their management. The RDC is keen to take responsibility, but it is doubtful, it would have the capacity to run the programs on a sustained basis. HUZA should thus consider introducing boards for the skills training programs. They have worked in other settlements in Lusaka and there is no reason for them not to work in Ng'ombe too.

#### **4.8 Conclusions**

Most of HUZA's interventions in Ng'ombe have proved not only successful, but also seem to be sustainable. In this regard, the Health Centre has successfully been handed over to the Lusaka District Health Management Board (LDHMB), which has expanded the range of services available to the residents of Ng'ombe. The clinic provides a variety of health care services, curative as well as preventive. In case of the

latter the Clinic has established a neighbourhood health committee which has five sub-groups focusing on different target groups (mothers, youth, males etc.). The increased health care is in tandem with the increased population growth of Ng'ombe. The Clinic provided figures showing the profile of the most common diseases for the last four years. This revealed how inadequate the health services are, compared to the population growth.

Table 4.1 Most common diseases, Ng'ombe Clinic 1999-2001 (actual figures)

Year/Disease	1999	2000	2001	2002
<b>Diarrhoea</b>	5.440	4.819	3.684	6.742
<b>Malaria</b>	9.808	8.385	7.639	11.980
<b>Pneumonia</b>	947	654	454	1.680
<b>TB</b>	353	266	343	548
<b>Bilharzia</b>	1.724	173	57	364

The upgrading in general and the fact that Ng'ombe is located close to the city and income-generating activities has made Ng'ombe an attractive place to settle. It is a reasonable place to stay and subletting and subdivision of plots is widespread. This is one reason why poverty alleviation is still a major challenge for the RDC.

The creation of the RDC, which is now acknowledged by the Lusaka City Council, is no small achievement. There are, however, challenges for the RDC to remain focused on their core business and to ensure gender equity is practised rather than just preached about. It is also interesting that the RDC is interested in taking on major social problems that the state has neglected. Its success in that arena will depend on the use of sustainable mechanisms. The micro-credit programme is successful, because it reaches the poor not normally reached by many micro-finance programmes. There is need, however, to secure the long-term sustenance of the skills training programs, because they reduce poverty by providing skills and raising income.



## CHAPTER FIVE

### **5. Prospects for Long-Term Sustainability of Activities Facilitated by HUZA**

#### **5.0 Introduction**

In this chapter, we analyse the prospects for long term sustainability of the upgrading and poverty reduction projects facilitated by HUZA with the financial support of NORAD, NBBL and NORCOOP as well as the cooperation of the Lusaka City Council. The relevance and effectiveness of the community participation strategy is also analysed, before drawing out some conclusions and recommendations. We however, begin with the latter, before assessing the achievements, weaknesses and sustainability of the upgrading and poverty reduction efforts.

#### **5.1 Justification for Intervention and Strategy adopted by HUZA**

In general, cities and towns in Africa have very high levels of poverty regardless of the definition of poverty adopted. This urban poverty is also concentrated in the informal settlements, which are characterised by poor living conditions and vulnerability to public health epidemics. The unsanitary living conditions are largely caused by poor access to essential infrastructure and services, poor environmental management and high levels of environmental degradation caused by poor disposal of waste and extractive economic activities that create extensive derelict grounds. It is therefore not surprising that Sub-Saharan Africa was said to have the fastest growth in human poverty by the United Nations Development Programme in 1997 (UNDP, 1997). It also has the highest proportion of people living on less than one United States Dollar per day. The situation has, however, been compounded by the high prevalence of HIV/AIDS. In this regard, it has been estimated that 70% of people living with HIV/AIDS are in Africa (UNCHS, 2001). The high prevalence of HIV/AIDS is worsening poverty levels, particularly amongst the very poor, because of loss of household members in the prime of their lives.

Poverty in African cities and towns is concentrated in informal settlements, because these are the only areas where the poor find housing. The poor living conditions found in the informal settlements are, however, not only due to lack of essential infrastructure and services, but also due to being located in environmentally unsuitable areas for housing. The latter was, however, not the case for Bauleni, Ng'ombe and Chazanga. Thus, the unsanitary living conditions in these informal settlements were largely due to lack of access to essential infrastructure and services and lack of productive employment and sustainable livelihoods for the bulk of the residents. Raising standards of living in Bauleni, Ng'ombe and Chazanga thus required improved access to essential infrastructure and services, as well as improved productivity among the residents. Poor performance of the national economy had, however, resulted in decreased investment in new social and physical infrastructure, while the local authorities are not in a position to upgrade any of the informal settlements.

### **The community participation approach**

The poor living conditions found in informal settlements undermine the potential and capacity of people to better their lives. In recognition of that, HUZA believed that improvement of living conditions in the informal urban settlements was the key to reduction of poverty and human suffering. It also believed that improving lives of poor people required their direct involvement and participation in decision-making and implementation of projects identified by the beneficiaries themselves. HUZA thus believed that community participation based upgrading was the ideal approach.

Community participation was considered the ideal approach, because involvement of residents in implementation of projects reduces implementation costs, while the participation of residents ensures their commitment and ownership of the projects. As a result, the projects undertaken through community participation tend to be free from vandalism. The community participation strategy preferred by HUZA, had other additional positive elements in it, especially with regard to promotion of democracy, because it requires participation of residents in key decisions relating to provision of essential infrastructure and services, both directly and indirectly through participatory needs assessments and elected officials of the community institutions established for the purpose of coordinating development of the settlements.

Application of community participation to upgrading was also expected to demonstrate that living conditions in informal settlements could be improved even with just a few external resources. It was important to undertake the upgrading activities, because something had to be done to reduce the vulnerability of the residents of informal settlements. The vulnerability of the residents of informal settlements was worsened by lack of security of tenure, which made residents reluctant to make long-term investments in housing and other essential infrastructure. This state of affairs makes living in informal settlements rather risky. The risks emanate from poor access to essential infrastructure and services, overcrowding and poor environmental management including, poor solid waste management. Thus, amongst other things community participation based upgrading, had to deliver secure tenure as well.

Use of community participation as the basis for settlement improvement posed serious challenges with regard to whether the strategy can work among highly heterogeneous and largely unorganised groups of people that live in the same area, but were “communities” in name only. The upgrading efforts thus had to begin with mobilisation and organisation of residents into at least “communities of common interests”. In Bauleni pilot project, HUZA worked hand in hand with Community Development Workers from the Lusaka City Council, who had been trained in facilitation of community participation based upgrading. After a series of meetings, the residents established a Residents Development Committee, which took over responsibilities for community mobilisation, coordination of settlement wide development planning, and promotion of improved living conditions on the basis of community participation. Residents thus had to make contributions to provision of priority infrastructure and services, selected by residents for implementation. In practice, this meant the residents had to contribute either their labour, or any readily available local materials. HUZA on the other hand, undertook to source and provide any bridging finance and materials that might be required to deliver the preferred essential infrastructure and services. The Lusaka City Council also provided advice and technical staff to deal with any practical or technical problems that might require attention of experts, who were not available in the settlement. Keeping Lusaka City Council within the community participation based upgrading was also critical to delivery of secure tenure.

## 5.2 The HUZA Strategy

Being a small NGO with limited funds, HUZA was determined to empower the residents with the idea that it was within their power to improve living conditions in their settlement. In terms of broad categorisation, HUZA developed a people centred the community participation strategy.

A recent report from the International Council for Research and Innovation in Building and Construction (CIB), discussing the relationship between environment and sustainable livelihoods in informal settlements made a simplified model, showing the cost of enabling programmes in comparison to earlier housing provision approaches. The model is given in figure 5.1

**Figure 5.1 Enablement Compared to Other Housing Delivery Approaches**

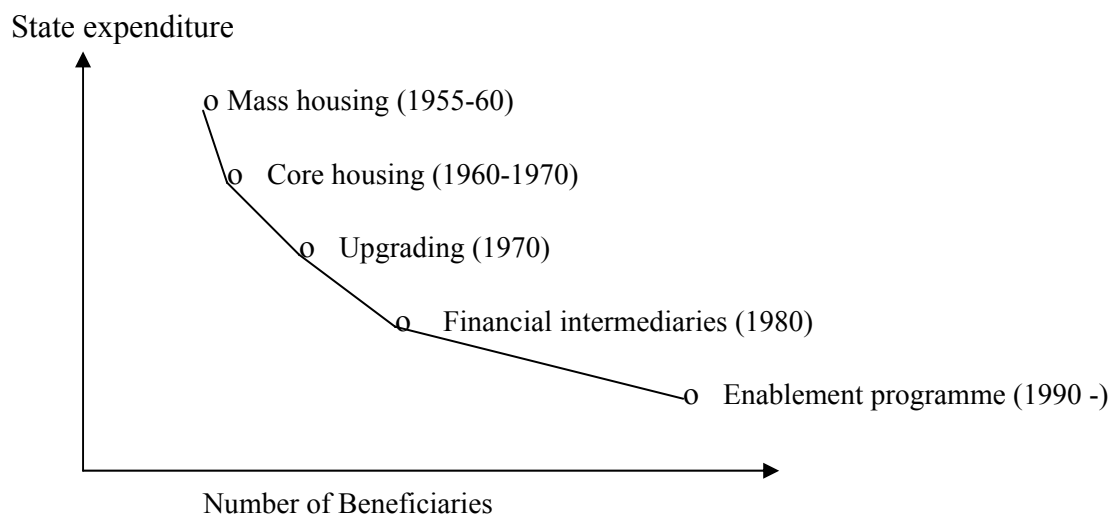


Figure 5.1 suggests that the enablement approach provides far more people with housing with far less resources than the previous approaches. The number of beneficiaries in the HUZA' community development strategy is high in the sense of improved living condition, but not in the sense of housing allocation. The enabling approach has been subject to critical debates: The approach might encourage and partly also facilitate a great bulk of residents in their effort of improving their living conditions, but there is no evidence that this approach actually leads to any substantial production of new houses (Burgess 1997). In terms of improved housing HUZA's

role is limited to giving counselling on how to build the houses. The “bottom-up” approach is however highly noticeable in the sense of securing and improving the living conditions for the residents. This is achieved through different kinds of training and micro financing in order to increase incomes, and improving health of the residents. In addition the approach promotes secure tenure for the residents, as the recognition of the area is an important step for other NGOs to enter the area and to improve infrastructure. It is crucial in encouraging and facilitating residents to organise themselves in taking care of and maintaining the services that the state and the municipality fail to provide.

In the case of Zambia and Lusaka City, the enabling approach seems to be the only realistic one. The community participation approach implemented by HUZA relied on limited resources that were made available by NORAD, NBBL and NORCOOP. The amount of resources made available was no more than US\$200 000 per settlement. To deliver the improvements of the scale achieved in Bauleni, Ng’ombe and Chazanga, HUZA had to be judicious. It had, for example, to stick to the priorities identified by the residents of the targeted settlements. The priorities selected in the three settlements were very similar probably due to similar social and economic profiles of their residents. HUZA thus focused on creation of community institutions to provide leadership and ensure sustainability of the improvements. Other areas of focus were improvement of access to health service, clean water supplies, provision of practical skills and micro credit. These sought to transform the informal settlements into improvement areas and to improve the livelihoods of the residents in order to guarantee the sustainability of the improvements, as well as to reduce vulnerability and human suffering that goes with extreme deprivation.

The Lusaka City Council undertook to ensure that the targeted settlements were declared improvement areas in order to ensure security of tenure for the residents. Recognition was, however, not only important for provision of essential infrastructure and services, but for ensuring stability as well. Above all, the NGOs that were willing to facilitate upgrading activities required the support of the Lusaka City Council before moving into the targeted settlements. Although HUZA moved into the

settlements just before they were declared improvement areas, it was on the understanding that the Lusaka City Council would recognise the targeted settlements sooner rather than later.

HUZA thus played the role of catalyst in settlement improvement. As reported in chapters three and four, HUZA has successfully facilitated establishment of Residents Development Committees (RDCs) in Bauleni and Ng'ombe, HUZA has also strengthened the RDC in Chazanga. RDCs are community-based institutions that have taken responsibility for the development of informal settlements. They have also been recognised as the entry points for the local authority, into these settlements.

### **RDC - a replicable model**

The RDC in Bauleni and Ng'ombe is a result of a “trial and error” mechanism of finding out which organisational structure proves to be the most sustainable way of organising the residents. The interface between a strictly *area based community organisation* and a *local political organisation* had proven problematic in Bauleni. The history of party organisation in Zambia played an important role in the first model of organisation. Since independence the political parties had been important in the administration of such areas (Mitullah et. al. 1994), and the organisation of political parties in wards, branches and sections encompassed the whole population. At the very local level the political parties had taken over some functions and services, like the running of markets, pre-schools, subdividing land, allocating plots etc (Rakodi 1998, referred to in Mitullah 1994). However, the political parties did not prove unproblematic as organiser of upgrading activities. For example the political leaders, under the one party State, tended to allocate plots without authority from Lusaka City Council. Under the multi party State, power struggles started as a new party came in office. It was therefore decided that no political leaders could sit in the RDC by virtue of holding an office in any political party. In the evaluation of Bauleni the authors gives this recommendation:

“The (political) branches are very important agents of development but in the current multi-party politics, they should not sit on the RDC by virtue of heading their political branches. It is therefore recommended that;the branches should continue to mobilise communities in their areas, branch leaders should only sit in the RDC if they are elected in the RDC elections, and not by virtue of holding an office in any political party”  
(Mitullah et al 1994: 26)

In Ng'ombe, the conditions were even stricter: It proved difficult to combine partisan political activity and community work and the City Council dissolved a newly elected RDC because some of the members were active in politics (Nordahl and Chirwa 1998).

Based on the experiences of drawing a fixed interface between the local party organisation and the area based residential organisation, Lusaka City Council now has made a constitution for the RDC's stating their mandate and the procedure for elections. The constitution underlines that the concept of community participation has been endorsed by both the Central government and by Local authorities in Zambia as an essential strategic element in projects designed to improve living conditions for most low-income groups, and particularly in upgrading projects of peri-urban areas. The constitution recognises participation as a tool to stimulate self-reliance. It states that when people participate actively in improvement projects, they are more likely to work together on other projects of mutual benefit, and become more confident of solving their own problems and less dependent on outside agencies. This is added to a more pragmatic approach recognising that there simply are not enough outside recourses available to develop needed infrastructure and services in peri-urban settlements as well as in inner city. (Ref. Constitution of the Area –Based Organisations, Lusaka City Council).

The fifteen articles of the constitution prescribe in detail the mandate and procedure of electing RDC's. It also prescribes the function of the RDC in terms of internal improvement. The functions listed are very similar to the kind of activities that HUZA have initiated in Bauleni, Ng'ombe and Chazanga. The constitution also identifies the power and duties of the organisation, as well as details of the electoral process and the procedures.

The constitution also states that the area-based organisation is a part of the local government system and delegated the authority from the City Council (4.6) and is to work in partnership with the City Council as well as with City Council staff. The article also identifies the special characteristic of the organisation as its *“strict focus is to promoting development and of being based on citizens' participation, on the spirit of voluntarism, executed in a non-partisan manner”* (Article 4).

The RDC functional period is 3 years, but it is planned to be extended to 5 years, as the current period comes to an end. The City Council dissolves the RDCs, announces the new election and monitors the electoral process.

The fact that Lusaka City Council has made a constitution for the area based residential organisation, which was initiated by HUZA, but has found its form through extensive dialogue with the City Council, is indeed a sign of sustainability and replication. The creation of RDCs is important and useful from the point of view of giving the residents an independent voice free of narrow political interests. Recognition of the RDCs as sub-ward structures of the local authority might however pose challenges to the role of the RDC. The questions that arise are: will RDCs remain loyal to the residents who elected them? Can they avoid becoming the means of extracting resources out of the informal settlements by the local authorities without providing a corresponding level of infrastructure and services? The questions relating to the future role of the RDC cannot be answered, as its role is yet to be further developed. It is, nevertheless, obvious that the community participation strategy has proved its worthiness and should be replicated in similar urban environments.

### **Capacity building**

Another major aspect of the community participation based upgrading, which has a long term impact on the development of the settlements and individuals targeted is capacity building. Individuals who have received training in different skills have been empowered in terms of acquiring practical skills, or the skills needed on the labour market. HUZA has also facilitated extension of public health services to Bauleni and Ng'ombe, by the use of community participation strategy

At the community level, mobilisation of residents to the point of establishing local level institutions dedicated to the development of the settlements has deepened the experience of democracy among the residents, because they have had to choose new leaders for the RDCs every three years. Community mobilisation for settlement improvement also exposed residents of targeted settlements to civic education.



HUZA has also benefited from exposure to the operations of its Norwegian counterparts, NORCOOP and NBBL. Capacity building has not, therefore, been confined to the residents, the collaborating Norwegian and Zambian NGOs have also exchanged experiences. The long period of intense collaboration and cooperation of about ten years has, therefore, been used not only for the benefit of individual institutions and persons involved, but for the benefit of thousands of residents of the informal settlements whose livelihoods have improved.

### **5.3 Upgrading and Town Planning**

The upgrading of Bauleni, Ng'ombe and Chazanga implies that their legal status has changed to recognised settlements. The physical planning of these settlements thus has to take account of their future expansion and densification. To do that maps become essential planning tools. However, only aerial mapping of Bauleni have been completed. The mapping for Ng'ombe and Chazanga is yet to be undertaken. The responsibility for mapping newly recognised townships falls squarely on the shoulders of the Lusaka City Council. Thus, the LCC ought to find means and ways of accomplishing this task.

Upgrading also requires houses to be numbered for ease of location, regulation and management, and for example, for the purpose of collecting rates. In the overspill areas, Lusaka City Council applies the standard plot sizes of 20m by 25m, which seem to be very attractive to the middle-income households that mainly move into the informal settlements after upgrading has begun. This seems to be unavoidable in a country with a housing policy that does not seem to deliver any housing to the middle-income groups.

Ng'ombe is an example on how an upgraded settlement faces extreme growth, which causes challenges to all services. Due to the high cost of extending sewerage facilities to informal urban settlements on the periphery of the city, most residents of upgraded settlements use either pit latrines or septic tanks supported by water borne closets. Increased density and widespread use of pit latrines, and septic tanks for disposal of

human wastes pose a serious pollution risk to underground water resources, which provide about 50% of the city's water supplies.

The main *failure* of community participation based upgrading has been to influence access to plots, especially for the poor who live in rented accommodation, who nevertheless participate in the improvement of living conditions. Future upgrading programmes should pay attention to this serious issue of inequity. It is an important question, because new residents also get attracted to the upgraded informal settlements. The “newcomers” seem to be participating in harvesting fruits of community participation without corresponding investments in the efforts leading up to them. At the same time, the situation of the renters, especially the poor does not change significantly.

#### **5.4 Upgrading: Challenge of Formality and Informality**

Upgrading of informal settlements transforms the way people relate, especially to institutions. In this regard, Durand-Lasserve (2000) has noted that policy approaches to upgrading informal settlements and tenure tend to be financially and technologically driven, resulting in loss of focus on people. Involvement of local institutions in the management of informal settlements is thus critical to a people centred development. It is, however, encouraging to note that HUZA's efforts in the upgrading process have to a great extent been people centred. A foundation for a people centred upgrading has in fact been laid by the community participation upgrading advocated by HUZA.

The RDCs in all the three settlements, however, should address themselves to issues relating to the newly introduced property rates in informal settlements, for them to live up to their mandate. This is essential, because extension of property rates to informal settlements seems to be a threat to the security of tenure for the poor, who seem not to be in a position to pay property rates.

### **Secure tenure after upgrading**

The issue of property rates needs an explanation: It is closely interlinked with the occupancy license and the conversion of traditional land from rural to urban. After the upgrading, any resident who wants a document that proves their ownership to the house and the plot on which they settle, will have to approach the City Council and request for the issuance of an occupancy licence. This licence is interlinked with claims to property rates. Each property owner has to pay a rate to the city council. The upgraded areas used not to be included in this arrangement, but in 2002 the City Council decided that all upgraded compounds should be included in this arrangement and backdated to the year of recognition, which was 1999.

In order to get an occupancy licence the residents have to clear any outstanding property rates. As the rates accumulate over time, clearing it will become more expensive the longer one waits<sup>2</sup>.

The property rates go back to the 70-ies when the upgrading of residential areas first started. At that time the council was carrying out facilities like water provision, garbage collection, street lighting, community centres etc. Then the fee was called a service charge and it should be a contribution by the community, for the services they received. As the economy changed, the council failed to provide those services and the fees were renamed to ground rent. The secretary of one of the RDC' says:

*“LCC calls it (the monthly property rent) a service charge. They are to provide roads, garbage bins, garbage collection, schools, health centres, markets etc. But they provide nothing of this!”*

As the city council has no services that could be cut off, they also have no means to enforce their policy. Very few of residents have got the licences and also pay their rates. Estimates made by the RDCs say that about 25 % of the residents of Ng'ombe and 75 % of the residents of Bauleni got their occupancy licenses. Currently, the option of having or not having the licence does not make any big differences for the residents. No residents will be evicted if they don't have their licence sorted out. But

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<sup>2</sup> The ground rate is not very high; it used to be 3000 Kw a month, but in 2002 it raised to 5000 Kw (4700 Kw = 1 USD). In addition to this cost, the occupancy licence has a handling fee of 75.000 Kw.

if a resident wants to sell their plots, the outstanding rates will be subtracted from the sale price and paid to the city council, as a part of the procedure of formalising the sale. Theoretically, this might lower the financial value of the plot disproportional to the amount of outstanding ground rent. Since the introduction of ground rent in the recognised compounds is relatively new and, it is not likely to assume that a new “rate relive” campaign will pass a full council meeting in the nearest future.

Lusaka City Council in cooperation with community based organisations of the area have undertaken some sensitising campaigns in Chazanga and other compounds in order to have more residents to clear their ground rents in order to get their licences. But, if the required amount of money is not available, the resident will put the decision off, even if it becomes an even higher obstacle in the future. Each of the RDCs has, nevertheless, carried out some socially sensitive activities. The RDC in Ng’ombe, for example, was assisting elderly residents with sorting out their occupancy licenses, while in Bauleni the RDC has shown some concern about the living conditions of the very poor and vulnerable residents. In this regard, it should be noted that it is detailed local knowledge that local institutions possess that makes them so good at identifying the most poor and vulnerable in their settlements. Local knowledge is thus critical to effective management of informal urban settlements. The Lusaka City Council which may not have the detailed local knowledge is not likely to be as sensitive, because its focus is largely on mobilisation of additional resources to help it discharge its responsibilities.

In contrast, the nearby SOS Children’s Village had taken an interest in securing the interests of orphans in their care whose parents had left houses in Chazanga. The RDC can and should therefore play some role in identifying social concerns.

### **5.5 Building Materials and Technology**

One of the objectives of HUZA’s intervention in the three settlements under review was to introduce new local building materials and technologies. The use of stabilised soil blocks was quite prevalent in Bauleni in the initial stages of upgrading. Use of stabilised soil blocks, however, creates derelict and deformed landscapes, because it

becomes difficult to fill the resulting pits. In some cases the pits were used for the disposal of solid waste, but there is a limit to which that could be relied upon.

The fundamental problem with introduction of new building materials and technologies is their social acceptability. Residents of informal settlements are particularly sensitive to use of what might be perceived by the residents of higher income areas, as inferior building materials. It is, therefore, not surprising to see the widespread use of concrete blocks, as the main building material in both Ng'ombe and Chazanga. The most common roofing materials were asbestos and corrugated iron sheets. HUZA's attempt to introduce sisal cement sheets did not, therefore, catch the imagination of the residents of the three settlements. Failure of the sisal cement roofing sheets to take off could be attributed to the problem of being perceived as "inferior materials". This is likely, because sisal cement roofing sheets have never been used in conventional housing or in the construction of public buildings.

Steel windows and timber doors are the most commonly used fittings in all the three project sites. In the initial building stages, however, most houses seal off some door and window openings until such a time that they have acquired their frames. In terms of technological innovation and quality control of the building materials, the buildings are comparable to similar upgraded settlements elsewhere. Extension of electricity to all the houses would, however, open up more opportunities in terms of economic activities that households might engage in. Currently, only households that can afford the high connection fees have been connected to the electricity grid. HUZA should, therefore, ensure that the skills training centre under construction in Chazanga is electrified. Electrification is essential, because it creates new job opportunities, especially in the area of metal fabrication and makes it possible to use electric power tools, which tend to improve the quality of the products.

### **5.6 Civic Education and Capacity Building**

The illiteracy levels in all the three compounds were noted to be fairly high. Illiterate and poor people are more vulnerable to manipulation as they lack the capacity to understand and demand that their rights be respected. It is very common for politicians to promise all sorts of services during elections, so as to win the votes of

the poor. In addition to a strong political will to support the poor, civic education can enhance the ability of the poor to understand their role in the economy and politics of urban centres. Literate and well informed people are also easy to communicate with and are likely to be more productive in economic terms too.

For the RDC to be effective, its leaders require training in leadership skills and governance in general. It is worth noting that the Bauleni RDC organised and funded training of its members of the Executive Committee and other facilitators and active community members. The Lusaka City Council, however, provided the facilitators. The training which brought together 37 participants cost the RDC approximately K1.6 million (NOK 2.300/ US Dollars 400). This was possible for Bauleni because of the high level of awareness of its residents and the leadership in particular. In contrast to Bauleni, the RDC in Chazanga has not had any formal training from Lusaka City Council even though it was elected in January 2003. It is important that the Chazanga RDC gets some leadership/ governance training for management of community participation based upgrading, because it cannot be effective without being trained.

The evaluation and review of the upgrading of Chazanga, Bauleni and Ng'ombe respectively revealed the adverse effects of the extensive use of the food for work initiative for most of the 1990s in Lusaka's informal urban settlements. The negative consequences of the food for work initiative are particularly failed in the application of the community participation upgrading strategy. As a result, organisations using the community participation upgrading approach have to invest a lot more in mobilisation and sensitisation of the residents of informal settlements earmarked for upgrading. The level of community participation is thus likely to vary, depending on the nature of the task at hand. In general, however most residents of informal settlements should be able to provide unskilled labour, leaving only more technical skills, which may have to be out sourced.

## **5.7 Conclusions**

The community participation upgrading strategy has resulted in the improvement of three of the nine remaining un-upgraded informal settlements in Lusaka. The six informal urban settlements that have yet to be upgraded have not attracted any

agencies willing to help improve the living conditions. This is largely because very few local and international development agencies are interested in urban settlement improvement. The main reason for this situation is the false belief that urban poverty is not as acute and severe as rural poverty. The situation is, however, compounded by the poor financial status of the Lusaka City Council, which entails that it cannot support any upgrading activities without some external assistance. Despite the widespread indifference to upgrading of the informal settlements, the poor living conditions results into seasonal outbreaks of public health epidemics, such as cholera experienced in poorly serviced informal settlements every rainy season.

The community participation driven upgrading facilitated by HUZA with the support of NORAD, NBBL, NORCOOP and indeed the Lusaka City Council has made a slight dent in the unsanitary living conditions that are characteristic of urban informal settlements of Lusaka that have not been upgraded. The evaluation and review of the upgrading and poverty reduction activities facilitated by HUZA in Bauleni, Ng'ombe and Chazanga suggest that HUZA succeeded in bringing about positive changes in the lives of the residents of the targeted informal settlements. In particular, HUZA succeeded in bringing about the establishment of local institutions to take responsibility for the development of their settlements. In addition, HUZA has succeeded in promoting secure tenure for the residents of the three informal settlements, because its pledge to facilitate the delivery of some essential infrastructure and services allowed the Lusaka City Council to declare the targeted settlements "improvement areas" under the Housing (Improvement and Statutory) Act of 1974.

Other achievements of the community participatory activities supported by HUZA in the three settlements include extension of public health services to the three settlements through construction of modest health centres, which have successfully been integrated in the Lusaka District Health Management Board, which is responsible for provision of health services in Lusaka. HUZA has also facilitated provision of clean water to all the three settlements. The problem of clean water supply has, however, is far from completely resolved in Chazanga and Ng'ombe, because the resources required to resolve that problem are beyond the resources available to HUZA. In this regard, it should be noted that the resolution of the water

supply problem in Bauleni has been due to heavy investments put into the water supply system of Bauleni by the Japanese International Cooperation Agency (JICA). Nevertheless, JICA has built on the water supply management scheme that was established under the auspices of HUZA.

The HUZA has also helped alleviate poverty in the three project sites through provision of practical skills, pre-school education, and provision of a revolving fund. The latter is perhaps the most innovative, because HUZA has been able to reach some of the very poor social groups that are never reached by many micro-finance projects. Unfortunately, even though the poverty reduction supported by HUZA have been very effective in terms of imparting skills and extending credit, lack of effective strategies for their sustainability undermines their achievements and credibility. To improve the long-term prospects of the skills provision and credit provision projects supported by HUZA, we recommend the introduction of nominal interest rates and administrative fees on the revolving fund. Transforming a revolving fund into a micro-finance project, which could also be an option would however be complex, and would probably result in losing the groups that are currently reached, but which are never reached by the micro-finance programs.

The project outputs as outlined in item 6 of the project document have generally been achieved. It is however worth noting that there is little evidence to mitigate for roads upgrading and drainage. There was also not much to show for improved knowledge on house building and the use of improved latrines. In fact the appropriate building materials activity initiated by HUZA in Ng'ombe has for all practical purposes collapsed. Some attempts have been made by way of demonstration in the area of tree planting and garbage disposal. The follow up action by the residents has been rather poor.

Other recommendations that ought to be taken to improve the community participation upgrading approach to upgrading and poverty reduction are given in the next section.



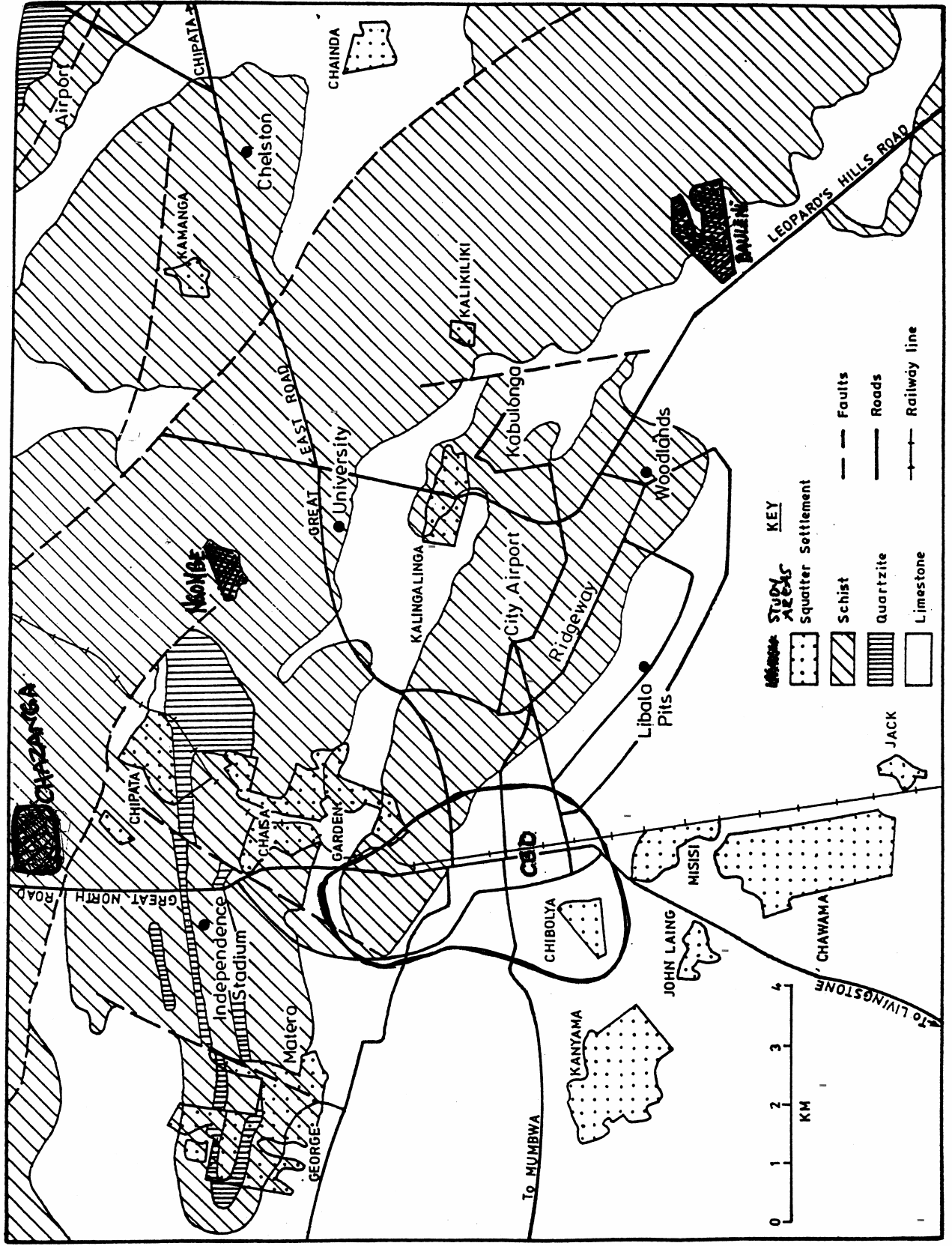
## **5.8 Recommendations**

1. The community participation model adopted by the HUZA has worked well, and made it possible to upgrade Bauleni, Ng'ombe and Chazanga. In fact in the period 1990-2000, only one other settlement i.e. Kamanga has been upgraded in the City of Lusaka. We therefore recommend that the community participation approach to upgrading be adopted in future upgrading projects.
2. The creation of strong community based organisations (CBOs) in the settlements examined has been the key to sustainability of most projects facilitated by HUZA. The Bauleni RDC was still very well organised, owing to the fact that HUZA had invested a lot in its establishment. The RDC in Bauleni was as a result proactive and versatile to the extent that it has been able to forge new partnerships with other NGOs besides HUZA. We thus recommend increased investment in the RDCs of Chazanga and Ng'ombe to enable them coordinate development in their settlements more effectively.
3. The environmental improvements have not been sustained, especially the roads, drainage, garbage disposal and tree planting. We therefore recommend that more effort be put in these areas in order to sustain the environments of the upgraded settlements.
4. Since the micro-credit project is not sustainable in its present form, we recommend that the groups be formalised into co-operatives, and that a nominal interest rate be levied on all loans. Measures to ensure the sustainability of the skills training and the micro-credit programme ought to be introduced to guarantee their sustainability beyond HUZA's presence in the settlements.
5. The adoption of RDCs as the lowest level of organisation in Lusaka City Council, poses challenges to RDCs as organs for championing the interests of the residents of informal urban settlements. The RDCs and the residents ought to mobilise themselves, advocate and lobby the LCC to ensure that all essential infrastructure and services are extended to the settlements. We thus

recommend sensitisation of RDCs to the risk posed by absorption into the Lusaka City Council structures.

6. HUZA's attempts to introduce appropriate building materials seem to have stalled. To resuscitate them we recommend their use in public building for demonstration purposes.
7. Due to some basic site planning problems observed at the Health Centres in Ng'ombe and Chazanga, we recommend that future projects of this nature be designed in a more flexible manner so as to allow for easy expansion.
8. Reliance on boreholes as sources of clean water supplies is in conflict with the use of pit latrines and septic tanks as the principal sanitation. Given the high level of investment required to improve the water supply, the RDCs should work with interested NGOs and the Lusaka City Council to find adequate resources to invest in the improved water supply system. We therefore, recommend that this problem be addressed at the city level.
9. The skills training programmes have generally focused on traditional trades, to make them more versatile, we recommend introduction of new appropriate and essential technological skills, such electronics and metal fabrication.
10. The provision of transport infrastructure and schools should be made a priority in Chazanga as it is a fairly isolated settlement.
11. Several gender sensitisation programmes have taken place, and Chazanga is said to have good gender balance. For Ng'ombe and Bauleni however, there was no evidence of full gender equity in the RDCs. We recommend that more effort be put in women's literacy programmes to bridge the gender gap.

5.9 Map



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## **Appendix 1: List of Interviewees**

### **Interviewees in Ng'ombe:**

Market Cooperative

Chairperson

Secretary

Huza Field Staff in Bauleni, Chazanga and Ng'ombe

Area Councillor Roma Ward

Mrs Christine Bertha Chafilwa

Ng'ombe Residents Development Committee Members

Chairperson

Secretary

Staff of the Health Centres in Ng'ombe

### **Lusaka City Council Interviewees**

Housing Officers

Field Officers: Bauleni, Ng'ombe and Chazanga

### **Chazanga Interviewees**

Huza staff

Executive Committee Members of the RDC

Residents:

Shoe Making Youth Group

Decoration Making Youth Group

Kitchen Gardens Group

Market Traders

Parents of children in the Pre-school

Positive Living Group

Staff of the Health Centres in Chazanga

### **Bauleni interviews**

Executive committee of RDC

Residents

## **Appendix 2: Terms of Reference**

### **EVALUATION OF**

### **“UPGRADING OF URBAN SETTLEMENTS”**

#### **TERMS OF REFERENCE**

##### **BACKGROUND**

Since 1991, NBBL (The Federation of Norwegian Co-operative Housing and Building Associations) has in close cooperation with HUZA (Human Settlements of Zambia) supported upgrading of informal settlements in Lusaka, first at Bauleni (1991 – 95), then at Ng’ombe (1996 – 1999), and finally at Chazanga (2000-2003). The support has been financed by NBBL, NORCOOP, and NORAD, and co-ordinated by The Royal Norwegian Society for Development, with HUZA as the implementing agency.

The development objective of the project is to contribute to improved living conditions through HUZA’s approach to community education and self-help.

The support to the respective areas has been designed in co-operation with the residents who have expressed their needs and wishes. Furthermore, the evaluations of previous project phases have been taken into account and thereby provided valuable information and guidelines for the planning of the next phase.

As the project is ending in 2003, a combined evaluation of the last phase (Chazanga) and the two previous phases (Bauleni and Ng’ombe) is considered appropriate and is expected to provide information about this help to self-help approach that can be useful to similar informal areas elsewhere, both within Zambia and in other African countries.

##### **OBJECTIVES OF THE EVALUATION**

1. Assessment of the level of achievement of the project objectives.
2. Assessment of the short and long term impact of the project
3. Recommendations, if appropriate, concerning possible additional interventions to ensure sustainable impact of the project

##### **SCOPE OF WORK**

1. Assess effectiveness of the project including an assessment of the contributions made by the outputs produced to the achievement of the project objective, and how external factors have affected project achievements.
2. Assess the short and long term impact of the project on the target group
3. Assess efficiency including an assessment of to what extent the outputs have been produced at reasonable cost and in an acceptable time frame.
4. Assess the relevance of the project in relation to the external environment including assessment of external conditions that has influenced project implementation
5. Assess technology used in the project and to what extent it has been promoting use of local materials and skills, and labour-based methods.
6. Assess the environmental impact of the project.
7. Assess socio-cultural aspects/gender issues and to what extent it has been in relevant to the present socio-cultural norms and practices, to what extent it has met the needs of the local community, increased labour opportunities, capacity building and education including assessment of distribution of benefits and costs of project to men and women.

8. Assess the institutional and management capacity of the project and the extent to which the institutions have fulfilled their responsibilities and managed their roles efficiently.
9. Assess the economic viability of the project with quantification of main benefits and costs, and/or assessment of cost efficiency.
10. Assess the financial sustainability and to what extent the project will sustain its operations financially.
11. Assess the standard of collaboration between HUZA, Norges Vel, and NBBL.
12. On the basis of the above make recommendations on possible new interventions needed in order to sustain project impact.

#### **PERSONNEL**

The evaluation is to be implemented by a team of experts consisting of:

- Dr Chileshe Mulenga, University of Zambia, team leader
- Mrs Berit Nordahl, Norwegian Building Research Institute
- Mr Tom Anyamba, University of Nairobi

#### **TIMING AND REPORTING**

The duration of the evaluation is expected to be 20 working days commencing 17<sup>th</sup> November, 2003. The team will present a draft report in electronic form to HUZA and Norges Vel by 10<sup>th</sup> December. Norges Vel will co-ordinate the comments and feedback to the evaluation team by 17<sup>th</sup> December. The purpose of submitting the draft report for comment before the final version is produced, is to ensure that all issues specified in the T.o.R. are properly covered and possible misunderstandings sorted out. Actual findings and recommendations by the evaluation team are not meant to be influenced by the comments.

**The final report – in English - will be submitted to HUZA and Norges Vel in one paper copy and also in electronic form by 10<sup>th</sup> January, 2004.**





