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Basic Facts on Human Settlements in Zambia : 1974\*

Population	:	4,695,000
Rate of national population growth	:	3.0% per annum
Urban population	:	1,656,000 (35.3%)
Rate of urban population growth	:	6.8% per annum
Rural population	:	3,039,000 (64.7%)
Rate of rural population growth	:	1.2% per annum
Gross Domestic Product	:	K1,820 million (current prices) <sup>+</sup> K924 million (1965 prices)
G.D.P. per capita	:	K383 (current prices) <sup>+</sup> K197 (1965 prices)
Real rate of increase of G.D.P. per capita	:	0.6% per annum
Area of Zambia	:	753,000 km <sup>2</sup>
Gross population density	:	6 persons/km <sup>2</sup>
Gross density of rural population	:	4 persons/km <sup>2</sup>
No. of urban centres:		
Pop. 5,000 - 10,000	:	6
Pop. 10,000 - 100,000	:	8
Pop. 100,000 plus	:	6

Abbreviations used in Text

FNDP - First National Development Plan 1966 - 1970
SNDP - Second National Development Plan 1972 - 1976
MLGH - Ministry of Local Government and Housing
MDP - Ministry of Development Planning
MRD - Ministry of Rural Development
NHA - National Housing Authority
ZNS - Zambia National Service
LUPD - Land Use Planning Division, Ministry of Rural Development
TPC - Technical Planning Committee, Ministry of Rural Development
RPU - Regional Planning Unit
UNIP - United National Independence Party
UNZA - University of Zambia

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\* Based on the Sample Census of Population, Central Statistical Office.

+ K1 = U.S. \$1.51 approx.

## CHAPTER I : PRE-INDEPENDENCE PATTERN OF DEVELOPMENT

### 1.0 Introduction

This report will deal briefly with the scope of the human settlements situation in Zambia, not only in terms of the events and policies which have shaped the present-day situation, but also a closer look at the ways in which government and the people have been tackling some of the major problems caused by the changeover from colonial rule to independent statehood. At the present time Zambia is engaged in the formulation of its Third National Development Plan and it is expected that many of the outstanding problems alluded to in this report will be dealt with in this forthcoming Plan.

### 1.1 Eco-Setting

Zambia is located on the high plateau of the Southern African sub-continent. It has relatively flat features and is mainly covered by a savannah type of grass and woodlands. Water is an abundant natural resource. The settlement pattern before the colonial era was entirely rural with small, dispersed and impermanent villages whose locations were determined by defense, the existence of natural water-courses and the agricultural techniques of the time. Nucleated village patterns were relatively scarce and occurred mainly in response to the annual inundation of the fertile floodplains on the great rivers or to serve important chieftains.

### 1.2 Population Distribution

The spatial distribution of population is one of the most striking demographic features of Zambia. More than 60% of the land area of the country has a density of less than 2 persons per square kilometre. This large, sparsely populated area forms the two central zones of the Zambia landmass. Rural population concentrations (i.e. density of over 10 persons per square kilometre) occur in five areas peripheral to these two largely uninhabited areas. Only one of the more densely populated rural areas encloses the main present pattern of urban concentration. The other four areas are still basically oriented towards subsistence agriculture.

### 1.3 Colonial Development

All the cities and towns of Zambia are essentially of colonial origin. At the turn of the century, the discovery of mineral deposits in the centre of the country prompted the construction of a railway line from South Africa to the rich mining area now known as 'the Copperbelt'. This railway was to have extremely significant consequences for the future of Zambia, not the least of which was that it would determine the spatial distribution of the major urban settlements for the next seventy-five years.

One of the earliest effects was the imposition of a foreign land tenure system by the administrative body of the time,<sup>\*</sup> which surveyed and alienated land to Europeans along the whole length of the railway. The local population was thus dispossessed of its most fertile land, and "reserves" were created further away from the line of rail in which the indigenous population was forcibly resettled.

A taxation system was also introduced on all local villagers such that thousands were forced to leave their homes and look for employment with which to pay the tax. Not only did this measure assure the colonists of an army of cheap, exploitable labour but it brought about the collapse of the existing native agricultural systems, such that the indigenous population would never again be able to compete with the European population.

By 1921, there were only four distinguishable urban places in the country. With the increase in copper mining activities, this had increased to nine towns by 1930, having a total urban European population of almost 14,000<sup>\*\*</sup>. Already, a wide range of services existed for the European settlers along the line of rail in both urban and rural areas - including education, health, veterinary services, mines and agriculture, lands and survey departments.

Continued immigration of Europeans in the late 1940's and 1950's saw the establishment of more, but smaller line of rail towns as well as the reinforcement of some of the rural townships.

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\* The British South Africa Company.

\*\* As no census of African population was taken until 1963, only figures for the non-African population are available for this period.

Zambia's rural areas were quickly depleted of its indigenous human resources soon after the mines came into operation. The colonial government permitted only 'selective emigration' to the urban areas whereby only males were allowed temporary residence in towns while employed; in this it was assisted by a very strict system of district administration.

While the pre-colonial era's hierarchy of places was limited to villages, Chief's villages and paramount Chief's villages, the colonial era superimposed on this structure the levels of district centres, provincial capitals and the capital city itself. This new structure lent itself well to the control and administration of the various districts, but was not used to further their development. Fewer and inferior services were provided for the African population, nor were they universally applied. The administrative system also had spatial dimensions and implications which are still with us today.

## CHAPTER 2 : POST-INDEPENDENCE PATTERN OF DEVELOPMENT

### 2.0 Internal Migration Patterns

In 1964, with the abolition of the poll tax and the removal of restrictions on movement, the migration links established during the colonial period between the rural areas and the towns were strengthened. The bulk of the population was still dependent on subsistence agriculture and there were virtually no employment opportunities in the rural areas. By contrast, employment opportunities from which considerable cash incomes could be derived abounded in the major urban areas. It is not surprising, therefore, that in the five years following Independence 28 of Zambia's 34 rural districts had below-average growth rates while 11 suffered actual population losses. The migration was mainly directed to the towns on the line of rail in the three central provinces.

### 2.1 Urban Population Growth

Urban growth rates in Zambia since Independence have been extremely high. Generally speaking, urban areas have doubled their size over the past ten years. While the average annual growth has declined to just below 7% per annum during the second half of the past decade from 9% for the previous half, this was enough to urbanise more than one third of the national population.

Most of Zambia's urban population is concentrated in eight centres on the line of rail, with five of these eight centres containing 60% of the total urban population located within a 50 kilometer radius in Copperbelt Province. The largest and fastestgrowing city in the country is Lusaka, the capital city of Zambia, which has more than tripled its population since Independence.

The national growth rate has also been increasing steadily and has now reached 3% per annum. It is expected that, with further decreases in mortality rates and possible increases in fertility the growth rate may increase to 3.3% per annum by the year 2000. Calculated on this basis, Zambia may then expect to have a population of more than 10,500,000 people.

## 2.2 Urban Form

The towns were created for the benefit of their European inhabitants and reflected their unique preference for building detached houses on spacious suburban plots. The resultant low density sprawl was made possible by the widespread use of automobiles, and because the resident population was small and mobile, commercial and social services were few and far between. This highly dispersed pattern was aggravated by the deliberate racial segregation of residential areas, with European, African and Asian housing being kept distinct entities. The later types of housing were planned at a much higher density, with much smaller plots and even fewer services. Likewise, industrial and commercial areas were also spatially segregated from the residential areas. Lack of public transport facilities resulted in long journeys to and from work. The major exception to this practise occurred in mine townships, where the workers were housed as close as possible to the mine heads.

As the expatriate population was transient, and as almost all land and housing was owned either by the mines, government or the local authorities, there was little or no encouragement for individual home ownership. The numbers of rural migrants converging on the urban areas after Independence overwhelmed the available accommodation, and the tiny spontaneous settlements that existed on the fringes of the towns suddenly mushroomed in size. As urbanisation increased, the proportion of urban population residing in the 'informal' settlements in Lusaka, for example, grew from zero to almost one half.

### 2.3 Urban Economic Development

The establishment and growth of the major urban areas up to the time of Independence was almost entirely dependent on the export sector of the economy. As a result, the activities of the public sector are still extremely sensitive to any fluctuations in the price of copper on the world market. Since Independence and the severing of relations with Rhodesia, a great effort was made to widen the scope of manufacturing and commercial activities in Zambia. Consequently, the share of mining in the G.D.P. fell sharply over the period from 1965 to 1972, indicating a considerable diversification of the economy.

Nevertheless, the major increases in non-mining activities that were made in the same period were mainly based on imported materials, technologies and processes, were urban-based and oriented towards the urban market, with increased consumption profiles by the higher income groups. This tended to reinforce the spatial imbalance of rural-urban development. Marketed agricultural output\* - both in volume and value - actually fell during this period of rapid economic expansion.

### 2.4 Employment and Income

The present structure of the rural areas is such that most people are either self-employed as agricultural workers or are unpaid family workers, since the proportion of those engaged in formal employment in the rural areas is sharply below the national average. Migration to the three central provinces and the urban areas continues to aggravate this situation since almost all wage employment opportunities are located there.

Two factors are likely to have a heavy impact on the employment situation and perhaps on the migration patterns in the near future. These are the numbers of school leavers currently coming onto the labour market and secondly, the number of women expected to be participating in the labour force. The number of young people leaving school after completing Grade VII\*\* is growing every year, and by 1978 is expected to reach 100,000 per annum. Already at the present time, the intake of Grade VII leavers into all forms of training is diminishing due to competition from secondary school leavers at Form III level. Tracer studies of

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\* Subsistence agricultural production is not included in the national accounts.

\*\* Primary Schooling in Zambia is compulsory from Grades I to VII- Secondary Schooling is based on merit and consists of Forms I to V, with an interim selection taking place after Form III.



secondary school leavers carried out by the University of Zambia indicate that the overwhelming majority move out of the rural areas within one year of completing their studies and proceed to the urban areas to look for paid employment. Likewise it is expected that all urban school leavers will look for employment in the urban sector.

Up to the present time, the labour participation rates for women have been low, in both the rural and urban sectors. In the urban sector, it is expected that over the period of the SNDP, the growth of the urban female labour force will be more than twice that of males.

As the growth rate of employment in the 'formal' urban sector is presently growing only very slowly, and as this pattern is not expected to change in the foreseeable future, the pressure on the urban labour market caused by the additional load of the school leavers and the increased number of women participating will be severe. While the so-called 'informal' urban employment sector appears to have been able to absorb the number of migrants from the rural areas up to the present time, it is not clear whether it will be able to continue to do so in the future.

While no comprehensive income data is available, a recent household budget survey found mean monthly household incomes of K20 (U.S. \$ 53.50) for rural areas, K98 (U.S. \$ 147.00) for small urban centres, and K120 (U.S. \$ 180) for large urban areas in households of the same size, indicating the extent of the large and widening income differential between rural and urban populations. Some part of the difference is likely to be due to the low cash income level commonly found to be associated with subsistence agriculture. Nevertheless, it may be stated that the higher urban income levels are and will remain to be a major cause of rural migration in spite of increasing urban unemployment.

The relative attractiveness of urban employment as opposed to agricultural employment is confirmed when one considers the worsening rural-urban terms of trade, especially over the past five years.\*

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\* James Fry, "Rural-Urban Terms of Trade 1960-1973" UNZA, 1975 mimeo

## 2.5 Future Urban Growth

It was noted above that during the latest inter-censal period 1969-1974, it became apparent that the average annual growth rate of urban areas was decreasing slightly. This decline is expected to continue, since a constant growth rate for the urban population means that migration from the rural areas would have to be continuously increasing. This is most improbable. In addition, it is expected that declining opportunities for employment, increases in the cost of living and shelter in urban areas, and the implementation of large-scale rural reconstruction programmes will start to curtail the kind of migration patterns Zambia has up to now been experiencing. It is expected nevertheless that 45% of the population will be urbanised by 1984, with an urban population twice that of the 1974 urban population and four times that of the urban population at the time of Independence.

## CHAPTER 3 : PLANNING MACHINERY

### 3.0 The Structure of National Development Planning

National development planning in Zambia is characterized by the involvement of the people at all levels. Recommendations for local development projects and budgetary allocations proceed up from Village Productivity Committees to Ward Development Committees and from these to District Development Committees. Recommendations from District Development Committees are then considered at the provincial level in the Provincial Development Committee, chaired by the Cabinet Minister for that province, before being passed on to the Ministry of Development Planning (MDP) for review. Proposals from central ministries are considered by sectoral planning committees before review by the MDP. The full draft plan is then prepared by the MDP and presented to the National Development Committee of the Cabinet for its consideration. The final document is then submitted to the National Assembly for its approval.

The National Development Plan is intended to provide an economic framework for Government, Provincial Government and parastatal organisation activities over a five year period. Provisions have now been made for an annual review, in order to facilitate re-assessment of the Plan in the light of current events.

### 3.1 Main Policies

In both the First National Development Plan (FNDP) and the Second National Development Plan (SNDP) major emphasis was placed on rural development. Top priority was put on the expansion of agricultural production in order to ensure self-sufficiency in basic food-stuffs. The SNDP also stressed the need for initiating comprehensive regional development to help redress regional and rural-urban disparities. Because of the sparsely distributed nature of the population and the difficulty of delivering the same level of services to all rural dwellers, it was decided to concentrate investment and development in a small number of rural districts in order to provide a valid alternative to migration to the towns. One rural area in each province was to be chosen and designated as an Intensive Development Zone for implementation of the programme.

While no overall urban development strategy was adopted in the SNDP, the sudden and dramatic growth of urban areas in Zambia was recognised. Therefore, individual urban development plans were to be prepared and implemented in keeping with the anticipated growth over the Plan period; the responsible planning body was to liaise closely with those preparing the regional planning framework. The shortage of housing in urban areas, especially for lower income groups, was considered one of the most serious problems by both development plans, and its related social, economic and political significance was emphasised. In addition, it was recognised that although the existing squatter areas were unplanned, they represented real assets and were to be considered for upgrading and environmental improvement. Due to the ever-diminishing resources available for housing, the strategy adopted for increasing the housing stock was a national programme of site-and-service development.

A number of other key legal, administrative and political reforms which have an important influence on spatial development in Zambia should also be mentioned.

Firstly, the government decided, through its 1968 and 1969 economic reforms, to play a major role in the economic and business affairs of the country.

Secondly, a new constitution was adopted in 1973 creating a one-party state; Government has thus been legally placed under the control of the Central Committee of the United National Independence Party (UNIP) and its sectoral sub-committees.

Thirdly, a policy of decentralising the administration of Government was instituted in an effort to revitalize the rural sector and to encourage the participation of all people in the development process.

Fourthly, all freehold land titles were abolished in 1975 in favour of long-term leases, and limits have been placed on the amount of agricultural land that any one person may hold.

### 3.2 Urban and Rural Planning

#### 3.2.1 Regional Planning

With two possible exceptions,<sup>\*</sup> no actual regional plans have been prepared as a framework for development and directing investment. Although a number of others are under preparation, there is no machinery by which these plans could be implemented. There are, however, two bodies which have some responsibilities and activities of a regional nature. These are Regional Planning Unit (RPU) of the Development Planning Division, and the Department of Town and Country Planning of the Ministry of Local Government and Housing.

The R.P.U. is responsible for the co-ordination of all economic planning at the provincial level, together with the Provincial Planning Units whose creation was proposed in the SNDP<sup>\*\*</sup>. Physical and environmental regional planning is the responsibility of the Department of Town and Country Planning of the Ministry of Local Government and Housing. This is a statutory body, charged with the task of preparing physical development plans for all areas under ordinance, including urban areas.

#### 3.2.2 Urban Planning

All physical planning of urban areas in the colonial period was result of the 1929 Town Planning Ordinance. The most notable aspect of this Ordinance - and its successor in 1962 - is that Mine Land and land uses deemed to be in the national interest are specifically excluded from its provisions, in effect making rational comprehensive planning impossible.

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\* North-Western Province and Central Province.

\*\* Although proposed in the SNDP, these Provincial Planning Units have not yet been established due to lack of the necessary professional manpower.

While the 1962 Town and Country Planning Ordinance continues to be in effect, it has nevertheless made provision for the preparation of development plans for the individual urban areas of the country. Orders to prepare these development plans are presently outstanding for most cities, municipalities and townships. City and municipal plans are generally prepared by consultants appointed by and directly responsible to the Ministry of Local Government and Housing. These are drawn up in consultation with councils, to whom planning powers are delegated, within guidelines laid down by the Department of Town and Country Planning in respect of content and format. Township Development Plans are usually prepared by the Northern and Southern Planning Offices, subject to the approval of their respective Authorities. All development plans are liable to five-yearly reviews.

The major urban areas are governed and managed by locally elected councils under the provisions of the Local Government Act of 1965. There are nineteen such urban areas which consist of 3 cities (Lusaka, Kitwe and Ndola), 5 municipalities and 12 townships. With the exceptions of curative health services, education, police and public transport, local authorities are responsible for the provision of all other urban services, including town planning and the collection of rates. Government has recently stated that local authorities are to assume control over local curative health services and primary education as well; plans are now being drawn up to implement this policy. In addition, local authorities have been instructed to assume the ownership of all multiple-dwelling residential buildings and all undeveloped land hitherto privately owned within their jurisdictions. In accordance with the Local Government Act, however, all urban affairs come directly under the scrutiny and control of the Ministry of Local Government and Housing.

### 3.2.3 The National Housing Authority

The National Housing Authority, a statutory body responsible to the Minister of Local Government and Housing, is permitted to authorise government expenditure on housing or housing-related projects proposed by local authorities, to intervene in local affairs on housing matters, as well as to advise Government on national policies for housing and urban development.

#### 3.2.4 Rural Planning

There is no institution with overall responsibility for the comprehensive planning of the rural areas of Zambia, as this has been divided between the provincial and district administrations and the Provincial and District Development Committees. Politically speaking, the ultimate responsibility for development lies with the Village Productivity and Ward Development Committees. The Party therefore, together with the Department of Community Development is presently engaged in an exercise of political education and motivation in order to mobilise this most important part of society. In many cases the decentralisation of power has now reached the provincial level. Over the past year, the Ministry of Rural Development (MRD) has been successfully decentralising its administration of services and activities to the provincial level, and the provinces are now in a position to indicate their own priorities for their development programmes. It is the MRD's view that rural planning should occur at the provincial and district levels, and encouragement is now being given in this direction.

One institution which has done a great deal of work in furthering the planning and development of agricultural land is the Land Use Planning Division (LUPD) under the Technical Planning Committee of Ministry of Rural Development. Although not a statutory body, the TPC is the only body to have an overall view of the technical and resource situation in the rural areas. The LUPD acts as technical and financial consultant to the MRD and the Rural Development Corporation, assists in the channeling of aid capital and personnel, and also carries out the actual implementation of many agricultural projects, notably the Land Settlement Scheme. In order to implement its projects, the LUPD must liaise with the Department of Town and Country Planning for subdividing agricultural land, and use the service of the valuation officers of the Ministry of Local Government and Housing for assessing property values. The statutory body legally responsible for the subdivision of agricultural land is the Natural Resources Advisory Board in consultation with the Agricultural Lands Board.

#### 3.3 Financing of Human Settlements

The main sources of locally derived income for local authorities are the personal levy (assessed according to income) and property taxes. Minor sources are certain forms of licensing and the management of such council undertakings as taverns, rest houses and small industries. Generally speaking, Zambia's cities and municipalities have been in a much stronger financial position than the rural or township councils. As property in the rural areas is exempt from

taxation and as the incomes reported in rural areas are low, rural councils especially have had difficulties in remaining solvent; Government has therefore been obliged to provide an average of about 75% of rural council running costs.

As revenue deficiency grants by Government are gradually being restricted, councils are being urged to become more financially independent. Mining companies have up to the present time been exempt from local authority taxation. This is an especially important loss of revenue in towns where a significant proportion of the population live in mine townships not subject to council authority. However, this matter is now under active consideration by a Presidential Commission.

All local authority revenue and expenditure is controlled by central Government with the object of ensuring balanced development throughout the country and maintaining financial discipline.

The major source of capital financing is Government. Some local authorities - especially municipalities and cities - are able to generate some capital funds internally through accumulated balances, but the amounts involved have been relatively small to date. Borrowing by local authorities is strictly controlled by the Ministry of Local Government and Housing through the issue of a loan sanction for each particular scheme. In addition, borrowing from Zambian financial institutions other than Government requires a guarantee which can only be provided by the Ministry of Planning and Finance. Similarly, borrowing on the international money market is not permitted except through these two ministries. Procedural delays are thus in many cases unavoidable.

The eventual creation of District Councils as envisaged by Government's policy on the decentralisation of administration should go a long way towards relieving the present constraints on local authority activities. In this plan, the District Council will be the pivotal agency for all local development and will have a much greater financial viability and autonomy than councils presently enjoy. This new structure will also enable the mobilisation of public participation in the planning and implementation of development activities on a much broader scale and in a much more direct way than ever before.

## CHAPTER 4 : HUMAN SETTLEMENT PROGRAMMES

### 4.0 Rural Development

Zambia is fortunate in its land resources, and the availability of land for agricultural development is not a major limiting factor. The major problem is rather one of general underdevelopment. In the past, Government has attacked the problem of rural development on a number of fronts such as the co-operative movement, tractor mechanisation schemes and liberal credit. None of these programmes have as yet shown significant results on a national scale.

One area that seems to have shown a moderate amount of success, however, is the Department of Agriculture's Land Settlement Scheme. Under this programme, the emergent village farmer gains rights of occupancy to his land, and through the concentration of farming population in a given project, allows him to take advantage of intensified agricultural extension advice and educational, health, credit and administrative services. The Government provides the basic infrastructure, i.e. water and feeder roads, as well as the initial agricultural requisites. To date some 7,520 families have participated in this programme. The heaviest demand has been in parts of Central and Southern Provinces where the pressure of population from the crowded Reserve and Trust Lands<sup>\*</sup> is considerable. The people of Northern, Luapula, North-Western and Western Provinces have yet to show much interest in joining settlement schemes.

In a bid to reduce the imminent and massive unemployment about to occur in urban areas as a result of the large numbers of school leavers coming onto the labour market, to stimulate a genuine and widespread interest in rural development, as well as to make real steps forward in agricultural production, Zambia has this year embarked upon its most ambitious rural and human development programme yet: the Rural Reconstruction Programme. Recruits for the programme are required to undergo a two month course of intensive military training and political education under the Zambia National Service (ZNS) in resettlement training centres, during

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\* There are two basic categories of land in Zambia: Trust and Reserve Land is distributed and controlled under customary law; State Land is distributed and controlled by Government through leaseholds.



which time they will also be deployed on a concentrated programme of agricultural production. Upon completion of training, the recruits will continue with supervised production for a period of three years on land settlement schemes as described above and, if mature enough, would be allowed to form legal co-operatives during this time. The ZNS intends to supervise the new co-operatives for a further period of five years after which they would be allowed to operate independently. It is hoped that the intake of recruits will gradually increase to an average of 10,600 every two months, and the government plans to have five resettlement centres established in each of Zambia's 34 rural district by the end of 1976. Every centre is to contain 800 young farmers, thus creating a possible 136,000 new farming units over a two year period. Land Settlement Schemes with a co-operative structure are thus to become the dominant pattern for future agricultural development.

Other resources located within rural sector will not be neglected however. Government is now considering the location of a large number of agro-based and other industries in selected rural areas away from the line of rail provinces' to stimulate non-agricultural employment. Among the recently established decentra-  
lised industrial development projects are a heavy-vehicle assembly plant in Kasama and a battery factory in Mansa. Government has also embarked on a large-scale programme of rural electrification and the strengthening of district road networks and communications. Some of these projects are not always profitable over the short-term, and have therefore been highly controversial. But this policy is consistent with Government's aim of redirecting investment capital away from the urban sector and the existing line of rail as much as possible. It should be noted in this context that another 'line-of-rail' is currently being established with the construction of the new Tan-Zam Railway to Dar-es-Salaam. Besides being an important communication and transportation channel to the sea, this railway will almost certainly provide Zambia with a major new locus for investment, development and employment.

#### 4.1 Urban Development

In terms of services available, both social and infrastructural, the urban areas are distinctly better off. For example, it has been estimated that more than 30% of the urban population has access to piped water supplies, whereas only 13% of the rural population enjoy this kind of service. On a national basis, the provision of free social services such as education facilities and health care services have been very successful in terms of number, but severe problems of distribution and access to these facilities have arisen as

a result of the massive urbanisation patterns in the past fifteen years. Ironically, while there is presently a great shortage of classrooms in Central Province (especially in Lusaka), there is an overprovision of classrooms in Zambia on a national basis.

The major concern in urban development in Zambia, however, has been the provision of adequate shelter for the rapidly growing urban populations. Policy in this field has gradually shifted from an emphasis on the provision of contractor-built low cost rental housing to that of home ownership and the construction of houses by self-help on serviced plots. Government assists by providing capital grants to local authorities for construction of the infrastructural works. In addition, building material loans are extended to the individual house-builders, and technical assistance is available on the site to advise on the housebuilding process. A monthly charge is levied.

The SNDP Housing Programme, which came into force in 1973 and superseded all previous housing programmes, estimated housing needs based on the difference in the number of families expected to reside in the urban sector at the beginning and end of the Plan period, i.e. 85,000 families. No adjustment was made for overcrowding or underutilisation in existing dwellings at the beginning of the Plan period. As in previous Plans and because of the shortage of foreign exchange, the target provision was lowered to 70,000 new dwelling units. No provision could be made for the balance of 15,000 families. Almost all the 70,000 new dwelling units were to be built by aided self-help with only a very small proportion to consist of low and medium cost houses, all of the latter to be built in rural and township councils. The major feature of the SNDP Housing Programme, however, and a significant departure from previous policy was the allocation of funds for the upgrading of spontaneous urban settlements. Although the initial allocation was small, Government was now committed to assistance of the poorest and most underprivileged of the urban dwellers.

While some local authorities, by dint of their internal organisational structure, have been more successful in implementing site and service schemes than others, all local authorities have been hampered by procedural delays. By the end of 1973, still only 7% of the total urban housing stock consisted of self-help serviced site units, whereas 27% consisted of 'squatter' units. At the same time the overall shortfall in urban dwelling units stood at 24% of the

total existing housing stock.\*

Estimates indicate that by 1981, the urban sector will require an additional 170,000 housing units compared to the 1973 existing total of 244,000 units.

This crisis in numbers is matched by the expansion of the number of people in the low income bracket and their consequent inability to pay for a higher standard of services. This is especially so when considering the fact that in addition to paying monthly charges for their serviced plot, people must also finance the construction of the house they wish to build on the plot.

Monthly charges to residents of site and service schemes consist of a number of components: capital and debt charge, management fee, and a charge for utilities. Government policy at the present time requires that the capital cost of providing plot services within the boundaries of a scheme be recovered (less any capital grant by Government) from the residents of that scheme. If the on-site costs are low, then this will be reflected in the monthly charges to the householders. Construction and material costs have increased far more rapidly than wages over the last few years and the new plots to be provided under the SNDP Housing Programme will be out of reach for most people, especially those with household income of less than K60 (U.S. \$ 90) per month. The Government is thus faced with a dilemma: wishing to reduce the level of subsidies it provides to local authorities and yet requiring a certain minimum level of amenity for its citizens.

As the existing spontaneous squatter settlements contain such a large proportion of the total housing stock and an equally significant proportion of the permanent housing stock, the decision to upgrade these settlements is therefore one of the most important steps taken towards solving the overall housing situation. Previously, Government was hampered from making improvements in the unauthorised areas by the fact that it could only undertake such improvements on State Land. An Act was therefore passed by which the Minister of Local Government and Housing could designate as a statutory housing area any land on which a spontaneous settlement was located, enabling Government to finance the necessary improvements and granting the residents a form of legal land tenure.

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\* Figure is based on an estimate of the number of dwelling units of permanent construction, including those found in spontaneous settlements, compared to the number of family units of a standard size (6 persons/family unit).

While the upgrading exercise is mainly an environmental one and will not increase the housing stock, it represents an indication of the pattern future urban residential development may take. The level of services, though a great improvement on what was there before, is very basic: water to a standpipe reticulation, improved road access and stormwater drainage within the housing area, rubbish removal and security street lighting along main roads. In addition, social facilities such as schools, markets, health centres and community halls are provided in measure with the size of the resident population. The manner in which the upgrading exercise is being carried out, especially in Lusaka where the largest spontaneous settlements occur, could well have special relevance to future undertakings. Through the local UNIP structure and with the assistance of community development workers, the residents are being motivated to make decisions regarding the layout and organisation of their own physical environment as well as determining their contribution to the labour required to achieve the goals they set. The monthly charges contemplated for repaying the capital and making use of the new utilities are expected to be well within reach of 90% of the population. The Party structure will also act as the agent for payment of the monthly charges, thereby hopefully avoiding the poor repayment record on loans which local authorities have experienced in the past. While the provision of land tenure and basic physical and social infrastructure is seen only as a first step in the upgrading process, the motivation and organisation for any further upgrading in these Improvement Areas is considered to be dependent on the residents themselves.

At the present time, however, there is no policy to deal with new urban development, especially for migrants from the rural areas and newly formed households, both of which groups tend to be of low income. It must be borne in mind that the upgrading of spontaneous settlements is purely remedial and does not cater for future growth. New solutions to urban shelter problems must be developed quickly, especially as Government has recently decided to delimit the growth of all unauthorised spontaneous settlements in Zambia.

## CHAPTER 5 : CONCLUSIONS

To many observers, the urban and rural prospects for Zambia are difficult : urbanisation, although diminishing somewhat, shows no sign of letting up; urban development continues to be concentrated along the old line of rail; unemployment continues to grow, as do the number of people in the lower income brackets; existing housing programmes are slow and cannot cope with the numbers requiring shelter in urban areas.

It must be remembered, however, that Zambian society is in a high state of flux and that the solutions to the problems outlined above do exist or are evolving as the Republic progresses into its second decade of independent statehood. Zambia's philosophy of Humanism recognises that its first line of attack on all social and economic problems must be to correct the growing inequities between its peoples, whether urban or rural, rich or poor. The determination to redress imbalances is clearly demonstrated by the Government's decision to upgrade the sprawling spontaneous settlements surrounding Zambia's urban areas together with the active participation of the residents.

Carrying this same spirit over into rural development is another matter, however, with its inherent difficulties of scale, extremely low densities of population and the lack of existing infrastructure. Zambian villages are by tradition and preference small and isolated, and almost all land in the rural sector is still occupied under customary law. This self-regulating system has operated satisfactorily up to now, but the pressure on fertile agricultural land in some areas may in the near future call for drastic changes in policy.

New approaches to rural development such as the establishment of Intensive Development Zones in a number of provinces have been slow in starting, and the achievements to date are disproportionate to the amount of capital invested so far. Admittedly, such large-scale and long-term programmes require many years before significant results can accrue. But this programme suffers from not being conceived within a comprehensive physical development framework.

Neither the IDZ's nor the revolutionary new Rural Reconstruction Programme can operate optimally without such an underlying balanced regional planning basis. There are, of course, historical reasons for this state of affairs and development efforts cannot be held back until all the necessary administra-

tive reforms have been effected, especially as the evolution of the latter is itself part of the overall development process.

As stated previously, there is as yet no single statutory body responsible for planning and implementing a regional development strategy in Zambia. This situation is exacerbated by ministries responsible for planning and implementing within their own sectors on a national scale, and a multiplicity of planning institutions (one local government, one political and one customary) at the bottom of the hierarchy, all ostensibly to serve the same purpose. The rationalisation of this decentralised administrative system will solve many of the problems caused by the present overlapping of functions and responsibilities.

In the preparation of its national survey on land use, the Land Use Planning Division has discovered exploitable natural resources which could form the bases of local industrial or agro-industrial development in all rural districts of Zambia. Industry requires infra structure as well as resources, however, and the choice for the location of new industry has hitherto almost invariably been on the line of rail between Chingola and Livingstone. The decentralisation of industry has been a heavily contested issue in Zambia, but again, this decentralisation will not come about until development priorities are considered on a regional basis.

While these long-term measures are being formulated, Government is actively implementing policies to meet the most pressing short-term urban needs, as indicated in the previous section on the upgrading of spontaneous settlements and the creation of site and service schemes. Ways and means are also being considered for simplifying the urban shelter process to keep up with the ever-growing demand for low cost accommodation. Experience has shown that the spontaneous urban settlements have developed an urban life style which is self-sustaining and requires a minimum level of infrastructural investment. It could well be that planned urban settlements of this kind may be the only alternative for the short-term. Because the urban population is expected to double over the next ten years, immediate and radical innovations will be required to provide employment, shelter and access to services for this new population.

Annexure I

Some Data Relating to Human Settlements in Zambia : 1974\*

1. Shelter : Distribution of Urban Housing Units

High/Medium Cost	11.2%	S**
Low Cost	47.4	D**
Servants Quarters	5.1	I**
Serviced Site Units	7.1	I
Unauthorised ('Squatter') Units	29.1	I

2. Infrastructure to Dwellings

<u>Water Supply</u>	<u>National</u>	<u>Urban</u>	<u>Rural</u>
Private Tap	16.7% I	50.0% I	4.3% I
Shared Tap	14.8 S	31.5 D	8.6 I
Well/Borehole	33.9 D	10.0 I	41.9 S
River/Stream	29.2 D	3.9 I	38.5 D
Other	5.3 I	4.6 I	5.7 D

Sewage Disposal

Flush Toilet	15.6% S	46.2% D	4.3% I
Aqua Privy	2.0 D	5.4 D	0.6 D
Pit Latrine	34.7 I	37.7 I	3.6 D
Buckets	0.4 D	1.5 D	-
None	47.3 D	9.2 I	61.5 D
Electricity	13.0% I	40.8% D	2.7% I
No Electricity	87.0% D	59.2% I	97.2% D

3. Services

Primary Education

Average Urban Class Size	45 pupils
Average Rural Class Size	35 pupils
Urban underenrolment	12%
Pupil places (National)	184/1000 pop.

Urban Unemployment

Male	15%
Female	50%

Health

- 1 Health Centre/6950 population
- 1 Hospital Bed/230 population
- 1 District Hospital/62500 population

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\* Tentative estimates based on census data  
\*\* I - Increasing  
S - Static  
D - Decreasing

