

Evaluation of Impact of UN-Habitat's Housing Approach to Adequate, Affordable Housing and Poverty Reduction, 2008-2019

ZAMBIA COUNTRY REPORT



UN-HABITAT

Evaluation of the Impact of UN-Habitat's Housing Approach to Adequate, Affordable Housing and Poverty Reduction, 2008-2019

Zambia Country Report

This report is available from <http://www.unhabitat.org/evaluation>
First published in Nairobi in January 2021 by UN-Habitat.

Copyright © United Nations Human Settlements Programme 2021
Produced by the Independent Evaluation Unit

United Nations Human Settlements Programme (UN-Habitat)
P. O. Box 30030, 00100 Nairobi GPO KENYA
www.unhabitat.org

Disclaimer

The designations employed and the presentation of the material in this publication do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers of boundaries.

Views expressed in this publication are of independent evaluation consultant and do not necessarily reflect those of the United Nations Human Settlements Programme, the United Nations, or its Member States. Excerpts may be reproduced without authorization, on the condition that the source is indicated.

Acknowledgements

Author: **Simon Deprez**
Photos: Cover page: © Shutterstock/Boris Mayer
Design and layout : **Denis Kimathi**

Evaluation Report 4/2020

Evaluation of Impact of UN-Habitat's Housing Approach to Adequate, Affordable Housing and Poverty Reduction, 2008-2019



ZAMBIA COUNTRY REPORT
December 2020



UN-HABITAT



African women in the greenhouses select roses for export to Europe in Lusaka Zambia.
© Shutterstock/africa924

CONTENTS

List of Abbreviations and Acronyms	V	Contribution to the improvement of national housing-related policies	63
Executive Summary	VII	Other areas of comparative advantage.....	63
The Urban and Housing Context.....	VIII	Improvement of strategies at national and local level.....	63
Policy, Strategy and Legal Frameworks related to housing	X	Contribution graph	63
Past and Contemporary Housing Supply	2	Overall Impact Assessment	66
Articulating the UN-Habitat housing approach.....	3	Summary.....	66
Zambia case study evaluation methodology	7	6. Key Lessons Learned	72
The UN-Habitat Zambia country programme	9	7. Recommendations	73
The Zambia Country Programme: Key Findings	10	Regional Strategic Plan.....	73
Key lessons learned	14	Habitat Country Programme Document	73
Recommendations.....	14	Country Office Capacity.....	73
1. Introduction	17	Knowledge Management	73
2. Zambia: Urban and Housing Context.....	21	Advocacy.....	74
Overview	21	Policy Advice	74
Urban Context	23	Cross, Cutting Issues and Poverty Reduction.....	74
Housing context.....	24	Capacity Development	74
Poverty level and population living in slums in Zambia.....	25	Implementation support	74
Policy, Strategy and Legal Frameworks related to housing	26	Monitoring and Evaluation (M&E) Systems.....	75
Institutional framework: Key Actors in the Housing Sector	30	Sustainability.....	75
Past and Contemporary Housing Supply	31	Value added.....	75
3. Zambia Case Study Evaluation Methodology	35	Regional Office Support and Collaboration	75
The purpose of the country case studies	35	References	76
The Evaluation Design Framework.....	35	Annexes	80
4. The UN-Habitat Zambia Housing Approach	37	Annex 1: Adequate Housing Criteria	80
Evolution and Current Status of the Zambia Country Programme	37	Annex 2: Focus Areas – MTSIP 2008-2013 and Strategic Plan 2014-2019	81
The Theory of Change	40	Annex 3: Evaluation Questions.....	82
Country programme and project portfolio	44	Annex 4: Housing Approach in the New Urban Agenda (NUA).....	83
National partners and key stakeholders	48	Annex 5: Population of Zambia, 1963-2050.....	84
Flagship global and regional programmes and projects	50	Annex 6: Key Actors in the Housing Sector – Mandates and Roles	85
Monitoring and Evaluation (M&E)	52	Annex 7: Housing Affordability Levels in Zambia	89
5. Findings.....	55	Annex 8: SDG 1 Relevant Indicators.....	90
Consistency of the Country Programme with the Housing Approach	55	Annex 9: The Evaluation Design Framework	91
Impact of the Zambia Housing Approach.....	55	Annex 10: PAAS Monitoring Framework (under 'Monitoring' tab).....	94
Gender equality	59	Annex 11: Country Visit Partner Questionnaire/ Interview Guide	95
Youth	59	Annex 12: Zambia partners/stakeholders rating of the Housing Approach.....	99
Human Rights.....	60	Annex 13: List of Key Partners and Stakeholders Interviewed.....	101
Climate change	60	Annex 14: Participatory Slum Upgrading Programme (PSUP).....	103
Sustainability.....	62		
Comparative advantage.....	63		

LIST OF BOXES, FIGURES AND TABLES

List of Figures

Figure 1: Summary of the Theory of Change	5
Figure 2: Location of Zambia within the Africa region	22
Figure 3: % of population in urban and rural areas	24
Figure 4: % urban by region and sub-region	24
Figure 5: Urban sector priorities.....	39
Figure 6: Generic Housing Approach Theory of Change.....	42
Figure 7: Zambia Housing Approach Theory of Change.....	43
Figure 8. UN-Habitat reports on the urban and housing situation in Zambia.....	56
Figure 9. Contribution relationship in the improvement of housing frameworks	64

List of Tables

Table 1: Levels of analysis of the impact of the Housing Approach.....	VIII
Table 2: Countries selected for case studies	VIII
Table 3: Urban and slum indicators	X
Table 4: The Fundamental Activities (Implementation Scope) included in the Housing Approach.....	3
Table 5: Strategic criteria for assessing the performance (outcomes) of a country housing programme	4
Table 6: Evaluation design and approach for the Zambia case study	8
Table 7: How actively are UN-Habitat strategic guidelines addressed in the current Zambia Country Programme?	11
Table 8: How actively UN-Habitat areas of intervention scope addressed in the current Zambia Country Programme	12
Table 9: Overall Rating of the UN-Habitat Housing Approach in Zambia.....	13
Table 10: The impact of the UN-Habitat Zambia Country Programme.....	13
Table 11: Fundamental Elements of the Housing Approach.....	18
Table 12: Levels of analysis of the impact of the Housing Approach	19
Table 13: Countries selected for case studies.....	19
Table 14: Zambia Urban Indicators	23
Table 15: Housing Need 2001 to 2030.....	25
Table 16: Urban and slum indicators	26
Table 17: Housing-related laws	29
Table 18: Council housing stock, waiting list and informal housing in the three largest cities in the early 1970s	31
Table 19: Evaluation design and approach for the Zambia case study	36
Table 20: PAAS Thematic categorization of projects	44
Table 21: Housing-related objectives and activities of programmes and projects	45
Table 22: Total portfolio budget distribution according to thematic categorization	46
Table 23. Illustrative housing related projects– Housing Approach elements, cross-cutting issues and timeframe.....	47
Table 24: National and local project partners	49
Table 25: Participatory Slum Upgrading phases, activities, outputs and outcomes	51
Table 26: Project Document Template – Table of Contents	53
Table 27. The Impact of the UN-Habitat Zambia Country Programme.....	66
Table 28. How actively are UN-Habitat strategic guidelines addressed in the current Zambia Country Programme?.....	68
Table 29. How actively UN-Habitat areas of intervention scope addressed in the current Zambia Country Programme	70
Table 30. Overall Rating of the UN-Habitat Housing Approach in Zambia – Consistency/Relevance/Value Added	71

LIST OF ABBREVIATIONS AND ACRONYMS

7NDP	Seventh National Development Plan	MDAs	Ministries, departments and agencies
ABCEC	Association of Building and Civil Engineering Contractors	MDG	Millennium Development Goal
AfWA	African Water Association	MHID	Ministry of Housing and Infrastructure Development
AU	African Union	MLG	Ministry of Local Government
AU-STC8	African Union Specialized Technical Committee on Public Service, Local Government, Urban Development and Decentralization	MLGH	Ministry of Local Government and Housing
CA	Contribution Analysis	MLNR	Ministry of Lands and Natural Resources
CBO	Community-based organization	MLNREP	Ministry of Lands, Natural Resources and Environmental Protection
CBU	Copperbelt University	MOCTA	Ministry of Chiefs and Traditional Affairs
CFHHZ	Civic Forum on Housing and Habitat Zambia	MTSIP	Medium-Term Strategic and Institutional Plan
CIGZambia	Cities and Infrastructure for Growth Zambia	MWDSEP	Ministry of Water Development Sanitation and Environmental Protection
CityRAP	City Resilience Action Planning	NDP	National Development Plan
CO	Country Office	NGO	Non-governmental organization
CPG	Cooperating Partner's Group	NAMSSC	National Association for Medium and Small Scale Contractors
CSO	Civil society organization	NHA	National Housing Authority
CSR	Corporate Social Responsibility	NHC	National Habitat Committee
DHID	Department of Housing and Infrastructure Development	NHP	National Housing Policy
DMMU	Disaster Management and Mitigation Unit	NUA	New Urban Agenda
EIZ	Engineering Institution of Zambia	NUP	National Urban Policy
ENOF	Enhanced normative and operational framework	OFID	OPEC Fund for International Development
GHS 2025	Global Housing Strategy to the Year 2025	OPEC	Organization of the Petroleum Exporting Countries
GLTN	Global Land Tool Network	PAAS	Projects Accrual and Accountability System
GRZ	Government of the Republic of Zambia	PPP	Public-private partnership
FNDP	First National Development Plan	PSUP	Participatory Slum Upgrading Programme
HAP	Habitat Agenda Partner	RDC	Residents Development Committee
HCPD	Habitat Country Programme Document	RO	Regional Office
HFHZ	Habitat for Humanity Zambia	ROAf	Regional Office for Africa
HPM	Habitat Programme Manager	ROAP	Regional Office for Asia and the Pacific
HRC	Human Rights Commission	ROAS	Regional Office for the Arab States
INGO	International non-governmental organization	ROLAC	Regional Office for Latin America and the Pacific
JICA	Japan International Cooperation Agency	RSP	Regional Strategic Plan
LCC	Lusaka City Council	RUSPS	Rapid Urban Sector Profiling for Sustainability
M&E	Monitoring and evaluation		

SADC	Southern African Development Community	UNCTAD	United Nations Conference on Trade and Development
SCP	Sustainable Cities Programme		
SDG	Sustainable Development Goal	UNTFHS	United Nations Trust Fund for Human Security
SHSO	Senior Human Settlements Officer		
SIZ	Surveyors Institute of Zambia	UNZA	University of Zambia
SNDP	Second National Development Plan	VAA	Value added analysis
STDM	Social Tenure Domain Model	WOP	Water Operators' Partnerships
TDAU	Technology Development and Advisory Unit	WUF	World Urban Forum
TOR	Terms of Reference	ZAWIC	Zambia Association of Women in Construction
UN	United Nations		
UN-Habitat	United Nations Human Settlements Programme	ZDA	Zambia Development Agency
		ZHPPF	Zambia Homeless and Poor People's Federation
UNCT	United Nations country team		
UNDAF	United Nations Development Assistance Framework	ZIA	Zambia Institute of Architects
		ZIP	Zambia Institute of Planners
UNDP	United nations Development Programme	ZIPAR	Zambia Institute for Policy Analysis and Research
UNEP	United Nations Environmental Programme		

EXECUTIVE SUMMARY

Introduction

The world is urbanizing rapidly, and as it does so the global housing challenge is growing equally. Some 50% of the world's population is now urban and this figure is projected to increase to 60% by 2030. Also occurring in parallel is the urbanization of poverty, which is evidenced by the proliferation and expansion of slums in which in some developing countries 80% of the urban population lives. Slums are characterized by inadequate housing which does not meet one or more of the seven criteria of adequate housing as defined by the UN Office of the High Commissioner for Human Rights (OHCHR) and UN-Habitat¹, which are legal security of tenure, availability of services, affordability, habitability, accessibility, location and cultural adequacy².

UN-Habitat, the United Nations Human Settlements Programme, is the United Nations (UN) agency mandated to promote adequate housing for all and sustainable urbanization. These twin aims, together with its Governing Council and United Nations General Assembly resolutions and organizational policies and strategies have influenced its 'Housing Approach' to delivering on its mandate. This purpose of this evaluation is thus **to assess the impact of UN-Habitat's Housing Approach to adequate and affordable housing, as well urban poverty reduction, between 2008 and 2019** in the countries where it has been implemented, of which Zambia is one. The evaluation thus covers the Medium Term Strategic and Institutional Plan (MTSIP) 2008-2013 and the Strategic Plan (SP) 2014-2019 periods – with a particular emphasis on the housing-related focus areas in the respective strategic plans³.

The specific objectives of the evaluation are to:

1. Determine to what extent **identified changes in adequate and affordable housing and poverty reduction** in countries can be attributed to UN-Habitat's Housing Approach, policy frameworks, programmes and capacity building.
2. Determine to what extent UN-Habitat has influenced **political commitment to adequate and affordable housing** issues at global, regional and country levels and assisted selected countries to deliver on such commitments.
3. Assess UN-Habitat's impact on vulnerable poor groups with the intent of assessing **how the Housing Approach has created better opportunities to improve the living standards** of poor people and ensure their housing rights.
4. Assess how other **cross-cutting issues** such as gender, youth, and climate change have been impacted by the UN-Habitat's Housing Approach.
5. Identify **lessons and make recommendations** on how the Housing Approach and related work could be modified to increase impact.

The evaluation addresses 11 questions⁴, with a predominant analytical focus on the first: *What have been the main effects and impacts of UN-Habitat's Housing Approach in promoting adequate and affordable housing, and reducing urban poverty?*

1 OHCHR and UN-Habitat (2009) The Right to Adequate Housing.

2 These criteria are explained in Annex 2

3 Listed in Table 1

4 See Annex 3

There is, however, no precise, consistent and shared definition of the 'Housing Approach' used by UN-Habitat, nor has any explicit Housing Approach framework or strategic guidance been developed by UN-Habitat. The Evaluation Team consequently developed a conceptual framework that understands the Housing Approach as an organizational strategy to provide a systematic approach

to address adequate housing issues encompassing a core strategy of influencing housing policy to improve housing practice. UN-Habitat has operationalized the Housing Approach through the five fundamental normative and operational elements or components listed in Section 3.

Table 1: Levels of analysis of the impact of the Housing Approach

Level of Analysis	Impact analysis procedure
Regional portfolio analysis	Analysis of available data for the region, complemented by a survey sent to regional offices (ROs) and country offices (COs).
Regional comparative country analysis	Comparative country analysis for three countries in each region based on analysis of country data and key informant interviews (KIIs) but not including country visits.
Country case-studies	Country case study based on a 1-2 week visit.

The analysis of the impacts of the Housing Approach in the four main regions (Africa, Arab States, Asia and the Pacific and Latin America and the Caribbean) has been undertaken at three levels, as summarily explained in Table 1. The country case studies are the third of the three levels.

The country case studies were designed to help understand how the Housing Approach is applied within different country contexts, and to assess how effectively a global housing approach can be implemented in widely different country contexts. Zambia is one of the two countries that were identified for country visits to assess the impact of the Housing Approach at country level. The final selection of the country case studies is shown in Table 2.

Table 2: Countries selected for case studies

Region	In-depth Case Study	Comparative Case Studies
Africa	Zambia (country visit)	Mozambique, Somalia
Arab States	Iraq (no country visit)	Egypt, Jordan
Asia and the Pacific	Myanmar (no country visit)	Mongolia, Sri Lanka
Latin America and the Caribbean	Mexico (country visit)	Colombia, Haiti

The Urban and Housing Context

Overview

Zambia is an entirely landlocked country covering an area of 752,612 km² in the centre of southern Africa with a population of about 16.6 million. It is one of the 16 member countries of the Southern African Development Community (SADC).⁵

Zambia is endowed with a number of metal resources, including copper, cobalt, lead, gold, silver, uranium and zinc. Other natural resources include coal, emeralds and, very importantly, hydropower.

Throughout most of the recent decades GDP has enjoyed a steady growth, but Zambia's lack of economic diversification and dependency on copper as its sole major export has made it extremely vulnerable to fluctuations in global commodities markets and prices.

Rural poverty and high unemployment levels remain significant challenges, although recent strong economic growth augurs well for a general improvement in living standards.⁶

Zambia is one of the countries highly impacted by natural hazards and climate-change induced extreme events in the SADC region. Losses due to flooding have increased in frequency over the past two decades and have had an adverse effect on the economy of the sub-region,— especially the poorest and most vulnerable — in many of the SADC countries. An estimated 75% of all natural disasters in Zambia are attributed to climate-change related weather events, including storms, floods and prolonged droughts.⁷

Urban Context

Zambia has been experiencing rapid population and urban growth since the early 1960s. In 1963, only 20.7% of the population of 3.4 million lived in urban areas, but the proportion almost doubled to 39.8% by 1980. The overall population is projected to rise to 44.2 million by 2050, of which 25.8 million — more than half (58%) — will live in urban areas⁸. Zambia's current average annual urban population growth rate of 4.3% is higher than the overall national population growth rate of 3.1%. It is also significantly higher than the sub-regional rate, and slightly higher than the rate for the Africa region as a whole.

Housing context

The housing sector in Zambia is faced with multiple challenges, many of which are the result of the colonial housing policies— which included housing tied to employment, local authority rental housing and home ownership schemes — did not cater for Africans housing needs.

Zambia's Vision 2030 (2006-2030)⁹ highlights the major housing challenge that Zambia is facing as its housing delivery system is unable to keep pace with rapid urban population growth, explained above. Central to the problem of inadequate housing is the issue of poor land delivery systems and lack of adequate finance, as most Zambians cannot afford the price of the cheapest newly built house by a formal developer, in the light of escalating building costs and charges by financial institutions as their incomes are too low. It also points to the failure of Zambia's adoption of the enabling approach and the consequent lack of private sector participation in low-cost housing supply as a major contributor to the housing challenge.

Indeed, as the *Zambia Urban Housing Sector Profile*¹⁰ affirms, the country is faced with a critical housing deficit and an enormous backlog, which dates back to pre-independence and is largely the result of inadequate land titling, lack of an effective housing finance system, rural-urban migration and rapid urban population growth. Although the housing stock expanded by over 30% from 1990 to 2000, the increase was insufficient to meet the rising population's housing needs. Zambia's housing deficit currently stands at 1.5 million units and is projected to double to 3 million by 2030, with urban areas alone requiring 1.3 million housing units¹¹.

Urban centres in Zambia, particularly those along the rail lines, have large numbers of informal settlements, most of which initially developed on privately owned land, and are now home to about 70% of the total urban population. Urban growth is mainly being absorbed into slums — or informal settlements which is the term more commonly used in Zambia — which are characterized by poor quality housing and lack of basic infrastructure and services. Inadequate access to essential infrastructure and services — in particular potable water supply and safe sanitation facilities — makes informal settlement residents especially vulnerable to ill health.

6 CIMA and UNISDR (2018) Zambia Disaster Risk Profile

7 Republic of Zambia (2008) Zambia's Report on the Various Thematic Cluster of Issues Submitted to the United Nations Commission on Sustainable Development (UNCSD -16)

8 See Figure 2 and Table 5 in Chapter 2.

9 Republic of Zambia (2006) Vision 2030: A Prosperous Middle Income Nation by 2030

10 UN-Habitat (2012) Zambia Urban Housing Sector Profile

11 See Table 6

Environmental conditions in the settlements also degenerate progressively as the population grows. The main contributory factors to the proliferation and expansion of informal settlements in Zambia, as identified in the *Zambia Urban Profile*¹², include: inadequate spatial planning, lack of serviced land, land speculation, complex land alienation procedures, poor record keeping, corruption, inadequate human resources in both local authorities and government, failure of master planning, political interference and unsustainable population growth – and, of course, housing affordability.

Poverty level and population living in slums in Zambia

Zambia, in contrast to most of its neighbours, has not been affected by war, and is recognized for its political stability. Zambia's economy has seen significant growth over the past two decades. Zambia achieved middle-

income country status in 2011 during a period (2004-2014) when economic growth averaged 7.4% per year. However, only a small segment of the urban population has benefitted from the growth, which has had limited impact on poverty. As of 2015, 58% of Zambians earned less than the international poverty line of US\$1.90 per day, compared to 41% across Sub-Saharan Africa.¹³

Despite the country's significant progress, Zambia's economic growth remains below the levels necessary to significantly reduce poverty. Indeed, some studies show that: "Urban poverty has become a characteristic feature of urban living in Zambia"¹⁴. Unemployment is a serious problem, especially among the youth. In the larger cities, over 70% of the population live in informal settlements¹⁵. Informal settlements in Lusaka are estimated to be growing at a rate of 12% per annum¹⁶.

Table 3: Urban and slum indicators

	1995	2005	2014/2015
Urban population ('000)	3,281	4,199	6,351
Level of urbanization (%)	37.1	36.6	40.9
Proportion of urban population living in slum areas (%)	57.1	57.2	54.0
Urban Slum Population ('000)	1,930	2,350	3,283

Source: <http://habitat3.org/the-new-urban-agenda/preparatory-process/national-participation/zambia/>

Most of the urban growth in Zambia has taken place in informal settlements, as a result of which the current housing stock is therefore dominated by the informal sector. Land for housing development is more readily available and accessible in informal settlements through informal and illegal channels, such as through political patronage of illegal occupation. Thus in Lusaka, for example, about 70% of all housing is informal; accommodating about 90% of the population but occupying only 20% of the residential land in the city¹⁷.

Policy, Strategy and Legal Frameworks related to housing

The evolution of housing policies in Zambia

Prior to 1948, there was no comprehensive housing policy in Zambia, which was then the British Protectorate of Northern Rhodesia.¹⁸ Employers were relied on to provide housing for their employees, while local authorities were responsible for the maintenance of public health, including insalubrious conditions

¹² UN-Habitat (2009) Zambia Urban Profile.

¹³ <https://www.worldbank.org/en/country/zambia/overview>

¹⁴ Simatele, D. and M. Simatele (2009) The Evolution and Dynamics of Urban Poverty in Zambia

¹⁵ <https://www.mypsup.org/countries/Zambia>.

¹⁶ UN-Habitat (2012) Zambia Urban Housing Sector Profile

¹⁷ UN-Habitat (2012) Zambia Urban Housing Sector Profile.

¹⁸ The territory of what is now Zambia was known as Northern Rhodesia from 1911. and was declared a British Protectorate in 1924.



Street traffic in Lusaka, the capital of Zambia, Southern Africa, 2020. © Shutterstock/Travel Stock

arising from construction or occupation of hazardous buildings, or overcrowding. No housing for Africans was constructed by local authorities, except for Ndola, which constructed rental housing under its by-laws. In 1948, the colonial government passed the Urban African Housing Ordinance with a view to making local authorities as well as employers responsible for African housing. This was thus the basis for two of the colonial housing policies: (i) housing tied to employment; and (ii) local authority rental housing. The third significant policy attempted during the colonial period was home ownership¹⁹.

Vision 2030

Vision 2030²⁰ is the country's long term development blueprint that sets out the goals and targets for Zambia to become "a prosperous middle-income nation" by 2030. The vision for the 'Housing and Settlements' sector is "Planned resettlement with adequate, affordable and quality housing by 2030", with goals/targets being: (i) Increase the number of people accessing planned urban and rural settlement to 50% of the population by 2015 and 75% by 2030; (ii) Develop an appropriate, affordable and accessible mortgage system by 2015; and (iii) Put in place efficient and transparent procedures for securing title deeds by 2015.

National Development Plans

Zambia has a national development strategy which is set out in Vision 2030 with priority components that are translated into five-year national development plans (NDPs). The focus of the housing policies has evolved significantly over time. While the First National Development Plan 1966-1970 (FNDP) emphasized the provision of rental housing by local authorities; the Second National Development Plan 1972-1976 (SNDP) phased out rental housing and replaced it with site and service schemes; and made provision for the recognition and improvement of informal settlements. The current, Seventh National Development Plan 2017-2021 (7NDP)²¹ builds on the achievements and lessons learnt in the course of implementing the previous national development plans (NDPs). 7NDP identifies housing development as a key programme under *Strategy 2: Promote urban and peri-urban economies to achieve Development Outcome 1: Reduced Inequalities*.

19 Mulimbwa, A.C. (1980) Urban Law and Housing Policy in Zambia

20 Republic of Zambia (2006) Vision 2030: A Prosperous Middle Income Nation by 2030

21 Republic of Zambia (2017) Seventh National Development Plan 2017-2021: Accelerating Development Efforts Towards the Vision 2030 without Leaving Anyone Behind.

National Housing Policy

The National Housing Policy (NHP), developed by the Ministry of Local Government and Housing (MLGH) and launched in 1996, was a Government effort to incorporate prevailing international trends by realizing the twin goals of the Habitat Agenda: adequate shelter for all and the development of sustainable human settlements in an urbanizing world. This resulted in the formulation of a housing policy, which was awarded the UN-Habitat 'Scroll of Honour' in 1996.

The policy was based on UN-Habitat's 'enabling approach', but UN-Habitat did not directly support the policy formulation and development process. The main goal of the NHP was to provide adequate housing for all income groups. The policy was later reviewed in 2007 to enable private sector participation through Public-Private Partnerships (PPPs) to improve housing supply.

A review of the NHP was started in 2015, with the aim of providing a better blue print for housing development that was also responsive to challenges of access to land, housing finance, social services and technological options that have constrained the efficient and effective functioning of the housing sector. The reviewed further aimed at the creation of an enabling environment for the participation of both the public and private sector in affordable housing provision.

Legal framework related to housing

The housing sector in Zambia is governed by a comprehensive legal framework, with laws that date back several decades. The main housing-related laws which have had a bearing on housing development and improvement in Zambia – some of which were applicable during the evaluation but have since been repealed²². The institutional framework and the key actors are described in Section 2.

Past and Contemporary Housing Supply

Historical suppliers of housing

The key modes of housing supply since the 1920s included: mining company housing, local councils, sites and services, integrated housing (where different income groups lived in the same neighbourhood), direct National Housing Authority housing development, and upgrading and basic service provision. The prioritization of the different approaches has varied over time.

Contemporary housing supply

The European/African divide that was established during colonial times has persisted even in the post-independence period with only a few changes. Indeed, housing areas today largely follow the colonial era division, but are now divided on income lines – with a small medium-cost sector joining the high-cost sector – rather than racial lines.

The low cost housing sector, which appears to be growing, accommodates 81% of all households compared to 72% in 2002. Currently, about 70% of Lusaka's population live in informal settlements, with the number growing at a rate of 12% per year.

A well-functioning housing supply sector has been constrained by various factors including:

- Land titling and transfer problems because of an efficient land administration and management system;
- Very poor infrastructure and service provision (water, sanitation, roads, electricity, solid waste management) beyond the high-cost areas dating from before the 1970s;
- Ineffective local authorities with very limited capacity to deliver on their mandate;
- A limited building materials supply industry;
- A limited local professional and artisan skills base; and
- An inexperienced housing finance sector offering inappropriate financial products.

Through Housing Approach normative and operational activities in Zambia, UN-Habitat is supporting the addressing of most of the above issues – with the exception of housing finance.

Articulating the UN-Habitat housing approach

The assessment of the performance of the Africa regional programme presented in Chapter 7 of this report is based on the definition of the UN-Habitat "Housing Approach" developed by the consultants for this evaluation. The Housing Approach is summarized in Section 1 and described in more detail in the Global

Report and the Synthesis Report. This framework understands the Housing Approach as an organizational strategy to provide a systematic approach to address adequate housing issues encompassing a core strategy of influencing housing policy to improve housing practice. UN-Habitat has operationalized the Housing Approach through the five fundamental normative and operational activities (Implementation Scope) listed in Table 1. Three additional dimensions are included in the table that can also be used to assess performance within a broader development framework. The 8 dimensions are combined to define the "Comprehensive Housing Approach."

Table 4: The Fundamental Activities (Implementation Scope) included in the Housing Approach

Activities	Normative/operational
1. Advocacy	Normative
2. Knowledge	Normative
3. Policy Advice	Normative
4. Technical Assistance/Capacity building	Normative/Operational
5. Implementation	Operational
Additional elements for assessing the housing approach within a broader development framework	
6. Incorporation of the 5 elements into an integrated country housing strategy	
7. Incorporating cross-cutting themes (gender, youth, human right and climate change)	
8. Sustainability of country housing strategies and programmes	

Performance on these 5 (or 8) activities was rated to assess how successfully the Housing Approach was implemented at the country or regional level. In terms of a conventional logic models these activities are defined as the programme outputs or products.

The Housing Approach has a range of strategic and operational objectives relating to increasing access to adequate housing and the reduction of poverty. Only the strategic objectives were assessed in this report (see Table 5). All of these objectives are context-specific; but several objectives can be combined within a specific country housing strategy or programme.

Table 5: Strategic criteria for assessing the performance (outcomes) of a country housing programme

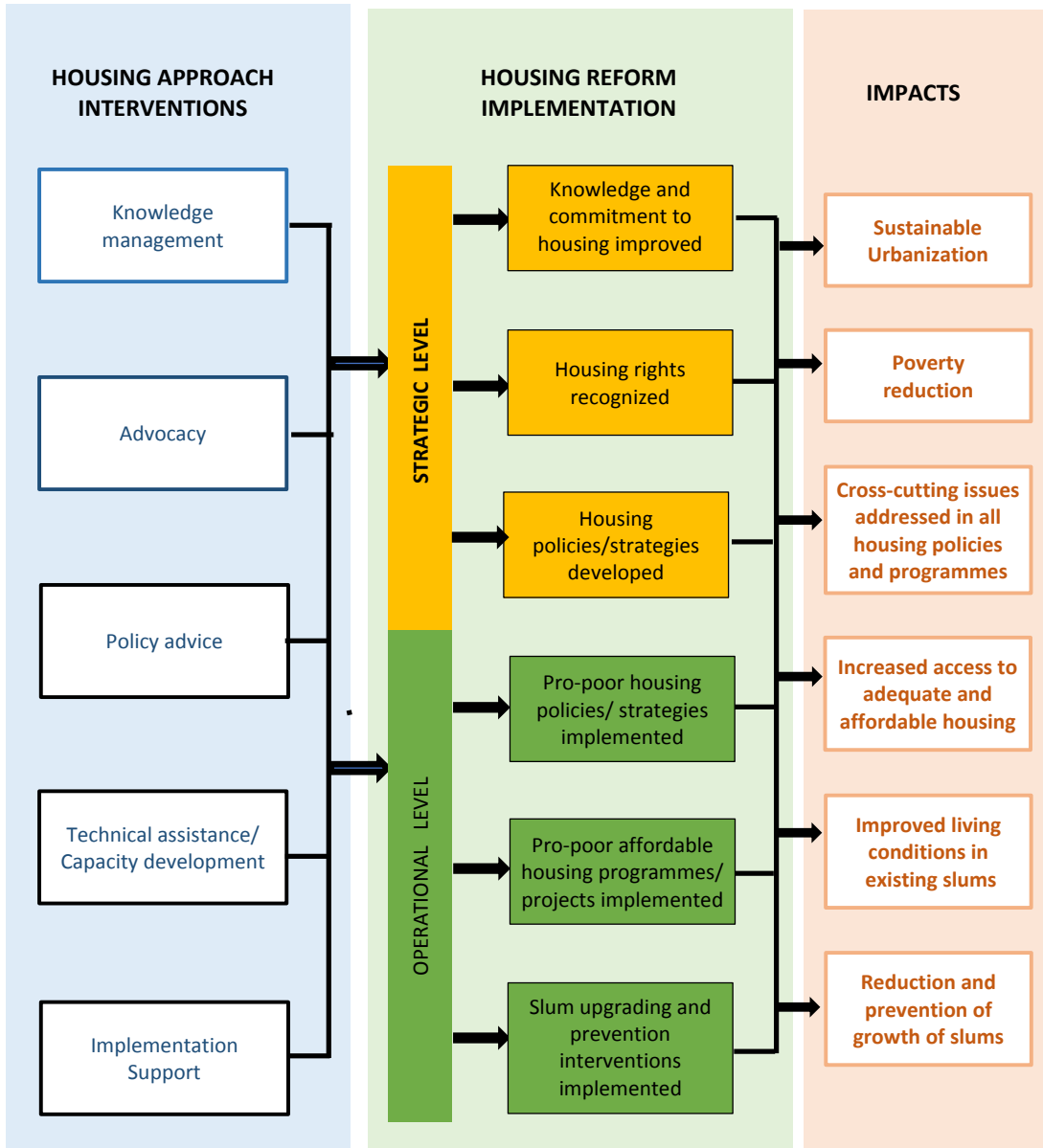
Adequate housing criteria
Increase access to adequate housing for all and particularly for low-income households
Support diversification of adequate housing solutions and government interventions
Support for advocacy groups and self-organizing housing initiatives (by NGOs and INGOs)
Provide adequate housing to crisis-affected populations (conflict, disaster, migration etc)
Improve living conditions in existing slums/informal settlements
Poverty reduction and cross-cutting issues
Increase housing affordability for all focusing on low-income households
Improve access to economic resources, affordable goods and services for low-income households
Improve social inclusion and integration at city-wide scale
Support targeted housing programmes for female-headed households, the elderly or youth.
Support climate change responsive housing strategies and programmes

Source: Developed by consultants

The primary goal of the Housing Approach is to increase access to adequate housing through policy reform, operationalizing housing strategies and implementation of housing programmes and projects. The Housing Approach is an implementation model of housing reform based on (1) the recognition and promotion of adequate housing rights, (2) the revision of housing-related laws, policy and regulatory frameworks, (3) the adoption of improved housing policy and strategic frameworks, and (4) the implementation of improved housing and slum-related programmes and projects.

The consultants developed a theory of change (see Figure 1) that describes how UN-Habitat's 5 fundamental areas of intervention are combined to produce a set of strategic and operational outputs and outcomes that together are intended to influence country housing stakeholders' knowledge, commitment and capacity, in order to trigger and influence the reform and implementation of improved housing frameworks, which will contribute to 5 sets of impacts (sustainable urbanization, poverty reduction, cross-cutting issues, increased access to affordable and adequate housing, improved living conditions in existing slums, and prevention and reduction of the growth of slums).

Figure 1: Summary of the Theory of Change



The application of the Housing Approach does not always involve all the five elements – the application varies across the different levels and geographies, from global to local, from region to region, and from country to country. It may also be proactive or demand-driven, and hence have different entry points. Also, the five elements do not necessarily need to be structured sequentially and implemented in a linear manner; but rather can be implemented more flexibly or iteratively.

In Africa, the Housing Approach Framework was applied to all country case studies, and where data was available to all UN-Habitat countries in the region, to document the extent to which the different components were incorporated and to identify variations among countries in the region in how the Approach has been applied (see Section 4).



Zambia case study evaluation methodology

The purpose of the country case studies

The Zambia Country Programme evaluation is one of several case studies designed to help better understand how UN-Habitat's Housing Approach is implemented within different regional and country contexts, and to assess how effectively a global housing approach can be adapted to and implemented according to varying RO and CO contexts, as explained in section 1.

A related purpose of the country case studies is to help determine and clarify what exactly constitutes the UN-Habitat Housing Approach. This is important for several reasons, including the following: the Housing Approach has not been clearly defined and articulated; it has evolved historically; and it has to be adapted to different regional and country contexts. In the case of Zambia, where the CO is operating under significant budget and staff constraints, the Housing Approach is largely driven by the global and regional programme approaches, and to a lesser extent by demand from local partners and housing stakeholders, in particular national government MDAs and local governments. Consequently, the CO strategy and approach is determined by the UN-Habitat global strategic guidelines, as is evident in the Zambia HCPD 2008 – 2009, while implemented programmes and projects are determined by both specific global programmes (e.g., PSUP and GLTN) or regional programmes (e.g., 'Strengthening capacities for Reducing Urban Vulnerability and Building Resilience in Southern Africa'), as well as specific requests for technical and operational support from national and local partners and stakeholders.

The evaluation design framework

The main steps in the design and implementation of the Zambia country evaluation, which was guided by the Terms of Reference (TOR) and adapted from the Mexico case study evaluation design framework for purposes of consistency, are summarized in Table 6. Each step is described in more detail in chapter 3. However, as mentioned above and demonstrated through the regional and country cases studies, there are significant differences between the regions and countries, and hence the contexts in which the ROs and COs are working, and hence the Housing Approach and its constituent elements/ normative and operational activities, as listed in Table 4. Consequently, while the overall evaluation design framework was the same, there are some small difference adaptational differences in the steps and analysis of the Mexico and Zambia country visit case studies.

There is, however, an important difference between the present approach and conventional evaluation designs. Most evaluations try to compare the defined programme goals and objectives with actual programme performance, and then to assess how well the programme has achieved its stated objectives. However, in the present case, the Zambia CO does not have a current comprehensive and coherent country strategy and programme with clearly defined objectives and performance indicators, so this was not possible as in the case of the Mexico case study.

Table 6: Evaluation design and approach for the Zambia case study**Step 1: Defining the key questions to be addressed in the evaluation.**

These were adapted from the TOR and the inception report.

Step 2: Defining the housing approach framework

The Zambia CO currently does not have a clearly defined country-specific housing approach or current HCPD with a well-defined country programme strategy against which to assess performance and impact.

The Zambia case study evaluation therefore used the generic UN-Habitat Housing Approach framework presented in Figure 6 as a reference against which to compare actual country programme normative and operational activities.

Step 3: Defining the evaluation design

The design included the following elements:

- a. A comprehensive review of available programme/project documentation and other relevant documentation and material made available by UN-Habitat; government reports; housing and slum upgrading related reports; and online material.
- b. Constructing a country-specific TOC illustrating how the Zambia country programme is intended to achieve its objectives, and to identify the key hypotheses and assumptions to be tested.
- c. A historical analysis of how the country programme has evolved over time and how it has responded to changes in government policy and the evolving country context.
- d. Defining a matrix, based on the housing approach framework and the TOC to identify the main areas covered by the country programme and Housing Approach normative and operational activities, and to compare these with the generic housing approach.
- e. Using the Value-Added Analysis (VAA) methodology to estimate the value added of UN-Habitat's Housing Approach to the formulation and implementation of Zambia national and local government, and non-government actors housing policies, strategies, programmes and projects.
- f. VAA is a simplified form of Contribution Analysis (CA) which is used because the necessary data was not available to conduct a complete CA. It addresses similar questions to CA, but is adapted to the limitations imposed by the more limited data availability.
- g. Assessing the impact of Housing Approach normative and operational interventions on access to adequate housing s programme and urban poverty reduction.

Step 4: Data collection

Data collection combined:

- a. Identification and compilation of relevant data and information from the comprehensive review of available programme/project documentation and other relevant documentation and material made available by UN-Habitat; government reports; housing and slum upgrading related reports; and online material.
- b. A survey sent to the country office requesting detailed information on the country programme.
- c. A country visit with key informant interviews guided by a questionnaire (included in Annex 11).

Step 5: Data analysis and report preparation

Data analysis used the housing project matrix in Table 23, the Zambia Housing Approach TOC in Figure 7, and the VAA framework to compare actual programme/project activities, outputs, outcomes and impacts with the Housing Approach. However, unlike a conventional evaluation which assesses how well a programme/project has performed against defined goals and objectives, the present evaluation assesses what results have been achieved through the Zambia Housing Approach normative and operational activities.

However, there is no expectation that the country programme could, or should cover all aspects of the generic Housing Approach framework, and the evaluation does not pass judgment on the programme. Instead, the evaluation provides a framework for UN-Habitat and other stakeholders to review and assess Housing Approach normative and operational activities in Zambia and the other case study countries, and to draw evaluative lessons and recommendations that can be used to influence future decisions concerning UN-Habitat's Housing Approach.

The UN-Habitat Zambia country programme

Country Strategy

The key objective of the Zambia Country Programme is to support Government and the UNCT realize the MDGs in general, and in particular, MDG Goal 7, Targets 9, 10 and 11 on sustainable development, water and sanitation and slum improvement.

The Zambia country office

The Zambia Country Office (CO) is one of the few remaining COs in the Africa region. Between 2000 and 2010 emphasis was placed on establishing UN-Habitat country offices in the different regions and building their portfolios. Indeed, the MTSIP Action Plan 2008-2013 set a target of starting implementation of Habitat Country Programmes in at least 20 countries. The SP 2014-2019 on the other hand saw regional offices as a strategic asset in the delivery of the Plan, and thus emphasized strengthening the role of the four regional offices in Africa, the Arab States, Asia and the Pacific, and Latin America and the Caribbean. The SP period 2014-2019 thus saw the closure of many COs in the different regions, including several in the Africa region. The closure of the COs likely significantly adversely affected UN-Habitat's contribution to and impact on access to adequate, affordable housing and poverty reduction in the region through the Housing Approach normative and operational activities – especially in light of the findings on the Zambia CO elaborated below. The Zambia CO has not been closed because of its ability to secure funding for programmes and projects, primarily with the support of Regional Office for Africa (ROAf).

The Theory of Change

At the time of the present evaluation, the Zambia country office, like many other country offices, had not developed a theory of change (TOC). Consequently, the Evaluation Team developed a TOC to provide an analytical framework for the design and interpretation of the evaluation. A summary version of this TOC was presented in Section 3 and the development and use of the framework is discussed in more detail in Section 4.2 of this report.

Country programme and project portfolio

Since the start of the evaluation period in 2008, the Zambia CO has had a continuous portfolio of programmes and projects, many of which are global or regional and thus supported by UN-Habitat headquarters (e.g., PSUP and GLTN) or ROAf. This is one of the reasons why it is still functioning, unlike many others in the region that have been closed down.

The largest category in the country programme and project portfolio is urban planning and design (40%), followed by urban basic services (18.8%) and research and capacity development (18.8%), and urban land, legislation and governance (12.5%). Housing and slum upgrading only represents 2.5% of the budget, but this is misleading as many other programmes involve significant housing related activities, but these activities are not reflected in how the budget is reported.

National partners and key stakeholders

Working in partnership is a core principle of the Housing Approach and is especially important in the case of Zambia because of the small size of the CO, and the consequent human, financial and technical constraints. The CO has forged strong partnerships with the full range of Habitat Agenda partners (HAPs), from national government to grassroots organizations. The key partners and stakeholders with which the Zambia CO has been working with in the different projects that have or are being implemented in the evaluation period range from national and local government to community-based organizations (CBOs) and women, men and youth in informal settlements, representing the full range of HAPs consistent with UN-Habitat's partnership philosophy. All the partners interviewed during the country visit talked about the positive impact of the partnerships they have with UN-Habitat, especially in terms of capacity building.

UN-Habitat is working with some of the larger international NGOs (INGOs) with local offices such as Habitat for Humanity Zambia (HFHZ). UN-Habitat has also developed relationships with several civil society stakeholders, through events, networks and collaboration on housing rights issues, as well as technical assistance and operational implementation support. Leading among these are Civic Forum on Housing and Habitat Zambia (CFHHZ) and Zambia Homeless and Poor People's Federation (ZHPPF).

Currently, the main funders of the Zambia Housing Programme are the Government of the Republic of Zambia (GRZ); UNDP including the One UN Fund; Government of Japan through Japan International Cooperation Agency (JICA); and the Global Water Challenge.

Flagship global and regional programmes and projects

The flagship programmes and projects currently being implemented by the Zambia CO include:

- Participatory Slum Upgrading Programme (PSUP)
- Global Land Tool Network (GLTN) Programme
- Strengthening capacities for reducing urban vulnerability and building resilience in Southern Africa

Monitoring and Evaluation

Because of its very limited staff capacity the CO faces significant challenges in executing its monitoring and evaluation (M&E) functions. While it applies Results-Based Management (RBM) principles and objectives is not well-equipped in terms of capacity and tools to do this effectively, and it is not well-reflected in the project documentation. This however is in part due to the project document and donor reports template formats on PAAS.

The Zambia Country Programme: Key Findings

The UN-Habitat independent Evaluation Office is guided by the *UN-Habitat Evaluation Policy*²³ and thus assesses programme performance according to the Organisation for Economic Co-operation and Development/ Development Assistance Committee (OECD/DAC) evaluation criteria of relevance, efficiency, effectiveness, impact and sustainability. While the present evaluation only applies three of the OECD/DAC criteria: relevance, impact and sustainability, it also employed a matrix assessing coverage of the Housing Approach framework, the generic and country specific TOCs and VAA²⁴. This Executive Summary presents the main findings in four tables. The full analysis of the findings is presented in Section 5 and the supporting annexes.

Coverage of the strategic guidelines

Table 7 shows that the Housing Approach in Zambia is rated "medium" to "very high" for its relevance on most adequate housing and poverty reduction matters. This is based on the evaluator's assessment of the level of activity of the Zambia CO through the Housing Approach normative and operational activities, as well as the responses and ratings given by partners and stakeholders interviewed during the country visit, with respect to these strategic guidelines.

Consequently, the respective impacts of the CO on adequate housing and poverty reduction is equally rated as "medium" to "high" — although it is acknowledged that this is not readily demonstrable and verifiable in the short term. However, the implementation of the supported policies and strategies can, in the medium and long term, potentially bring about significant changes in terms of access to adequate housing for all and poverty reduction. This would materialize the contribution and value added of UN-Habitat towards the realization of the Housing Approach objectives.

The value added and comparative advantage of UN-Habitat to engage in adequate housing issues is rated as "medium" to "high", supported by the agency's acknowledged expertise on housing and its capacity to articulate with global level concepts and frameworks and adapt them to the national and local levels. In contrast to the Mexican housing context where most stakeholders have considerable expertise and experience and are pro-active on adequate housing issues, the value added of UN-Habitat is highly recognized and appreciated by housing stakeholders in Zambia, as was affirmed in the interviews during the country visit.

²³ UN-Habitat (2013) UN-Habitat Evaluation Policy.

²⁴ See Section 3 and Annex 8.

Table 7: How actively are UN-Habitat strategic guidelines addressed in the current Zambia Country Programme?

STRATEGIC GUIDELINES	LEVEL OF ACTIVITY	RELEVANCE	IMPACT	COMPARATIVE ADVANTAGE	VALUE ADDED
Adequate housing					
Increase access to adequate housing to all	4	5	3	5	5
Increase access to adequate housing to low-income households	4	5	3	4	5
Support diversification of adequate housing solutions	4	5	3	5	5
Support diversification of government interventions in providing adequate housing	3	3	3	5	5
Support advocacy groups	1	3	1	1	2
Support self-organizing housing initiatives (by NGO or INGO)	1	3	1	1	2
Provide adequate housing to crisis affected population (conflict, disaster, migration, ...)	3	3	3	3	3
Improve living conditions in existing slums/informal settlements	5	5	3	5	5
Poverty reduction and cross cutting issues					
Increase housing affordability for low-income households	1	3	1	3	1
Increase housing affordability for all	1	2	1	2	1
Improve access to economic resources, affordable goods and services for low-income households	1	4	1	2	1
Improve social inclusion and integration at city-wide scale	1	4	1	2	1
Support gender or age sensitive housing strategies or programmes	1	4	1	1	1
Improve access to adequate housing for female headed households	1	3	1	1	1
Improve access to adequate housing for youth	1	3	1	1	1
Support climate change sensitive housing strategies or programmes	1	2	1	1	1

Code: 1= Very low or none; 2 = Low; 3 = Medium; 4 = high; 5 = very high

Intervention scope

Table 8 rates the Country Programme in terms of how well the UN-Habitat strategic guidelines are addressed. The guidelines are addressed in terms of the level of activity, relevance, impact, comparative advantage and value added.

In terms of Intervention Scope, the country programme was rated as “very high” on Policy Advice, beside limited activity in this category, UN-Habitat has proved its added value and comparative advantage and has achieved significant impact.

The Housing Approach implementation has also been distinguished by an emphasis on knowledge management activities, with the production of data and analysis on housing. These have been rated as “medium” to “high”, considering the achievement of significant results in the improvement of housing policies.

Advocacy has been a very limited area of work, and rated as “very low or none”, this is explained by the already significant commitment of the government and civil society on the promotion of adequate housing rights.

Table 8: How actively UN-Habitat areas of intervention scope addressed in the current Zambia Country Programme

INTERVENTION SCOPE	LEVEL OF ACTIVITY	RELEVANCE	IMPACT	COMPARATIVE ADVANTAGE	VALUE ADDED
Advocacy at the global level: Promoting the full and progressive realization of the right to adequate housing	1	2	2	2	1
Knowledge at the global level: Mobilizing networks of housing sector stakeholders	2	3	2	4	3
Knowledge management: Providing government and housing sector stakeholders with new approaches, best practices and lessons to be learned	3	3	4	3	3
Policy advice: Improving national normative framework	2	5	4	5	5
Technical assistance: Supporting city, regional and national authorities' capacities	2	4	2	2	2
Implementation: Supporting development and implementation of national housing strategies	1	3	1	1	1
Implementation: Supporting the implementation of adequate housing programmes	1	1	1	1	1
Implementation: Supporting slum upgrading and prevention policies and strategies	1	1	1	1	1
Implementation: Demonstrate feasibility of strategies/programmes through implementation	1	1	1	1	1
Advocacy: Strengthening monitoring, evaluation and learning on housing	1	1	1	1	1

Code: 1= Very low or none; 2 = Low; 3 = Medium; 4 = high; 5 = very high

Overall Rating of the Housing Approach in Zambia

Table 9 presents the summary of the evaluation's assessment and rating of the Zambia Housing Approach based on the above analysis. The Housing Approach was rated against the nine criteria shown using a rating scale of 1-5, where a rating of 1 indicates a low score and 5 indicates a high score. The Zambia Country Programme and Housing Approach, on the basis of

the normative and operational activities and outputs, was rated as highly relevant on: consistency with the generic Housing Approach framework; relevance to global frameworks; and significant relevance with respect to: knowledge management and consistency with the priorities of country partners. The other dimensions were rated as significantly relevant or higher. Overall the value-added of the country programme was rated as highly relevant. Each dimension is discussed below.

Table 9: Overall Rating of the UN-Habitat Housing Approach in Zambia

	Ratings				
	1	2	3	4	5
1. Consistency of Country Program with generic housing approach framework					
2. Knowledge management					
3. Policy advice					
4. Technical assistance					
5. Project implementation					
6. Cross-cutting issues					
7. Consistency with policies of country partners					
8. Relevance of the global frameworks					
9. Value-added of the country programme					

Rating code : 5 = Highly relevant ; 4 = Significant relevance ; 3 = Moderately relevant ; 2 = Limited relevance ; 1 = No relevance

Estimating the impact of the Housing Approach

Impact assessment refers to assessing the extent to which intended outcomes and impacts have been achieved, and the degree to which the changes can be attributed to the effects of the interventions of UN-Habitat and the Zambia CO. Table 10 summarizes the main findings with respect to impacts.

Table 10: The impact of the UN-Habitat Zambia Country Programme

	Ratings				
	1	2	3	4	5
Advocacy and knowledge at the global level					
Knowledge management					
Policy advice					
Technical assistance and capacity development					
Support to project implementation					

Rating code : 5 = High impact ; 4 = Significant impact ; 3 = Moderate impact ; 2 = Limited impact ; 1 = No impact

Assessing the value-added of the UN-Habitat Housing Interventions in Zambia

Section 5 presents an analysis of the value-added of UN-Habitat's contribution to observed changes with respect to access to adequate housing and poverty reduction based on the logic of the Housing Approach. Figure 1 presents a graphical framework to trace UN-Habitat's contribution at the global, regional, national and local levels. This framework was used to assess the contribution to the improvement of national housing-related policies, improvement of strategies at national and local levels, and contribution to poverty reduction.

Key lessons learned

1. It is important that UN-Habitat clearly and comprehensively defines its Housing Approach so that COs have a clear understanding of its objectives, principles and practices.
2. Where necessary and advantageous, as in the case of the Zambia CO, ways should be found to strengthen the CO in terms of its human resource capacity to more efficiently and effectively implement Housing Approach normative and operational activities.
3. Global events such as the WUFs are not only effective advocacy and learning platforms, can also facilitate gaining and securing of political will by bringing together the full range of HAPs in a stimulating, non-threatening and equalizing forum for dialogue
4. DRR interventions can have an immediate poverty reduction impact on vulnerable communities slums and informal settlements located in areas prone to natural hazards and climate-change induced extreme events such a flooding.
5. Housing Approach normative and operational output and activities can achieve wider reach through working in partnership with established national structures, such as the NHC, and CSO and CBO networks, such as CFHHZ and ZHPPF.

Recommendations

Regional Strategic Plan

1. **Ensure alignment of and with the UN-Habitat Regional Strategic Plan (RSP).** The Zambia CO, and indeed other COs in the region, should be involved in the strategy development process, and subsequently be guided by the RSP. This will help ensure relevance, consistency and alignment.

Habitat Country Programme Document

2. **Prepare and apply a Habitat Country Programme Document (HCPD).** The Zambia CO, with the support of ROAf and UN-Habitat headquarters, should prepare a HCPD biannually or other period as stipulated, which includes a comprehensive M&E framework.

Country Office Capacity

3. **Support and strengthen the Capacity of the Zambia CO.** UN-Habitat headquarters and ROAf should continue providing support to the Zambia CO, but prioritize strengthen its capacity to enable it to implement the Housing Approach more efficiently and effectively, as well as its fundraising ability

Knowledge Management

4. **Continue to support production of normative knowledge products.** UN-Habitat should continue to support key normative activities such as production of national housing profiles, national urban profiles and urban profiles (city/municipal level) which have informed the formulation and development of national housing policies and citywide slum upgrading and prevention strategies, as in the case of Zambia
5. **Support periodic updating of knowledge products as appropriate.** UN-Habitat should explore ways to support the periodic updating housing profiles, national urban profiles and urban profiles.
6. **Disseminate national and local knowledge products more widely.** Knowledge production and dissemination is acknowledged as an area in which UN-Habitat has a significant comparative advantage. Many of the knowledge products however reach only a limited audience, municipalities have only limited access to information on programmes and strategies in other municipalities and regions and the information that UN-Habitat can provide is considered very valuable. Ways should be found to disseminate this kind of information more widely.
7. **Produce online and print summaries of key knowledge products.**

Advocacy

8. **Explore ways to expand local participation in global and regional advocacy events.** Local partners interviewed during the country visit affirmed the effectiveness of global events such as WUF and regional events such as the PSUP regional meetings and capacity building workshops. UN-Habitat should explores ways in which their participation can be expanded.

9. **Ensure reporting on Advocacy and Communication Management Strategy.** UN-Habitat headquarters and ROAf should ensure the COs complete the section on Advocacy and Communication Management Strategy

Policy Advice

10. **Strengthen evidence-based policy advice.** Ensure relevance and improve data and evidence-based knowledge products for strengthened policy advice. Where appropriate facilitate south-to-south and peer-to-peer learning and exchange opportunities
11. **Draw on international experience to strengthen policy advice.** UN-Habitat and ROAf should draw on international and regional experience to help anticipate possible consequences of new policies or programmes.

Cross, cutting issues and poverty reduction

12. **Ensure relevance and consistency of cross-cutting issues with national and local priorities and needs.** While projects are generally expected to address one or more of the four cross-cutting issues – human rights, gender equality, youth and climate change – it is also imperative to ensure their relevance and consistency of cross-cutting issues with national and local priorities and needs.
13. **Raise awareness on support offered by UN-Habitat headquarters.** In addition to ensuring that COs complete the relevant section in the projects, UN-Habitat headquarters should ensure that COs are aware of the support provided by the Gender Equality Unit (GEU).

Capacity Development

14. **Follow up on technical assistance and capacity building support.** While the immediate impact of the technical assistance and capacity building activities was attested to by national and local partners and stakeholders, there was a request that this should be followed up, e.g., through refresher courses. UN-Habitat should therefore explore how to monitor and follow up on the beneficiaries and results of technical assistance and capacity building activities.

15. **Adopt a cascade capacity building approach.**

In order to facilitate wider benefit sharing of the technical assistance and capacity building activities, UN-Habitat should adopt a cascade capacity building model in which the trained then train others.

Implementation support

16. **Strengthen and expand operational implementation support at the local level.** The Zambia CO Projects Coordinator has been directly involved in on-the-ground technical implementation support, which has been highly beneficial and greatly appreciated by especially grassroots organizations and local communities. UN-Habitat should look into ways of strengthening and expanding such support.

Monitoring and Evaluation (M&E) Systems

17. **Ensure capacity of the CO to implement Results-Based Management (RBM).** UN-Habitat headquarters should ensure that COs have adequate capacity to implement RBM, by conducting training where possible, so as to strengthen quality reporting and ensure consistent reflection of outputs and results, as well as timeliness and transparency in the use of funds.
18. **Enforce compliance to PAAS reporting.** To ensure PAAS achieves its objective of strengthening project and programme coherence, alignment and results focus, and providing a management information system that ensures timely access to up-to-date and accurate project and financial data, UN-Habitat should ensure COs complete all sections of the Project Document templates and comply with PAAS reporting requirements. A system to ensure this has reportedly been put in place, but review of recently uploaded project documents shows that some are still incomplete.
19. **Introduce systems analysis.** A recent development in the international development field is the recognition that all programmes, including housing, operate in complex systems with multiple actors – often with different objectives and methods of operation²⁵. UN-Habitat, as the lead UN agency on housing and urban development research and policy should consider how to incorporate complexity and systems thinking

25 See, for example, Bamberger, M., et al. (2016) Dealing with Complexity in Development Evaluation: A Practical Approach

into its research and evaluation work. Mexico, because of its high level of research capacity, could be considered as a pilot country for exploring ways to incorporate a complexity focus.

Value added

20. Strengthen UN-Habitat's added value. The Housing Approach should serve as a vehicle for UN-Habitat to refocus its role as the UN agency mandated to promote adequate housing for all and sustainable urbanization; strengthen and expand its expertise in housing; and regain its lost prominence and status as the leading value adding global housing agency, which many believe it has lost over the evaluation period.

21. Provide technical assistance on housing finance reform. A number of the partners and stakeholders cited housing finance as a major determining factor housing adequacy and affordability which UN-Habitat was not supporting countries to address through its normative or technical assistance activities.

Regional Office Support and Collaboration

22. Promote RO support and collaboration. ROs should continue cooperating on regional and global programmes and projects as this increases the added value of Housing Approach interventions by harnessing wider expertise and experience. Formal channels for cross-regional learning should be strengthened and institutionalized, and the learning and good practices should be made readily available to COs in the different regions.

1. INTRODUCTION

The world is urbanizing rapidly, and as it does so the global housing challenge is growing equally. Some 50% of the world's population is now urban and this figure is projected to increase to 60% by 2030. Also occurring in parallel is the urbanization of poverty, which is evidenced by the proliferation and expansion of slums in which in some developing countries 80% of the urban population lives. Slums are characterized by inadequate housing which does not meet one or more of the seven criteria of adequate housing as defined by the UN Office of the High Commissioner for Human Rights (OHCHR) and UN-Habitat,²⁶ which are legal security of tenure, availability of services, affordability, habitability, accessibility, location and cultural adequacy. These criteria are explained in Annex 1.

UN-Habitat, the United Nations Human Settlements Programme, is the United Nations (UN) agency mandated to address the above global challenge by promoting adequate housing for all and sustainable urbanization. These twin aims, together with its Governing Council and United Nations General Assembly resolutions and organizational policies and strategies have influenced its 'Housing Approach' to delivering on its mandate. This purpose of this evaluation is **to assess the impact of UN-Habitat's Housing Approach on adequate and affordable housing, as well urban poverty reduction, between 2008 and 2019** in the countries where it has been implemented, of which Zambia is one. The evaluation thus covers the Medium Term Strategic and Institutional Plan (MTSIP) 2008-2013 and the Strategic Plan (SP) 2014-2019 periods — with a particular emphasis on the housing-related focus areas in the respective strategic plans which are listed in Annex 2.

The specific objectives of the evaluation are to:

1. Determine to what extent **identified changes in adequate and affordable housing and poverty reduction** in countries can be attributed to UN-Habitat's Housing Approach, policy frameworks, programmes and capacity building.
2. Determine to what extent UN-Habitat has influenced **political commitment to adequate and affordable housing** issues at global, regional and country levels and assisted selected countries to deliver on such commitments.
3. Assess UN-Habitat's impact on vulnerable poor groups with the intent of assessing **how the Housing Approach has created better opportunities to improve the living standards** of poor people and ensure their housing rights.
4. Assess how other **cross-cutting issues** such as gender, youth, and climate change have been impacted by the UN-Habitat's Housing Approach.
5. Identify **lessons and make recommendations** on how the Housing Approach and related work could be modified to increase impact.

The evaluation addresses 11 questions, which are included in Annex 3, with a predominant analytical focus on the first: *What have been the main effects and impacts of UN-Habitat's Housing Approach in promoting adequate and affordable housing, and reducing urban poverty?*



Zambia Ibex Developing communities, Zambian Lodges, Zambian constructions. © Shutterstock/ Bernard Mwape

There is, however, no precise, consistent and shared definition of the 'Housing Approach' used by UN-Habitat, nor has any explicit Housing Approach framework or strategic guidance been developed by UN-Habitat. The Evaluation Team consequently developed a conceptual framework that understands the Housing Approach as an organizational strategy to provide a systematic approach to address adequate housing issues encompassing a core strategy of influencing housing policy to improve

housing practice. This conceptualization is informed by the Housing Approach in the MTSIP, SP and the New Urban Agenda (NUA),²⁷ as explained in the Term of Reference (ToR), as well as a comprehensive review and observation of UN-Habitat's normative and operational activities, and key informant interviews (KIIs) with staff at UN-Habitat headquarters in Nairobi, and in The Regional Offices (ROs) and Country Offices (COs),

Table 11: Fundamental Elements of the Housing Approach

Element	Activity
1. Advocacy	Normative
2. Knowledge	Normative
3. Policy Advice	Normative
4. Technical Assistance/Capacity building	Normative/Operational
5. Implementation	Operational

27 See Annex 4 for a summary of the Housing Approach in the NUA.

Application of the Housing Approach does not always involve all the five elements – it varies across the different levels, from global to local, from region to region, and from country to country. It may also be proactive or demand-driven, and hence have different entry points. Also, the five elements do not necessarily need to be structured into sub-sequential phases and implemented in a linear manner; but rather can be implemented more flexibly of iteratively.

The analysis of the impacts of the Housing Approach in the four main regions (Africa, Arab States, Asia and the Pacific and Latin America and the Caribbean has been undertaken at three levels, as summarily explained in Table 12. The country case studies are the third of the three levels.

Table 12: Levels of analysis of the impact of the Housing Approach

Level of Analysis	Impact analysis procedure
1. Regional portfolio analysis	Analysis of available data for the region, complemented by a survey sent to regional offices (ROs) and country offices (COs).
2. Regional comparative country analysis	Comparative country analysis for three countries in each region based on analysis of country data and key informant interviews (KIIs) but not including country visits.
3. Country case-studies	Country case study based on a 1-2 week visit.

The country case studies were designed to help understand how the Housing Approach is applied within different country contexts, and to assess how effectively a global housing approach can be implemented in widely different country contexts. Zambia is one of the two

countries that were identified for country visits to assess the impact of the Housing Approach at country level. The final selection of the country case studies is shown in Table 13.

Table 13: Countries selected for case studies

Region	In-depth Case Study	Comparative Case Studies
Africa	Zambia (country visit)	Mozambique, Somalia
Arab States	Iraq (no country visit)	Egypt, Jordan
Asia and the Pacific	Myanmar (no country visit)	Mongolia, Sri Lanka
Latin America and the Caribbean	Mexico (country visit)	Colombia, Haiti



Vendors in Soweto market, Lusaka, Zambia. © Shutterstock/ Bernard Mwape

2. ZAMBIA: URBAN AND HOUSING CONTEXT

Overview

Zambia is an entirely landlocked country covering an area of 752,612 km² in the centre of southern Africa with a population of about 16.6 million. It is bordered by Tanzania and the Democratic Republic of the Congo (DRC) to the north, Mozambique and Malawi to the east, Namibia and Zimbabwe to the south, and Angola to the west, as shown in Figure 2. It is one of the 16 member countries of the Southern African Development Community (SADC).²⁸

Zambia is endowed with a number of mineral resources, including copper, cobalt, lead, gold, silver, uranium and zinc. Other natural resources include coal, emeralds and, very importantly, hydropower.

Zambia is one of the largest copper producers in Africa and exports drove the rapid economic growth which continued until 2014. Until 2014, Zambia had an average real gross domestic product (GDP) growth of about 6.7% per annum. This growth however slowed during the period 2015 to 2017 owing to falling copper prices, reduced power generation, and depreciation of the kwacha (the national currency). In 2017, Zambia's economic growth recovered to an estimated 3.9% from 3.8% in 2016 on the back of a bumper maize crop harvest and better electricity supply.

But Zambia's lack of economic diversification and dependency on copper as its sole major export has made it extremely vulnerable to fluctuations in global commodities markets and prices. Rural poverty and high unemployment levels remain significant challenges, although recent strong economic growth augurs well for a general improvement in living standards.²⁹

Zambia is one of the countries highly impacted by natural hazards and climate-change induced extreme events in the SADC region. Studies in the sub-region suggest that losses due to flooding have increased in frequency over the past two decades and have had an adverse effect on the economy of the sub-region, and of the communities – especially the poorest and most vulnerable – in many of the SADC countries. An estimated 75% of all natural disasters in Zambia are attributed to climate-change related weather events, including storms, floods and prolonged droughts.³⁰

28 The 16 member countries of SADC are: Angola, Botswana, Comoros, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, United Republic of Tanzania, Zambia and Zimbabwe.

29 CIMA and UNISDR (2018) Zambia Disaster Risk Profile.

30 Republic of Zambia (2008) Zambia's Report on the Various Thematic Cluster of Issues Submitted to the United Nations Commission on Sustainable Development (UNCSD -16).

Figure 2: Location of Zambia within the Africa region

Source: CAHF Yearbook 2019

Urban Context

Table 14: Zambia Urban Indicators

	Value	Year	
Surface area (km ²)	752,612	2014	
Population (projection)	16,717,000	2016	
Pop. density (per km ²)	22.5	2016	
Capital city	Lusaka	2015	
Capital city population	2,179,000	2015	
Population growth rate (average annual %)	3.1	2010-2015	
Urban population growth rate (average annual %)	4.3	2010-2015	
	1995	2005	2014/2015
Urban population	3,281,000	4,199,000	6,351,000
Level of urbanization (%)	37.1	36.6	40.9
Proportion of urban population living in slum areas (%)	57.1	57.2	54.0
Urban Slum Population	1,930,000	2,350,000	3,283,000
	Value	Year	
Urban Gini Coefficient	0.50	2010	
Urban poverty headcount ratio based on national poverty lines	27.5%	2010	

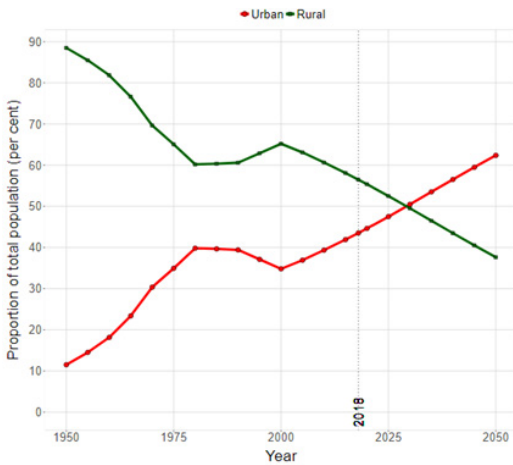
Source: <http://habitat3.org/the-new-urban-agenda/preparatory-process/national-participation/zambia/>

Zambia has been experiencing rapid population and urban growth since the early 1960s. In 1963, only 20.7% of the population of 3.4 million lived in urban areas, but the proportion almost doubled to 39.8% by 1980. It then decreased to 34.8% by 2000, because of net migration out of urban areas as a result of changes in the urban labour market, after which it increased again as shown in Figure 3. In 2010 the national population stood at 13.1 million, of which 5.1 million (38.7%) lived in urban areas. The overall population is projected to rise to 44.2 million

by 2050, of which 25.8 million – more than half (58%) – will live in urban areas, as shown in Figure 3 and detailed in the table in Annex 5.

Zambia's current average annual urban population growth rate of 4.3% is higher than the overall national population growth rate of 3.1%, as Table 14 shows. It is also significantly higher than the sub-regional rate, and slightly higher than the rate for the Africa region as a whole, as Figure 4 shows.

Figure 3: % of population in urban and rural areas

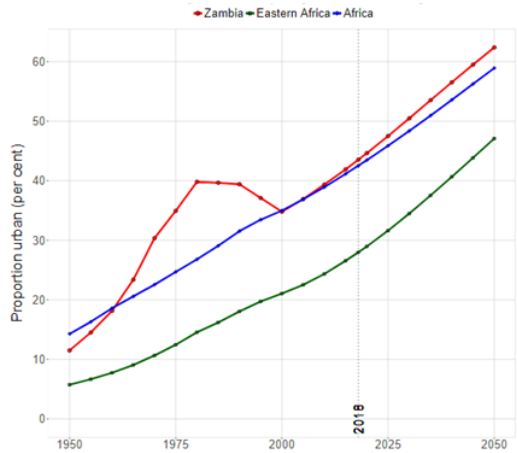


Source: 2018 United Nations DESA³¹

Housing context

The housing sector in Zambia faces multiple challenges, many of which are the result of policies developed and implemented during the colonial era (1888-1964). The policies — which included employment-tied housing, local authority rental housing and home ownership schemes — did not cater for Africans housing needs. The employment-tied housing discriminated against self-employed and informal workers, who could also not have afforded the local authority rental housing even if it had been made available to them. The local authority rental housing was also insufficient to meet the growing demand. The alternative was home ownership, which failed for several reasons, including building standards and financing-related issues among others, or settlement on private European estates, whereby the settlers paid rent to the European landlord.³² Many Zambians were therefore compelled to squat on local authority or Crown Land (which was later converted to State Land). Thus, by 1933, Lusaka had a large number of squatter or unauthorized settlements, characterized by poor quality housing structures and inadequate water supply and sanitation services.³³

Figure 4: % urban by region and sub-region



Various modes of housing provision were thereafter used to provide adequate and affordable housing for urban low-income households, but contributed little to towards meeting the need, as explained in section 2.6.

Today, Zambia is facing a major challenge as its housing supply system is unable to keep pace with the rapid urban population growth. Central to the problem of inadequate housing is the issue of poor land delivery systems and lack of adequate finance, as most Zambians cannot afford the price of the cheapest newly built house by a formal developer, in the light of escalating building costs and charges by financial institutions as their incomes are too low. This is explained more in Annex 7 It also points to the failure of Zambia’s adoption of the ‘enabling approach’ promoted by UN-Habitat, which emphasized optimizing the contributions of all stakeholders in housing production within a supportive legal and regulatory framework, and the consequent lack of private sector participation in low-cost housing supply as a major contributor to the housing challenge.

31 <https://population.un.org/wup/Country-Profiles/Plots/Zambia/ProportionUrbanRegion.svg>

32 For example, Howard and George compounds in Lusaka.

33 Mulimbwa, A.C. (1980) Urban Law and Housing Policy in Zambia.

Zambia is thus faced with a critical housing deficit and an enormous backlog, which dates back to pre-independence and is largely the result of inadequate land titling, lack of an effective housing finance system, rural-urban migration and rapid urban population growth. Although the housing stock grew by over 30% from 1990 to 2000 – increasing from 1.3 million units, of which

487,000 were in urban areas, in 1990 to 1.77 million units, of which 598,000 were urban housing units, in 2000 – the increase was insufficient to meet the rising population's housing needs. These numbers include informal housing units comprising squatter as well as traditional housing structures.³⁴

Table 15: Housing Need 2001 to 2030

	Need/ provision	per working year	per working week	per working day	per working hour	Minutes per dwelling
Need 2001-2030	1,373,770	45,792	916	4	4	4
Provision 2001-2011	122,100	11,100	222	37	5	12.97
New provision 2011-2030	1,251,670	65,877	1,318	220	27	2.19
Plus 45,500 shortfall in 2000	1,297,170	68,272	1,365	228	28	2.11

Source: Zambia, p.63

Zambia's housing deficit currently stands at 1.5 million units and is projected to double to 3 million by 2030, with urban areas alone requiring 1.3 million housing units, as shown in Table 15. To meet the housing needs from 2001 to 2030 will require that about 3 housing units are constructed every three minutes. If no intervention measures are taken, these numbers are expected to increase.

Urban centres in Zambia, particularly those along the rail lines, have large numbers of informal settlements, most of which initially developed on privately owned land, and are now home to about 70% of the total urban population. Urban growth is mainly being absorbed into slums – or informal settlements which is the term more commonly used in Zambia – which are characterized by poor quality housing and lack of basic infrastructure and services. Inadequate access to essential infrastructure and services – in particular potable water supply and safe sanitation facilities – makes informal settlement residents especially vulnerable to ill health. Environmental conditions in the settlements also degenerate progressively as the population grows. The main contributory factors to the proliferation and expansion of informal settlements in Zambia, as identified in the

*Zambia Urban Profile*³⁵, include: inadequate spatial planning, lack of serviced land, land speculation, complex land alienation procedures, poor record keeping, corruption, inadequate human resources in both local authorities and government, failure of master planning, political interference and unsustainable population growth – and, of course, housing affordability.

Poverty level and population living in slums in Zambia

Zambia, in contrast to most of its neighbours, has not been affected by war, and is recognized for its political stability. Zambia's economy has seen significant growth over the past two decades, and it Africa's second-largest producer of copper as well as one of the most urbanized countries in the region.³⁶ Zambia achieved middle-income country status in 2011 during a period (2004-2014) when economic growth averaged 7.4% per year. However, only a small segment of the urban population has benefitted from the growth, which has had limited impact on poverty. Indeed, Zambia has one of the highest levels of inequality worldwide. As of 2015, 58% of Zambians earned less than the international poverty line of US\$1.90 per day, compared to 41% across Sub-Saharan Africa.³⁷

34 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

35 UN-Habitat (2009) Zambia Urban Profile.

36 <https://www.mypsup.org/countries/Zambia>.

37 <https://www.worldbank.org/en/country/zambia/overview>.

Despite substantial progress, Zambia's economic growth remains below the levels necessary to significantly reduce poverty.³⁸ Unemployment is a serious problem, especially among the youth.³⁹ In the larger cities, over 70% of the population live in informal settlements⁴⁰, as shown in the *Zambia Urban Profile*⁴¹ and *Lusaka Urban*

*Profile*⁴², which were key outputs of the normative activities in the first phase of the Participatory Slum Upgrading Programme (PSUP), as explained below. Informal settlements in Lusaka are estimated to be growing at a rate of 12% per annum.⁴³

Table 16: Urban and slum indicators

	1995	2005	2014/2015
Urban population ('000)	3,281	4,199	6,351
Level of urbanization (%)	37.1	36.6	40.9
Proportion of urban population living in slum areas (%)	57.1	57.2	54.0
Urban Slum Population ('000)	1,930	2,350	3,283

Source: <http://habitat3.org/the-new-urban-agenda/preparatory-process/national-participation/zambia/>

Informal settlements — also known colloquially as compounds — have a colonial legacy, where native Zambians were not permitted to settle in the urban areas that were being developed by the colonial administration and European settlers. The informal settlements were generally located close to commercial centres or affluent residential areas, often because of proximity to employment opportunities for the native Zambian inhabitants.⁴⁴

Most of the urban growth in Zambia has taken place in informal settlements, as a result of which the current housing stock is therefore dominated by the informal sector, as affirmed in the *Zambia Urban Housing Sector Profile*. Land for housing development is more readily available and accessible in informal settlements through informal and illegal channels, such as through political patronage of illegal occupation. Thus in Lusaka, for example, about 70% of all housing is informal; accommodating about 90% of the population but occupying only 20% of the residential land in the city.⁴⁵

Policy, Strategy and Legal Frameworks related to housing

The evolution of housing policies in Zambia

Prior to 1948, there was no comprehensive housing policy in Zambia, which was then the British Protectorate of Northern Rhodesia.⁴⁶ Employers were expected to provide housing for their employees, and no housing was constructed by local authorities, except for Ndola, which built rental housing under its by-laws. In 1948, the colonial government passed the Urban African Housing Ordinance which was the basis for two of the colonial housing policies: (i) employment-tied housing; and (ii) local authority rental housing. The third significant policy attempted during the colonial period was home ownership.⁴⁷ These policies remained in force until independence in 1964.

38 Simatele, D. and M. Simatele (2009) The Evolution and Dynamics of Urban Poverty in Zambia.

39 Central Statistical Office (2018) Zambia in Figures 2018.

40 <https://www.mypsup.org/countries/Zambia>.

41 UN-Habitat (2009) Zambia Urban Profile.

42 UN-Habitat (2007) Zambia: Lusaka Urban Profile.

43 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

44 Drummond, R., et al. (2013) Scoping Study: Overview of the Housing Finance Sector in Zambia.

45 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

46 The territory of what is now Zambia was known as Northern Rhodesia from 1911. and was declared a British Protectorate In 1924.

47 Mulimbwa, A.C. (1980) Urban Law and Housing Policy in Zambia.

The Constitution of Zambia

The British Protectorate of Northern Rhodesia was declared the independent Republic of Zambia with its own constitution on 24 October 1964. The 1964 Constitution contained a Bill of Rights that encompassed economic, social, cultural and environmental rights, which included the right to decent housing. The Constitution is the supreme law of the country and is to be interpreted in accordance with the Bill of Rights, which emphasizes that human rights are fundamental to Zambia's democracy.

Since the 1964 Independence Constitution, there have been several efforts to develop a new constitution.⁴⁸ In August 2016, Zambians voted on, and rejected, a referendum on changes to the Bill of Rights which involved additional provisions on civil and political rights and new provisions on economic, social, cultural, environmental and further special rights. In June 2019, the Constitutional Amendment Bill 2019 was released for public comment. Although the Bill cannot amend the Bill of Rights, it has been argued that its provisions could adversely affect the full protection of fundamental human rights⁴⁹, including the right to adequate housing.

The Human Rights Commission (HRC), established under the 1991 Constitution of Zambia, is mandated to ensure that the Bill of Rights in the Constitution is upheld and protected.

Vision 2030 and the approach to housing

Vision 2030⁵⁰ is the country's long term national development blueprint that sets out the goals and targets for Zambia to become "a prosperous middle-income nation" by 2030. The socio-economic development objectives of the Vision include gradually increasing annual economic growth rates from 6 to 10% by 2030 and significantly reducing poverty levels. The vision for the 'Housing and Settlements' sector is "Planned resettlement with adequate, affordable and quality housing by 2030".

The treatment of housing in National Development Plans

Zambia's long-term national development strategy set out in Vision 2030 includes priority components that are translated into five-year national development plans (NDPs), which are implemented on a sectoral basis but managed centrally by the Ministry of Finance (MOF). The NDPs also reflect the evolution of Zambia's housing strategies and programmes.

The First National Development Plan 1966-1970 (FNDP) emphasized rental housing provision by local authorities; but this was phased out by the Second National Development Plan 1972-1976 (SNDP), which replaced it with site and service schemes; and provided for the recognition and improvement of informal settlements.⁵¹

The Third National Development Plan 1979-1983 (TNDP) and the Fourth National Development Plan 1989-1993 aimed to achieve, among others, the following objectives: (a) enabling as many households as possible to access minimum housing standards and upgrading all households not enjoying sanitation facilities; (b) promoting home ownership schemes financed by personal savings and long term institutional finance; (c) prioritizing low-income groups in housing matters; and (d) implementing a more flexible integrated housing policy.⁵² TDNP specifically aimed to direct subsidies to the lowest income groups who could not afford formal housing; and stipulated an allocation of one tenth of the housing budget for informal settlements upgrading.⁵³

The Fifth National Development Plan 2006-2010 highlighted housing as a key indicator of poverty in the country. Its goals was thus to provide adequate affordable housing for all income groups through seven programmes: (i) National Housing Development Programme; (ii) Upgrading of unplanned settlements; (iii) Promotion of local building materials and technology development; (iv) National Housing Implementation Programme; (v) National Housing Bonds Programme; (vi) Low Cost Housing Development for the Poorest of the Poor; and (vii) Structure Plan Development.

48 These include: the Constitution of Zambia Act, 1973; the Constitution of Zambia, Act No. 1 of 1991; and the Constitution of Zambia (Amendment) Act, 1996, which, even though it did not repeal the whole of the 1991 Constitution, introduced such significant changes as to render the resulting document a new Constitution.

49 See, for example, Musonda, E. (2019) What's in Bill No 10?

50 Republic of Zambia (2006) Vision 2030: A Prosperous Middle Income Nation by 2030.

51 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

52 Makasa, P.L.K. (2010) The 1996 Zambia National Housing Policy.

53 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

The Sixth National Development Plan 2011–2015⁵⁴ emphasized improvements in education and skills development, health, housing and water and sanitation to catalyse economic development. The housing sector goal was: “To facilitate the construction of adequate and affordable housing, increase the existing housing stock and enhance quality.

The Seventh National Development Plan 2017-2021 (7NDP)⁵⁵ builds on the achievements and lessons learnt in the course of implementing the previous NDPs. Themed “*Accelerating Development Efforts Towards the Vision 2030 without Leaving Anyone Behind*”, 7NDP identifies housing development as a key programme under *Strategy 2: Promote urban and peri-urban economies* to achieve *Development Outcome 1: Reduced Inequalities*.

From the above summary description of the NDPs, it is clear that the normative and operational work of UN-Habitat through the CO has been very relevant to and consistent with the overall national development strategy and specific NDPs goals, objectives, strategies and programmes for the housing sector over the two strategic plan periods (2008-2019). Indeed, this is a key aim of the Habitat Country Programme Documents (HCPDs) as explained below. The relevance was confirmed through the meetings and interviews with key partners and stakeholders during the country visit.

National Housing Policy

The National Housing Policy (NHP), developed by the Ministry of Local Government and Housing (MLGH) and launched in 1996, was a Government effort to localise prevailing international trends by realizing the twin goals of the Habitat Agenda are adequate shelter for all and the development of sustainable human settlements in an urbanizing world. This resulted in the formulation of a housing policy, which was awarded the UN-Habitat ‘Scroll of Honour’ in 1996.

As stated above, the policy was based on the ‘enabling approach’, but UN-Habitat did not provide policy advice or technical assistance during the policy development process. The main goal of the NHP was to provide adequate housing for all income groups.

This goal was to be realized by achieving the following objectives, which reflected key elements of the enabling approach:

- allocating a minimum of 15% of the national annual budget to housing to support a sustainable housing development programme;
- making serviced land available for housing development and streamlining the land allocation system;
- streamlining building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population;
- encouraging the production and use of local and affordable building materials;
- assisting the poor to acquire decent shelter through alleviation of their affordability problems;
- fostering housing areas that were functional, healthy aesthetically pleasant and environmentally friendly;
- the preparation of a national housing implementation strategy.

The policy was reviewed in 2007 to promote the active participation of the private sector through public-private partnerships (PPPs) to improve housing supply, but this did not achieve the anticipated results.

A review of the NHP was started in 2015, with the aim of providing a better blue print for housing development that was also responsive to challenges of access to land, housing finance, social services and technological options that have constrained the efficient and effective functioning of the housing sector. The review further aimed at the creation of an enabling environment for the participation of both the public and private sector in affordable housing provision. The Strategic Plan also includes Strategic Operational Linkages with named cooperating partners, of which UN-Habitat is one.

54 Republic of Zambia (2011) Sixth National Development Plan 2011 – 2015: “Sustained Economic Growth and Poverty Reduction”.

55 Republic of Zambia (2017) Seventh National Development Plan 2017-2021: Accelerating Development Efforts Towards the Vision 2030 without Leaving Anyone Behind.

Legal framework related to housing

The housing sector in Zambia is governed by a comprehensive legal framework, with laws dating back several decades. The main housing-related laws – some of which were applicable during the evaluation but have since been repealed – are summarily described in Table 17.

The summary description of the housing-related laws points to a progressive and enabling legal framework. Indeed, the policy and some of the laws have been recognized as being exemplary.

Table 17: Housing-related laws

LAW	DESCRIPTION
The Town and Country Planning Act, 1962 and Amendment, 1997	Dating from before Independence, the Act, along with the Local Government (Urban Building and Drainage) Regulations of 1968, provides a framework for planning and control of development in the main cities and towns. It requires planning authorities to prepare development plans every five years, control development and land subdivision, and gives them powers to enforce their decisions subject to appeals. It sets out regulations to govern the nature of development. The 1962 Act was amended in the 1997 Amendment Act to preparing structure plans All cities and towns have delegated powers.
The Lands Acquisition Act, 1970	This act enables any land to be acquired by the President. It gives the President the power to acquire any land in the public interest by compulsory acquisition. Holders of affected land can appeal against the decision and on the compensation to be paid. If paid, compensation is to be calculated at ruling market prices. This has often made it difficult for the government, which has insufficient funds, to acquire large tracts of prime land for development purposes.
The National Housing Authority Act, 1971	The Act is intended to make better provisions for the development and control of housing throughout the country. It also provides for the establishment of the National Housing Authority (NHA) and its membership ;and also specifies its powers and duties. The Act gives the NHA the sole responsibility for managing housing in Zambia. The Act has been effectively used to implement government housing programmes such as the Presidential Housing Initiative. Working in collaboration with Local Authorities the NHA has used its mandate to build a number of low and medium cost houses in several towns. The Act also allows the NHA to enter into Public Private Partnerships (PPPs) for housing developments..
The Rent Act, 1972	The Rent Act sets regulations on renting and makes provision for restricting rent increases. It sets standard monthly rents at 1.25% of the cost of construction plus market value of the land. The maximum advance chargeable is two months. The Act prohibits anyone lining in a Statutory or Improvement Area from dealing in real property except at prices determined by the council.
Housing (Statutory and Improvement Areas) Act, 1975	The Act provides for the control and improvement of housing – statutory housing areas and improvement areas – and is considered the principal legislative document on upgrading regulations; it also provides for the issuance of certificates of title and occupancy licenses, which give security of tenure. The Act however precludes the application of certain other laws to areas of its jurisdiction – specifically The Town and Country Planning Act; The Land Survey Act; The Lands and Deeds Registry Act; and The Rent Act.
Local Government Act, No. 22 of 1991	The Act provides for the administrative structure in different types of local authorities, the establishment and the constitution of Councils, standing and occasional committees and management boards. The Act also describes the functions of local councils and the administrative requirements to carry out those functions. The imposition of levies, fees and other charges are also covered.

LAW	DESCRIPTION
The Lands Act, 1995	The Act recognises two land tenure classifications: state lands and customary lands, and vests ownership of all land in the President on behalf of the people. The Act allows the President to alienate land vested in him to any Zambian or non-Zambian under specific circumstances, which is then referred to as leasehold tenure; but the President cannot alienate any land held under customary tenure without first consulting and getting the approval of the Chief and the local authority. The Act also sets out conditions for transferring customary land into leasehold titles. Leasehold tenure may be granted for a maximum period of 99 years, with the possibility of extension.
The Urban and Regional Planning Act, 2015	The Act repealed the Town and Country Planning Act, 1962, and the Housing (Statutory and Improvement Areas) Act, 1975. The Act provides a framework for administering and managing urban and regional planning in Zambia by providing for development, planning and administration principles, standards and requirements for urban and regional planning processes and systems. It also establishes a democratic, accountable, transparent, participatory and inclusive process for urban and regional planning that allows broad based participation of; communities, private sector, interest groups and other stakeholders in the planning, implementation and operation of human settlement development.

Institutional framework: Key Actors in the Housing Sector

The housing sector in Zambia is governed by a range of institutions at the national and local level. There are also several ministries, departments and agencies (MDAs) that play an important role in land supply, housing, and housing-related infrastructure and services delivery.

The NHP noted that the existing institutional framework for the housing sector was fragmented, inconsistent and lacked clearly defined roles and lines of accountability. There were several MDAs with housing-related responsibilities, while parastatals, private developers and individuals also played key roles in the sector. The NHP therefore sought to rationalize the institutional arrangements and capacities with a view to improving efficiency and ensuring enhanced and sustainable housing delivery to cope with the growing housing demand, especially in urban areas.

The NHP identified the following as key institutional players and spelt out their respective roles and lines of accountability: (1) MLGH; (2) the National Housing Authority (NHA); (3) local authorities; (4) private sector developers; (5) financial institutions; (6) community and co-operative housing developers; and (7) Local Planning Authorities.

The formal private sector, international development partners, international and local non-governmental organizations (NGOs); and civil society organizations (CSOs) and community-based organizations (CBOs) are also key actors in housing development and improvement in Zambia, as are the informal and household sectors.

The Government has established a multi-sectoral National Habitat Committee (NHC), with advisory support from UN-Habitat, that comprises of Habitat Agenda partners (HAPs)⁵⁶, including most of the above housing sector institutional players. The Government, through the then MLGH, entrusted the NHC with overall responsibility of the Habitat III preparatory process and mobilization of key stakeholders, who were drawn from local authorities, parliamentarians, NGOs and CBOs, trade unions, professionals, academia and researchers, human solidarity groups, private sector, foundations, financial institutions, youth and women's groups, and ordinary citizens.⁵⁷

The mandates and roles of the key actors are summarily explained in Annex 6.

⁵⁶ The Habitat Agenda partners, as identified in the MTSIP, include: local authorities, non-governmental and community-based organizations, the private sector, parliamentarians, foundations, trade unions, professionals and researchers, academies of science and engineering, human solidarity groups, youth groups and women's groups.

⁵⁷ Republic of Zambia (2015) National Report on the Third United Nations Conference on Housing and Sustainable Urban Development – Habitat III,

Past and Contemporary Housing Supply

Historical suppliers of housing

The key modes of housing supply since the 1920s are summarily described below.

Mining companies

The Employment of Natives Ordinance, 1929 and, later, the 1948 Urban African Housing Ordinance, required anyone employing more than 30 workers to provide housing for their African workers or pay housing allowance. The mining companies thus built low-density, high standard housing estates for their expatriate skilled staff, and small, poorly serviced dwellings for the native

unskilled labourers. The quality of the latter was however subsequently improved following major strikes. By 1991, there were about 48,000 mine-owned dwellings in the Copperbelt; and in 1996, the mining companies owned 40% of all housing in Kitwe, but of which 51% was high-cost housing.

Councils

In the colonial era and into the 1970s, local councils built housing for their employees, for low-income workers not directly housed by their employers, or for employers to rent on to their employees. Table 18 shows the council housing stock, waiting list and informal housing in the three largest cities in the early 1970s.

Table 18: Council housing stock, waiting list and informal housing in the three largest cities in the early 1970s

	Lusaka	Kitwe	Ndola
Council Housing Stock	13,532	13,726	15,113
Waiting List	21,454	21,479	15,078
Percentage informal housing	46	14*	No data

* Informal sector population as a percentage of total population

Source: *Zambia Urban Housing Sector Profile*, p.4

Site and service housing

"Site and service schemes", funded mainly by the World Bank became a familiar part of housing in developing countries in the 1970s. Zambia was however a pioneer with the 1967 scheme at Bulangililo (meaning 'showpiece') in Kitwe. Site and service schemes provided 63,410 dwellings nationally between 1966-1970 – four times as many as provided by local councils in the same period.⁵⁸ In Lusaka, 11,500 units were added to the housing stock, while almost 20,000 existing dwellings were improved through access to water, roads, and garbage collection under the First Lusaka Upgrading and Sites and Services Project.

An evaluation of the project in 1982 found incontrovertible evidence of its positive impact on the physical environment, but asserted that it was too early to determine the affordability of the various sites and services options to their target groups. However, the improved housing units enabled households to obtain significant income from subletting.⁵⁹

Integrated housing (1968)

Under FNDP, housing was to be integrated so that different income groups resided in the same neighbourhood but there were many practical challenges to implementing this idea and it did not go beyond the FNDP period.

58 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

59 Bamberger, M., et al. (1982) Evaluation of Sites and Services Projects: The Experience from Lusaka, Zambia.



Red pan brick building for a classroom and toilet construction. © Shutterstock/ FANKS

National Housing Authority

During the 1970s, the NHA was given predominance in housing supply over councils, and there was an early surge of NHA direct housing development under the SNDP when it constructed about 5,000 housing units, almost wholly in Lusaka. It also developed 240,000 site and service plots by the mid-1980s, again, mainly in Lusaka. Its annual production levels however subsequently fell steadily to only a few hundred units per decade, and it now only develops high-cost housing for sale.

Upgrading and basic service provision for the poor

The SNDP accepted that informal settlements represented significant financial and social assets and provided for a limited number to be upgraded; and only US\$3.6 million was allocated against US\$25 million for site and service schemes, and US\$76 million for housing overall.

Contemporary housing supply

The European/African divide that was established during colonial times has persisted even in the post-independence period with only a few changes. Indeed, housing areas today largely follow the colonial era division, but are now divided on income lines — with a small medium-cost sector joining the high-cost sector — rather than racial lines. Past attempts at integrated housing have largely been unsuccessful except for in a few areas.⁶⁰

The low cost housing sector, which appears to be growing, accommodates 81% of all households compared to 72% in 2002. Currently, about 70% of Lusaka's population live in informal settlements, with the number growing at a rate of 12% per year. The plan for regularising informal settlements by declaring them Improvement Areas is the responsibility of MHID; and while some progress has been made in its implementation, it has been limited by financial and human resource issues at both national and local levels, as well as the imposition of inappropriate standards.

Before the massive sale of institutional of housing), the public sector housing stock comprised of around 180,000 units across urban Zambia, of which just over half were owned by the local authorities and about 85% were low-cost. While local authority housing was almost entirely low-cost, government and parastatals had a relatively large proportion of medium- and high-cost units.

The majority of the few formal developers in the housing sector today were involved in the supply of high-cost dwellings for senior staff in institutions and companies; and there are only a very small number of housing developments of any size offering affordable housing. A well-functioning housing supply sector has been constrained by a range of factors including, among others:

- Land titling and transfer problems because of an efficient land administration and management system;
- Very poor infrastructure and service provision (water, sanitation, roads, electricity, solid waste management beyond the high-cost areas dating from before the 1970s);
- Ineffective local authorities with very limited capacity to deliver on their mandate;
- A limited building materials supply industry;
- A limited local professional and artisan skills base; and
- An inexperienced housing finance sector offering inappropriate financial products.

Through Housing Approach normative and operational activities, UN-Habitat is supporting Zambian national and local government authorities to address most of the above issues, as explained in more detail below – with the exception of housing finance.



Vendors in Soweto market, Lusaka, Zambia. © Shutterstock/ Bernard Mwape

3. ZAMBIA CASE STUDY EVALUATION METHODOLOGY

The purpose of the country case studies

In addition to the overall purpose of assessing the impact of UN-Habitat's Housing Approach on adequate and affordable housing and urban poverty reduction, a key sub-purpose of the evaluation is to provide evaluative lessons and recommendations that could be used to influence future decisions concerning UN-Habitat's Housing Approach, and to encourage the use of results-oriented approaches in current and future housing policies, strategies, programmes, projects and processes with the intent of achieving greater impact.

The Zambia Country Programme evaluation is one of several case studies designed to help better understand how UN-Habitat's Housing Approach is implemented within different regional and country contexts, and to assess how effectively a global housing approach can be adapted to and implemented according to varying RO and CO contexts, as explained in section 1: Introduction.

A related purpose of the country case studies is to help determine and clarify what exactly constitutes the UN-Habitat Housing Approach. This is important for several reasons, including the following: the Housing Approach has not been clearly defined and articulated; it has evolved historically; and it has to be adapted to different regional and country contexts. In the case of Zambia, where the CO is operating under significant budget and staff constraints, the Housing Approach is largely driven by the global and regional programme approaches, and to a lesser extent by demand from local partners and housing stakeholders, in particular national government MDAs and local governments. Consequently, the CO strategy and approach is determined by the UN-Habitat global strategic guidelines, as is evident in the Zambia HCPD 2008 – 2009, while implemented programmes and projects are determined by both specific global

programmes (e.g., PSUP and GLTN) or regional programmes (e.g., 'Strengthening capacities for Reducing Urban Vulnerability and Building Resilience in Southern Africa'), as well as specific requests for technical and operational support from national and local partners and stakeholders.

The evaluation design framework

The main steps in the design and implementation of the Zambia country evaluation are summarized in Table 19, and described in more detail in Annex 9. However, as mentioned above and demonstrated through the regional and country cases studies, there are significant differences between the regions and countries, and hence the contexts in which the ROs and COs are working. Consequently, the Housing Approach and its constituent elements/ normative and operational activities have been adapted to the particular regional and country contexts. While the overall evaluation design framework was the same, there are differences how the steps and analysis of the Mexico and Zambia country case studies were implemented.

There is also an important difference between the present evaluation approach and most conventional evaluation designs. While most evaluations try to compare the defined programme goals and objectives with actual programme performance, and then to assess how well the programme has achieved its stated objectives; in the present case studies, in both Zambia and Mexico, the CO did not have a comprehensive and well articulated country strategy and programme with clearly defined objectives and performance indicators. Consequently, the present case studies used a more inductive approach in which the actual UN-Habitat country Housing Approach and Theory of Change (ToC) had to be constructed on the basis of what activities were actually conducted in each country.

Table 19: Evaluation design and approach for the Zambia case study**Step 1: Defining the key questions to be addressed in the evaluation.**

These were adapted from the TOR and the inception report.

Step 2: Defining the housing approach framework

The Zambia CO currently does not have a clearly defined country-specific housing approach or current HCPD with a well-defined country programme strategy against which to assess performance and impact.

The Zambia case study evaluation therefore used the generic UN-Habitat Housing Approach framework presented in Figure 6 as a reference against which to compare actual country programme normative and operational activities.

Step 3: Defining the evaluation design

The design included the following elements:

- a. A comprehensive review of available programme/project documentation and other relevant documentation and material made available by UN-Habitat; government reports; housing and slum upgrading related reports; and online material.
- b. Constructing a country-specific TOC illustrating how the Zambia country programme is intended to achieve its objectives, and to identify the key hypotheses and assumptions to be tested.
- c. A historical analysis of how the country programme has evolved over time and how it has responded to changes in government policy and the evolving country context.
- d. Defining a matrix, based on the housing approach framework and the TOC to identify the main areas covered by the country programme and Housing Approach normative and operational activities, and to compare these with the generic housing approach.
- e. Using the Value-Added Analysis (VAA) methodology to estimate the value added of UN-Habitat's Housing Approach to the formulation and implementation of Zambia national and local government, and non-government actors housing policies, strategies, programmes and projects.
- f. VAA is a simplified form of Contribution Analysis (CA) which is used because the necessary data was not available to conduct a complete CA. It addresses similar questions to CA, but is adapted to the limitations imposed by the more limited data availability.
- g. Assessing the impact of Housing Approach normative and operational interventions on access to adequate housing s programme and urban poverty reduction.

Step 4: Data collection

Data collection combined:

- a. Identification and compilation of relevant data and information from the comprehensive review of available programme/project documentation and other relevant documentation and material made available by UN-Habitat; government reports; housing and slum upgrading related reports; and online material.
- b. A survey sent to the country office requesting detailed information on the country programme.
- c. A country visit with key informant interviews guided by a questionnaire (included in .

Step 5: Data analysis and report preparation

Data analysis used the housing project matrix in Table 23, the Zambia Housing Approach TOC in Figure 7, and the VAA framework to compare actual programme/project activities, outputs, outcomes and impacts with the Housing Approach. However, unlike a conventional evaluation which assesses how well a programme/project has performed against defined goals and objectives, the present evaluation assesses what results have been achieved through the Zambia Housing Approach normative and operational activities.

However, there is no expectation that the country programme could, or should cover all aspects of the generic Housing Approach framework, and the evaluation does not pass judgment on the programme. Instead, the evaluation provides a framework for UN-Habitat and other stakeholders to review and assess Housing Approach normative and operational activities in Zambia and the other case study countries, and to draw evaluative lessons and recommendations that can be used to influence future decisions concerning UN-Habitat's Housing Approach.

4. THE UN-HABITAT ZAMBIA HOUSING APPROACH

Evolution and Current Status of the Zambia Country Programme

Historical evolution of UN-Habitat engagement in Zambia

The history of UN-Habitat involvement in the housing sector in Zambia is closely aligned with the history of the development of the global housing agenda, marked by the three Habitat conferences: first UN Conference on Human Settlements (Habitat I) in 1976; the second UN Conference on Human Settlements (Habitat II) in 1996; and the 2016 UN Conference on Housing and Sustainable Urban Development (Habitat III). Indeed, as explained above in section 2.5.1, the award-winning National Housing Policy (NHP) was largely influenced by the Habitat Agenda, the outcome document of Habitat II, although UN-Habitat was not directly involved in the policy formulation and development process, nor did it provide significant policy advice and technical assistance.

Still, UN-Habitat has been actively involved in the urban and housing sector since even before the start of the evaluation period 2008-2019. UN-Habitat, in collaboration with the United Nations Environmental Programme (UNEP), facilitated the implementation of the Sustainable Cities Programme (SCP) in Zambia from 1994-2001 in Lusaka, the country's capital and largest city, to address high levels of poverty and inequality resulting from a shrinking economy and government's incapacity to adequately deliver public services. In 2002, the SCP was extended to Kitwe city to address, among other problems, inadequate urban services particularly in low income areas; growth and expansion of informal settlements; and a declining economic base.⁶¹

The SCP was a global technical cooperation facility of UN-HABITAT and UNEP that worked at city level to build local partners capacity in environment planning and management.

UN-Habitat also provided technical assistance for the preparation of the *Zambia: Lusaka Urban Profile*⁶² published in 2007, which used the Rapid Urban Sector Profiling for Sustainability (RUSPS) methodology that was being promoted by UN-Habitat at the time.⁶³ The profiling was undertaken under the leadership of national and local authorities and with the involvement of local universities, with the support of UN-Habitat, as part of the Participatory Slum Upgrading Programme (PSUP).⁶⁴

UN-Habitat Country Strategy for Zambia

Objective 1 of the MTSIP launched in 2008, at the start of the evaluation period, was: *"To prepare and implement an enhanced normative and operational framework (ENOF) to enable UN-Habitat to play a leadership and catalytic role in promoting sustainable urbanization in at least 30 countries by 2013"*. In this regard, Habitat Country Programme Documents (HCPDs)⁶⁵ were designed as strategic tools to (a) promote alignment of normative and operational activities at the country level through the ENOF; (b) strengthen engagement with national government development plans, the United Nations Development Assistance Framework (UNDAF) process and United Nations Country Teams (UNCTs); and (c) mobilise resources and partners to scale up initiatives.⁶⁶

61 UN-Habitat (2009) The Sustainable Cities Programme in Zambia (1994-2007): Addressing Challenges of Rapid Urbanization.

62 UN-Habitat (2007) Zambia: Lusaka Urban Profile.

63 RUSPS were aimed to help formulate urban poverty reduction policies at the local, national and regional levels, through a rapid, participatory, crosscutting, holistic and action-orientated assessment of needs.

64 PSUP was initiated by the Secretariat of African, Caribbean and the Pacific (ACP) group of states, financed by the European Commission (EC) and implemented by UN-Habitat.

65 HCPDs identify national urban development goals and priorities including housing, access to basic services, finance and urban governance. They also address cross-cutting issues such as, gender, the environment, disaster response and vulnerability reduction. HCPDs are thus supposed to be prepared in close collaboration with host governments and UNCTS, and to integrate normative and operational activities.

66 UN-Habitat (2007) Medium Term Strategic and Institutional Plan Action Plan 2008-2013.



Red pan brick building for a classroom and toilet construction. © Shutterstock/ FANKS

Twenty (20) HCPDs were prepared in 2008, with the *Zambia Country Programme Document 2008-2009*⁶⁷ being one of them. Its focus was on forging strong in-country partnerships to promote sustainable urbanisation by undertaking policy review and development; supporting national and local government capacity building; and developing strong networks at the national, city and community levels. Another key principle was that UN-Habitat would implement projects together with government and other partners. The thematic areas where UN-Habitat was to have joint interventions with the Government were Governance, Housing and Basic Services, Environment and HIV/AIDS, as shown in Figure 5, with UN-Habitat playing a key supporting role towards the achievement of the Fifth National Development Plan (2006-2010) and the UNDAF 2007-2010.

The key objective of the Zambia Country Programme was to support Government and the UNCT to realize the MDGs in general, and in particular, MDG Goal 7, Targets 9, 10 and 11 on sustainable development, water and sanitation and slum improvement.

A key finding of *The First Assessment of the Habitat Country Programme Documents (HCPDs)*⁶⁸ conducted in 2010 was that: "HCPDs are key for the integration of UN-Habitat's normative and operational roles at country levels". However, there were no HCPDs available for Zambia after the first described above for the period 2008-2009 at the start of the MTSIP.

The SP 2014-2019 approval by the Governing Council mandated UN-Habitat to continue preparing HCPDs and also prepare Regional Strategic Plans (RSPs)⁶⁹ as a key tool for ensuring successful implementation of the SP⁷⁰. The Zambia CO is not however strictly guided by a HCPD or the *Africa Regional Strategic Plan 2014 – 2019*⁷¹ in its working.

67 UN-Habitat (2008) Zambia Country Programme Document 2008–2009.

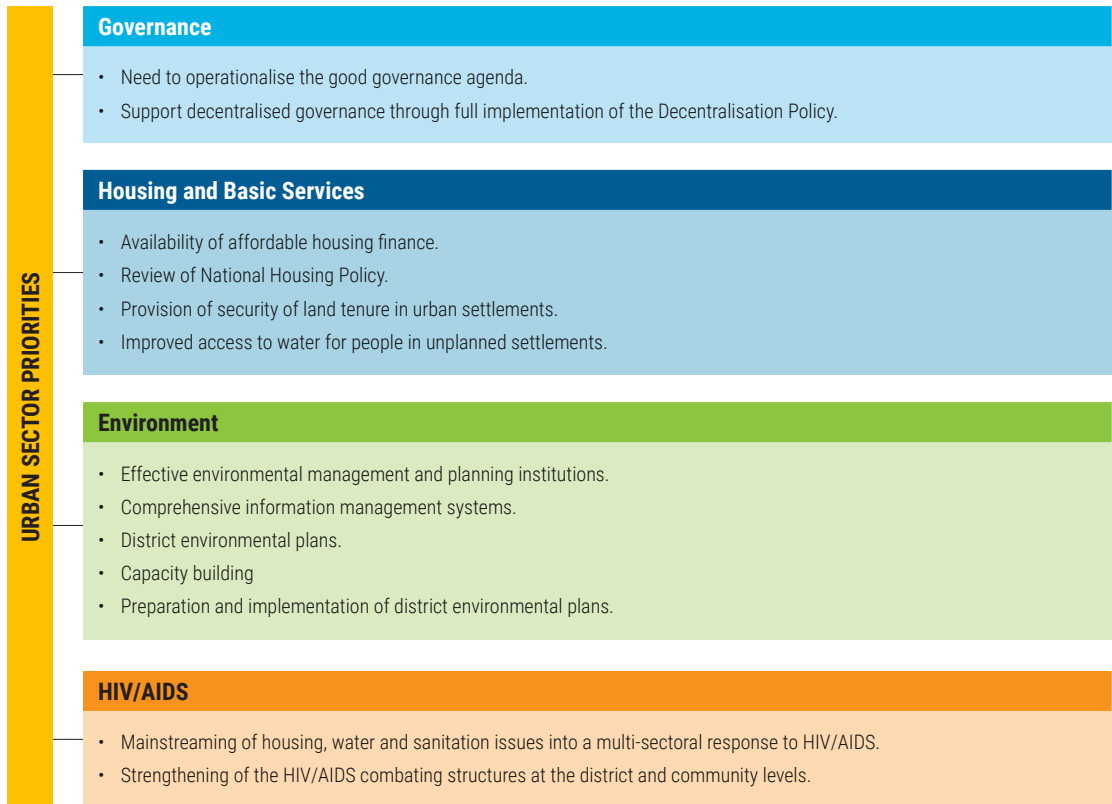
68 UN-Habitat (2010) *The First Assessment of the Habitat Country Programme Documents (HCPDs)*, p.iii.

69 RSPs are intended to, among other purposes: (a) provide a vehicle for further engagement on activities and partnership with stakeholders; (b) provide guidance to staff in organizing country activities and in ensuring that intended objectives are achieved on the ground; and (c) enhance the linkage of outputs and their progression into outcomes and facilitate the monitoring and measurement of aggregated results.

70 UN-Habitat (n.d.) *Un-Habitat's Regional Strategic Plans (RS) and Habitat Country Programme Documents (HCPDs)*

71 UN-Habitat (2013) *Proposed Work Programme and Budget for the Biennium 2014–2015: Draft Strategic Plan 2014–2019 of the United Nations Human Settlements Programme*

Figure 5: Urban sector priorities



Source: Zambia Country Programme Document 2008 – 2009, p.14

General data on the Zambia Country Office

The Zambia Country Office (CO) is one of the few remaining COs in the Africa region. Between 2000 and 2010 emphasis was placed on establishing UN-Habitat country offices in the different regions and building their portfolios. Indeed, the MTSIP Action Plan 2008-2013 set a target of starting implementation of Habitat Country Programmes in at least 20 countries. The SP 2014-2019⁷² on the other hand saw regional offices as a strategic asset in the delivery of the Plan, and thus emphasized strengthening the role of the four regional offices in Africa, the Arab States, Asia and the Pacific, and Latin America and the Caribbean. The SP period 2014-2019 coincided with the closure of many COs in the different regions, including several in the Africa region. It is likely that the closure of the COs adversely affected

UN-Habitat's contribution to and impact on access to adequate, affordable housing and poverty reduction in the region through the Housing Approach normative and operational activities – especially in light of the findings on the Zambia CO elaborated below.

The Zambia CO has not been closed because of its ability to secure funding for programmes and projects, primarily with the support of Regional Office for Africa (ROAf).⁷³ However, at the time of the country visit by the present evaluator, the CO had only three core staff: 1) a National Technical Adviser; 2) a Projects Coordinator; and 3) an Administrative Associate; and a Land Consultant. The CO is therefore currently grossly understaffed, and overstretched owing to the number of ongoing programmes and projects, which are shown in Table 23. The challenges the CO faces are further exacerbated

72 UN-Habitat (2013) Proposed Work Programme and Budget for the Biennium 2014–2015: Draft Strategic Plan 2014–2019 of the United Nations Human Settlements Programme

73 Interview with the Mr Alexander Chileshe, National Technical Advisor on 20 January 2020.

by the fact that the National Technical Adviser is also the Zambia and Regional Adviser for Urban Resilience in Southern Africa and is therefore often engaged with regional programmes and other commitments and activities: He is consequently often out of the CO. In his absence, the Projects Coordinator acts as the National Technical Adviser.

Because of the small size of the Zambia CO, the 'silos working' that was repeatedly mentioned in the interviews with UN-Habitat headquarters staff in Nairobi during the Inception Phase, and which has arguably compromised the relevance, efficiency, effectiveness and impact of the Housing Approach, is not possible and is not reflected in the Zambia CO.⁷⁴ Indeed, the SP aimed to reduce the silo mentality by enhancing teamwork and integrating normative and operational activities, and the Zambia CO is effectively doing so. For example, the PSUP and GLTN programmes and DDR projects in Zambia have worked, and are working together to optimize and synergize performance, contribution and value added; and thus improve efficiency, effectiveness and ultimately impact of the Housing Approach. This is especially important in the case of the Zambia CO because of its very limited staff capacity. Indeed, it can be said that the Housing Approach as implemented by the Zambia CO is holistic and integrated, as is exemplified by the past and on-going interventions in Kanyama, which with a population of slightly over 143,000,⁷⁵ is the largest of the 37 informal settlements in which about 70% of Lusaka's population reside.⁷⁶

As stated above, the CO has received substantial support from ROAf, and in particular the Senior Human Settlements Officers (HSOs) who have played key roles in among other things, fundraising, programme coordination, and policy advocacy and influence, thereby strengthening UN-Habitat's engagement with the Government and other key housing stakeholders through the CO. As a result, respect for the CO has grown over the years, and it is now a first port of call for the Government on urban, land, housing, spatial planning and urban resilience matters.⁷⁷

This was confirmed in the interviews with key national and local government partners (MLG, MHID, MLNR and LCC) especially in regard to the questions on the comparative advantage and added value of UN Habitat.

The Theory of Change

Generic Housing Approach Theory of Change

A generic Housing Approach theory of change (TOC) developed by the Evaluation Team was presented in the Inception Report. The TOC, shown in Figure 6, aims to represent the Housing Approach as conceptualized and articulated by the Evaluation Team, identifying the main types of interventions, activities, outputs and outcomes that have been implemented and achieved over the evaluation period. It also summarizes the different impacts the Housing Approach is aimed to achieve by progressively realizing the right to adequate housing for all through policy, strategy and institutional reforms and innovative approaches to housing provision at national and local levels. The TOC is a synthetic representation of the complex and complementary interventions that does not intend to depict the complexity of each single UN-Habitat housing programme, but rather to identify common threads. It thus provides a relevant and useful framework for analysis of the implementation of the Housing Approach in Zambia by illustrating how impact is theoretically supposed to be achieved through Housing Approach interventions that first bring about intermediate changes, for example through housing policy reform and housing programme/project design and implementation approaches.

In the TOC in Figure 6, "impacts" refer to the contribution of the Housing Approach to observed changes in access to adequate housing and poverty reduction. It is acknowledged that these processes evolve over time; and that since many programmes and projects are still being implemented, it may be too early, in some cases, to estimate impacts.

74 Interview with the National Technical Adviser on 20 January 2020.

75 According to Lusaka City Council (LCC) 2016 statistics.

76 Kalombo, C.C. (2018) Support to Occupancy Licence in Kanyama Ward 10 (of Lusaka - Zambia).

77 Interview with Mr Alexander Chileshe, National Technical Adviser on 20 January 2020.

Categorization of the Housing Approach

The analysis of the programme portfolio of the Zambia CO, which was based on a comprehensive documentation review and interviews with the CO staff and key partners and stakeholders during the country visit, highlighted the programme's consistency with the generic Housing Approach. The findings of the consistency analysis are presented section 5.1.

The Housing Approach implemented in Zambia is characterized by:

- a. Normative work, including different forms of knowledge management and advocacy activities at the global, national and local levels;
- b. Policy advice and technical assistance and capacity building support at the national and local levels; and
- c. Direct and indirect technical and operational implementation support and activities at the local level.

The outputs and outcomes of each of these activities are consistent with the generic TOC and results chain framework shown in Figure 6.

Zambia Housing Approach Theory of Change

The analysis of the programme/project documentation and implementation of the Housing Approach in Zambia, and the country visit and KIIs enabled the articulation of a country-specific TOC shown in Figure 7, which is adapted from the generic Housing Approach

TOC in Figure 6. The Zambia Housing Approach TOC (intervention logic) takes into account normative and operational interventions implemented in-country under global and regional programmes with the support of UN-Habitat headquarters and ROAf; as well as the CO-led national (country-specific) project interventions. It also defines the boundaries (limits) of the impact/contribution analysis, which focuses on:

- The impacts of global and regional level activities on government political commitment to adequate housing rights;
- The contribution of knowledge management and policy advice activities to the development and implementation of improved housing and slum upgrading and prevention strategy frameworks;
- The contribution of the technical assistance and capacity building to improved participatory slum upgrading and prevention frameworks;
- The contribution of the technical support and operational activities to project implementation;
- The contribution of the approach to the improvement of access to adequate, affordable housing for all and to poverty reduction.

As can be seen, the main differences between the generic Housing Approach TOC and the Zambia Housing Approach TOC are at the level of the outputs and outcomes as these are contextualized and respond directly to national and local priorities and needs in the case of the latter.

Figure 6: Generic Housing Approach Theory of Change

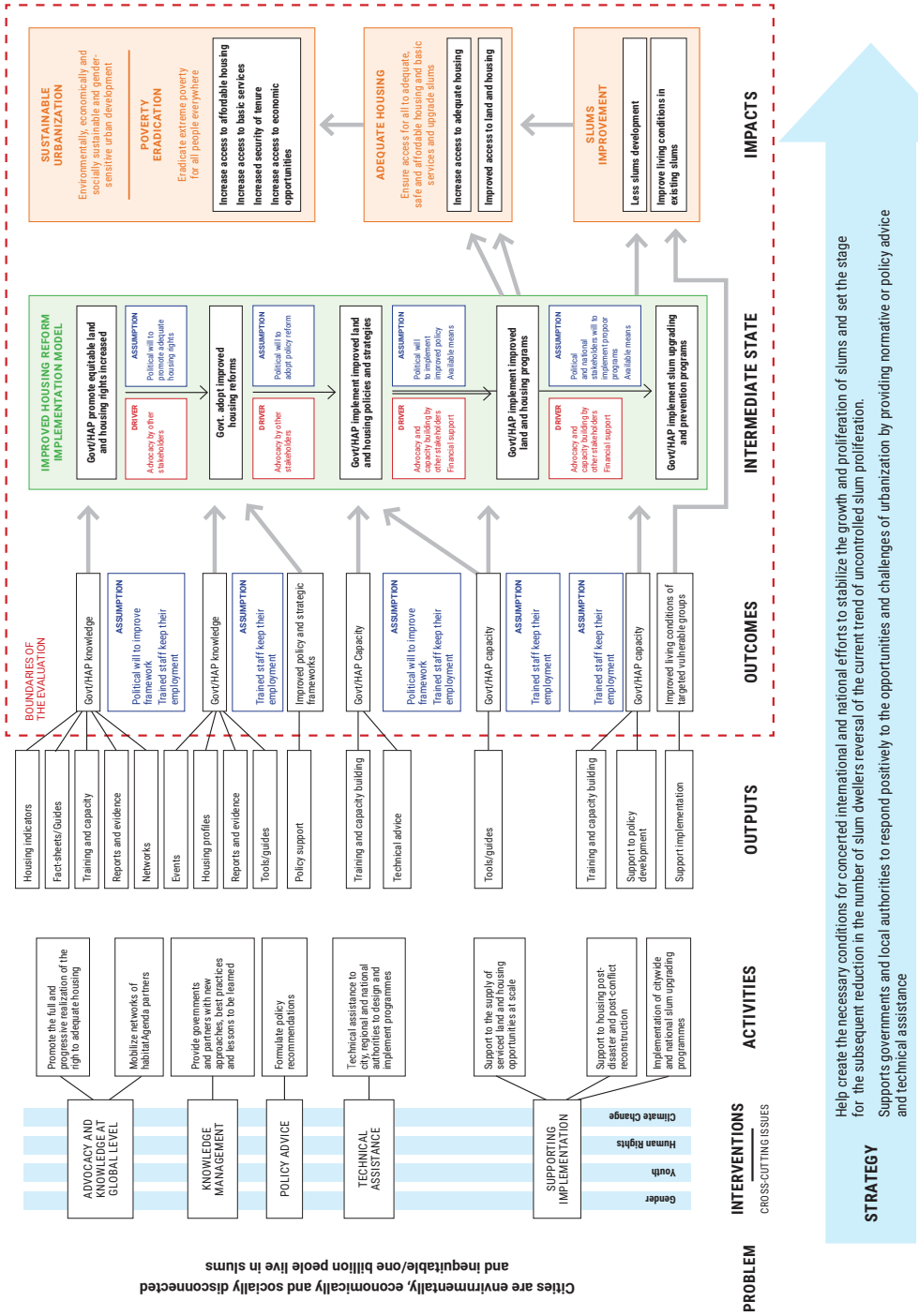
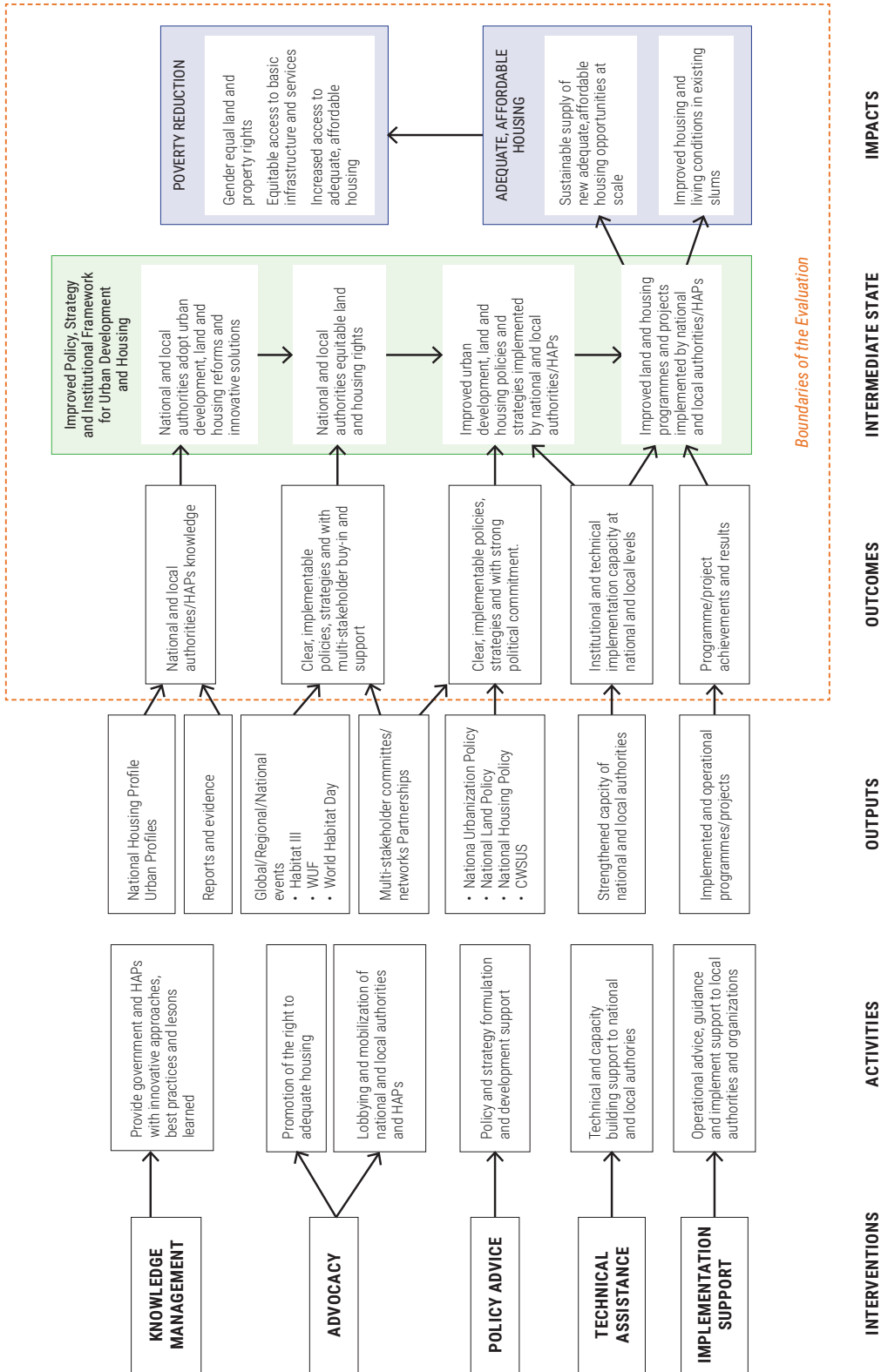


Figure 7: Zambia Housing Approach Theory of Change



Country programme and project portfolio

Since the start of the evaluation period in 2008, the Zambia CO has had a continuous portfolio of programmes and projects, many of which are global or regional and thus supported by UN-Habitat headquarters (e.g., PSUP and GLTN) or ROAf which is one of the reasons why it is still functioning — unlike many others in the region that were closed down as explained above.

Table 20 shows the thematic categorization of the programmes and projects in the UN-Habitat Projects Accrual and Accountability System (PAAS) database, UN-Habitat's portfolio and project management system. Only one project, 'Building Flood Risk Reduction Capacity in Lusaka City, Zambia', is listed under the 'Housing and Slum Grading' theme, but all the projects do, in fact, aim to improve access to adequate housing or address one or more of the seven adequate housing criteria in Annex 1 — e.g., the 'Technical Assistance for African Water Operators through Water Operators Partnerships' project address the right and access to water — as shown in Table 21. As can also be seen, some projects

appear under more than one theme, e.g., 'Building Flood Risk Reduction Capacity in Lusaka City, Zambia' and 'Strengthening capacities for reducing urban vulnerability and building resilience in southern Africa.' The thematic categorization thus does not appear to have any rational underlying logic which comprises the utility of PAAS as a planning, monitoring and evaluation tool.

The goal of the SP 2014-2019 was "Well-planned, well-governed and efficient cities and other human settlements with adequate infrastructure and universal access to employment, land and basic services, including housing, water, sanitation, energy and transport." This goal was to be achieved through the seven focus areas shown in Annex 2, of which four, considered to have been previously neglected, were prioritized: (i) Urban Legislation, Land and Governance; (ii) Urban Planning and Design; (iii) Urban Economy; and (iv) Urban Basic Services. This prioritization is reflected in the current distribution of the total portfolio budget according to thematic categorization, as shown in Table 22.

Table 20: PAAS Thematic categorization of projects

Project Title	Project Start Date	Project End Date	PAG Value
All Projects			
Strengthening Urban Planning Capacity in Lusaka, Zambia	01-Jan-13	31-Mar-20	100,000
Technical Assistance for African Water Operators through Water Operators Partnerships	01-Nov-13	31-Mar-20	1,000,000
Building Flood Risk Reduction Capacity in Lusaka City, Zambia	01-Jan-14	31-Mar-20	365,000
Supporting the Formulation of a National Urbanisation Policy for Zambia	01-Jan-16	31-Jul-20	301,400
Promoting Human Security through Sustainable Resettlement in Zambia	01-Mar-17	31-Mar-20	210,000
Global Land Tool Network GLTN Phase 3 programme 2019-2023	01-Jan-19	31-Dec-23	45,000,000
Strengthening capacities for reducing urban vulnerability and building resilience in southern Africa	01-Jan-19	28-Feb-21	500,000
Housing and Slum Upgrading			
Building Flood Risk Reduction Capacity in Lusaka City, Zambia	01-Jan-14	31-Mar-20	365,000
Risk Reduction and Rehabilitation			
Building Flood Risk Reduction Capacity in Lusaka City, Zambia	01-Jan-14	31-Mar-20	365,000
Urban Land Legislation & Governance			
Global Land Tool Network GLTN Phase 3 programme 2019-2023	01-Jan-19	31-Dec-23	45,000,000

Urban Planning and Design				
Strengthening Urban Planning Capacity in Lusaka, Zambia	01-Jan-13	31-Mar-20	100,000	
Building Flood Risk Reduction Capacity in Lusaka City, Zambia	01-Jan-14	31-Mar-20	365,000	
Supporting the Formulation of a National Urbanisation Policy for Zambia	01-Jan-16	31-Jul-20	301,400	
Promoting Human Security through Sustainable Resettlement in Zambia	01-Mar-17	31-Mar-20	210,000	
Strengthening capacities for reducing urban vulnerability and building resilience in southern Africa	01-Jan-19	28-Feb-21	500,000	
Urban Basic Services				
Technical Assistance for African Water Operators through Water Operators Partnerships	01-Nov-13	31-Mar-20	1,000,000	
Promoting Human Security through Sustainable Resettlement in Zambia	01-Mar-17	31-Mar-20	210,000	

Source: PAAS

Table 21: Housing-related objectives and activities of programmes and projects

Programme/Project	
Participatory Slum Upgrading Programme (PSUP)	The overall objective of the programme is to “ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums” (SDG Target 11.1).
Global Land Tool Network (GLTN) Programme	Purpose and Justification: Promoting secure tenure to land and housing for the poor and vulnerable is an essential requirement for equitable land and housing rights.
Strengthening Urban Planning Capacity in Lusaka, Zambia	Purpose and Justification: Residents living in unplanned settlements will benefit directly through improved city planning which is expected to lead to secure land tenure and adequate housing for most of the population.
Technical Assistance for African Water Operators through Water Operators Partnerships	The Global Water Operators’ Partnerships Alliance (GWOPA) ⁷⁸ is supporting operators to implement practices to improve access to safe drinking water and adequate sanitation. which are among the seven adequate housing criteria, explained in Annex 1.
Building Flood Risk Reduction Capacity in Lusaka City, Zambia	The project aims to improve the institutional, legal and governance framework for DRR in Lusaka; and involves participatory action planning for priority basic infrastructure and services at neighbourhood level, including water and sanitation.
Supporting the Formulation of a National Urbanisation Policy for Zambia	The project is supporting the preparation of a National Urbanisation Policy (NUP) to guide urban development by addressing issues related to land management, infrastructure development, housing, social services and urban poverty, among others.
Promoting Human Security through Sustainable Resettlement in Zambia	Key activities include: land tenure and property; basic services and infrastructure (i.e. water and sanitation); and shelter, housing and public infrastructure.
Strengthening capacities for reducing urban vulnerability and building resilience in southern Africa	The project aims to: “promote measures for strengthening and retrofitting all risky housing stock, including in slums and informal settlements, to make it resilient to disasters, in coordination with local authorities and stakeholders” (NUA para. 17).

78 The GWOPA Secretariat is institutionally anchored within UN-Habitat.



The skyline of Lusaka in Zambia. © Shutterstock/Africadventures

Table 22: Total portfolio budget distribution according to thematic categorization

Theme	Proportion of Total Portfolio Budget
Housing and Slum Upgrading	2.5%
Research and Capacity Development	18.8%
Risk Reduction and Rehabilitation	7.5%
Urban Basic Services	18.8%
Urban Land, Legislation and Governance	12.5%
Urban Planning and Design	40.0%
All projects:	
Total Portfolio	US\$10,117,600.00

Source: PAAS

Consistency with the UN-Habitat Housing Approach

Table 23 shows a list of the programmes and projects that have or are currently being implemented by the Zambia CO in the evaluation period 2008-2019. It also shows the elements of the Housing Approach that they involve, as well as the cross-cutting issues they address and whether or not they have a pro-poor and/or vulnerable group focus. As can be seen, the two global

programmes, PSUP and GLTN, involve all the elements of the overall UN-Habitat Housing Approach framework shown in, as do most of the other projects. All address one or more of the cross-cutting issues, and all have a pro-poor and/or vulnerable group focus. There is thus a high degree of consistency with the overall Housing Approach as conceptualized by the Evaluation Team, and with the Housing Approach as articulated in the NUA (see Annex 4).

Table 23. Illustrative housing related projects– Housing Approach elements, cross-cutting issues and timeframe

Project Title	Housing Approach Elements					Cross-cutting Issues				Pro-poor, Focus / Vulnerable Group Focus		
	Knowledge	Advocacy	Policy Advice	Technical Assistance/ Capacity building	Implementation	Gender Equality	Youth	Human Rights	Climate Change			
PSUP Phase 1	✓	✓								✓		
PSUP Phase II			✓	✓						✓		
PSUP Phase III	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
GLTN Phase 2 programme 2012-2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
GLTN Phase 3 programme 2019-2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Building Disaster Resilience Capacity in Lusaka City, Zambia		✓	✓	✓	✓			✓	✓	✓		
Strengthening Urban Planning Capacity in Lusaka, Zambia	✓	✓	✓	✓		✓		✓	✓	✓		
Technical Assistance for African Water Operators through Water Operators Partnerships	✓	✓		✓	✓	✓		✓		✓		
Building Flood Risk Reduction Capacity in Lusaka City, Zambia			✓	✓	✓	✓		✓	✓	✓		
Supporting the Formulation of a National Urbanisation Policy for Zambia	✓	✓	✓	✓		✓		✓	✓	✓		
Promoting Human Security through Sustainable Resettlement in Zambia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Strengthening capacities for reducing urban vulnerability and building resilience in southern Africa	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Sustainable Resettlement Programme, UNTFHS, Zambia				✓			✓			✓		
Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Plan Period	MTSIP 2008-2013						SP 2014-2019					
Evaluation Period	2008-2019											

National partners and key stakeholders

The Zambia CO works closely with several of the key housing stakeholders identified in Annex 6. Working in partnership is a core principle of the Housing Approach and is especially important in the case of Zambia because of the small size of the CO, and the consequent human, financial and technical constraints. The CO has thus forged strong partnerships with the full range of HAPs, from national government to grassroots organizations, as clearly evidenced in Table 24. ROAf has played a highly supportive role in this regard, especially at the national government level. All the partners interviewed during the country visit talked about the positive impact of the partnerships they have with UN-Habitat, especially in terms of capacity building.

Table 24 shows the key partners and stakeholders with which the Zambia CO has been working with in the different projects that have or are being implemented in the evaluation period. As can be seen, they range from national and local government to CBOs and women, men and youth in informal settlements, representing the full range of HAPs consistent with UN-Habitat's partnership philosophy. Indeed, both the MTSIP 2008-2013 and the SP 2014-2019 emphasize UN-Habitat's catalytic role and partnerships, as did the Zambia HCPD 2008-2009. And indeed, the *UN-Habitat Partnership Strategy – 2017-2022* underscores that through effective partnerships, "UN-Habitat impact will be deepened and expanded with significant contribution to improvement in peoples' lives".⁷⁹

The CO has thus forged strong partnerships with the full range of HAPs, from national government to grassroots organizations, as clearly evidenced in Table 24. All the partners interviewed during the country visit talked about the positive impact of the partnerships they had forged with UN-Habitat, especially in terms of capacity building.

The main national government partners of UN-Habitat in Zambia currently are MLG, MHID and MLNR. The three ministries have benefited significantly from UN-Habitat's in-country normative and operational activities. This includes knowledge management activities as well as policy advice and technical assistance and capacity building support, as was affirmed in the interviews with MLG⁸⁰, MHID⁸¹ and MLNR⁸² respectively during the country visit.

UN-Habitat is also partnering with the Disaster Management and Mitigation Unit (DMMU), which was established as an agency under the Office of the Vice President in 1994. DMMU is responsible for the achievement of the nation's Disaster Management Objectives. A key objective is to put in place appropriate preparedness measures in order to manage disasters efficiently and effectively, which as explained below can potentially have a significant poverty reduction impact.

UN-Habitat is also working closely with LCC, providing both normative and operational support, as was affirmed in the interview with LCC during the visit⁸³. The most notable outcome of this collaboration is the adoption and implementation of the *Lusaka Citywide Slum Upgrading and Prevention Strategy*. It is the result of a participatory process that actively involved local communities, and which was informed by the *Lusaka Urban Profile*⁸⁴ and *Zambia Urban Profile*⁸⁵, as well as the *Zambia Urban Housing Sector Profile*⁸⁶. The Strategy is to be replicated and adapted to other cities nationwide, and can potentially have a very significant impact on improving adequate housing rights and access to adequate housing.

79 See UN-Habitat (2017) *UN-Habitat Partnership Strategy – 2017-2022: Promoting Strategic and Effective Partnerships Towards Implementation of the New Urban Agenda*.

80 Interview with Mr Númeral Banda, Director and Ms Meembo Changula, Principal Planner Forward Planning, MLG on 17 January 2020.

81 Interview with Ms Manda Daka, Principal Community Development Officer, MHID on 20 January 2020.

82 Interview with Ms Agnes Mporokoso, Chief Planner; Mr Gregory Mwanza, Chief Planner and Mr Leonard Chunga, Asst. Surveyor General, MLNR on 17 January 2020.

83 Interview with Ms Charity -Kalombo, Senior Community Development Officer, LCC on 20 January 2020.

84 UN-Habitat (2007) *Zambia: Lusaka Urban Profile*.

85 UN-Habitat (2009) *Zambia Urban Profile*.

86 UN-Habitat (2012) *Zambia Urban Housing Sector Profile*.

Table 24: National and local project partners

Project Title	Partners/Stakeholders
GLTN Phase 2 programme 2012-2017	MLGH; MLNR; MOCTA; PPHPZ; ZHPPF
Strengthening Urban Planning Capacity in Lusaka, Zambia	MLGH; LCC; Lusaka residents – especially those living in informal settlements
Technical Assistance for African Water Operators through Water Operators Partnerships	OFID; AfWA and its sub-programme WOP-Africa; African mentor utilities; African mentee utilities
Building Flood Risk Reduction Capacity in Lusaka City, Zambia	UNDP; MLGH; LCC; DMMU
Supporting the Formulation of a National Urbanisation Policy for Zambia	MLGH; Sector Ministerial Departments (Water, transport, housing, commerce, lands etc); Local Authorities; CSOs; Research institutions & Academia; Private sector; Women - Men - Youth - Urban Poor
Promoting Human Security through Sustainable Resettlement in Zambia	Office of the Vice President, Department of Resettlement; MLG
GLTN Phase 3 programme 2019-2023	National and local government; community groups; CSOs; NGOs; private sector
Strengthening capacities for reducing urban vulnerability and building resilience in southern Africa	National government; Local government; Community representatives; Academia; Civil society

Source: PAAS reports

Over the evaluation period 2008-2009, the Zambia housing sector stakeholders, through the support of UN-Habitat, have been involved in several UN-Habitat global level events such as the World Urban Forums (WUFs), including WUF6 held in Naples, Italy in 2010; WUF7 held in Medellin, Colombia in 2014; and WUF9 in Kuala Lumpur, Malaysia in 2018. All the partners and stakeholders that had participated in these normative events. All the partners and stakeholders interviewed during the country visit affirmed that they had benefitted positively from these knowledge sharing and advocacy events; and most will also be attending WUF10, which is being held in Abu Dhabi, United Arab Emirate (UAE) from 8-13 February 2020. Many also participated in Habitat III, the United Nations Conference on Housing and Sustainable Urban Development, in Quito, Ecuador in 2016.

Zambia housing sector partners and stakeholders have also been involved in regional meetings and events organized by UN-Habitat, including a number under the auspices of the former African Ministerial Conference on Housing and Urban Development (AMCHUD),⁸⁷ the

secretariat of which UN-Habitat hosted on an interim basis. The outcome of AMCHUD III held in Bamako, Mali in November 2010 was the *Bamako Declaration and the Action Plan* on land in the context of urban management and housing. *The Evaluation of the Implementation of UN-Habitat's Medium-Term Strategic and Institutional Plan 2008-2013*⁸⁸ noted that significant progress made towards increased access to secure tenure and affordable housing in Africa as a result of technical, financial, institutional and policy support from UN-Habitat, by raising awareness through AMCHUD – now the African Union Specialized Technical Committee on Public Service, Local Government, Urban Development and Decentralization (AU-STC8). Many of the partners and stakeholders have also been involved in regional meetings and events organized by PSUP.

Currently, the main funders of the Zambia Housing Programme are the Government of the Republic of Zambia (GRZ); UNDP including the One UN Fund; Government of Japan through Japan International Cooperation Agency (JICA); and the Global Water Challenge.

⁸⁷ AMCHUD's vision was "to serve as a consultative mechanism on the promotion of the sustainable development of human settlements in Africa"; and its mission "to develop, facilitate and co-ordinate a common African Position on issues of sustainable urban development and human settlements in Africa". AMCHUD comprised a Biennial Ministerial Conference, a Bureau, and Secretariat. The Biennial Ministerial Conference, comprising Ministers responsible for Housing and Urban Development, met after every two years to consult and review progress on the promotion of sustainable development of human settlements in Africa

⁸⁸ UN-Habitat (2012) *Evaluation of the Implementation of Un-Habitat's Medium-Term Strategic and Institutional Plan 2008-2013*

UN-Habitat is working with some of the larger international NGOs (INGOs) with local offices such as Habitat for Humanity Zambia (HFHZ)⁸⁹. In 2014, the CO provided technical assistance and ensured compliance with norms in a housing project in two refugee camps which was implemented through a partnership between HFHZ, UNHCR and UN-Habitat. The project involved the construction of 600 structures, 300 of which were complete units, while the other 300 were termed “roof over the head” where a simple shelter made of 4 poles and a roof were provided and the beneficiaries were expected to complete the structures through their own means. The project provided sustainable housing for the vulnerable refugees and improved livelihoods, thereby contributing to poverty and vulnerability reduction.

UN-Habitat is however working less closely with some of the significant international initiatives such as Cities and Infrastructure for Growth Zambia (CIGZambia).⁹⁰ The Cooperating Partner's Group (CPG) – the coordination and dialogue platform for the bilateral and multilateral Cooperating Partners in Zambia – will however help remedy this. The CPG provides forums for partners to share information and experiences, and to address challenges encountered during implementation.

UN-Habitat has also developed relationships with several local civil society stakeholders through events, networks and collaboration on housing rights issues, as well as capacity building and operational implementation support. Leading among these are Civic Forum on Housing and Habitat Zambia (CFHHZ) and Zambia Homeless and Poor People's Federation (ZHPPF). UN-Habitat has facilitated the participation of both at global level WUF sessions and also provided them with local-level operational project implementation support, with significant capacity building impact.

Flagship global and regional programmes and projects

Participatory Slum Upgrading Programme (PSUP)

Zambia is one of the countries that has been involved in all three phases of UN-Habitat's global flagship project, the PSUP. The PSUP is not amongst the Zambia projects included in PAAS. However, if it was, it would fall squarely under the 'Housing and Slum Upgrading theme'.

The overall objective of PSUP is to “ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums” (Sustainable Development Goal (SDG) Target 11.1). PSUP focuses on slum dwellers' greatest deprivations, namely lack of adequate housing, clean water supply, sanitation and secure land tenure; and concentrates on gender equality, human rights, climate resilience and participation of slum communities in the upgrading process. In this regard, the PSUP has leveraged and applied UN-Habitat's expertise and extensive experience applied in the design and implementation of the global programme to achieve maximum impacts. It has also provided unparalleled support to national and local government, and civil society efforts in bringing changes in slum improvement and prevention.

The PSUP implementation framework is consistent with the generic Housing Approach framework, with the three phases each including different elements of the Housing Approach as shown in the simplified schematic in Table 25. It should be emphasized that this is a schematic framework that is intended only to illustrate the conceptual thinking underpinning the PSUP. Thus, in some countries, the PSUP Housing Approach elements in the different phases may include more than just those shown in the Table 25. For example, in some countries, the Phase I implementation process included technical assistance and capacity building support. Also, in most countries, advocacy has been and continues to be a continuous process throughout all three phases.

89 Interview with Ms Mathabo Makuta, National Director; Mr Farai Shumba, Policy and Advocacy Specialist; Ms Ruth Nabutali, Head of Programmes and Mr Vincent Sitali, Programmes Manager, HFHZ on 20 January 2020.

90 Interview with Mr Daniel Phiri, Urban Planning Lead, CIGZambia on 19 January 2020.

The Zambia PSUP Phase III launch workshop was held in January 2020, and coincided with the evaluation country visit, giving the evaluator an opportunity to participate in the workshop and meet key partners and stakeholders. Phase III will involve implementation of pilot projects with support from UN-Habitat headquarters and the Zambia

CO. The main achievements of PSUP Phases I and II in terms of the normative knowledge products, policy and strategy advice, and technical assistance and capacity building provided through the Housing Approach are discussed below.

Table 25: Participatory Slum Upgrading phases, activities, outputs and outcomes

	Phase I Urban Profiling	Phase II Action Planning	Phase III Pilot Projects
PSUP Phase I 2008-2011	25 new countries	–	–
PSUP Phase II 2012-2016	18 new countries	12 countries	–
PSUP Phase III (2017-2021)	8 new countries	18 countries	Up to 9 countries

	Activities/Outputs/Outcomes	Housing Approach Elements
Phase I 2008-2011 25 countries	Urban Profiles (National/City)	Knowledge
		Advocacy
Phases II 2012-2016 35 Countries	City-wide slum upgrading and prevention strategy	Policy Advice
	Action Planning	Technical Assistance/Capacity building
	Programme/project document formulation	
PSUP 2017-2021 40 countries	Pilot Projects	Implementation

Global Land Tool Network (GLTN) Programme

The Global Land Tool Network (GLTN) is a multisectoral alliance of international partners committed to increasing access to land and tenure security for all, and in particular the poor, women and youth. The programme underlines that promotion of secure tenure to land and housing for the poor and vulnerable is an essential requirement for equitable land and housing rights.

The GLTN programme has completed two phases of implementation— Phase 1 (2006–2011) and Phase 2 (2012–2018) — and has just started the third. The GLTN Phase 3 Strategy (2018-2030)⁹¹ builds on the first two phases and sets out a shared 12-year vision and direction for the Network.

The Strategy has four strategic objectives, which are consistent with the Housing Approach framework: 1) **Accelerate reforms** of the land sector by fostering global, regional and national discourse on responsible land governance and transformative land policies; 2) **Institutionalize** inclusive, gender-responsive and fit-for-purpose land tools to **scale up** tenure security interventions; 3) Monitor land-related commitments and obligations by mobilizing international, regional and national partners to track progress and **build evidence**; and 4) Share and **develop capacities, knowledge, research and resources** on land tenure security.

Strengthening capacities for reducing urban vulnerability and building resilience in Southern Africa

The *Strengthening Capacities for Reducing Urban Vulnerability and Building Resilience in Southern Africa* project, which is being implemented in all 16 SADC member countries⁹² has the overall goal of contributing to substantial disaster risk reduction (DRR) and losses of health, livelihoods and lives; and reduction of losses in the economic, physical, social, cultural and environmental assets of persons, businesses, communities and countries in the SADC region.

UN-Habitat has worked worldwide on reducing the impact of disasters on human settlements and supporting sustainable reconstruction for over 30 years. An estimated over 70% of the agency's overall budget is linked to DRR, climate change adaptation (CCA) or sustainable reconstruction/recovery in post-conflict and post-disaster situations. Key activities include: 1) strengthening local capacity and building community and household resilience; 2) land tenure and property; 3) disaster prevention through planning and land use management; 3) urban risk, including multi-hazard risk management; 4) basic infrastructure and services (i.e., water and sanitation); and 5) shelter, housing and public infrastructure. A core pillar of UN-Habitat's DRR approach is participation of communities (participatory planning; contingency and awareness).

UN-Habitat's DRR interventions can potentially have a very significant poverty impact. Efforts to reduce disaster risks and poverty are complementary, as established by estimates for 89 countries which show that preventing all natural disasters the following year would reduce the number of extreme poor—i.e., living on less than \$1.90 a day—by 26 million. The impact on poverty is large because poor people are more exposed to hazards, lose more as a share of their wealth when hit, and receive less support from family and friends, and governments. This is also highlighted in the *Zambia National Disaster Management Policy*⁹³ As disasters can push people into poverty, DRR can be considered a poverty reduction policy⁹⁴.

Monitoring and Evaluation (M&E)

A key objective of UN-Habitat Projects Accrual and Accountability System (PAAS) is to strengthen project and programme coherence, alignment and results focus, and provide a management information system that ensures timely access to up-to-date and accurate project and financial data. PAAS integrates information on projects and financial resources, and make this information accessible to all headquarters regional and country offices.

The Project Document template in PAAS, the contents of which are shown in Table 26, is intended to provide a rigorous monitoring and reporting framework for COs. PAAS also includes templates for Donor Reports – General Reports, Interim Reports and Final Reports. As can be seen from the Project Document template, a clear Monitoring and Reporting Strategy should be included under section 7. In addition, section 12 provides for the inclusion of a logical framework (logframe), which provides the basis for monitoring results. With the additional identification of persons or groups responsible for collecting data, and the frequency of such data collection for indicators selected, the logframe is intended to guide staff and partners in collecting and analysing data so that actual results can be compared with planned results.

While all the ongoing and recently completed programmes and projects, except for PSUP, are included in the PAAS database, a number have incomplete Project Documents and Donor Reports (General Reports, Interim Reports and Final Reports), – including sections 7 and 12 mentioned above. Section 12 in which the logframe is supposed to be articulated does not provide for a Goal/Impact Statement with objectively verifiable indicators (OVIs) and means of verifications as typically included in a logframe. They consequently do not provide comprehensive, detailed and accurate information on programme and project activities/inputs, outputs, outcomes, achieved results and impacts.

92 Angola, Botswana, Comoros, Democratic Republic Of Congo, Lesotho, Madagascar, Mozambique, Mauritius, Malawi, Namibia, Swaziland, Seychelles, Tanzania, South Africa, Zambia and Zimbabwe

93 Republic of Zambia (2005) National Disaster Management Policy .

94 Hallegatte, S., et al. (2017) Unbreakable: Building the Resilience of the Poor in the Face of Natural Disasters

Because of its very limited staff capacity, as explained above, the CO faces significant challenges in executing its M&E functions. While it applies Results-Based Management (RBM)⁹⁵ principles and objectives, it is not

adequately equipped in terms of capacity and tools to do this effectively, and it is not well-reflected in the project documentation. This however is in part due to the project document and donor reports template formats on PAAS.

Table 26: Project Document Template – Table of Contents

Table of Contents		Section 7 Contents
1. General Information	8. Governance Structure	7. Implementation
2. Project Overview	9. Project Risks	Overall Key Assumptions
3. Project Rationale	10. Cross Cutting Issues	Strategy for Ownership and Sustainability
4. Geographical Scope	11. Evaluation	Advocacy and Communication
5. Stakeholders	12. Logical Framework	Management Strategy
Internal Stakeholders	Expected Accomplishments / Outcomes	ICT Strategy
External Stakeholders	Outputs / Deliverables	Knowledge Management Strategy
6. Thematic Information	Activities	Monitoring and Reporting Strategy
7. Implementation	13. Project Budget	Implementation Plan

The Zambia Country Programme and CO have not yet been the subject of any external evaluation. However, some of the global and regional programmes in which Zambia has been one of the participating countries, such as PSUP Phase II (2012-2016) and GLTN Phase 2 (2012-2017), have been externally evaluated.

The evaluations conducted by UN-Habitat fall into five categories based on the general categories of the United Nations Office of Internal Oversight Services (OIOS), as distinguished in the *UN-Habitat Evaluation Policy*⁹⁶, namely: a) Mandatory self evaluations; b) Mandatory external evaluations; c) Discretionary external evaluations; d) Discretionary Internal evaluations; and e) Mandatory project evaluations. Projects with a budget of under US\$1 million and of less than three-years' duration are only subject to an internal end of project evaluation. Most of the ongoing projects have a value of less than US\$1 Million, as Table 20 shows.

Internal evaluations, which are conducted either by the stakeholders themselves (partners, target groups) or by UN-Habitat staff or a combination of both, contribute greatly to internal learning processes, but are often not recognised as independent and "objective" assessments. The findings of which are generally shared with the project donor and implementing partners, and circulated internally in UN-Habitat.

According to the SP 2014-2019, gender and youth perspectives were to be mainstreamed in UN-Habitat's programming through integration in both normative and operational programmes, projects and activities as well as monitoring using data disaggregated on the basis of gender and age. In line with this requirement, the strategic result indicators of achievement in the *Results Framework of the Strategic Plan for 2014-2019: Overview* are disaggregated by gender and youth. The *UN-Habitat Results-Based Management Handbook*⁹⁷ also emphasizes gender monitoring and reporting.

95 "A management strategy focusing on performance and achievement of outputs, outcomes and impacts"– UN-Habitat (2017) UN-Habitat Results-Based Management Handbook: Applying Rbm Concepts and Tools for a Better Urban Future, p.2.

96 UN-Habitat (2013) UN-Habitat Evaluation Policy.

97 UN-Habitat (2017) UN-Habitat Results-Based Management Handbook: Applying Rbm Concepts and Tools for a Better Urban Future

The Project Document template in PAAS includes a section on 'Cross Cutting Issues', which in the case of the Zambia Project Documents has been filled out in all cases. The projects thus aim to address the cross-cutting issues of gender, youth, human rights and climate change through a planned and systematic approach, but this is not always captured in the reports – particular with respect to the baseline situation.

However, the Logical Framework templated under the 'Monitoring' tab, under PAAS, a screenshot of which is presented in Annex 10, does not appear to place emphasis on gender and youth in the project reporting templates internally and to external donors. The Zambia CO does however monitor and report on gender and youth if required to do under specific programmes or projects.

5. FINDINGS

The UN-Habitat independent Evaluation Office is guided by the *UN-Habitat Evaluation Policy*⁹⁸ and thus assesses programme performance according to the Organisation for Economic Co-operation and Development/ Development Assistance Committee (OECD/DAC) evaluation criteria of relevance, efficiency, effectiveness, impact and sustainability. Like the main overall evaluation, the present country case study evaluation country housing stakeholders applies only three of the OECD/DAC criteria – relevance, impact and sustainability – as these were considered most pertinent to address the research questions in the context of the evaluation limitations.⁹⁹ As indicated in section 3 and Annex 9, the evaluation also employed a matrix assessing coverage of the Housing Approach framework, the generic and country specific TOCs and VAA.

In addition, interviews were conducted with the Zambia CO staff and key Zambia CO partners, which were guided by the questionnaire in Annex 10. The questionnaire asked the respondents to rate UN-Habitat's Housing Approach against specific criteria, including: relevance, sustainability and impact, and the incorporation of cross-cutting issues. The responses are summarily tabulated in Annex 12.

Consistency of the Country Programme with the Housing Approach

The review of the available project documentation and the interviews with the Zambia CO staff showed a significant degree of consistency with the Housing Approach as conceptualized and articulated in the generic Housing Approach Framework presented in Table 22 and the generic TOC presented in Figure 6, and which is reflected in the Zambia Housing Approach TOC

shown in Figure 7 and Table 23. This is largely because a number of the programmes are either global (e.g., PSUP and GLTN programmes) or regional (e.g., Strengthening capacities for reducing urban vulnerability and building resilience in Southern Africa; Technical Assistance for African Water Operators through Water Operators Partnerships) and are led by headquarters or ROAf. – as opposed to being demand driven at the country and local level.

The other completed and on-going UN-Habitat programmes and projects in Zambia are also generally reflective of the Housing Approach, with both normative and operational activities as part of the implementation – albeit in varying degrees. Thus, in some cases, there is greater emphasis on normative activities, as in the case of the ongoing *Supporting the Formulation of a National Urbanisation Policy for Zambia* project, while in other cases there is substantially more emphasis on operational and on-the-ground implementation activities, as in the case of the completed *Building Disaster Resilience Capacity in Lusaka City* project.

Impact of the Zambia Housing Approach

Knowledge management

A key output of the normative activities of the Zambia Country Programme has been the urban profiles, of which four have been prepared and published. The four profiles – a national profile¹⁰⁰ and three city profiles for Lusaka¹⁰¹, Kitwe¹⁰² and Livingstone City¹⁰³ respectively, which are shown in Figure 8 have contributed to increased knowledge on urban conditions in Zambia for global, national and local housing stakeholders. The profiles offer a cross-sectoral perspective on urban vulnerabilities that can inform holistic and inclusive

98 UN-Habitat (2013) UN-Habitat Evaluation Policy.

99 The evaluation limitations are described in detail in the main report – but in sum, the scope and rigour of the evaluation was constrained by the limitations on the availability of the kinds of data required for the analysis.

100 UN-Habitat (2009) Zambia Urban Profile.

101 UN-Habitat (2007) Zambia: Lusaka Urban Profile.

102 UN-Habitat (2009) Zambia: Kitwe Urban Profile.

103 UN-Habitat (2009) Zambia: Livingstone City Profile.

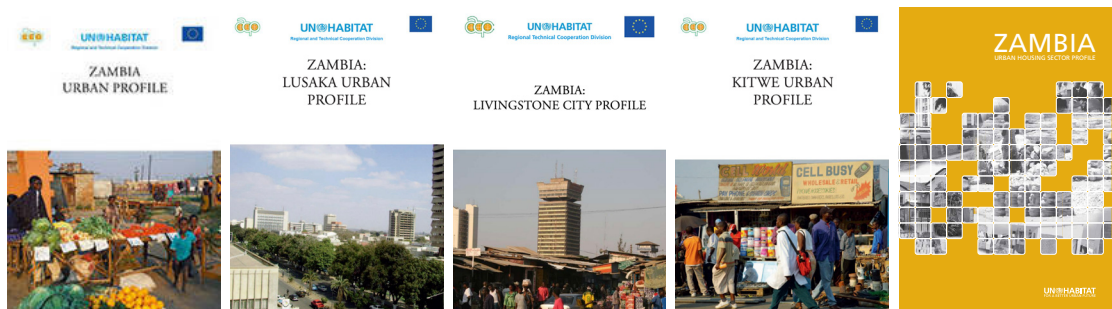
interventions by national and local authorities and other partners and stakeholders to respond to needs and alleviate poverty. They have also contributed to an analytical knowledge base that can guide medium to long term informal settlement and housing improvement and development agendas. Indeed, the urban profiles informed the formulation and development of the *Lusaka Citywide Slum Upgrading and Prevention Strategy*.¹⁰⁴

The *Zambia Urban Housing Sector Profile*¹⁰⁵ provided GRZ and other housing stakeholders with a systematic analysis of housing delivery systems in Zambia, and identified gaps and opportunities in the housing sector. It also provided recommendations on how to improve the functioning of the housing sector, of which the government the one considering the creation of a new ministry devoted to housing was implemented. But it is not clear if this was a direct result of this recommendation, or because of GRZ efforts to improve efficiency in government operations, as explained in

section 2.6. The housing profile, together with the Global Housing Strategy to the year 2025 (GHS 2025) and New Urban Agenda (NUA), has also informed the ongoing National Housing Policy revision process.

Only some of the partners and stakeholders interviewed during the country visit had read the above knowledge products. Those that had affirmed their relevance and substantial contribution to the body of knowledge on urban and housing development in Zambia. There were mixed views on the online dissemination of published documents, with some of the interviewees seeing their online accessibility as a positive advantage while others saw it as disadvantaging those without good, affordable and reliable internet connectivity. It was therefore suggested that electronic summaries key publications also be prepared and made available online. It was also suggested that the housing profile be updated on a regular basis, as the profile published in 2012 was now already out-of-date.¹⁰⁶

Figure 8. UN-Habitat reports on the urban and housing situation in Zambia



Advocacy at the global and national level

UN-Habitat, as the UN housing agency, advances housing and urban policy and advocacy through events such as the biennial WUFs that it organizes. Through the facilitation of UN-Habitat, a considerable number of Zambian housing partners and stakeholders, from national to local level, have participated in several global and regional knowledge sharing and advocacy activities such as the WUFs and PSUP regional meetings, capacity building workshops and other events to facilitate global and regional exchange.

These events have also provided platforms for sharing of the Zambia programme and Housing Approach experience. All the partners and stakeholders interviewed affirmed the value of participating in these events, including the capacity building benefits.

The WUFs have proved to be not only valuable platforms for connection, knowledge, learning, and advocacy, but also for political commitment and capacity building.

¹⁰⁴ Republic of Zambia (2015) *Lusaka Citywide Slum Upgrading and Prevention Strategy*.

¹⁰⁵ UN-Habitat (2012) *Zambia Urban Housing Sector Profile*.

¹⁰⁶ Interview with Ms Manda Daka, Principal Community Development Officer, MHID on 20 January 2020.

A notable case in point is that of women members of ZHPPF who were able to secure Government support for one of their initiatives following their joint participation with a Government Minister in WUF9 in Kuala Lumpur, Malaysia in 2018. They affirmed they were able to approach the Minister directly because their capacities and confidence have been greatly enhanced through their participation and the presentations they have made at the global events. This unintended impact underscores the very significant outcomes and impacts that exposing local housing stakeholders to global and regional platforms can have. A major indirect impact of the ZHPPF women's capacity building is the "Buy A Brick Campaign" a partnership initiative between Stanbic Bank, PPHPZ and ZHPPF, which will see the construction of 1,000 decent houses for poor people. The current President of Zambia is the patron of the project.¹⁰⁷

Zambia is among the many countries globally and in the Africa region that celebrate World Habitat Day annually. Established in 1985 by the UN General Assembly as an advocacy event, World Habitat Day was first celebrated in 1986, and takes place on the first Monday of October each year. Its purpose is to reflect on the state of cities and towns, and the basic right of all to adequate housing. The global observation of World Habitat Day is hosted by a different city in a different country each year with also a different theme. World Habitat Day provides the Zambia CO with a platform for advocacy, outreach and communication. 'Effective advocacy, monitoring, and partnership' was one of the six mutually reinforcing Focus Areas in the MTSIP 2008-2013, and the SP 2014-2019 similarly emphasizes UN-Habitat's catalytic role in global monitoring, assessment and advocacy. Evidence-based advocacy that draws on the normative knowledge production activities is a key element of the Housing Approach as it is critical to influencing housing policy and practice reform.

UN-Habitat has promoted the GHS 2025 – a collaborative global movement towards adequate housing for all and improving the living conditions of slum dwellers in particular – that advocates for a radically shift in housing theory and practice since 2011. Its efforts have had a significant policy influencing impact in Zambia as explained below.

Policy advice

UN-Habitat did not provide any policy advice during the formulation and development of the award-winning NHP, as explained above; and it is again not centrally involved in the on-going NHP review process which is being led by ZIPAR, with substantive inputs from MHID – but it is providing policy advice as and when called upon to do so by MHID. This includes advising on the incorporation of the GHS 2025, which among other things calls for governments to play a more active role, supported by the allocation of necessary resources, into the policy. The role MHID is playing in the policy review process underlines the significant local resource that MDAs can be, especially if their capacity is strengthened – which falls within UN-Habitat's Housing Approach remit.

The Zambia CO is however playing a leading role in the National Urbanization Policy (NUP) and National Land Policy (NLP) formulation and development processes, both of which will have a significant bearing on access to adequate housing and urban poverty reduction. The former is an Expected Accomplishment/ Outcome of the *Supporting the Formulation of a National Urbanisation Policy for Zambia* project. MLG is leading and coordinating the preparation of the NUP, with UN-Habitat providing technical advice, know-how and assistance during the different activities, especially by mobilising the required expertise for drafting the different documents (Diagnostic Analysis, Policy Document, Implementation Plan, M&E Plan, etc.). UN-Habitat through GLTN is supporting the development of the NLP through active participation in the consultative process; reviewing and inputting to draft documents; and sharing relevant information about land policies. UN-Habitat is also providing advisory inputs on fit-for-purpose land administration; the Continuum of Land Rights approach to tenure security; and pro-poor gender responsive land tool.

Technical assistance and capacity building

The Zambia CO has long provided technical assistance to national and local authorities and other housing stakeholders since even before the evaluation period; but in the evaluation period the technical assistance and capacity building support has been in the areas of slums/ informal settlements and housing; land (mainly through GLTN) and urban development, and more recently DRR and urban resilience. The Zambia Country Office is also playing a critical technical advisory role in the development of a customary land management and tenure system. The partners and stakeholders interviewed during the country visit generally affirmed that UN-Habitat had been very effective in its technical cooperation/capacity building role, as shown in Annex 12.

As mentioned above, appreciation of the value of UN-Habitat's technical expertise, know-how, and experience has grown, and the Zambia Country Office is now a first port of call for the Government on urban, land, housing, spatial planning and urban resilience matters. Indeed, the UN-Habitat National Technical Advisor initiated the NUP process, and has been called upon a number of times to provide advice to the Minister,¹⁰⁸ underlining the relevance and impact of the advocacy and policy advice that has been provided through the Housing Approach in the country and region as a whole.

The PSUP has conducted five regional workshops aimed at building capacities of country teams involved in the three phases of the PSUP to provide the approaches, methodologies and tools required for successful and sustainable implementation of the PSUP. The participants in the PSUP Phase III Lunch Workshop, which was being held at the time of the country visit, all testified to the positive capacity building impact of the PSUP Phase II activities, which as shown in Table 25, are consistent with the Housing Approach.

Implementation

Although ROAf and other UN-Habitat units (Executive and Urban Legislation, Land and Governance) are the named Lead Organization Units indicated for the ongoing programmes and projects in PAAS, the Zambia CO is primarily responsible for implementing, monitoring and reporting on in-country them. The CO is thus sometimes greatly overstretched owing to its limited staff capacity.

The Zambia CO has been involved in project implementation through providing operation and on-the-ground technical advice and support to implementing partners. For example, the Project Coordinator was actively involved in the planning, design and implementation of the community-led construction of the drainage system in Kanyama.

Cross-Cutting issues

Analysis of the Zambia programme and project documents available on PAAS reveals that many of them are explicitly addressing one or more of the UN-Habitat cross-cutting themes: gender equality; youth; human rights; and climate change, as shown in Table 23, which are very relevant to the Zambia context, and also prioritized in the NDPs. All the projects have a pro-poor and/or vulnerable groups focus, and almost all address gender, human rights and climate change – but only about half address youth. Most have clearly defined strategies for the respective cross-cutting issues. A key area of emphasis of the GLTN Phase 2 programme, for example, was mainstreaming gender equality, youth responsiveness, human rights and grassroots engagement in land work, which the end-of-phase evaluation affirms that it successfully did, as affirmed by the end-of-phase evaluation.¹⁰⁹

108 Interview with the National Technical Advisor on 20 January 2020.

109 UN-Habitat (2018) End-of-Phase Evaluation: Global Land Tool Network (GLTN) – Phase 2.

Gender equality

Zambia has ratified most international and regional conventions and agreements that promote human rights, such as the Convention on the Elimination of all Discrimination Against Women and the Southern African Development Community (SADC) Gender Declaration.

The Constitution of Zambia 2016 confirms the equal worth of men and women, and identifies equity, equality and non-discrimination as national values and principles; The Gender Equity and Equality Act, 2015¹¹⁰ promotes gender equity and equality as a cross cutting issue in all spheres of life.

Policy and legislation support women's property rights and aim to allocate 50% of all land available to women, with the remainder competed for by both men and women¹¹¹. In this regard, the GLTN Phase 2 programme, which was global in scope, set out to accomplish, among other results: "Strengthened capacity of partners, land actors and targeted countries, cities and municipalities to promote and implement appropriate land policies, tools and approaches that are pro-poor, gender appropriate, effective and sustainable." The in-country interviews revealed that it was largely successful in doing so through the Social Tenure Domain Model (STDM).

The STDM has provided security of tenure for households in informal settlements, and in particular previously disadvantaged women and their children; and has also expanded their asset base and reduced their vulnerability to poverty.¹¹²

The PSUP, Phase III of which has recently been launched in Zambia, is achieving gender equality through its participatory slum upgrading approach by promoting women's participation, empowering women through gender oriented projects and interventions, and mainstreaming gender in planning and all sectors.¹¹³

Youth

The 7NDP recognizes that Zambia's large youthful population presents an opportunity for harnessing the demographic dividend with appropriate investments made in priority areas of the economy, such as education and health, among others.; and thus aims to achieve economic transformation for improved livelihoods and creation of decent, gainful and productive employment opportunities, especially for the youthful population.

The *Strengthening Capacities for Reducing Urban Vulnerability and Building Resilience in Southern Africa* programme recognizes that young people can bring a dynamic, technologically aware, and forward-looking perspective to resilience planning, and has a clear youth strategy, which involves ensuring the participation of young women and men in the planning process during the implementation of City Resilience Action Planning (CityRAP).

In the GLTN Phase 2 programme, UN-Habitat's Youth Unit supported the design of the Youth and Land Responsiveness Criteria (YLRC) tool. Youth received adequate attention during the implementation period, as reflected in the Gender-Evaluation Criteria (GEC) and Youth Responsive Criteria (YRC) tools that were implemented at country level in Uganda and the DRC, The latter is a tool designed to increase the incorporation of youth perspectives into land matters at both institutional and programme levels, through a participatory process so as to ensure that youth and land issues are equitably addressed in order to achieve tenure security for all.¹¹⁴ Secure tenure is one of the seven criteria of adequate housing, as explained in Annex 1.

110 Republic of Zambia (2015) The Gender Equity and Equality Act, 2015 <https://www.zambia.gov.zm/acts-on-notice/gender-equity-and-equality-act> /url /related-urls /urls /record /Cite /EndNote.

111 Interview with MLNR on 17 January 2020.

112 Interview with PPHZ and ZHPPF on 20 January 2020.

113 UN-Habitat (n.d.) Achieving Gender Equality through Participatory Slum Upgrading.

114 GLTN and UN-Habitat (2015) *How Responsive Is Your Land Programme to the Needs of Youth? Guidebook on the GLTN Youth and Land Responsiveness Criteria*.

Human Rights

Development Outcome 5 in the 7NDP (2017-2021) is "Improved Rule of Law, Human Rights and Constitutionalism", underscoring the importance that GRZ places on the recognition of human rights. This is also a primary concern of UN-Habitat, which the Zambia Country Programme has promoted through various platforms, including some of the World Habitat Day events which the CO has organized in collaboration with the respective ministries over the evaluation period.

The NUP preparation process is giving adequate attention to both outcome and processes that foster human rights, with emphasis on the human rights principles of equality and non-discrimination, participation and inclusion and transparency. The *Promoting Human Security through Sustainable Resettlement in Zambia* is working to integrate former refugees by allowing them to fully enjoy and exercise their rights as residents in Zambia, including the right to adequate housing. The *Technical Assistance for African Water Operators through Water Operators Partnerships*, a regional programme, to support the realization of the Human Right to Water by developing the capacity of water operators to sustainably deliver and extend quality water and sanitation services.

The housing stakeholders interviewed all affirmed that the Zambia Country Programme has been actively working promoting human rights, and in particular the right to adequate housing with notable success. It has been doing so not only through programmes and projects, but also by supporting the CFHHZ, as explained above.

Climate change

Zambia has been experiencing the effects of climate change resulting in extreme weather conditions, such as unpredictable rainfall patterns rising temperatures and droughts. The frequency and intensity of climate events is expected to rise in future, adversely impacting the economy and peoples livelihoods, as cautioned in the 7NDP.

The review of the available Zambia CO programme and project documents available on PAAS showed that a number of them are addressing climate change, either directly or indirectly.

The *Strengthening Capacities FOR Reducing Urban Vulnerability and Building Resilience in Southern Africa* project document affirms that "climate change, in particular climate change adaptation and mitigation as it relates to urban resilience, is the central theme of this project." On the other hand, the *Strengthening Urban Planning Capacity in Lusaka, Zambia* project document, under the section on "Climate Change" states that "The project only includes soft outputs which will help improving the urban environment in Lusaka through proper planning.

A key output of the *Building Disaster Resilience Capacity in Lusaka City* project was a Disaster Risk Reduction (DRR) Strategy, which LCC adopted on 14th March, 2016. This was evidence of LCC's commitment to SDG 11: make cities and human settlements inclusive, safe, resilient and sustainable, and SDG 13: Take urgent action to combat climate change and its impacts, as affirmed in the Project Terminal Report. The Strategy development process was supported by UN-Habitat and informed by its extensive experience in DRR.

Consistency of the Housing Approach with country partners' priorities and approaches

The review of country partners policy, strategy and programme documents, as well as the in-country interviews, showed the Housing Approach to be consistent with their priorities and approaches.

The Housing Approach is consistent with the 7NDP, the guiding framework for UN-Habitat's central and local government partners, which places emphasis on inculcation of awareness and active engagement based on appropriate and relevant knowledge; communication and advocacy enhancement; improving policy formulation and analysis; capacity development; and implementation of programmes and projects as key strategic interventions. It also emphasizes the four cross-cutting themes of gender equality, youth, human rights and climate change.

In the MHID's Strategic Plan 2018-2021 – which is aligned to the priorities in the 7NDP – Strategic Objective 3 is “Improve Promotion of Decent Housing” which will be achieved in among other ways by strengthening implementation of the NHP, on the provision of decent and affordable rural and urban housing and regularization and upgrading of informal and unplanned settlements MHID also emphasizes capacity building.

The Housing Approach is also consistent with the United Nations in Zambia approach, which is guided by universally recognised human rights standards and international norms, that promote: (i) innovative and thought leadership; (ii) development of policies and normative frameworks, and their implementation; and (iii) innovation—piloting new initiatives, and (iv) developing knowledge networks and sharing, including to promote South-South learning.¹¹⁵

The human rights based approach (HRBA) of the Housing Approach is consistent with the priorities of the partner international and local NGOs and CSOs, such as HFHZ, CFHHZ and PPHPZ. The Zambia CO has developed effective partnerships with the three organizations, which in the interviews they affirmed had had a positive impact, especially in terms of capacity building.

The Housing Approach was also found to be consistent with and very relevant to the Habitat for Humanity Zambia (HFHZ) as explained above.

In addition, the Housing Approach and consistent with the priorities of Sida in Zambia. As stated in the *Strategy for Sweden's development cooperation with Zambia 2018–2022*.¹¹⁶the objective of Sweden's international development cooperation is to create opportunities for people living in poverty and under oppression to improve their living conditions. Within the framework of this strategy, Sida is working to contribute to reduced inequality and strengthened resilience, greater respect for human rights, democracy and the rule of law, and inclusive and sustainable economic development in terms of the environment and climate. Many of

the Housing Approach normative and operational interventions in Zambia are working towards similar objectives.

Relevance of global frameworks to the Zambian housing context

The *Zambia Habitat III National Report* affirms Zambia's commitment, as a UN member state, to the fulfilment of the right to adequate housing, as provided for in international instruments and the country's national policies and laws. It also highlights several future challenges and issues that could be addressed by the adoption of a New Urban Agenda (NUA). In this regard, MHID has circulated hard copies of the NUA to all ministries, and soft copies to all local authorities.¹¹⁷ The 7NDP affirms that an integrated approach will be used to create an environment for the domestication of the SDGs, underscoring their relevance to the local context.

In addition to being in line with the NUA, the preparation of the NUP follows commitments made in the Rio +20 Outcome Document, *The Future We Want*¹¹⁸ in particular, paragraph 134 recognizing “the need for a holistic approach to urban development and human settlements that provides for affordable housing and infrastructure and prioritizes slum upgrading and urban regeneration”. It is also contributing to the achievement of SDG 11 by integrating principles of sustainable development into country policies and programmes on urban development.

The NLP formulation and development process is being informed by relevant international frameworks promoted by GLTN including the SDGs, NUA and Voluntary Guidelines on the Responsible Governance of Tenure of Land, among many others. The draft NLP affirms that the policy approach will seek “to guarantee to all Zambians, especially the poor, women and the youth a reasonable opportunity to gain access to land with secure rights, in order to fulfil their basic needs for housing and productive livelihoods”.¹¹⁹

115 GRZ and U.i. Zambia (2016) Zambia–United Nations Sustainable Development Partnership Framework (2016-2021).

116 UN-Habitat (2017) National Urban Policy: Sub Saharan Africa Report.

117 Interview with Ms Manda Daka, Principal Community Development Officer, MHID on 20 January 2020.

118 United Nations (2012) The Future We Want.

119 Republic of Zambia (2015) Draft National Land Policy.

The NHP review process is guided by the GHS 2025 and NUA, and is informed by the Housing Profile. The NHP is geared towards achieving the intended outcomes of the GHS, including encouraging pro-poor housing markets; promoting systemic reforms to expand access to adequate and affordable housing solutions; and strengthening linkages between housing, the economy, employment and poverty reduction.

Most of the partners and stakeholders interviewed consider the global housing frameworks supported by UN-Habitat at the global level – including the SDGs, NUA, GHS 2025 – to be highly relevant for the Zambian context.

Sustainability

The template for the General Donor Report in PAAS, under the “Project Outline” section, has a sub-section on “Strategy for Sustainability”; and the Final Donor Report has a section on “Exit Strategy and Sustainability” – which both show clear recognition of its importance. The Interim Report (new format) template does not however have a (sub)section on the sustainability programme. This is contrary to the view that there should be an exit and sustainability strategy in place before the end of programme/project, – because although mentioned in the General Donor Report, it is not monitored in the interim.

The review of the programme and project documents shows a range of sustainability strategies that both the normative and operational levels, recognizing the need for different sustainability strategies for different normative and operational interventions. For example:

- The Strategy for Ownership and Sustainability in the *Strengthening Urban Planning Capacity in Lusaka, Zambia* General Donor Report is to manage the project in a participatory manner with key decisions being made by the beneficiaries, i.e., MLGH, LCC and Residents Development Committees (RDCs). The government has recognised RDCs, whose major role is to facilitate development and implement development projects, as an important structure through the NHP and the National Decentralisation Policy, which encourage their formation. The use of long-established structures with a proven track record will enhance sustainability.

- The *Supporting the Formulation of a National Urbanisation Policy for Zambia* Project Document includes a ‘Strategy for Ownership and Sustainability’, that explains that the NUP preparation process will be accompanied by a capacity building effort to ensure implementation of the policy after formulation, targeted not only at national authorities, but also other partners and stakeholders. Partnership with local research and training institutions are key elements of the capacity building strategy. The emphasis on capacity building and local ownership will improve sustainability prospects

The Terminal Report for the *Building Disaster Resilience Capacity in Lusaka City* project did not include an exit and sustainability strategy or plan, despite recognizing that “regular maintenance through minor repairs or upgrades would be necessary to sustain the drainage system”. This is a major omission as drainage system construction works are notoriously difficult to maintain and sustain. Moreover, this is a missed opportunity for a community-led sustainability plan as the planning and construction was community-led, with the active involvement of women.

UN-Habitat and the Zambia CO however have limited resources to follow up on the sustainability strategies outlined above.

Value-added analysis

Most of the partners and stakeholders interviewed during the country visit have a long-standing relationship and acknowledge the comparative advantage and value-added of UN-Habitat with regards to housing and urban development issues.

Estimating the value-added of the Zambia Country Programme

The value-added analysis assesses the comparative advantage and contribution of UN-Habitat to observed changes with respect to access to adequate housing and poverty reduction based on the logic of the Housing Approach. Due to limited data availability, and as it was not possible to make any statistical assessments of value added, this section is based largely on the evaluators’ judgement combined with key informant interviews. But it is also informed by the partners and stakeholders responses to the interview questions during the country visit, which are presented in Annex 12.

Comparative advantage

The MTSIP affirmed that UN-Habitat will focus on its comparative advantages in the areas of urban planning, management and governance and its rights-based approach to land and housing.

Contribution to the improvement of national housing-related policies

Through the implementation of the Housing Approach in Zambia, UN-Habitat and the Zambia CO have contributed significantly to the improvement of national housing related policies, specifically through normative knowledge products, advocacy, policy advice, and technical assistance and capacity building support. This was confirmed in the interviews with MHID and MLNR

Other areas of comparative advantage

A very significant change to which UN-Habitat has contributed is the adoption and implementation by Lusaka City Council (LCC) of the Lusaka Citywide Slum Upgrading and Prevention Strategy. The Strategy, which is guided by UN-Habitat's HRBA to slum upgrading,¹²⁰ is being implemented in tandem with the application of the Urban and Regional Planning Act, 2015 in Kanyama with the support of UN-Habitat, can potentially have a very significant impact on adequate housing rights and conditions. Indeed, the HRBA to slum upgrading adopted in Kanyama is not only contributing to the realization of the right to adequate housing entitlements,¹²¹ but also enabling the residents access to adequate housing as defined by the OHCHR and UN-Habitat criteria in Annex 1.

The Disaster Risk Reduction (DRR) Strategy, a key output of the Building Disaster Resilience Capacity in Lusaka City project, can potentially have a very significant poverty impact, because as explained in section 4.5, DRR can be considered a poverty reduction policy.

Improvement of strategies at national and local level

The analysis shows that in addition to the contribution and value added to the ongoing urban, land and housing policy development processes at national level, UN-Habitat has had an indirect impact on the improvement of other public policies and legal frameworks at national and local level, such as the Disaster Management Act 2010,¹²² and the Ward Development Plans – most notably the Kanyama Ward 10 Development Plan – which serve as inputs into the Lusaka Integrated Development Plan.

Contribution graph

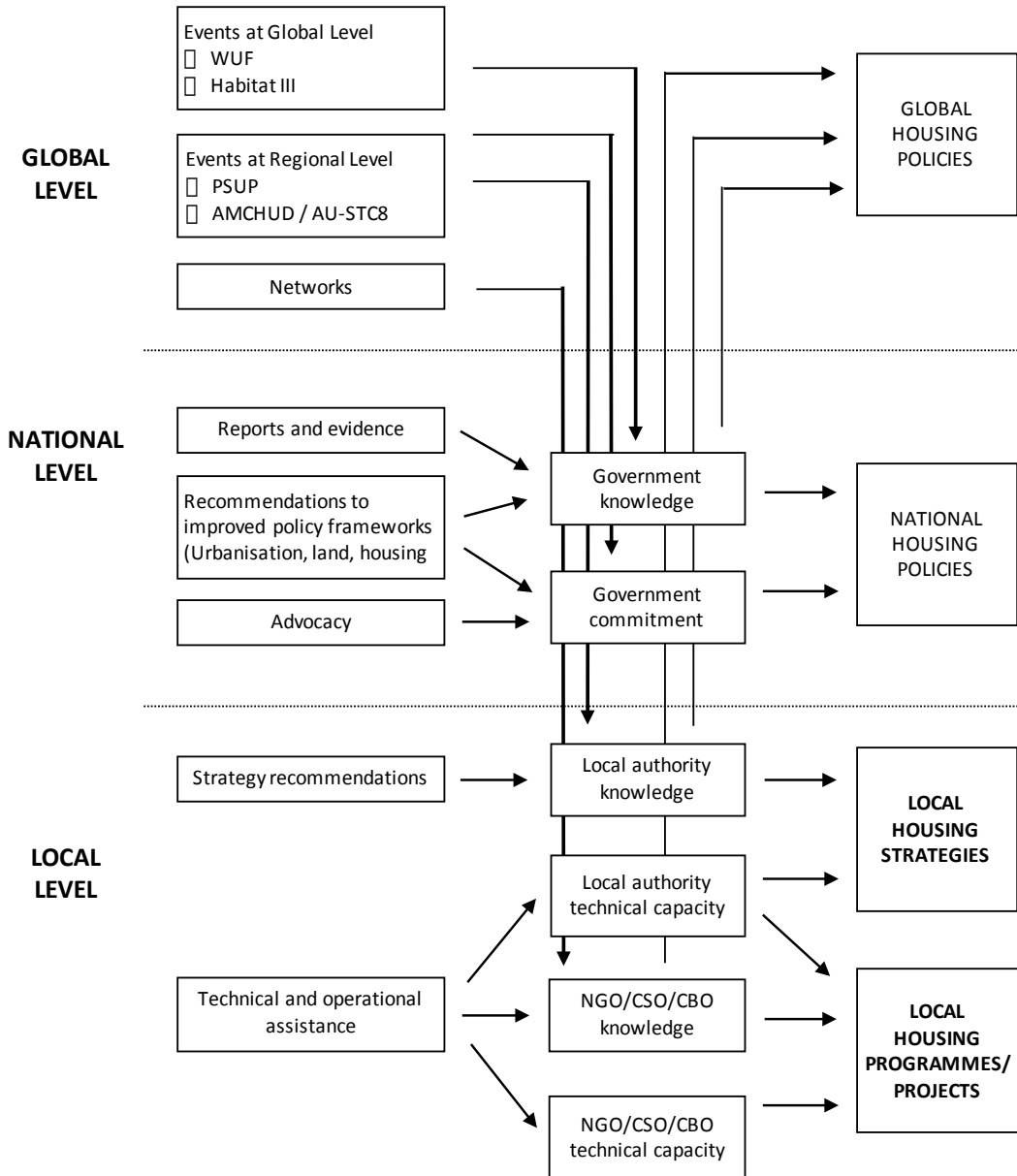
Figure 9 shows a schematic representation of the direct and indirect contributions of UN-Habitat to the housing policies improvement at national and local level, the figure also highlights the contribution of the housing sector stakeholders to the improvement of the global housing frameworks at global level.

¹²⁰ UN-Habitat (2017) The Human Rights-Based Approach to Housing and Slum Upgrading.

¹²¹ The entitlements are security of tenure; housing, land and property restitution; equal and non-discriminatory access to adequate housing; and participation in housing-related decision-making at the national and community levels.

¹²² OCHA (2020) Mozambique: Heavy Rains and Flooding

Figure 9. Contribution relationship in the improvement of housing frameworks



Source. Authors

Contribution to poverty reduction

As mentioned in section 4.1.1 and illustrated in Table 23, all the projects aim or aimed, either directly or indirectly, to improve access to adequate housing, with many also having a direct or indirect poverty reduction impact. The Zambia Housing Approach has supported the implementation of slum upgrading and prevention interventions, land tenure security interventions and DRR interventions that can potentially have a very significant poverty reduction impact, as explained above and also below. The evidence is however largely anecdotal and based on UN-Habitat reports and KIIs, as the Zambia CO does not have a rigorous poverty impact monitoring system.

The PSUP Phase II – Outputs report, with regards to the participatory planning methodology that UN-Habitat has developed over the past 30 years and is to be applied in Lusaka for settlement upgrading, asserts that: “The impact of this approach has shown time and again to significantly reduce poverty.” In addition, most of the concept notes for community-led projects to be implemented in partnership with LCC within the framework of the Lusaka Citywide Slum Upgrading and Prevention Strategy in Phase III include an urban poverty reduction component. In this regard, the report further asserts that: “Researchers substantiated that the concepts of community-based planning and co-management (joint local government and CBO programming) as applied by UN-Habitat significantly reduce poverty”.

The GLTN Phase 2 programme (2012-2017) had the key objective of promoting and implementing pro-poor, gender-sensitive, effective and sustainable land policies, tools and approaches to improve tenure security of the urban and rural poor. To this end, GLTN Phase 2, in close collaboration with UN-Habitat's ROs, COs and other partners, ensured that in-country interventions were consistent with countries' Poverty Reduction Strategy Papers (PRSPs) and/or strategic plans¹²³.

Under the UN-Habitat support to LCC through GLTN, in particular to implement the STDM, it was planned to issue 2,800 occupancy licenses, to residents of Kanyama. However, as of 2019, only 33 households had received the licenses because the requirements for households to obtain the licence were very costly. Still, women members of ZHPPF who had gained secure tenure through the STDM affirmed that this has reduced their vulnerability to poverty – including through reduction in asset loss due to flooding and expenditure on treatment for waterborne diseases – and given them the confidence to invest in improving their homes.

The ongoing *Building Flood Risk Reduction Capacity in Lusaka City, Zambia* project, which is targeting vulnerable communities living in flood-prone slums, especially women and children, aims to reduce casualties and asset loss due to floods, thereby reducing the poverty impact. As explained in section 4.5, as disasters can push people into poverty, DRR can be considered a poverty reduction strategy.

Anecdotal evidence confirms that the DRR interventions in Kanyama have indeed had a poverty reduction impact. The interview with the PPHPZ and ZHPPF revealed that the community-led drainage construction under the completed *Building Disaster Resilience Capacity in Lusaka City* project, in which women members of ZHPPF were very actively involved in collaboration with LCC under the technical supervision of the Zambia CO, has had a positive flood reduction impact. This has reduced the incidence of water borne diseases such as cholera and typhoid, and thus expenditure on medical treatment; as well as damage to houses and asset loss as a result of flooding. This they affirmed has had a positive poverty reduction impact.

Relevance of the Zambia Housing Approach to national and local priorities

The normative and operational activities and outputs of the Zambia Country Programme are also relevant to the national development priorities, especially with regard to access to affordable housing, as was affirmed by the partners and stakeholders interviewed. This is clearly reflected with their relevance to the NDP priorities as well as the priorities of local authorities and, CSOs NGOs and community-based groups. For example, the ongoing normative work on the national urbanization policy, national land policy and national housing policy which UN-Habitat is supporting and advising on national priorities are clearly relevant. Indeed, the Habitat III policy paper on National Urban Policies¹²⁴ emphasizes that to achieve the key priorities of urban poverty and equitable opportunity in cities, addressing issues of, urban land management reform, informal settlements, housing, gender equality and inclusion should be at the centre of a national urban policy.

The Zambia Country Programme has also supported CFHHZ, the primary CSO lobbying and advocating for housing-related rights, to promote the right to adequate housing and pro-poor housing and land policies and legislation¹²⁵. CFHHZ is a platform of 31 member organisations, which include INGOs, local NGOs, CBOs and individuals that share the same vision as CFHHZ, and thus facilitates wider reach of Housing Approach normative and operational products and activities. CFHHZ in turn supports ZHPPF, which is itself a network of predominantly women's CBOs.

Overall Impact Assessment

Impact assessment refers to assessing the extent to which intended outcomes and impacts have been achieved, and the degree to which the changes can be attributed to the effects of the interventions of UN-Habitat and the Zambia CO. Table 27 summarizes the main findings with respect to impacts.

Table 27. The Impact of the UN-Habitat Zambia Country Programme

Element of the Housing Approach	1	2	3	4	5
Knowledge Management					✓
Advocacy				✓	
Policy Advice				✓	
Technical assistance Capacity building				✓	
Implementation					✓

Rating code: 1 = No impact; 2 = Limited impact; 3 = Moderate impact; 4 = Significant impact; 5 = High impact

Summary

Based on UN-Habitat global frameworks, publications and documents, a Comprehensive Housing Approach Framework was developed for the Mexico Case Study, which has also been adopted for purposes of the Zambia case study so as to enable comparison. This is intended to capture the key elements of current UN-Habitat objectives and guidelines for global and national adequate housing strategies.

The purpose of this framework is to provide a reference point for understanding the areas that country programmes and projects have focused on and those that have received less attention, or have not been addressed at all. The framework is presented in the two tables below: Table 28 covers the strategic guidelines and Table 29 the intervention scope.

¹²⁴ United Nations Conference on Housing and Sustainable Urban Development (2017) Habitat III Policy Papers: Policy Paper 3 National Urban Policies

¹²⁵ Interview with Ms Grace Chikumo-Mtonga, Executive Director, CFHHZ on 17 January 2020.

Coverage of the strategic guidelines

Table 28 shows that the Housing Approach in Zambia is rated “medium” to “very high” for its relevance on most adequate housing and poverty reduction matters. This is based on the evaluator’s assessment of the level of activity of the Zambia CO through the Housing Approach normative and operational activities, as well as the responses and ratings given by partners and stakeholders interviewed during the country visit, with respect to these strategic guidelines.

Consequently, the respective impacts of the CO on adequate housing and poverty reduction is equally rated as “medium” to “high” — although it is acknowledged that this is not readily demonstrable and verifiable in the short term. However, the implementation of the supported policies and strategies can, in the medium and

long term, potentially bring about significant changes in terms of access to adequate housing for all and poverty reduction. This would materialize the contribution and value added of UN-Habitat towards the realization of the Housing Approach objectives.

The value added and comparative advantage of UN-Habitat to engage in adequate housing issues is rated as “medium” to “high”, supported by the agency’s acknowledged expertise on housing and its capacity to articulate with global level concepts and frameworks and adapt them to the national and local levels. In contrast to the Mexican housing context where most stakeholders have considerable expertise and experience and are pro-active on adequate housing issues, the value added of UN-Habitat is highly recognized and appreciated by housing stakeholders in Zambia, as was affirmed in the interviews during the country visit.



On the streets of Livingstone, Zambia. Livingstone is a town in southwestern Zambia. © Shutterstock/Leonard Zhukovsky

Table 28. How actively are UN-Habitat strategic guidelines addressed in the current Zambia Country Programme?

STRATEGIC GUIDELINES	LEVEL OF ACTIVITY	RELEVANCE	IMPACT	COMPARATIVE ADVANTAGE	VALUE ADDED
Adequate housing					
Increase access to adequate housing to all	4	5	3	5	5
Increase access to adequate housing to low-income households	4	5	3	4	5
Support diversification of adequate housing solutions	4	5	3	5	5
Support diversification of government interventions in providing adequate housing	3	3	3	5	5
Support advocacy groups	1	3	1	1	2
Support self-organizing housing initiatives (by NGO or INGO)	1	3	1	1	2
Provide adequate housing to crisis affected population (conflict, disaster, migration, ...)	3	3	3	3	3
Improve living conditions in existing slums/informal settlements	5	5	3	5	5
Poverty reduction and cross cutting issues					
Increase housing affordability for low-income households	1	3	1	3	1
Increase housing affordability for all	1	2	1	2	1
Improve access to economic resources, affordable goods and services for low-income households	1	4	1	2	1
Improve social inclusion and integration at city-wide scale	1	4	1	2	1
Support gender or age sensitive housing strategies or programmes	1	4	1	1	1
Improve access to adequate housing for female headed households	1	3	1	1	1
Improve access to adequate housing for youth	1	3	1	1	1
Support climate change sensitive housing strategies or programmes	1	2	1	1	1

Code: 1= Very low or none; 2 = Low; 3 = Medium; 4 = high; 5 = very high



People in the market in Livingstone City in Zambia. © Shutterstock/milosk50

Intervention scope

In terms of Intervention Scope, the Housing Approach implementation has been notable for its knowledge management activities, with the production of data and analysis on the urban and housing situation in the country. These have been rated as “high” to “very high”, considering the achievement of significant results in the improvement of slum upgrading strategies.

Advocacy has been a significant and very relevant area of work, and was also rated as “high” to “very high”. This is explained by the already significant commitment of the government and civil society to policy reform and on the promotion of adequate housing rights.

The country programme was rated as “very high” on Policy Advice, but impact was rated medium, as the outcomes of yet to be fully determined.

UN-Habitat has been provided substantial technical assistance and capacity building support on housing and slum upgrading and prevention. This is explained by the high comparative advantage and value added where institutional capacities are limited.

The CO has provided not only policy advice and technical assistance and capacity building support to national and local governments, but has also supported operational implementation projects by LCC and civil society that have brought about positive changes in living conditions in informal settlements. Hence the rating of “medium” to “very high” for implementation – the “medium” because the projects have been small in scale and their impact has therefore been limited.

Table 29. How actively UN-Habitat areas of intervention scope addressed in the current Zambia Country Programme

INTERVENTION SCOPE	LEVEL OF ACTIVITY	RELEVANCE	IMPACT	COMPARATIVE ADVANTAGE	VALUE ADDED
Advocacy at the global level: Promoting the full and progressive realization of the right to adequate housing	4	5	4	5	5
Knowledge at the global level: Mobilizing networks of housing sector stakeholders	4	5	3	5	5
Knowledge management: Providing government and housing sector stakeholders with new approaches, best practices and lessons to be learned	4	5	4	5	5
Advocacy: Strengthening monitoring, evaluation and learning on housing	5	5	4	5	5
Policy advice: Improving national normative framework	5	5	3	5	5
Technical assistance: Supporting city, regional and national authorities' capacities	4	5	4	5	5
Implementation: Supporting development and implementation of national housing strategies	4	5	3	5	4
Implementation: Supporting the implementation of adequate housing programmes	3	5	3	4	4
Implementation: Supporting slum upgrading and prevention policies and strategies	4	5	3	5	5
Implementation: Demonstrate feasibility of strategies/programmes through implementation	4	5	3	4	5

Code: 1= Very low or none; 2 = Low; 3 = Medium; 4 = High; 5 = Very high

Overall Rating of the Housing Approach in Zambia

Table 30 presents the summary of the evaluation's assessment and rating of the Zambia Housing Approach based on the above analysis. The Housing Approach was rated against the nine criteria shown using a rating scale of 1-5, where a rating of 1 indicates a low score and 5

indicates a high score. The Zambia Country Programme and Housing Approach, on the basis of the normative and operational activities and outputs, was rated as highly relevant on: consistency with the generic Housing Approach framework; relevance to global frameworks; and significant relevance with respect to: knowledge management and consistency with the priorities of country partners.

Table 30. Overall Rating of the UN-Habitat Housing Approach in Zambia – Consistency/Relevance/Value Added

Elements of the Housing Approach / Key issues	Rating				
	1	2	3	4	5
Consistency of Regional Programme With The Housing Approach Framework					✓
Knowledge Management				✓	
Advocacy				✓	
Policy Advice				✓	
Technical assistance/Capacity building				✓	
Implementation				✓	
Cross-cutting issues				✓	
Consistency with policies of country partners					✓
Relevance of global frameworks					✓
Value-added of the Country Programme/Housing Approach					✓

Rating code: 1 = None relevance; 2 = Low; 3 = Moderately; 4 = High; 5 = Very High

6. KEY LESSONS LEARNED

1. It is important that UN-Habitat clearly and comprehensively defines its Housing Approach so that COs have a clear understanding of its objectives, principles and practices.
2. An in-country presence through even a small CO, such as that in Zambia, with appropriate and adequate support from the RO and UN-Habitat headquarters can more efficiently and effectively influence political commitment at the national level, and also facilitate better follow-up of the commitment, and also achieve significant working in partnership with key housing stakeholders and other HAPs.
3. Where potentially significantly beneficial, as in the case of the Zambia CO, ways should be found to strengthen the CO in terms of its human resource capacity to more efficiently and effectively implement Housing Approach normative and operational activities, and achieve greater impact.
4. UN-Habitat has a unique advantage as a UN specialized agency and its ability to engage with the full range of housing stakeholders at all levels – from national government at the highest level to grassroots community organizations at the lowest level – that it can leverage in pursuit of access to adequate housing for all and urban poverty reduction.
5. Global events such as the WUFs are not only effective advocacy and learning platforms, they can also facilitate gaining and securing of political will by bringing together the full range of HAPs in a stimulating, non-threatening and equalizing forum for dialogue
6. DRR interventions can have an immediate poverty reduction impact on vulnerable communities slums and informal settlements located in areas prone to natural hazards and climate-change induced extreme events such a flooding.
7. Housing Approach normative and operational output and activities can achieve wider reach through working in partnership with established national structures, such as the NHC, and CSO and CBO networks, such as CFHHZ and ZHPPF.
8. A comprehensive M&E framework –with baseline indicators, targets, objective means of verification and reporting tools at the activity, output, outcome and impact levels – and systematic monitoring is essential to provide, on a continuous basis, evidence-based information that is credible, reliable and useful, especially for external independent evaluations.

7. RECOMMENDATIONS

Regional Strategic Plan

1. **Ensure alignment of and with the UN-Habitat Regional Strategic Plan (RSP).** Based on a key principle of bridging the normative-operational divide. RSP focus substantively on regional urbanization trends, including challenges and opportunities; regional strategy and priority areas; strategic results and key outputs; and implementation mechanisms. The Zambia CO, and indeed other COs in the region, should be involved in the strategy development process, and subsequently be guided by the RSP. This will help ensure relevance, consistency and alignment.

Habitat Country Programme Document

2. **Prepare and apply a Habitat Country Programme Document (HCPD).** The Zambia CO, with the support of ROAf and UN-Habitat headquarters, should prepare a HCPD which includes a comprehensive M&E framework. The preparation of the HCPD should be a participatory process involving country HAPs, and particularly national and local governments to ensure relevance and consistency with national and local development priorities. The HCPD should facilitate bridging the normative and operational gap for a better harmonization of projects and a demonstrable impact at the ground level.

Country Office Capacity

3. **Support and strengthen the Capacity of the Zambia CO.** The Zambia CO has been able to contribute to notable changes in access to adequate housing and poverty reduction through the Housing Approach in Zambia, despite substantial resource constraints. UN-Habitat headquarters and ROAf should continue supporting the Zambia CO, but prioritize building its capacity to enable it to implement programmes/projects more efficiently and effectively, and also strengthen its fundraising ability

Knowledge Management

4. **Continue to support production of normative knowledge products.** UN-Habitat should continue to support key normative activities such as production of national housing profiles, national urban profiles and urban profiles (city/municipal level) which have informed the formulation and development of national housing policies and citywide slum upgrading and prevention strategies, as in the case of Zambia
5. **Support periodic updating of knowledge products as appropriate.** UN-Habitat should explore ways to support periodic updating of housing profiles, national urban profiles and urban profiles, which in the current context of rapid urbanization quickly become outdated and inaccurate, diminishing their usefulness as a current and reliable information and data source.
6. **Disseminate national and local knowledge products more widely.** Knowledge production and dissemination is acknowledged as an area in which UN-Habitat has a significant comparative advantage. Many of the knowledge products however reach only a limited audience, municipalities have only limited access to information on programmes and strategies in other municipalities and regions and the information that UN-Habitat can provide is considered very valuable. Ways should be found to disseminate this kind of information more widely.

In this regard, UN-Habitat should produce online and print summaries of key knowledge products. Online summaries will be more easily downloadable and printable, thus reaching a wider audience; while the print summaries should be made available at national and local stakeholder events, either free-of-charge or at nominal cost.

Advocacy

7. **Explore ways to expand local participation in global and regional advocacy events.** Local partners interviewed during the country visit affirmed the effectiveness of global events such as WUF and regional events such as the PSUP regional meetings and capacity building workshops. UN-Habitat should explore ways in which their participation can be expanded.
8. **Ensure reporting on Advocacy and Communication Management Strategy.** UN-Habitat headquarters and ROAf should ensure the COs complete the section on Advocacy and Communication Management Strategy

Policy Advice

9. **Strengthen evidence-based policy advice.** Ensure relevance and improve data and evidence-based knowledge products for strengthened policy advice. Where appropriate facilitate south-to-south and peer-to-peer learning and exchange opportunities
10. **Draw on international experience to strengthen policy advice.** UN-Habitat and ROAf should draw on international and regional experience to help anticipate possible consequences of new policies or programmes. UN-Habitat has extensive experience on, for example, the impacts of different kinds of housing interventions on land prices, the accessibility of different kinds of programmes to low income populations, or the investment behaviour of households at different economic levels. UN-Habitat should exploit this important knowledge management function.

Cross-cutting issues and poverty reduction

11. **Ensure relevance and consistency of cross-cutting issues with national and local priorities and needs.** While projects are expected to address the four cross-cutting issues – human rights, gender equality, youth and climate change – it is also imperative to ensure the relevance and consistency of cross-cutting issues with national and local priorities and needs.

12. **Raise awareness on support offered by UN-Habitat headquarters.** In addition to ensuring that COs complete the relevant section in the projects, UN-Habitat headquarters should ensure that COs are aware of the support provided by the Gender Equality Unit (GEU).

13. **Strengthen poverty reduction impact monitoring.** UN-Habitat should develop a rigorous system of poverty impact monitoring, with a comprehensive framework of key poverty and vulnerability indicators, and that includes baseline data collection and a systematic method for quantitative and qualitative data collection, analysis and interpretation thereafter.

Capacity Development

14. **Follow up on technical assistance and capacity building support.** While the immediate impact of the technical assistance and capacity building activities was attested to by national and local partners and stakeholders, there was a request that this should be followed up, e.g., through refresher courses. UN-Habitat should therefore explore how to monitor and follow up on the beneficiaries and results of technical assistance and capacity building activities.

15. **Adopt a cascade capacity building approach.** In order to facilitate wider benefit sharing of the technical assistance and capacity building activities, UN-Habitat should adopt a cascade capacity building model in which the trained then train others.

Implementation support

16. **Strengthen and expand operational implementation support at the local level.** The Zambia CO Projects Coordinator has been directly involved in on-the-ground technical implementation support, which has been highly beneficial and greatly appreciated by especially grassroots organizations and local communities. UN-Habitat should look into ways of strengthening and expanding such support.

Monitoring and Evaluation (M&E) Systems

17. Ensure capacity of the CO to implement

Results-Based Management (RBM). UN-Habitat headquarters should ensure that COs have adequate capacity to implement RBM, by conducting training where possible, so as to strengthen quality reporting and ensure consistent reflection of outputs and results, as well as timeliness and transparency in the use of funds.

18. Ensure resources to monitor all activities.

Monitoring should be a requirement for CO activities, and the program budget should always include the necessary resources. Monitoring is required both as a standard management practice and also because many activities are developing and testing models that it is hoped that government or other partners will replicate on a larger scale. This requires that all interventions are well documented and assessed.

19. Enforce compliance to PAAS reporting. To ensure PAAS achieves its objective of strengthening project and programme coherence, alignment and results focus, and providing a management information system that ensures timely access to up-to-date and accurate project and financial data, UN-Habitat should ensure COs complete all sections of the Project Document templates and comply with PAAS reporting requirements. A system to ensure this has reportedly been put in place, but review of recently uploaded project documents shows that some are still incomplete.

20. Introduce systems analysis. A recent development in the international development field is the recognition that all programmes, including housing, operate in complex systems with multiple actors – often with different objectives and methods of operation¹²⁶. UN-Habitat, as the lead UN agency on housing and urban development research and policy should consider how to incorporate complexity and systems thinking into its research and evaluation work.

Sustainability

21. Ensure a sustainability strategy and plan for all programmes and projects. Almost all activities should include a plan to maximize the potential to continue to deliver benefits over time. This will require, among other things, a strategy to build sustainability into how the project is designed and implemented and also a plan to continue to monitor the sustainability after the CO's direct intervention is ended.

Value added

22. Strengthen UN-Habitat's added value. The Housing Approach should serve as a vehicle for UN-Habitat to refocus its role as the UN agency mandated to promote adequate housing for all and sustainable urbanization; strengthen and expand its expertise in housing; and regain its lost prominence and status as the leading value adding global housing agency, which many believe it has lost over the evaluation period.

23. Provide technical assistance on housing finance reform. A number of the partners and stakeholders cited housing finance as a major determining factor housing affordability which UN-Habitat was not supporting countries to address through the Housing Approach. UN-Habitat should therefore consider providing normative and operational support in pro-poor housing finance reform and innovation. In this regard, it should consider forging a strategic partnership with the Centre for Affordable Housing Finance in Africa (CAHF).¹²⁷

Regional Office Support and Collaboration

24. Promote RO support and collaboration. ROs should continue cooperating on regional and global programmes and projects as this increases the added value of Housing Approach interventions by harnessing wider expertise and experience. Formal channels for cross-regional learning should be strengthened and institutionalized, and the learning and good practices should be made readily available to COs in the different regions.

¹²⁶ See, for example, Bamberger, M. et al. (2016) Dealing with Complexity in Development Evaluation: A Practical Approach

¹²⁷ Interview with Ms Kecia Rust, Executive Director, CAHF on 30 March 2020.

REFERENCES

- Bamberger, M. et al. (1982) *Evaluation of Sites and Services Projects: The Experience from Lusaka, Zambia*. World Bank Staff Working Papers: Number 548. <http://documents.worldbank.org/curated/en/844131468766180804/pdf/multi-page.pdf>.
- Bamberger, M. et al. (2016) *Dealing with Complexity in Development Evaluation: A Practical Approach*. Thousand Oaks: Sage Publications
- Berrisford, S. (2011) "Revising Spatial Planning Legislation in Zambia: A Case Study", *Urban Forum*, 22(3): 229-45. https://www.researchgate.net/publication/225103773_Revising_Spatial_Planning_Legislation_in_Zambia_A_Case_Study.
- Central Statistical Office (2018) *Zambia in Figures 2018*. Lusaka: Central Statistical Office. <https://www.zamstats.gov.zm/phocadownload/Dissemination/Zambia%20in%20Figure%202018.pdf>.
- CIMA and UNISDR (2018) *Zambia Disaster Risk Profile*. Savona: CIMA Research Foundation. https://reliefweb.int/sites/reliefweb.int/files/resources/Report_Zambia_Final-compressed.pdf.
- Drummond, R. et al. (2013) *Scoping Study: Overview of the Housing Finance Sector in Zambia*. A report for the FinMark Trust and the Centre for Affordable Housing Finance in Africa. Johannesburg: Centre for Affordable Housing Finance in Africa (CAHF). <http://housingfinanceafrica.org/documents/scoping-study-overview-of-the-housing-finance-sector-in-zambia/>.
- GLTN and UN-Habitat (2015) *How Responsive Is Your Land Programme to the Needs of Youth? Guidebook on the GLTN Youth and Land Responsiveness Criteria*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://gltn.net/download/how-responsive-is-your-land-programme-to-the-needs-of-youth/>.
- GRZ and U.i. Zambia (2016) *Zambia–United Nations Sustainable Development Partnership Framework (2016-2021)*. Lusaka: United Nations in Zambia. http://zm.one.un.org/sites/default/files/un_sustainable_development_partnership_framework.pdf.
- Hallegatte, S. et al. (2017) *Unbreakable: Building the Resilience of the Poor in the Face of Natural Disasters*. Climate Change and Development Series. Washington, DC: World Bank. https://www.gfdrr.org/sites/default/files/publication/Unbreakable_FullBook_Web-3.pdf.
- ILO (2015) *Good Working Conditions, Good Business? An Analysis of Zambia's Building Construction Market System*. Geneva: International Labour Office. https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/briefingnote/wcms_364076.pdf.
- Kalombo, C.C. (2018) *Support to Occupancy Licence in Kanyama Ward 10 (of Lusaka - Zambia)*. Presented at the Country Learning Exchange held during the 7th GLTN Partners meeting 2018 in Nairobi, Kenya. <https://www.slideshare.net/LandGLTN/support-to-occupancy-licence-in-kanyama-ward-10-of-lusaka-zambia>.
- Kalonje, V. (2017) "Challenges of Housing Provision for Low Income Earners: The Case of the National Housing Authority (Nha), Lusaka, Zambia", *International Journal Of Humanities & Social Studies*, 5(12): 111-17. <http://internationaljournalcorner.com/index.php/theijhss/article/viewFile/125477/86488>.
- Makasa, P.L.K. (2010) *The 1996 Zambia National Housing Policy*. Delft Centre for Sustainable Urban Areas, Delft University of Technology. <https://repository.tudelft.nl/islandora/object/uuid:545be91d-364a-4c4a-9093-9748d2993f52/datastream/OBJ/download>.
- Mulimbwa, A.C. (1980) *Urban Law and Housing Policy in Zambia*. Faculty of Law, University of Zambia. <http://dspace.unza.zm/handle/123456789/766>.

Musonda, E. (2019) "What's in Bill No 10?", *Zambia Daily Mail*. <http://www.daily-mail.co.zm/whats-in-bill-no-10/>.

OCHA (2020) *Mozambique: Heavy Rains and Flooding*. Flash Update No. 1. Geneva: United Nations Office for the Coordination of Humanitarian Affairs. https://reliefweb.int/sites/reliefweb.int/files/resources/ROSEA_20200120_Mozambique_OCHA_FlashUpdateFloods%231_def.pdf.

OHCHR and UN-Habitat (2009) *The Right to Adequate Housing*. Fact Sheet No. 21/Rev.1. Geneva: UN Office of the High Commissioner for Human Rights (OHCHR). http://www.ohchr.org/Documents/publications/Fs21_rev_1_Housing_en.pdf.

Republic of Zambia (1991) *The Local Government Act*. Chapter 281 of the Laws of Zambia. Lusaka: Ministry of Legal Affairs, Government of the Republic of Zambia. <http://www.parliament.gov.zm/node/1236>.

Republic of Zambia (2002) *The National Decentralisation Policy: "Towards Empowering the People"*. Lusaka: Office of the President. https://thereddesk.org/sites/default/files/zambia_national_decentralisation_policy_1.pdf.

Republic of Zambia (2005) *National Disaster Management Policy*. Lusaka: National Disaster Management Policy. https://www.preventionweb.net/files/11756_11756NationalDMPolicyAugust2005.pdf.

Republic of Zambia (2006) *Vision 2030: A Prosperous Middle Income Nation by 2030*. Lusaka: Ministry of Finance and National Planning. <https://www.mlgh.gov.zm/wp-content/uploads/2019/01/2030-Vision.pdf>.

Republic of Zambia (2008) *Zambia's Report on the Various Thematic Cluster of Issues Submitted to the United Nations Commission on Sustainable Development (Uncsd -16)*. https://sustainabledevelopment.un.org/dsd_aofw_ni/ni_pdfs/NationalReports/zambia/ZambiaCSD16-17_full_report.pdf.

Republic of Zambia (2011) *Sixth National Development Plan 2011 – 2015: "Sustained Economic Growth and Poverty Reduction"*. Lusaka: Ministry of Finance and National Planning. http://siteresources.worldbank.org/INTZAMBIA/Resources/SNDP_Final_Draft__20_01_2011.pdf.

Republic of Zambia (2015) *Draft National Land Policy*. Lusaka: Ministry of Lands, Natural Resources and Environmental Protection. <http://mokoro.co.uk/wp-content/uploads/Zambia-Draft-National-Land-Policy-October-2015.pdf>.

Republic of Zambia (2015) *The Gender Equity and Equality Act, 2015*. Lusaka: Government Printer. <https://zambialaws.com/acts-on-notice/gender-equity-and-equality-act>.

Republic of Zambia (2015) *Lusaka Citywide Slum Upgrading and Prevention Strategy*

Republic of Zambia (2015) *National Report on the Third United Nations Conference on Housing and Sustainable Urban Development – Habitat III*. <http://habitat3.org/wp-content/uploads/Zambia-Final-National-Report.pdf>.

Republic of Zambia (2016) *Government Gazette*. Vol. LII, No. 6526. Lusaka: Government Printer. <https://zambialii.org/node/12892>.

Republic of Zambia (2017) *Seventh National Development Plan 2017-2021: Accelerating Development Efforts Towards the Vision 2030 without Leaving Anyone Behind*. Volume I. Lusaka: Ministry of National Development Planning. <https://www.sdphilanthropy.org/system/files/2019-02/7th-National-Development-Plan-Zambia.pdf>.

Simatele, D. and M. Simatele (2009) "The Evolution and Dynamics of Urban Poverty in Zambia",

UN-Habitat (2007) *Medium Term Strategic and Institutional Plan Action Plan 2008-2013*

UN-Habitat (2007) *Zambia: Lusaka Urban Profile*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). https://www.academia.edu/23938273/ZAMBIA_LUSAKA_URBAN_PROFILE_Regional_and_Technical_Cooperation_Division.

UN-Habitat (2008) *Zambia Country Programme Document 2008-2009*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/un-habitat-country-programme-document-2008-2009-zambia>.

UN-Habitat (2009) *The Sustainable Cities Programme in Zambia (1994-2007): Addressing Challenges of Rapid Urbanization*. Nairobi: United Nations Human Settlements Programme (UN-Habitat) and United Nations Environment Programme (UNEP) <https://unhabitat.org/the-sustainable-cities-programme-in-zambia-1994-2007>.

UN-Habitat (2009) *Zambia Urban Profile*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/zambia-national-urban-profile>.

UN-Habitat (2009) *Zambia: Kitwe Urban Profile*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/zambia-kitwe-urban-profile>.

UN-Habitat (2009) *Zambia: Livingstone City Profile*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/zambia-livingstone-city-profile>.

UN-Habitat (2010) *The First Assessment of the Habitat Country Programme Documents (HCPDs)*. <https://unhabitat.org/the-first-assessment-of-the-habitat-country-programme-documents-hcps>.

UN-Habitat (2012) *Evaluation of the Implementation of Un-Habitat's Medium-Term Strategic and Institutional Plan 2008-2013*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/evaluation-of-the-implementation-of-un-habitats-medium-term-strategic-and-institutional-plan-2008-2013>.

UN-Habitat (2012) *Zambia Urban Housing Sector Profile*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). https://unhabitat.org/sites/default/files/documents/2019-07/zambia_urban_housing_sector_profile.pdf.

UN-Habitat (2013) *Proposed Work Programme and Budget for the Biennium 2014-2015: Draft Strategic Plan 2014-2019 of the United Nations Human Settlements Programme*. HSP/GC/24/5/Add.2. <https://unhabitat.org/un-habitats-strategic-plan-2014-2019>.

UN-Habitat (2013) *UN-Habitat Evaluation Policy*. Special Edition. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/sites/default/files/2014/04/UN-Habitat-evaluation-policy-2013.pdf>.

UN-Habitat (2017) *The Human Rights-Based Approach to Housing and Slum Upgrading*. Human Rights in Cities Handbook Series Volume I. Nairobi: United Nations Human Settlements Programme (UN-Habitat). https://www.ohchr.org/Documents/Issues/Housing/InformalSettlements/UNHABITAT_HumanRights-BasedApproch.pdf.

UN-Habitat (2017) *National Urban Policy: Sub Saharan Africa Report*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). http://urbanpolicyplatform.org/wp-content/uploads/2018/04/NUP_Report_Africa.pdf.

UN-Habitat (2017) *UN-Habitat Partnership Strategy – 2017-2022: Promoting Strategic and Effective Partnerships Towards Implementation of the New Urban Agenda*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/un-habitat-partnership-strategy-2017-2022>.

UN-Habitat (2017) *UN-Habitat Results-Based Management Handbook: Applying Rbm Concepts and Tools for a Better Urban Future*. Nairobi: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/results-based-management-handbook>.

UN-Habitat (2018) *End-of-Phase Evaluation: Global Land Tool Network (GLTN) – Phase 2*. 2018: United Nations Human Settlements Programme (UN-Habitat). <https://unhabitat.org/end-of-phase-evaluation-global-land-tool-network-gltn-phase-2-2-2018>.

UN-Habitat (2018) *Global Land Tool Network Strategy 2018-2030*. 2018: United Nations Human Settlements Programme (UN-Habitat). <https://gltn.net/download/gltn-strategy-2018-2030/>.

UN-Habitat (n.d.) *Achieving Gender Equality through Participatory Slum Upgrading*. PSUP Fact Sheet. https://www.mypsup.org/library_files/downloads/quick_guides/Fact%20Sheet_Gender_2.pdf.

UN-Habitat (n.d.) *Un-Habitat's Regional Strategic Plans (RS) and Habitat Country Programme Documents (HCPDs)*. https://mirror.unhabitat.org/downloads/docs/13282_1_596008.pdf.

UNCTAD (2015) *Developing Business Linkages for Green Affordable Housing in Zambia*. New York and Geneva: United Nations. https://unctad.org/en/PublicationsLibrary/webdiaeed2015d3_en.pdf.

United Nations (2012) *The Future We Want*. Outcome document of the United Nations Conference on Sustainable Development. Rio de Janeiro, Brazil, 20–22 June 2012. New York: United Nations. <https://sustainabledevelopment.un.org/futurewewant.html>.

United Nations Conference on Housing and Sustainable Urban Development (2017) *Habitat III Policy Papers: Policy Paper 3 National Urban Policies*. New York: United Nations. <http://habitat3.org/wp-content/uploads/Habitat%20III%20Policy%20Paper%203.pdf>.

ANNEX 1: ADEQUATE HOUSING CRITERIA

Criterion	Description
Security of tenure:	Housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.
Availability of services, materials, facilities and infrastructure:	Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
Affordability:	Housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
Habitability:	Housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
Accessibility:	Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.
Location:	Housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.
Cultural adequacy:	Housing is not adequate if it does not respect and take into account the expression of cultural identity.

ANNEX 2: FOCUS AREAS – MTSIP 2008-2013 AND STRATEGIC PLAN 2014-2019

Focus Areas MTSIP 2008-2013	Focus Areas Strategic Plan 2014-2019
Effective advocacy, monitoring, and partnership	1. Urban Planning and Design
Urban planning, management, and governance	2. Urban Land, Legislation and Governance
Access to land and housing for all	3. Urban Economy
Environmentally sound basic urban infrastructure and services	4. Urban Basic Services
Strengthening human settlements finance systems	5. Housing and Slum Upgrading
Excellence in management	6. Risk Reduction and Rehabilitation
	7. Research and Capacity Development

ANNEX 3: EVALUATION QUESTIONS

1. What has been the main effects and impacts of UN-Habitat's Housing Approach in promoting adequate and affordable housing, and reducing urban poverty?
2. In what way has the Housing Approach contributed to access to land and housing; influenced national land and housing policies, strategies, capacity development, programmes, and resource allocation to address adequate and affordable housing needs and to promote sustainable urbanization?
3. What kind of changes to beneficiaries has resulted from UN-Habitat's Housing Approach, in regard to security of tenure to urban poor and slum dwellers?
4. To what extent were the comparative advantages of UN-Habitat applied in design and implementation to achieve maximum impacts?
5. To what extent has the UN-Habitat Housing Approach contributed to realization of human rights in housing policies and actions?
6. To what extent were other inequalities and crossing cutting issues of gender inequality, youth and climate change reduced and impacted by the UN-Habitat Housing Approach?
7. To what extent is the housing approach supporting governments and civil society and bringing changes in Slum improvement and prevention?
8. To what extent is the Housing Approach coherent and informed by the Sustainable Development Goals (SDGs) and New Urban Agenda (NUA); and complement housing approaches of other development partners?
9. Assess the added value of Sida funding and to what extent is the Housing Approach consistent with the policies and priorities of Sida?
10. What are unintended changes and impacts that were brought by the Housing Approach?
11. What is the likelihood of sustainability transformational changes at national and local levels brought about by UN-Habitat Housing Approach?

ANNEX 4: HOUSING APPROACH IN THE NEW URBAN AGENDA (NUA)

Housing is at the centre of transformative commitments for sustainable development in the New Urban Agenda (NUA). Specifically, paragraphs 105-111 emphasize:

Paragraph 105 emphasizes fostering the progressive realization of the right to adequate housing as a component of the right to an adequate standard of living; developing and implementing housing policies at all levels and ensuring coherence among national, subnational and local development strategies, land policies and supply.

Paragraph 106 is on housing policies based on the principles of social inclusion, economic effectiveness and environmental protection. Use of Public resources for affordable and sustainable housing, would be supported and development of policies, tools, mechanisms and financing models that promote access to a wide range of affordable, sustainable housing options would be encouraged.

Paragraph 107 encourages the development of policies, tools, mechanisms and financing models that promote access to a wide range of affordable, sustainable housing options, including rental and other tenure options, in order to improve the supply of housing, especially for low-income groups.

Paragraph 109 encourages increased allocations of financial and human resources, as appropriate for the slum upgrading, prevention of slums and informal settlements, with strategies that go beyond physical and environmental improvements to ensure that slums and informal settlements are integrated into social, economic, cultural and political dimensions of cities.

In paragraph 111 Member States pledged to promote the development of adequate and enforceable regulations in the housing sector, including resilient building codes, standards, land use; and to promote analysis of housing supply and demand based on high-quality, timely and reliable data at the national, subnational and local levels, taking into account social, economic, environmental and cultural dimensions.

ANNEX 5: POPULATION OF ZAMBIA, 1963-2050

Population 1963-2050	Zambia (000's)	Rural (000's)	Urban (000's)	Percentage Urban
1963	3,369	2,671	698	20.7
1969	4,057	2,865	1,191	29.4
1980	5,847	3,519	2,328	39.8
1990	7,845	4,753	3,091	39.4
2000	10,101	6,586	3,515	34.8
2010	13,217	8,099	5,118	38.7
2014	15,021	8,942	6,079	40.5
2015	15,520	9,169	6,351	40.9
2020	18,252	10,357	7,895	43.3
2025	21,388	11,614	9,774	45.7
2030	24,957	12,921	12,035	48.2
2035	28,998	14,272	14,726	50.8
2040	33,552	15,669	17,883	53.3
2045	38,624	17,072	21,552	55.8
2050	44,206	18,447	25,759	58.3

Source: Zambia Habitat III National Report

ANNEX 6: KEY ACTORS IN THE HOUSING SECTOR – MANDATES AND ROLES

Former Ministry of Local Government and Housing

The former Ministry of Local Government and Housing (MLGH) was created as a result of the renaming of the then Ministry of Decentralization following the enactment of the Local Government Act of 1991¹²⁸. The Act provided for, among other things, the establishment of a Council Secretariat, the membership of which included a Director of Housing and Social services with responsibility for housing, community development, social welfare and public amenities. The Department of Housing and Infrastructure Development (DHID) was responsible for the housing function within MLGH.

MLGH was until its dissolution in 2016 a key partner of UN-Habitat, acting on behalf of the Government, especially as Zambia was one of the 20 countries selected to participate in the MTSIP¹²⁹. It played important coordination and implementation roles in several projects.

Ministry of Local Government

The Ministry of Local Government (MLG) was created in 2016 after the Housing Department was moved from MLGH to the then newly created Ministry of Housing and Infrastructure Development (MHID). MLG is mandated to promote a decentralised local governance system, facilitating delivery of quality municipal services in order to contribute to sustainable socio-economic development. It also has oversight responsibility for the implementation of delegated functions and responsibilities by the local authorities,¹³⁰ as provided for by the Local Government Act, 2019.¹³¹

MLG is a key partner of UN-Habitat in Zambia, in particular in the ongoing National Urbanization Policy formulation and development process.

Ministry of Housing and Infrastructure Development

The Ministry of Housing and Infrastructure Development (MHID), like the MLG, was a result of the realignment of ministries and institutions to improve efficiency in government operations in 2016, which saw the housing and infrastructure function transferred from the former MLGH and the Department of Public Infrastructure from the Ministry of Works and Supply to the new Ministry. The goal of the MHID is *"To have essential Public Infrastructure and Affordable Housing across the Country in order to accelerate Socio-Economic Development"* and its portfolio functions thus include: National Housing Policy; Urban and Rural Housing; and Building and Construction Industry Policy.

A key recommendation in the *Zambia Urban Housing Sector Profile* was the creation of a new ministry devoted to housing. Specifically it stated that:

"In Zambia, the task of housing supply is so important to the future of its cities that the functions of enabling the supply of a dwelling every two minutes would be best supported by a dedicated Ministry of Housing."¹³²

The interviews with both MLGH¹³³ and MHID¹³⁴ affirmed that this recommendation had likely influenced the transfer of the housing function from MLGH to the MHID which was created in 2016.

128 Republic of Zambia (1991) The Local Government Act.

129 UN-Habitat (2008) Zambia Country Programme Document 2008–2009.

130 The statutory functions of the Ministry are detailed in the Zambia Gazette Vol. LII No. 6526 dated 18th November 2016.

131 Republic of Zambia (2016) Government Gazette

132 UN-Habitat (2012) Zambia Urban Housing Sector Profile, p.149.

133 Interview with Mr Numeral Banda, Director and Ms Meembo Changula, Principal Planner Forward Planning, MLG on 17 January 2020.

134 Interview with Ms Manda Daka, Principal Community Development Officer, MHID on 20 January 2020.

Ministry of Lands and Natural Resources

The Ministry of Lands and Natural Resources (MLNR) was created in 2016 following the splitting of the Ministry of Lands, Natural Resources and Environmental Protection (MLNREP) into two ministries, with the other being the Ministry of Water Development, Sanitation and Environmental Protection (MWDSEP). The strategic objectives of MLNR are (i) to improve land administration; and (ii) to improve natural resource management. The specific functions of MLNR include: Control of unauthorised settlements; Land administration; Land audit; Land policy; Land surveys and mapping; Natural resources policy; Registration of land and deeds; and Climate change (implementation).

Ministry of Chiefs and Traditional Affairs

The Ministry of Chiefs and Traditional Affairs MOCTA was created in 2011 for the purpose of administering and promoting chief's affairs, traditional governance systems, conservation and preservation of Zambia's heritage, culture and arts. The chiefs, who play the roles of adjudicators, custodians of traditional land, caretakers of traditions and values, conflict resolution and maintaining law and order, mainly in rural areas, are now well-represented in Zambia's governance system.

Lusaka City Council

Lusaka City Council (LCC) is a corporate body established under the Local Government Act Chapter 281 of the Laws of Zambia responsible for service delivery to the municipal area of Lusaka district. It comprises eight departments.¹³⁵ LCC is taking comprehensive steps to address slums and informal settlements challenges citywide by regularizing about 37 informal settlements and recognizing them as 'Improvement Areas' under the Housing (Statutory and Improvement Areas) Act of 1972, (now Urban and Regional Planning Act No. 3 of 2015), in readiness for their upgrading.

Kanyama the largest informal settlement in Lusaka, is one of those prioritized for upgrading under the Citywide Slum Upgrading and Prevention Strategy developed with the support of UN-Habitat.

National Housing Authority

The National Housing Authority (NHA) was established in 1971, to replace the Zambia Housing board, through the National Housing Authority Act, Chapter 195 which repealed the Housing Act, Chapter 426¹³⁶. The mission of the state-owned body is "To deliver affordable and decent housing reflecting changing communities' lifestyles through cost effective financing and creative designs"; and its extensive functions are elaborated in the National Housing Authority Act.

NHA owns substantial tracts of prime land for housing in the major cities, which it is unable to develop because of lack of financial capacity. The numbers of new housing units it currently constructs annually are in the hundreds rather than the thousands, which is far below the number required to meet the growing demand for housing in urban areas. A study of the challenges faced by NHA in alleviating the housing problems of low income earners in Lusaka concluded that it has failed to meet its mandate of providing decent and affordable housing to low income earners largely because of poor funding from Government, lack of incentives and opportunities of innovation, and weak institutional management.¹³⁷ It is thus seeking public-private partnership (PPP) possibilities.¹³⁸

National Council for Construction

Established as a statutory body under the National Council for Construction Act No. 13 of 2003¹³⁹, the National Council for Construction (NCC) is charged with the responsibility of providing for the promotion, development, training and regulation of the Construction Industry in Zambia.

135 The eight departments are: Department of Human Resource and Administration, Department of Legal Services, Department of Engineering Services, Department of City Planning, Department of Public Health, Department of Housing and Social Services, Department of Finance, and Department of Valuation and Real Estate Management.

136 The African Housing Board was established in 1959, to regulate the provision of all public housing. However, following independence in 1964, the Zambia Housing Board was established under the Housing Act, Chapter 426, which was lauded internationally as one of few examples of "good regulatory practice" in this field in Africa (Berrisford, S. (2011) Revising Spatial Planning Legislation in Zambia: A Case Study).

137 Kalonje, V. (2017) Challenges of Housing Provision for Low Income Earners: The Case of the National Housing Authority (Nha), Lusaka, Zambia

138 <http://www.worldreport-ind.com/zambia/construction.htm>

139 Republic of Zambia (2002) *The National Decentralisation Policy: "Towards Empowering the People"*

The National Council for Construction Act No. 13 of 2003 stipulates that only contractors registered with NCC can be engaged for construction works, thereby enabling NCC to act as the gatekeeper between the formal and informal construction sectors.¹⁴⁰

Civil society

Zambian CSOs and international and local NGOs participate actively in lobbying, advocacy and implementation of housing matters. Many are providing support to urban poor marginalized groups to enable them to access adequate and affordable housing. Most of them are also active at the global level, including through UN-Habitat organized and convened events and networks.

Those best recognized include: Habitat for Humanity Zambia (HFHZ); Civic Forum on Housing and Habitat Zambia (CFHHZ) a platform of CSOs dealing in housing and habitat related issues; People's Process on Housing and Poverty in Zambia (PPHPZ), a local NGO that supports the work of a grassroots movement of the urban poor called Zambia Homeless and Poor People's Federation (ZHPPF), which is affiliated to Shack/Slum Dwellers International (SDI).

Private Real Estate Developers

There is, however, a growing number of private developers constructing bulk housing stock for sale or rent to the country's growing middle class. These include a range of foreign investors and developers, notably from China, Malaysia and India, many of whom go into joint ventures with NHA and the Zambia Development Agency (ZDA). The corporate sector is also playing an increasingly growing role in housing supply through provision of employee housing for Zambia's mining industry, as well as community housing projects funded by the mining sector as part of its Corporate Social Responsibility (CSR) policy¹⁴¹.

Informal Private Sector

Like in most other countries in Sub-Saharan Africa (SSA), most of the housing in Zambia is built by private households and informal small-scale contractors. Informal sector contractors operate without any support from other industrial concerns and are more likely to be harassed by national and local government authorities than assisted. This notwithstanding, they are the major builders of housing in urban Zambia¹⁴².

Professional Bodies

There are a number of professional bodies actively involved in housing development and research in Zambia. They include the Zambia Institute of Architects (ZIA), Zambia Institute of Planners (ZIP), Surveyors Institute of Zambia (SIZ) and the Engineering Institution of Zambia (EIZ). These bodies have however been more effective in promoting their member's interests than as lobbying and advocacy groups to catalyse government policies and programmes in the housing sector.¹⁴³

Industry Associations

Building contractors in Zambia that are registered with NCC may choose to affiliate with one of the following associations: (i) the Association of Building and Civil Engineering Contractors (ABCEC); or (ii) the National Association for Medium and Small Scale Contractors (NAMSSC). In addition, Zambia Association of Women in Construction (ZAWIC) represents 78 out of about 200 construction enterprises run by women, the vast majority of which are micro-scale¹⁴⁴.

140 UNCTAD (2015) Developing Business Linkages for Green Affordable Housing in Zambia

141 UNCTAD (2015) Developing Business Linkages for Green Affordable Housing in Zambia.

142 UN-Habitat (2012) Zambia Urban Housing Sector Profile

143 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

144 ILO (2015) Good Working Conditions, Good Business? An Analysis of Zambia's Building Construction Market System.

Academia

University of Zambia (UNZA), Lusaka conducts research on housing-related issues through the Geography Department and the Technology Development and Advisory Unit (TDAU), in the Engineering faculty. TDAU has developed an interlocking stabilized soil block (ISSB) making machine that is claimed to reduce the cost of building blocks by at least 50%; but its products are still unaffordable for most-low income potential homeowners¹⁴⁵.

Copperbelt University (CBU), Kitwe provides training for most of the country's housing and built environment professionals, including architects, planners, and building and land economists. CBU had a specialised unit dealing with research and development of housing in Zambia and participated in the PSUP urban profiling process. This unit is however largely defunct owing to lack of funding¹⁴⁶. The Sustainable Kitwe Programme, which was part of the *Sustainable Cities Programme in Zambia (1994-2007)*, engaged CBU to provide technical support¹⁴⁷.

Zambia Institute for Policy Analysis and Research

(ZIPAR) was established in 2006¹⁴⁸ with a mandate of conducting research and policy analysis to inform public policy. ZIPAR thus provides evidence-based policy advice to the Government, the private sector and other stakeholders; and promotes participatory and inclusive processes by facilitating policy dialogue between the Government and a wide range of stakeholders. To leverage its work, ZIPAR engages in strategic collaborations and forges strategic partnerships, both local and international.¹⁴⁹

International organizations

Several international development partners have and continue to support to national and local government and other key housing stakeholders in Zambia. They include the World Bank, European Union (EU), United Nations Development Programme (UNDP), United Nations Environment Programme (UNEP); International Labour Organization (ILO); CHF International and Lafarge

145 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

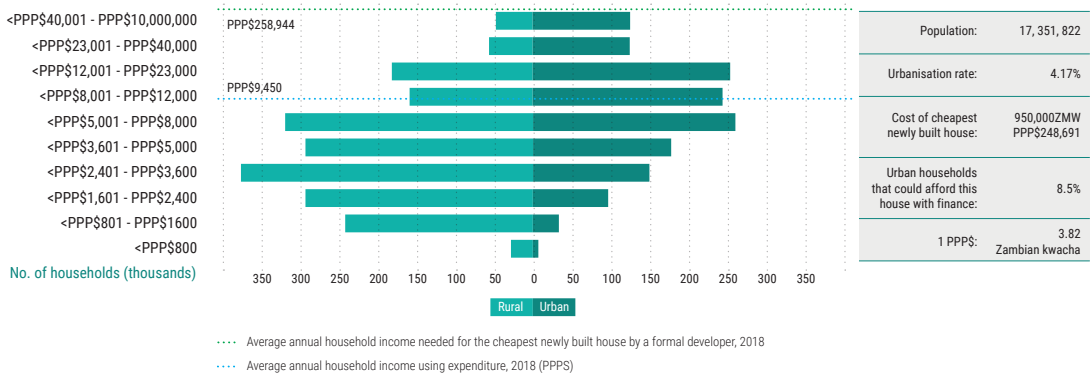
146 UN-Habitat (2012) Zambia Urban Housing Sector Profile.

147 UN-Habitat (2009) *The Sustainable Cities Programme in Zambia (1994-2007): Addressing Challenges of Rapid Urbanization*

148 But it became operational in 2009

149 <http://www.zipar.org.zm/about-us>.

ANNEX 7: HOUSING AFFORDABILITY LEVELS IN ZAMBIA



Source: CHF Yearbook 2019

"The cheapest newly built house by a professional developer costs ZMW950 000 (US\$73 918). Assuming a 20-year mortgage with an interest rate of 24 percent and a 20 percent down payment, a house would cost ZMW15 332 (US\$1 193) a month in mortgage payments. If one third of household income is spent on mortgage payments, a monthly income of ZMW45 000 (US\$3 501) is required, which is well out of the affordability range of most Zambian households. On the other hand,

rent for a ZMW950 000 home would be ZMW7 500 (US\$584) a month, that is about 50 percent of the cost of owning. This could possibly correlate to the fact that approximately 60 percent of urban households in Zambia rent and 40 percent own the homes they live in. Urban households average approximately 30 percent of their household income on housing; with lower cost and higher cost households spending 27 percent and 36 percent, respectively, of their income on housing¹⁵⁰"

ANNEX 8: SDG 1 RELEVANT INDICATORS

Target	Indicator
<p>Target 1.4: By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance</p>	<p>Indicator 1.4.1: Proportion of population living in households with access to basic services</p>
	<p>Indicator 1.4.2: Proportion of total adult population with secure tenure rights to land, (a) with legally recognized documentation, and (b) who perceive their rights to land as secure, by sex and type of tenure</p>
<p>Target 1.5: By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters</p>	<p>Indicator 1.5.1: Number of deaths, missing persons and directly affected persons attributed to disasters per 100,000 population</p>
	<p>Indicator 1.5.2: Direct economic loss attributed to disasters in relation to global gross domestic product (GDP)</p>
	<p>Indicator 1.5.3: Number of countries that adopt and implement national disaster risk reduction strategies in line with the Sendai Framework for Disaster Risk Reduction 2015-2030</p>
	<p>Indicator 1.5.4: Proportion of local governments that adopt and implement local disaster risk reduction strategies in line with national disaster risk reduction strategies</p>

ANNEX 9: THE EVALUATION DESIGN FRAMEWORK

Step 1: Defining the key evaluation questions

- a. The country case studies respond to the key objectives of the global evaluation although some questions can only be fully addressed at the global level. The five objectives defined in the TOR are:
 - i. To determine to what extent identified changes in adequate and affordable housing and poverty reduction can be attributed to UN-Habitat's approach
 - ii. To determine to what extent UN-Habitat's approach influenced political commitment to adequate and affordable housing
 - iii. Assess impact on poor and vulnerable groups
 - iv. Assess how cross-cutting issues such as gender, youth and climate change have been addressed.
 - v. Identify lessons and make recommendations.
- b. The Inception Report also defined a set of key questions to be addressed
- b. This analysis identified 16 strategic priorities and 10 areas of intervention (see Table 28 and Table 29). These were combined into a matrix. These priorities and intervention areas build on UN-Habitat global and Mexican country documents. Note, it is possible that some of the matrix indicators may be modified as the analysis progresses.
- c. These sources were combined to provide two complementary evaluation frameworks:
 - i. A matrix for locating the current UN-Habitat Mexican programme within the comprehensive Housing Approach framework. What are the areas on which the current programme focuses? What are the strengths/ relevance of different areas of intervention? How have the different areas of intervention evolved over time?
 - ii. A theory of change, based on UN-Habitat's global framework, adapted to the evaluation context. The TOC is discussed below.

Step 2: Defining the housing approach framework and the criteria against which the UN-Habitat Zambia Country Programme will be assessed.

- a. There is currently no UN-Habitat housing programme or approach for Mexico. Consequently, the evaluation identified a number of documents that could be used to describe the elements of a comprehensive UN-Habitat housing approach for Mexico. This will be compared against the Comprehensive Housing Approach Framework. The reference documents included:
 - i. Documents reflecting the UN housing approach at the global and Mexican level, and
 - ii. Documents and key informant interviews reflecting the Mexican government housing approach.

Step 3: Defining the evaluation design

Step 3.1 Constructing the theory of change

- a. The TOC can be represented in one or more figures (depending on the level of detail and disaggregation) showing the intended implementation process for each of the 5 activity areas¹⁵¹, together with process and causal linkages between the different stages and a set of assumptions about how the mechanisms of transformation will work. Different processes can be rated in terms of their validity or adequacy and the ratings can be represented in the figure (for example using numbers or colours). Figure 6 shows the first representation of the generic TOC. More detail can be provided for each country, but the more detailed country specific TOCs will retain the same structure so that different countries can be compared among each other and with the generic TOC.

151 The 5 activity areas are: (i) Advocacy and knowledge at global level, (ii) knowledge management, (iii) policy advice, (iv) capacity development and (v) supporting implementation.

- a. The TOC can contribute to the evaluation in several ways:
 - i. To describe and test the model of how the programme is intended to be implemented and to test the validity of the assumptions at each stage of the model. This will include a focus on identifying and testing the assumptions linking the different stages of the TOC (activities, outputs, outcomes, impacts)
 - ii. To compare the scope and focus of the constructed UN-Habitat country housing programme with the generic UN-Habitat housing model
 - iii. As a graphical representation of the focus, strength and quality of each area of the TOC. This can be done by using colours or numbers (ratings) for each cell.

Step 3.2 Historical analysis of how the programme has evolved over time

The documentation review and key informant interviews were used to develop an understanding of the evolution of the Zambia country programme in response to changes in national development priorities, government housing policy, the international and regional context, and the evolving global housing agenda on adequate, affordable housing.

Step 3.3 Defining a framework to compare the Zambia country programme with a comprehensive housing approach.

As discussed above two theoretical frameworks (models) have been developed to situate the Zambia country programme within the broader UN-Habitat Housing Approach. The first comprises two tables: Table 1 assesses how adequately Zambia CO activities and supporting regional activities address the normative and operational elements of the UN-Habitat housing approach, and Table 2 assesses how adequately housing strategic guidelines are addressed in the Zambia CO programme. In both tables the level of country programme activity is rated for each item for the current period and possibly at different points in the past. The second framework is the TOC where the level of activities is rated for each stage of the process described in the TOC and critical assumptions are tested.

Step 3.4 Assessing the value-added of UN-Habitat's contribution to adequate housing policies, strategies, programmes and projects in Zambia

The Inception Report proposed exploring the possible application of contribution analysis (CA) to assess the contribution of UN-Habitat to the observed changes in housing policies, strategies, programmes and projects in the case study countries. However, based on a more detailed review of the available data on the first country case study, Mexico, it became clear that it would not be possible to conduct a complete CA using John Mayne's methodology. Consequently, it was decided to use the value-added analysis (VAA) approach, which addresses the same questions as CA, but is based on there being more data and information available – and consequently less rigorous analysis.

VAA can be used at two levels: to assess the contribution of a particular agency (in this case the UN-Habitat Zambia resulting from a particular housing policy or programme; or it can be used to identify the different areas in which the agency has contributed to improvements in the overall situation with respect to adequate housing.

For any particular policy or programme VAA addresses the following questions:

- a. Question 1-1: What changes have taken place with respect to the policy or programme being studied? For example, the reduction in the number of vacant houses or the proportion of the population in a certain income decile who have adequate housing.
- b. Question 1-2: How did the agency contribute to the changes, and how significant were the contributions?
- c. Question 1-3: A number of additional questions can be asked about the nature of the programme and its potential effects:
 - i. How big a quantitative and impact has it had?
 - ii. Are the results/outcome likely to be sustainable
 - iii. Does the programme have the potential to be scaled up?
 - iv. Did the programme reach and benefit low-income and vulnerable populations? and

- d. Question 1-4: It is also possible to assess agency performance in terms of the OECD/DAC evaluation criteria. But this is not always appropriate.

For an assessment of the overall contribution (value added) of the agency in the adequate housing field, VAA addresses the following questions:

- a. Question 2-1: What are the most significant changes that have taken place in Mexico (in general or over a particular period of time) with respect to adequate housing policies and programmes?
- b. Question 2-2: What were the areas in which the agency contributed?
- c. Question 2-3: What were the kinds of contributions the agency made
- d. Question 2-4: : How significant were the different contributions?

Question 2-5: What were the areas or activities in which the agency had a comparative advantage, and what were the areas and activities in which other consultants or government agencies could have made a similar contribution?

A pragmatic approach is used to addressing these questions, where all sources of quantitative and qualitative data are combined, and where different sources of information are triangulated to strengthen the validity of the information and how it is interpreted.

Step 3.5 Assessing programme impacts on poverty

One of the questions to be addressed in the global evaluation concerns the extent to which UN Global housing programmes have affected the levels and distribution of poverty. In the case of Mexico, until recently the country programmes have not targeted the poorest sectors of the population and no studies have been conducted on any poverty-related outcomes. The only relevant data that is available come from the CONEVAL 2018 national survey on housing, which includes information on income levels of the populations in different kinds of housing and in different regions, and the 2019 study on the levels and distribution of poverty throughout the country. These studies will be reviewed but it is not clear whether they will provide any information relevant to the present evaluation.

Step 5: Data analysis

The main analytical methods include:

- i. Tracking programme implementation processes and achievements using the TOC. This will also assess the validity of the assumptions on which the different policy and operational activities are based.
- ii. Assessing the focus and coverage of UN-Habitat Zambia programme activities using the comprehensive programme frameworks discussed in Step 1.
- iii. A Value-added Analysis (VAA) framework is used to assess the significance and focus of UN-Habitat's contributions to the outcomes and impacts identified in the TOC and other documents.:

ANNEX 11: COUNTRY VISIT PARTNER QUESTIONNAIRE/ INTERVIEW GUIDE

Mandate/Mission

1. What is the mandate/mission of your organization (with respect to housing and/or poverty reduction)?
2. When (in which year) did you first engage/partner with UN-Habitat?
3. What is the basis/purpose/objective of the partnership with UN-Habitat?
- 4a. How effective is your engagement/partnership with UN-Habitat in terms of achieving specific (housing) objective(s)?

No opinion	Not at all effective	Only slightly effective	Moderately effective	Very Effective	Extremely effective
(0)	(1)	(2)	(3)	(4)	(5)

- 4b. Please explain your response.
5. What, if any, have been the main outcomes of your engagement/partnership with UN-Habitat?¹⁵²
6. What, if any, have been the main impact(s) of the engagement/partnership with UN-Habitat?
7. How, if at all, can the engagement/partnership be improved in order to achieve better results?

Views/Perceptions of UN-Habitat and the Housing Approach

- 10a. To what extent are you familiar with UN-Habitat's Housing Approach?

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

- 10b. Please explain your response (e.g., what do you know about UN-Habitat's Housing Approach?).

.....
152 This includes engagement/partnership in which other stakeholders are involved.

Relevance

8a. To what extent does UN-Habitat's Housing Approach complement your own organization's approach (to housing and/or poverty reduction)?

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

8b. Please explain your response.

9a. How relevant is UN-Habitat's Housing Approach to national development priorities –especially with regard to access to adequate housing?

No opinion	Not at all relevant	Only slightly relevant	Moderately relevant	Very relevant	Extremely relevant
(0)	(1)	(2)	(3)	(4)	(5)

9b. Please explain your response.

Effectiveness

11a. How effective has UN-Habitat been in its convening role (e.g., the World Urban Forum)?

No opinion	Not at all effective	Only slightly effective	Moderately effective	Very Effective	Extremely effective
(0)	(1)	(2)	(3)	(4)	(5)

11b. Please explain your response.

12a. How effective has UN-Habitat been in its knowledge broker role (e.g., publications, toolkits, etc.)?

No opinion	Not at all effective	Only slightly effective	Moderately effective	Very Effective	Extremely effective
(0)	(1)	(2)	(3)	(4)	(5)

12b. Please explain your response.

13a. How effective has UN-Habitat been in its advocacy role?

No opinion	Not at all effective	Only slightly effective	Moderately effective	Very Effective	Extremely effective
(0)	(1)	(2)	(3)	(4)	(5)

13b. Please explain your response.

14a. How effective has UN-Habitat been in its partnership broker role?

No opinion	Not at all effective	Only slightly effective	Moderately effective	Very Effective	Extremely effective
(0)	(1)	(2)	(3)	(4)	(5)

14b. Please explain your response.

14a. How effective has UN-Habitat been in its technical cooperation/capacity building role?

No opinion	Not at all effective	Only slightly effective	Moderately effective	Very Effective	Extremely effective
(0)	(1)	(2)	(3)	(4)	(5)

14b. Please explain your response.

14a. How effective has UN-Habitat been in its implementing partner role?

No opinion	Not at all effective	Only slightly effective	Moderately effective	Very Effective	Extremely effective
(0)	(1)	(2)	(3)	(4)	(5)

14b. Please explain your response.

Comparative advantage / added value

15. What is the comparative advantage / added value of UN-Habitat and the Housing Approach in addressing adequate housing challenges through the Housing Approach?

16a. To what extent has UN-Habitat's comparative advantage / added value (including in partnerships) enabled achievement of greater impact(s)?

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

16b. Please explain your response.

17. How are the comparative advantages of the UN-Habitat approach combined with those of partners and stakeholders?

Impact at National level:

18a. In your opinion, has UN-Habitat contributed to a better understanding of the global adequate and affordable housing challenge and of ways in which it can be addressed?

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

18b. Please explain your response.

19a. In your opinion, has the Housing Approach contributed to political commitment on adequate housing at national level?

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

19b. Please explain your response (e.g., in what way has it done so?).

20a. In your opinion, has the Housing Approach contributed to improved national housing policy, and strategy frameworks?

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

20b. Please explain your response (e.g., in what way has it done so?).

21a. In your opinion, have UN-Habitat's Housing Approach national activities contributed to improved knowledge and capacities at global, regional and country/local level?

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

21b. Please explain your response (e.g., in what way has it done so?).

Sustainability:

22a. In your opinion, to what extent are the transformational changes at global level brought about by UN-Habitat Housing Approach sustainable? (political commitment, housing framework)

No opinion	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
(0)	(1)	(2)	(3)	(4)	(5)

22b. Please explain your response (e.g., in what way has it done so?).

ANNEX 12: ZAMBIA PARTNERS/STAKEHOLDERS RATING OF THE HOUSING APPROACH

	CFHH	MLNR	MoLG	D. Phiri	MHID	PPHPZ	LCC	HFHZ	Average
Mandate/Mission									
4a) How effective is your engagement/partnership with UN-Habitat in terms of achieving specific (housing) objective(s)?	4	4	4		3	4	4	4	3.9
Views/Perceptions of UN-Habitat and the Housing Approach									
10a) To what extent are you familiar with UN-Habitat's Housing Approach?	3	2	3		3	4	4	3	3.1
Relevance									
8a) To what extent does UN-Habitat's Housing Approach complement your own organization's approach (to housing and/or poverty reduction)?	5	-	5		4	4	4	5	4.5
9a) How relevant is UN-Habitat's Housing Approach to national development priorities –especially with regard to access to adequate housing?	0	-	4		3	4	3	5	3.8
Effectiveness									
11a) How effective has UN-Habitat been in its convening role (e.g., the World Urban Forum)?	5	0	4		4	5	4	4	4.3
12a) How effective has UN-Habitat been in its knowledge broker role (e.g., publications, toolkits, etc.)?	5	0	-		2	4	4	3	3.6
13a) How effective has UN-Habitat been in its advocacy role?	5	4	4		3	4	5	4	4.1
14a) How effective has UN-Habitat been in its partnership broker role?	0	3	5		3	5	5	3	4.0
14a) How effective has UN-Habitat been in technical cooperation/ capacity building role?	0	0	4		3	4	4	4	3.8
15a) How effective has UN-Habitat been in its implementing partner role?	0	0	4		0	4	4	0	4.0
Comparative advantage / added value									
16a) To what extent has UN-Habitat's comparative advantage / added value (including in partnerships) enabled achievement of greater impact(s)?	3	-	3-4		4	5	4	2	3.6
Impact at National level									
18a) Has UN-Habitat contributed to a better understanding of the global adequate and affordable housing challenge and of ways in which it can be addressed?	4	0	5		4	4	3	4	4.0
19a) Has the Housing Approach contributed to political commitment on adequate housing at national level?	3	0	4		3	4	5	2	3.7

	CFHH	MLNR	MoLG	D. Phiri	MHID	PPHPZ	LCC	HFHZ	Average
20a) Has the Housing Approach contributed to improved national housing policy, and strategy frameworks?	3	0	5		4	4	4	4	4.0
21a) Have UN-Habitat's Housing Approach national activities contributed to improved knowledge and capacities at global, regional and country/local level?	4	0	4		4	4	4	4	4.0
Sustainability									
22a) To what extent are the transformational changes at global level brought about by UN-Habitat Housing Approach sustainable?	4	4	5		3	4	4	4	4.0
Cross-cutting Issues									
23) To what extent, in your opinion, has UN-Habitat addressed the following cross-country issues through its Housing Approach activities/interventions in Zambia?									
23a) Gender Equality	4					3	2	3	3.0
23a) Youth	4					3	2	2	2.8
23a) Human Rights	5					3	4	3	3.8
23a) Climate Change	4					4	4	4	4.0

ANNEX 13: LIST OF KEY PARTNERS AND STAKEHOLDERS INTERVIEWED

Date	Organization/Activity	Person(s) Met	Email address
16.01.2020 (Thu)	PSUP Workshop	Participants	
	PSUP Workshop Field visit – Kanyama Compound		
17.01.2020 (Fri)	Civic Forum on Housing and Habitat Zambia (CFHHZ)	Ms Grace Chikumo-Mtonga, Executive Director	gmchikumo@gmail.com
	Ministry of Lands and Natural Resources	Ms Agnes Mporokoso, Chief Planner	amporokoso@gmail.com
		Mr Gregory Mwanza, Chief Planner	gregory.mwanza@mlnr.gov.zm gregmwanza@yahoo.co.uk
		Mr Leonard Chunga, Asst. Surveyor General	leonardchunga@gmail.com
	Ministry of Local Government	Mr Numeral Banda, Director	numeral.banda@yahoo.com
		Ms Meembo Changula, Principal Planner Forward Planning	meemboc@yahoo.com
18.01.2020 (Sat)	Civic Forum on Housing and Habitat Zambia (CFHHZ)	Ms Grace Chikumo-Mtonga, Executive Director	gmchikumo@gmail.com
		Ms Hildah Namunyola, Monitoring & Evaluations Officer	hildah.namunyola@civicforum.org.zm
		Mr Gabriel Mailo, Programmes Officer	gabriel.mailo@civicforum.org.zm
19.01.2020 (Sun)	Cities and Infrastructure for Growth Zambia (CIGZambia)	Mr Daniel Phiri, Urban Planning Lead,	daniel.phiri@cigzambia.org

Date	Organization/Activity	Person(s) Met	Email address
20.01.2020 (Mon)	UN-Habitat - Zambia Country Office	Mr Alexander Chileshe National Technical Advisor	alexander.chilesghe@undp.org
	Ministry of Housing and Infrastructure Development	Ms Manda Daka, Principal Community Development Officer	mandadaka@yahoo.com
	People's Process on Housing and Poverty in Zambia (PPHPZ)	Ms Melanie Chirwa, Community Programmes Coordinator	chirwamel@gmail.com
		Ms Mufaro Tsorayi, Housing and Infrastructure Officer	mtsorayi48@gmail.com
	Zambia Homeless and Poor People's Federation (ZHPPF)	Ms Veronica Katulushi' National Facilitator	joycelungu3@gmail.com
		Ms Joyce Lungu, National Facilitator – Swalisano	katulushiveronica2@gmail.com
	Lusaka City Council	Ms Charity Kalombo, Senior Community Development Officer	c.kalombo2@gmail.com
	Habitat for Humanity Zambia	Ms Mathabo Makuta, National Director	MMakuta@habitat.org
		Mr Farai Shumba' Policy and Advocacy Specialist	Fshumba@habitatzam.org.zm
		Ms Ruth Nabutali' Head of Programmes	ruthmitimingi@ habitatzam.org.zm
Mr Vincent Sitali, Programmes Manager		vsitali@habitatzam.org.zm	
UN-Habitat - Zambia Country Office	Mr Moonga Chilanga' Projects Coordinator	moonga.chilanga@undp.org	

Step 4: Data collection

- a. The nature of the programmes does not permit the use of experimental or quasi-experimental designs. The role of UN-Habitat is normally to support programmes initiated by government or sometimes civil society, and UN-Habitat is not able to control when and how programmes are designed or implemented, and consequently it is not possible to introduce experimental controls (assigning some communities to experimental and some to control groups. Furthermore, it is rarely possible to have access to large-scale survey data so that so that quasi-experimental designs (for example using

survey data to construct comparison groups through techniques such as propensity score matching. Consequently, the most common data collection methods are the following:

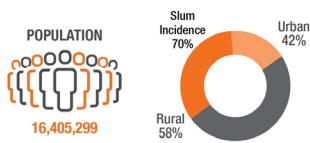
- i. Analysis of programme documents and other secondary data.
- ii. Key informant interviews and focus groups
- iii. Project visits and observation.
- iv. Where possible two or more sources of information are combined using triangulation to strengthen validity and compare different perspectives and interpretations.

ANNEX 14: PARTICIPATORY SLUM UPGRADING PROGRAMME (PSUP)



ZAMBIA

Outdated legislative and policy instruments to guide human settlement development, lack of sustainable finance for slum upgrading, overcrowding and underserviced slums, and insecurity of tenure for slum dwellers are all key challenges of slum upgrading at the country level. The following are prospects of slums in the future: Recognizing slums and identifying programs to **reduce the gap between the poor and the wealthy**, promoting security of tenure through programs relating to enhancement **security of tenure**, and reducing the number of slums through upgrading and urban renewal programs.



LUKASA	70% Slum Prevalence 10% extension of slum areas 65% coverage of basic services
KITWE	65% Slum Prevalence 15% extension of slum areas 55% coverage of basic services
CHIPATA	60% Slum Prevalence 7% extension of slum areas 60% coverage of basic services

PSUP ACHIEVEMENTS & EXPECTATIONS

Results in this area include wide consultations in preparatory processes of legislative instruments, policies and programs. In addition, a steering committee was formed and led by the Ministry of local government and Ministry of Housing and Infrastructure for commitment towards slum upgrading. Moving forward, **collaboration with private sector, civil society and slum dwellers** for support in development and implementation of programs will be important, as well as **conducting training for skill enhancement** and enhancing documentation on slum upgrading.

SUCCESS STORY

This project is located in Kanyama settlement in Lusaka, the capital city of Zambia. Challenges in Lusaka include land tenure insecurity, overcrowding, and inadequate water and sanitation facilities, among others, resulting in lack of planning and uncoordinated infrastructure developments. Lusaka City Council partnered with UN Habitat, Global Land Tool Network, Ward Development Committees and property owners to map existing properties and collect baseline survey data through land tools such as Social Tenure Domain Model (STDM). The work **improved tenure security, prepared local area plans, and provided data** to inform the National Land Titling Programme. Key lessons include the **importance of stakeholder engagement** in promoting land development and security of tenure, and of data enumeration for planning.

ENABLING ENVIRONMENT

- National Level: Exceeding \$250,000**
City Level: \$70,000
- Urban Policy: N/A**
A nationwide policy is under preparation.
- Housing Policy: 1996**
A nationwide policy is in its finalization stage

INSTITUTIONAL SET UP FOR SLUM UPGRADING



POLICY	ACHIEVED IN PSUP II	PLANNED FOR PSUP III
Housing Policy	✓	✓
Urban Policy	✓	✓
Inclusive Legislation	✓	✓
National Strategy	✓	✓
Resource Mobilization	✓	✓
City-wide Strategy	✓	✓
Urban Planning	✓	✓
Participatory Planning	✓	✓
Financing Strategy	✓	✓

“...Data collection and issuance of occupancy licenses are key for improved security of tenure and access to mortgage financing.”

Alex Mwansa, Town Clerk of Lusaka City Council
(30 July 2018)

**A better quality of life for all
in an urbanizing world**

Regular updates on UN-Habitat's work are available on
www.unhabitat.org



@UNHABITAT

United Nations Human Settlements Programme (UN-Habitat)
P.O.Box 30030, 00100 Nairobi GPO KENYA
infohabitat@unhabitat.org

UNHABITAT
FOR A BETTER URBAN FUTURE