



Zambia

Capacity Overview

Habitat for Humanity has worked in Zambia since 1984, partnering with low-income families on affordable housing solutions in informal settlements.

Habitat started as a rural housing program in Zambia. But because of the high urbanization rate – at almost 4% per year, one of the highest in sub-Saharan Africa – and the magnitude of challenges in urban areas, we have shifted our strategy to focus on barriers to decent housing in the informal settlements that are now home to 70% of the country's urban population.

Our major sectors of programming include housing and slum upgrading; land tenure security; water, sanitation and hygiene, or WASH; financial literacy for housing; disaster response and preparedness; and housing microfinance. Donors supporting this work include Comic Relief, the U.N. High Commissioner for Refugees, Stanbic Bank, Zambia

Airports Corporation, and Lafarge Zambia. Zambia's first president, the late Dr. Kenneth Kaunda, and the former first lady Ester Lungu also have been strong supporters of Habitat's programs, helping to raise awareness of and funding for decent housing.

Housing is at the core of Habitat's operations in Zambia, where we have worked with families to build more than 4,000 homes, but our programs fully integrate solutions related to areas such as land tenure security and WASH to promote sustainable and resilient communities in line with the national development plans and the U.N.'s Sustainable Development Goals.

Habitat for Humanity is recognized as a thought leader on human settlements in Zambia and was among three nongovernmental organizations actively involved in the development of the 2020 national housing policy.

Country context

Zambia, a landlocked country in southern Africa, is home to roughly 18 million people, and the population is projected to grow to almost 27 million by 2035. Poverty and hunger have been recurring threats in the country and central themes of its national development plans.

In Zambia, over 70% of the urban population resides in slums. The urban housing deficit is estimated to be more than 1.5 million units and expected to reach over 3.3 million by 2030, according to a report from the Centre for Affordable Housing Finance in Africa.

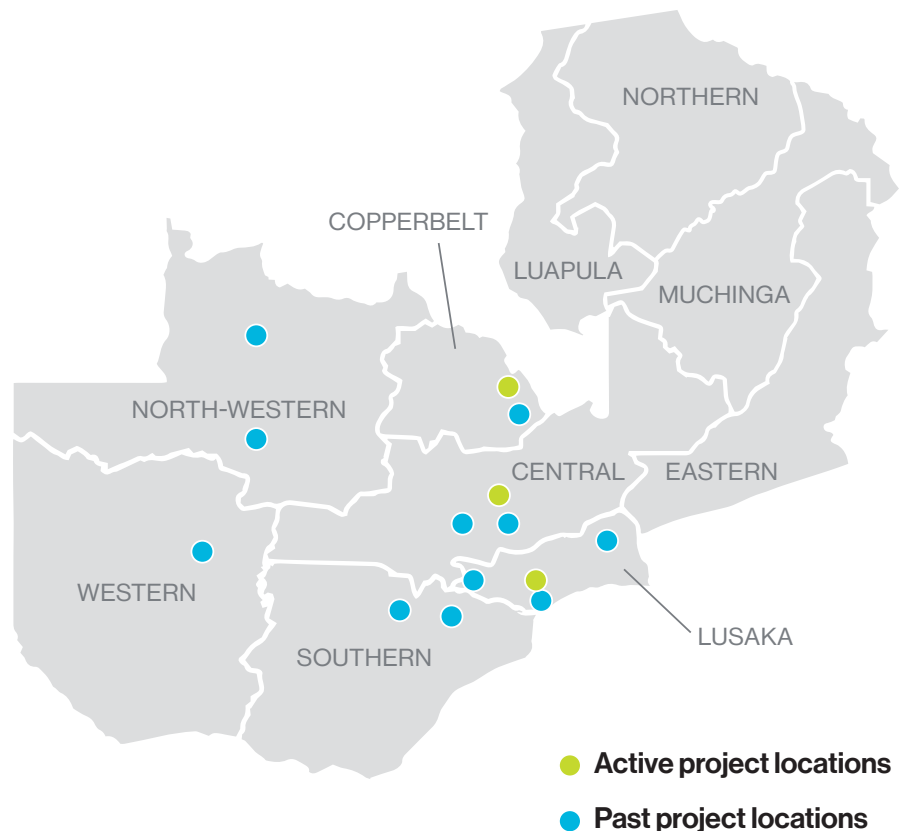
Lack of access to land for housing is a major challenge preventing low-income groups, which constitute 80% of the population, from securing adequate housing. The 2020 national housing policy indicates that 194,600 hectares of land are required for human settlement development between 2015 to 2030 in order to confront a deficit of 3.3 million housing units.

The housing sector is grossly underfunded, exacerbating this large gap in adequate housing and fueling the growth

of informal settlements. While the country's previous national housing policy recommended allocating at least 15% of the national budget toward housing, in 2020, allocations toward housing and community amenities were a mere 3.3%.

More than 11 million people in Zambia – greater than half of the population – do not have access to adequate toilet facilities, according to the World Health Organization. The 2018 Zambia Demographic Health Survey revealed that 33% of the population had access to basic sanitation services. Only 18% of the population in the lowest wealth quintile had basic sanitation services, compared with 65% of the population in the highest wealth quintile.

According to national data, 39% of the population does not have access to basic drinking water services. During a 2017-18 cholera epidemic, almost 5,000 people were infected and 98 died. According to WHO, of the 17 settlements affected by the cholera pandemic in Lusaka, 15 were slum areas.



Housing and slum upgrading

Habitat considers decent housing to be a fundamental human right and a critical springboard out of poverty. We have partnered with vulnerable families in Zambia to build more than 4,000 homes.

Habitat for Humanity Zambia has a two-pronged approach to slum upgrading work. We either leverage land offered by municipalities for new housing or focus on existing slum areas, rebuilding or improving the housing units there. Our core housing units are grey structures with two rooms, with a total size of about 37 square meters, or 400 square feet. Families can upgrade and improve these units over time.

Habitat Zambia has a robust and transparent system for partnering with families, executed in close consultation with municipalities and public officials. Where possible, future homeowners provide “sweat equity,” joining in the

construction work. In 2020, Stanbic Bank and Zambia Airports Corporations Limited won the Corporate Social Responsibility and the Responsible Business Award – presented by the Corporate Social Responsibility Network of Zambia – for supporting our low-cost housing projects in partnership with Habitat.

Habitat Zambia was a partner in providing low-cost housing under the Sustainable Resettlement Program initiated by U.N. Zambia in 2014. This program was established to integrate refugees from neighboring countries, such as the Democratic Republic of Congo and Angola, into host communities in Meheba and Mayukwayukwa settlements, located in Kalumbila District in Northwestern Province, and Kaoma District in Western Province. Through our partnership with UNHCR in Zambia, Habitat successfully completed 600 houses – 300 in each resettlement area – between 2014 and 2016.

Our housing interventions in the two areas have replicated lessons that have been mainstreamed through the U.N. Zambia Sustainable Resettlements Program Partnership Framework that seeks to help the government evolve from a humanitarian to a long-term development approach.

Our evidence-based advocacy efforts draw from lessons learned in our programming. We engage the local and central governments and other stakeholders through workshops and roundtables. We also participate in events such as the World Urban Forum, AfriCities, Global Land Tools Network Partners Meetings and World Bank conferences to advocate for policies that benefit those living in poverty.

Habitat Zambia actively participated in the formulation and adoption of the National Housing Policy (2020-24) and the National Lands Policy (2021-26). We worked to make sure that slum-upgrading work reflected in these policies is based on a participatory approach, consulting slum dwellers on all efforts in their communities. We have also ensured that these policies recognize the rights of women, young people and people with disabilities for basic services.



Land tenure security

Land access for the urban poor is a huge challenge in Zambia, where almost 70% of the urban population resides in slums. Without secure land, it is hard to build houses and support infrastructure. Hence, Habitat strongly advocates for administrative tools that speed up the process of accessing land and the documentation that proves land ownership.

We mobilize poor residents of urban areas into study circles of seven to 15 individuals who come together to learn about their land and housing rights. These efforts are particularly critical for women, who are systematically marginalized and often denied such rights because of patriarchal traditions and cultural practices that give more power to men.

Habitat Zambia teamed up with the Zambia Land Alliance to develop an easy-to-use study circle manual, available in both English and local languages.

Working in cooperation with other civil society organizations and government agencies, Habitat Zambia initiated a change in the land governance system in the Ndola City Council as part of Habitat's global Solid Ground campaign. As a result, more than 3,000 occupancy licenses were issued to slum dwellers in Chipulukusu and

Twapia townships. These licenses confer a 30-year tenure to their holders. As a formal means of documentation issued specifically to slum dwellers, the licenses can be used to access basic services such as water and electricity connections and as a means of collateral for microfinance loans.

With funding from Comic Relief and the SELAVIP Foundation, we also have helped vulnerable families in the Makululu settlement secure occupancy licenses through an expedited process, thanks to an agreement among Habitat Zambia, the Kabwe Municipal Council and Medeem Zambia, which provides technical solutions for land rights documentation.

Habitat Zambia also has partnered with the United Nations Human Settlements Programme, or UN-HABITAT, to pilot the Social Tenure Domain Model in Kabwe and Ndola. The model promotes technology and an approach to land administration that is appropriate to local contexts and budgetary constraints, rather than simply following more advanced technical standards that are more expensive and require greater technical expertise. It relies on an open-source mapping tool, along with hand-held GPSs, thus reducing the cost of spatial data collection.

Housing microfinance

The **MicroBuild Fund**, operated by Habitat's Terwilliger Center for Innovation in Shelter, is the world's first housing-focused microfinance investment vehicle dedicated to helping low-income families. The fund lends to microfinance institutions, which in turn provide finance products, including small loans, so that families can build safe, decent and durable homes. The fund has grown rapidly and as of 2021 has provided access to better housing for more than 1 million people.

The MicroBuild Fund's first investment in Africa was a loan to the Entrepreneurs Financial Center in Zambia to help it develop loan products that allowed families to build or

improve their homes. The microfinance institution used the funds to support more than 800 clients, 35% of whom were women, as they upgraded their own homes or built affordable rental units.





Water, sanitation and hygiene, or WASH

Habitat Zambia partners with communities to build water kiosks that allow residents who lack indoor plumbing to access clean water. In partnership with commercial utility companies, Habitat Zambia had helped establish 66 public water points by 2021, including boreholes and communal water kiosks. More than 50,000 individuals in Chilanga, Lusaka, Chongwe, Kabwe and Ndola now have access to safe water as a result.

Habitat's WASH work, which was acknowledged as a model in Zambia's first Voluntary National Review presented at the U.N.'s High-Level Political Forum in 2020, means families no longer have to walk long distances to fetch water, and children are now able to spend that time in school.

The kiosks took on even greater importance when the COVID-19 pandemic hit, as community members partnered with Habitat Zambia to act as monitors who assured residents using the kiosks were wearing protective masks and washing their hands.

Also in response to the pandemic, Habitat Zambia distributed over 8,200 reusable face masks, 1,224 containers of liquid soap, 580 domestic hand-washing buckets, 32 foot-propelled hand-washing containers and 1,910 water storage containers. We also installed five billboards and distributed more than 4,500 copies of educational materials in informal settlements to provide guidance and awareness about COVID-19.

Financial literacy for housing

We believe slum dwellers who grow to be financially independent can better address challenges, often together in small groups. As a result, Habitat Zambia has helped mobilize slum dwellers into savings and loan groups that act as a social safety net, build social capital in the community, and serve as problem-solving networks for residents facing challenges related to housing.

As of early 2021, Habitat had helped establish 113 savings and loan groups in Lusaka, Kabwe and Ndola, with 2,277 members who have collectively given out US\$35,000 in loans to help members secure land title, improve their

homes or, in some cases, start home-based businesses to earn income. The groups, each consisting of about 25 people, pool their money together and make loans to members who otherwise don't have access to a safe, secure way to obtain a loan. The accumulated savings, plus interest, is paid out to the members each year. The annual savings cycle then starts anew.

These groups encourage members to secure land tenure documentation, including occupancy licenses for their homes. Some use the microloans for income-generating activities, while others acquire land or improve their homes.

Disaster risk reduction

Disaster preparedness at the household level is of paramount importance in building resilient and sustainable communities, especially among slum dwellers, who are disproportionately affected by the devastating effects of climate change. Their housing units, often built with cheap materials such as mud, do not withstand the heavy rains and wind that have become more intense over the past decade. Many families are left homeless when their homes collapse, placing a strain on their already meagre financial resources.

To support the residents of the Makululu settlement in Kabwe, Habitat for Humanity Zambia is testing the participatory approach to safe shelter awareness, or PASSA, to raise awareness of the “everyday vulnerable” and the “everyday risks” to foster locally appropriate safe shelter and settlement practices.

The PASSA methodology enables communities to identify their own solutions and realistic comprehensive strategies for addressing spatial and environmental planning, local building cultures and the effectiveness of local construction techniques. Additionally, it fosters partnerships among local authorities, communities and supporting organizations to prepare for, cope with and recover from disasters.

As pioneers of the PASSA methodology in Zambia and a leading NGO in low-cost housing provision for low-income urban residents, we hope to have numerous replicable lessons from our pilot initiative in Makululu between 2021 and 2023.

The Habitat network

As an affiliate of Habitat for Humanity International, a global leader in development that partners with a full range of stakeholders in more than 70 countries, Habitat Zambia implements appropriate solutions for more than 5 million people in urban, peri-urban and rural areas. Habitat advocates for policies that bring adequate housing within reach for the estimated 1.6 billion people worldwide who currently lack decent shelter, and we help make housing market systems more responsive to their needs.

Habitat for Humanity International has invested in an Africa Hub in Nairobi, Kenya, that allows Habitat to multiply impact through regionally centralized programmatic support. Those resources and expertise can be flexed into countries such as Zambia to support program development and operations.

Habitat Zambia has access to the expert support in the Nairobi office of Habitat’s Terwilliger Center for Innovation in Shelter, which applies market systems development approaches to help fill the gap in affordable and quality housing. The Terwilliger Center works with the private



sector to pilot new products and approaches related to housing finance and construction materials, services and practices, then scales the best of those innovations. Habitat knows that low-income families in Zambia and around the world are underserved by formal housing markets. They tend to build incrementally as their means allow, often with limited access to good construction advice and quality environmental materials. These incremental builders form a large but invisible segment of the housing market.

Accountability

Habitat Zambia has a strong commitment to being accountable to the families and communities we work with, and to donors and other partners. We have developed systems for demonstrating our impact and ensuring we live up to our values, including financial responsibility; diversity and inclusion; and safeguarding our employees, partners and the people we work with every day.

Habitat Zambia employs a robust monitoring, evaluation, accountability and learning, or MEAL, system that has

been set up to continually track and – if needed – modify and refine approaches. This commitment to MEAL is a hallmark of all Habitat for Humanity programs worldwide. MEAL is used as an instrument not only for program quality assurance but also for continuous organizational learning. We have dedicated MEAL experts at the global, regional and country levels, with a global leadership team steering and championing advancement of the MEAL approach in Habitat Zambia's programs.

everyone needs a place to call home

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